ACCULTURATIVE STRESS AND ACADEMIC WELL-BEING AMONG INTERNATIONAL STUDENTS IN ISLAMABAD: EXPLORING THE ROLE OF RELIGIOUS COPING

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DEDICATION

To all those people who raise children to make the world a little less cruel and heartless.

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All praise is to Allah Almighty the most merciful and most beneficent, who bestowed upon me health, power and opportunity to complete my research report successfully. Countless be upon the Holy Muhammad (SAW) the post perfect torch of guidance and knowledge for humanity. I am sincerely thankful to my teachers and supervisor who supported me, such guidelines I would not forget. Last but not the least I am extremely thankful to my mother and siblings who supported and financed me during my studies. To those who indirectly contributed to this work report, your kindness means a lot to me, thank you very much.

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ABSTRACT

The purpose of the study was to investigate acculturative stress, academic well-being and religious coping among international students in Islamabad. In this study first of all College Student Subjective Well-Being Questionnaire (CSSWQ) was adapted and validated for university students. Then a sample of 284 students from different public and private universities was taken. Before administering the quantitative instruments, consent was taken and socio demographic data about the participants were gathered through a Socio-Demographic Information Form. Then quantitative data collected by administering closed-ended, self-report questionnaires, Acculturative Stress Scale for International Students (ASSIS), University Student Subjective Wellbeing Questionnaire (USSWQ) and Brief RCOPE. The results of the present study identified that acculturative stress have significant association with religious coping. The findings also suggested that religious coping (including positive and negative religious coping) moderates the relationship between acculturative stress and academic well-being. Moreover, no significant differences between males and females were observed among study variables.

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LIST OF ABBREVIATION AND SYMBOLS

Abbreviation/Symbol	Definition
ASSIS	Acculturative Stress Scale for International Students
AS	Academic Satisfaction
AE	Academic Efficacy
AVE	Average Variance Extracted
α	Alpha Reliability
β	Standard Coefficient
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
Cohen's d	Standardized Mean Difference
CR	Composite Reliability
CSSWQ	College Student Subjective Wellbeing Questionnaire
df	Degree of Freedom
f	Frequency
GFI	Goodness of Fit Index

K	No of items
M	Mean
MSV	Maximum Shared Variance
n	Sample size
p	Significance
RMSEA	Root Mean Square Error of Approximation
SD	Standard Deviation
TLI	Tucker Lewis index
UC	University Connectedness
UG	University Gratitude
USSWQ	University Student Subjective Wellbeing Questionnaire
λ (lambda)	Standardized Factor Loading
χ^2	Chi-Square
%	Percentage

CHAPTER 1

INTRODUCTION

1.1   Background

The number of students who cross national borders for education has increased because of current trends of internationalization and globalization. Intercontinental student mobility has long been seen as one of the most important measures of campus diversity and a key source of money for higher education institutions. In the twenty-first century, the number of overseas students has been quickly increasing around the world (Chen et al., 2019).

International students may face a variety of problems while studying abroad. Cultural, intellectual, social, linguistic, monetary, and existential stressors all play a role in these issues. Students frequently report feelings of loneliness and homesickness, as well as prejudice, especially when their home culture differs from theirs. Acculturative stress is a term used to characterize such factors (Bashir & Khalid, 2020).

Migrants must adjust to socio-cultural conditions in the host country, which may differ from those in their native country. Acculturation is the process of cultural and psychological variations that occur because of interaction between two classes. As a result of this process, migrants may feel acculturative stress which refers to a stress response to events in life that is based on the experience of acculturation. Because it is specifically tied to migrants' process of transitioning and adjusting to their surroundings, such as loss of social

position and linguistic constraints, this sort of stress is distinct from the stress and challenges of normal life (Liem et al., 2021).

If a student is having difficulty adjusting to relatively new culture and having low levels of acculturation, is more likely to face additional problems and have a high amount of acculturative stress. Discrimination against host nations and other international students of other races, languages, colors, and religions is common among international students. International students who are labelled as "foreigners" face a traumatic experience of conforming to the host culture and living as exiles, and their success is directly proportional to their level of adjustment and acculturation. These international students are under the pressure from various external demands such as academic performance, acquiring cultural values, learning the host country's language, etc. (Shan et al., 2020).

Acculturation is influenced by cultural differences. The larger the cultural disparity, the greater the acculturative stress that migrant workers may face (Liem et al., 2021). For instance, migrant populations of Chinese and Vietnamese origin in the US reported greater levels of acculturative stress than Latino migrants who shared more cultural commonalities (Lommel & Chen, 2016). The religious and cultural variations between Indonesia and South Korea may explain why migrants from Indonesia showed more signs of acculturative stress than those from Thailand and Vietnam (Farah & Choi, 2019).

Despite making a significant economic contribution, migrants are not well protected from exploitation and have limited access to medical care and adequate living conditions.

They frequently live in cramped quarters with limited privacy and minimal amenities. They are also deprived of rest and nutritious nourishment due to their terrible living conditions. Furthermore, migrants are more likely than locals in the host country to be depressed (Liem et al., 2021). Indeed, many migrants have been identified as oscillating between hope and disappointment as a result of their overblown opinions of their destination country before travelling there (Pettit & Ruijtenberg, 2019).

Acculturation and acculturative stress among migrants are distinct from other types of migrants, such as international university students and refugees, due to specific life circumstances and challenges. Migrant laborers, for example, may endure less severe acculturative stress than refugees (i.e., forced migrants), who frequently face pre-migration traumas in their home country, such as torture and the murder of family members (Liem et al., 2021).

Acculturation can be defined as the process by which immigrants become part of the culture of the country where they live. Previous studies have found that acculturation predicts health-related physical activity and behaviors among minorities (Suleiman et al., 2021).

Acculturative stress involves psychological and social stress brought on by differences between one's home country and their new nation of residency in terms of values, beliefs, and other cultural standards. Perceived feelings of discrimination, language barriers, otherness, inferiority, poverty or illegal immigration status can trigger this form of stress.

Stress associated with acculturation causes mental health issues among immigrants (Silva et al., 2017).

When there are mutual adaptations, acculturation can be relatively easy, but intercultural interactions can also result in acculturative stress and cultural conflict. When there are higher degrees of problematic but managed cultural conflict, individuals acknowledge that the process of acculturation might be more difficult than simple assimilation and adjustment (Suh et al., 2016).

Subjective well-being indicators, which are characterized as an individual's self-evaluation of life satisfaction, happiness or fulfilment, are among the relevant criteria of mental health that are altered by acculturative stress (Suh et al., 2016). Psychological health can be accurately predicted by one's subjective well-being. Several research have looked at the connections between acculturation and life satisfaction (Suh et al., 2016).

Academic achievement, psychological adjustment, and higher levels of academic satisfaction are all linked to enhanced well-being, a multidimensional concept that is an important source for youngsters (Arslan et al., 2021). Given the importance of educational institute in the lives of youth and the significance of well-being as an indicator for numerous academic outcomes, it would be fair to describe well-being in terms of academic context, such as academic well-being. Academic well-being among students is not universally defined, however it is commonly described as a multidimensional concept with several sub-dimensions (Widlund et al., 2018).

Academic wellbeing, according to Widlund, is a construct that includes both negative (i.e., as school burnout) and good (i.e., schoolwork engagement) components of educational health (Arslan et al., 2021). Academic well-being is associated with numerous other significant academic outcomes such as motivational tendencies, achievement and investigated well-being profiles using client-centered approach (Widlund et al., 2018).

Academic self-concept, school engagement, school burnout, perceived problems related to learning, satisfaction of academic choice and institute value are some of the positive and negative school functions that have been used in previous studies to define academic well-being. In accordance with previous researches and framework of positive psychology here subjective academic wellbeing refers to learner's perception of successful and positive educational functioning that are essential pointers of domain-specific wellbeing, (Arslan et al., 2021).

Students with strong subjective academic well-being have good exam marks, are open to learning, manage their time effectively to finish crucial tasks, enjoy doing schoolwork and cope with academic work are all examples of academic well-being (Renshaw & Arslan, 2016; Tuominen-Soini et al., 2012; Widlund et al., 2018).

After enrollment at university, students suffer highest levels of distress in their lives, which spikes in the first semester (Bewick et al., 2010). Main life transitions such as moving away from home for the first time, social obstacles such as friends finding and educational challenges like different learning styles and different teaching may be affecting factors. Less

participation in class and weak social ties are signs of psychological problems in students, and these traits are associated with lower graduation rates (Zhang & Carciofo, 2021).

Academic well-being also influences numerous educational outcomes. Low academic well-being is associated to a various consequence, including poor academic performance, adverse motivational inclinations, challenges related to learning, reduced educational goals, educational delays, and dropout. However, surprisingly few research have looked at the developmental dynamics of academic well-being despite the fact that there is evidence of a general fall in motivation, academic achievement and well-being during the stage of adolescence (Widlund et al., 2018).

Pupils with low level of academic well-being, as well as students with low performance, are more likely to drop out as compared to students with average or good performance. It is reasonable to study how differences of individuals in terms of academic well-being may contribute to educational goals. As students are preparing to transition to higher education and have their first opportunity to make decisions about their own education, it appears particularly important to investigate these relationships during their early years (Korhonen et al., 2014).

Migrants must control their acculturative stress as part of the coping process to complete work tasks. Coping refers to behavioral and cognitive efforts to face stressful events, which in this case is acculturation. Several theories categorize coping as a binary term, such as avoidance or approach coping and emotion-focused or problem-focused coping.

Migrants' coping strategies in the process of acculturation are influenced by their resources and social capital, as well as their culture (Liem et al., 2021).

Religion is very essential in shaping a culture's ideas, attitudes, behaviors, and social interactions. Religious coping is a set of cognitive actions that mainly stem from religious beliefs of a person and helps to cope with stress. Immigrants may be learned and internalized their religious coping beliefs through their families, churches, and other social and institutional ties in the country from where they moved (Silva et al., 2017).

Religion has played a basic part as one of the foremost capable strengths in life, wellbeing and illness. The final few decades have seen a resurgence of intrigued within the think about of religion completely different disciplines counting brain research, psychiatry, pharmaceutical, gerontology, the study of disease transmission, instruction, and human studies, among others (El-Menouar, 2014).

Continental philosophers were influenced in their understanding of subjective dimension of religion in the discipline of psychology. Their contribution to person centered psychiatry has yet to be fully appreciated (Cox & Verhagen, 2011).

There are several protective mechanisms that have impact on mental health of individuals. An important process is the reduction of the impact of the risk factor on the individual. For example, accepting the reality integrating the experiences into mental schemata. Another factor is the alteration in exposure to the risk (Tiet et al., 2001).

Religion or spirituality is considered as a defensive factor for stressors in life and is also protective against illnesses (Cotton et al., 2006).

During stressful times, people often turn to religion for adaptation or coping, such as performing religious rituals or crying out to God for help. Religion refers to system of beliefs, rituals and ways of worship that is organized. Several personal and environmental stressors can be coped with by religion. Numerous studies have linked religious coping with more positive outcomes to stressful events while some studies have linked it with negative outcomes during stressful situations. Students' coping attitudes may be influenced by various demographics such as year of study and religious education background (Rashid et al., 2021).

Religious coping is defined as a person who uses any religious act to manage the stressor, such as reading sacred texts or praying (K. I. Pargament et al., 1990).

Immigrants can use learnt religious coping to (a) minimize stress by managing the value of their travel and experiences of acculturation, and (b) control stress symptoms (Silva et al., 2017).

There are three roles for religion in the coping mechanism. Religion can serve as a contributor to coping, as a part of the elements of coping and as a product of coping. Negative and positive religious coping are two broad overarching patterns that encompass all religious coping techniques (Zaid Bataineh, 2013).

Negative and positive religious coping affect mental health differently. An individual's successful attempts at personal, internal cognitive coping that are based on their faith or positive relationship with God are referred to as positive religious coping, which is deemed adaptive. Negative religious coping is different from regular coping, it refers to an individual's internal conflict about their religious beliefs. It results from realizing that individual's connection to God is not stable (Silva et al., 2017).

Undergraduate years are a time of life transitions for students, generally marked by a great deal of loss and adjustment. Significant personal losses among young adult students might cause grief, distress, and spiritual or religious concerns (Zahara Ramly et al., 2014). Many studies have demonstrated that religion is important in managing depression, anxiety and stress. Students may use their religious orientation as a defense mechanism to deal with stressors in order to reduce their levels of stress (Osman & Ahmed, 2021).

1.2   Rationale / Research Gap

Students of different cultures particularly international students are passing through different problems because of difference in culture, some of which may lead to psychological discomforts such as acculturative stress. It is therefore important to find out the factors which are helping the international students to deal with their stress and uncertainty in order to enhance academic well-being. These factors can be used in future for counseling purpose. On the basis of literature an effort is made in this study to uncover the protective factor in their psyche which is religious coping.

The major goal of the present study is to determine whether the two different religious coping mechanisms such as negative and positive moderate relationship between academic well-being and acculturative stress among international students. On the basis of reviewed literature and theoretical framework including stress–process model, the researcher has developed different hypotheses to ensure that an unbiased study is undertaken to counter the research gap to this field of social sciences (Silva et al., 2017).

In the literature regarding acculturative stress and academic well-being of international students in South Asia, a few studies have been found (Nasirudeen et al., 2014), and even there are fewer studies that have been looked at their coping strategies. Although professional recognition of the need for acculturative stress research is growing, one cannot assume that studies of other international communities correctly capture the experiences and requirements of international students here in this region (Thaker, 2013).

The goal of the current research study is to add to what is known about how this specific, but diverse, ethnic community experiences and deals with acculturative stress and what differences can be seen within this group in their patterns of acculturative stress and ways of dealing with it, which may or may not be the same as those used by other groups in other parts of the world. This study could also add a significant part to the literature related to international students, acculturative stress, and ways to deal with stress caused by immigration. It could also add to the literature on the international population in this region.

The information learned could help international students, service providers, and people who work on public policy to become more culturally aware (Thaker, 2013).

1.3   Problem Statement

Acculturative stress impacts many aspects of students' life. Specially it affects academic success. Hence, a better understanding of students' acculturative stress has significant implications for improving higher education outcomes.

1.4   Research Questions

For the current study the following research questions serve as a guide:

1) Whether acculturative stress is associated with academic well-being?

2) Whether there is moderating role of religious coping in linking acculturative stress and academic well-being?

3) Whether there is a difference in scores of study variables with reference to gender.

1.5   Objectives

1) To adapt and validate College Student Subjective Wellbeing Questionnaire (CSSWQ) for university students.

2) To investigate the relationship between acculturative stress and academic well-being of international students in Islamabad.

3) To analyze the moderating role of religious coping in linking acculturative stress to academic well-being among international students in Islamabad universities.

4) To find out differences in scores of study variables with reference to gender.

1.6   Significance of the Study

The designed study will help to fill the gap in the existing knowledge about students interconnected academic problems. It will help psychologists to design interventions for international students to make them adjust in different culture. It will be also helpful for international students for their awareness, that how they can help themselves when they would be captivating acculturative stress. Furthermore, it will also help to plan strategies for the students that how they can grow with more effectively in a foreign country having different culture.

1.7   Conceptual Framework

The conceptual framework proposed in the present study can be represented as a moderation model. That is, religious coping is thought to moderate the association between acculturative stress and academic well-being.

Figure 1

Conceptual model
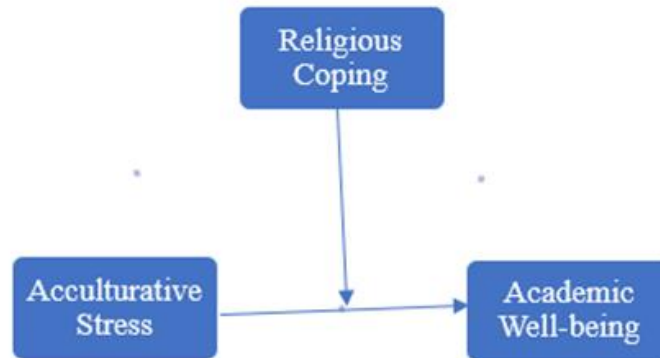
1.8   Hypotheses

1) Acculturative Stress would be related with academic well-being of international students.

2) Religious coping would be moderating the relationship between acculturative stress and academic well-being.

3) There will be a significant difference in scores of male and female students based on gender.

CHAPTER 2

LITERATURE REVIEW

Students today confront a variety of issues in everyday life and are affected by continuously changing environmental conditions and tough circumstances, the problem of academic stress is one of the difficulties. A large number of research have looked into the effects of academic stress on students. According to these studies, there are numerous explanations for students' stress (Amponsah et al., 2020). Research studies illustrate that a student who is having trouble adjusting to novel culture and having low levels of acculturation will likely face additional difficulties and have a high level of acculturative stress (Shan et al., 2020).

Yikealo and Tareke (2018) researched on how Eritrea Institute of Technology, Mainefhi's College of Education's undergrads dealt with stress. A random selection process was used to choose 123 students to take part in the study. The research findings imply that learners use more positive coping mechanisms for stress than negative ones.

Ganesan et al. (2018) found that many university students had moderate levels of stress and strategies of coping. The study findings also revealed a reverse association between stress and undergraduates' coping strategies. If the students cannot adapt to stress, they can be burdensome. Moreover, the study suggested students participate in extracurricular activities like athletics to reduce stress.

Acculturative stress and psychological aspect of well-being were studied among different international students in a Western European country. Approximately half of university students had moderate to severe anxiety, and a quarter had moderate to severe depression. Demographics and coping strategies predicted academic stress and well-being among individuals in both groups (Akhtar, 2012).

In a similar vein, researchers investigated the effect of psychosocial factors on acculturative stress and adjustment among overseas pupils in Pakistan. Results indicated that relationship satisfaction, financial support and length of stay were significant negative predictors of acculturative stress. Financial support was found to be a strong facor of psychological adjustment (Riaz & Rafique, 2019).

An earlier study discovered that acculturative stress was comparatively more prevalent among international students in China as compared to developed nations and among those overseas pupils who were not well-prepared, married, and members of structured religions (Yu et al., 2014).

A study was conducted to assess the predictors of acculturative stress among Chinese academics in Pakistan. Different acculturation tactics influenced acculturative stress differently. Among Chinese academic sojourners, integration and assimilation techniques predicted acculturative stress while separation and marginalization did not. Perceived cultural remoteness also predicted acculturative stress. The study confirmed that Chinese who spend a short time in Pakistan adopt distinct acculturation tactics that affect stress levels (Riaz & Nawaz, 2020).

A study in Pakistan evaluated the psychosocial components of overseas students' adaptability. One hundred and forty-three international students from Pakistani universities were sampled. Negative correlations were found among ethnic prejudice, acculturation stress, and sentimentality. Ethnic discrimination and psychological and cultural adaption were mediated through sentimentality. It also mediated the relationship between nostalgia and psychological adaptability (Ali et al., 2021).

A study comparing acculturative stress among acculturating group and non-acculturating group found higher levels of stress among sojourners. The notion of cultural distance was created to measure the distress of sojourners who migrate to a different culture than their own. Cultural distance enhanced foreigners' psychological distress (Riaz & Nawaz, 2020).

According to a study, migrants from Thailand and Vietnam had less acculturative stress than Indonesians. This could be attributed to Indonesia and South Korea's noticeable cultural and religious differences (Farah & Choi, 2019).

Research in psychology field has shown that spirituality and religion are important in the development of psychological functioning over the last 30 years. Several studies have found that religious coping is important in reducing psychological distress and increasing life satisfaction and self-esteem of people in long term (Ramly et al., 2014).

This interest in the study of religion may depends on several factors, most dominant among them is the positive relationship between religiosity and psychological wellbeing.

When there is high religious attendance there are less symptoms of psychological distress (Silton & Fogel, 2010).

Religious coping is a good predictor of how well a student will deal with difficult academic situations like taking an exam, final project submission, or defending a project. (Amponsah et al., 2020; Bataineh, 2013). However, the religious coping strategies used in different stressful situations have produced different results. Depending on the specific strategy used, religious coping can either be harmful or helpful (Krok, 2015; Parenteau, 2017).

Vasegh and Mohammadi (2007) conducted research on religiosity and depression among students of medical in Iran. The findings showed that religious coping plays an important protective role against psychological issues.

A study on students of first year from different faculties at religious institute in Malaysia found that religious coping and orientation is one way through which first year students deal with academic stress (Osman & Ahmed, 2021).

Positive outcomes, such as decreased psychological suffering and higher spiritual development, have generally been found to be connected with positive religious coping. Contrarily, negative religious coping has often been associated to adverse consequences, such as low quality of life and depression, as well as stronger sense of loss as a result of mental illness (Parenteau, 2017).

Research was conducted on undergraduate students at Kabul's Polytechnic University. Positive religious coping was shown to be significantly and inversely related with psychological distress (Jahanara, 2014).

In a survey involving bachelor's students from university in Malaysia, researchers discovered a consistent substantial link of negative religious coping with depression. Although there was a slight influence on depressive symptoms, positive religious coping was insignificantly linked with better psychological outcomes (Rashid et al., 2021).

A study studied acculturative stress, religious coping and psychological distress using sociological stress process model. Psychological stress was linked to acculturative stress. Acculturative stress and psychological distress were moderated by negative religious coping. There was no link between positive religious coping and psychological distress or acculturative stress (Silva et al., 2017).

Noreen et al. (2019) conducted a study on various Pakistani students at university in China, to investigate strategies of intercultural adjustment and cultural adaption perceptions. Findings revealed that these Asian students are satisfied with their education, living, and learning. Moreover, these international students in China reported more social life satisfaction without any kind of fear.

Su (2017) studied the intercultural adaption of different Pakistani students at Chinese institutions using survey data and interpretive study on student reports. 87% of neighbor country students are satisfied with their contacts with Chinese co-nationals and locals. Language challenges, interactions with staff, instructors, and students, a different time

schedule and the learning process complicate intercultural adaptation. Sociocultural adaption is related positively with length of stay in China for 89% of respondents.

2.1   Theoretical Framework

2.1.1   Berry's Model of Acculturation

Berry proposed a model of acculturation that classifies adaptation strategies into two categories. As a first dimension, acculturation theory focuses on retaining or rejecting one's native culture. Adopting or rejecting host culture is the second dimension. Assimilation, separation, integration, and marginalization are the four acculturation strategies that emerge from these two questions (Berry, 1992).

According to Berry and Annis (1974), acculturative stress increases as cultural and behavioral differences between the immigrant's home culture and the new culture increase.

Padilla et al., (1986) in a research study using students at university, found that stress levels, self-esteem, hassles, and locus of control of different generations were significantly different.

Acculturative stress is a kind of psychological stress that people encounter while interacting with people from different cultures. Compared to other average individuals, immigrants are far more susceptible to the effects of acculturative stress. When immigrants study in a country with a culture different than their own, such as academic sojourners or

international students, they are most likely to experience acculturative stress (Riaz & Rafique, 2019).

In acculturation, cultural and psychological changes occur in both groups, but the minor group changes more than the dominant group. This process sometimes requires mutual adaptation, where two groups adapt each other's cultural values. Acculturation has long been studied in anthropology and psychology, but globalization has led to close international contact and individual and cultural changes. Greater acculturation leads to psychological well-being and health, yet the process of transition is stressful (Berry, 2003).

2.1.2   Stress Process Model

Pearlin's (1989) sociological stress–process model states that stress-related health outcomes, such as acculturative stress, depend on environmental, social and individual resources, such as religious coping, which may have mitigating influences on the relationship between stress and health outcomes like psychological distress (academic wellbeing).

The model (Pearlin, 1989) examines how well mitigating institutional, societal, and personal factors may control the severity, frequency, and diffusion of different stressors in people's life.

Past findings of the model imply that religious coping may help recent young immigrants cope with acculturative stress. Recent immigrants may use culturally supported positive religious coping methods to transform cognitive and emotional meaning of situations and reframe experiences (Silva et al., 2017).

Positive religious coping may help people feel supported and equipped to overcome pressures. Positive religious coping may help people to manage depression, anxiety or general psychological distress (Aranda, 2008).

2.1.3   Transactional Theory of Coping

Lazarus and Folkman (1984) introduced transactional theory of coping to understand and explain coping process of coping. According to this approach, coping refers to behavioral and cognitive efforts of individuals to manage internal and external demands which are perceived as being beyond their resources. The transactional theory of coping identifies two types of coping: ones that is focused on emotion and ones that is focused on problem.

Emotion focused coping is when a person develops strategies to lessen negative emotion associated with a stressor. Problem focused coping is defined as when a person uses an active way to address the stressor by adopting a direct approach e.g., maintaining close contact with their relatives, forming relationships with other international students, seeking psychological services, relying on spirituality and religion (Lazarus & Folkman, 1984).

CHAPTER 3

RESEARCH METHODOLOGY

The present research was aimed to investigate acculturative stress, academic well-being, and religious coping among different international students in Islamabad.

3.1 Research Epistemology

In the present study primary data was used. Data was collected directly instead of already existing data.

3.2 Research Design

The study used a correlational comparative research design to find relation among study variables.

3.3 Research Approach

The methodological approach used in the study was quantitative research method. The goal of quantitative research method was to find correlation between acculturative stress and academic well-being and to analyze moderating role of religious coping in linking acculturative stress and academic well-being. Questionnaires of variables were used to collect data for the study in order to find out the relationship among variables.

3.4 Research Strategy

In quantitative research, survey technique was used in which online survey forms were employed to collect data for the current study.

3.5   Population and Sampling

The population is international students enrolled in different universities of Islamabad. Through G-power software 284 international students from public and private universities were selected for sample collection using convenience sampling technique. These universities are having a large number of populations, consisting of international students.

3.5.1   Inclusion Criteria

The inclusion criteria for recruiting the sample are the foreign students currently pursuing Bachelors or Masters degree and completed almost two semesters in Pakistani university having an age of 18 to 35 years. Both, male and female students were included in the sample. An additional criterion for international students is the duration of their residence in Islamabad. It is either a minimum 1 year or a maximum of 4 years.

3.5.2   Exclusion Criteria

Pakistani students and those international students who have spent less than 1 year or more than 4 years were excluded from the sample. Students with age range below 18 or above 35 were also excluded.

3.6 Instruments

3.6.1 Informed Consent Form

A consent form was provided to the participants. The form included briefing points regarding research and information.

3.6.2 Demographics

The participants were provided demographic information sheet, designed by the researcher, consists of questions on age, gender, university, level of study, source of financial support, religion, time spent in university (years) and ethnicity.

3.6.3 Acculturative Stress:

The Acculturative Stress Scale for International Students was used in this study. The ASSIS (Sandhu & Asrabadi, 1994) is a valid and reliable measure of acculturative stress among international students. It is a Likert-type scale with 36 items. (M. A. Riaz & Rafique, 2019). The scale measures international students' acculturative stress. The ASSIS includes seven subscales: homesickness, perceived discrimination, fear, perceived hate, guilt, stress due to culture shock or change and miscellaneous. Factors that are not represented by one particular subscale are included in a nonspecific subscale. The questionnaire includes items like "people show hatred toward me verbally" or "I feel guilty that I am living a different lifestyle here". The scale is scored on a 5-point Likert scale; (1 = Strongly disagree, 2 = Disagree, 3 = Neither agree nor disagree, 4 = Agree, 5 = Strongly Agree). On scale, total scores range from 36 to 180. High scores are over 145, moderate scores 73 to

144 and low scores ranges from 36 to 72. The chosen questionnaire had previously undergone reliability and validity testing when it was used in other studies. According to ASSIS reliability test, the Cronbach alpha was .89 (Paul, 2015).

3.6.4   Academic Well-Being:

The adapted measure University Student Subjective Well-Being Questionnaire (USSWQ) was used in this study, which is based on College Student Subjective Well-Being Questionnaire (CSSWQ). The CSSWQ (Renshaw, 2020) is a self-report or rating scale of 16 items. Scoring of each item ranges from 1 = strongly disagree to 7 = strongly agree. The CSSWQ is used for measuring students' wellbeing. The scale consists of four subscales: Academic Efficacy, Academic Satisfaction, College Gratitude and School Connectedness. Scores from the subscales can be combined to provide a composite measure of overall student subjective well-being, or they can be utilized as independent measures of wellbeing. Cronbach's alpha coefficients of the results for the CSSWQ-Chinese data were all > 0.7, which is broadly similar with findings for the English CSSWQ, for which Cronbach's alphas were at least 0.79 (Zhang & Carciofo, 2020).

In the adapted scale replacement of the "college" and "school" words in different sentences of CSSWQ into the word "university" was done. Since things may be said differently at the university level, a few sentences were slightly changed to make them easier to understand while keeping the same meaning, e. g., item 1 replaced "I have had a great academic experience at this college" with "I have had a great academic experience at this

university", and item 3 replaced "I feel like a real part of this school" with "I feel like a real part of this university".

3.6.5 Religious Coping:

The Brief RCOPE (Pargament et al., 2011) is a measure of religious coping styles. It measures both positive and negative types and has 14 items, each of which is measured on a 4-point Likert scale (1 = not at all, 4 = a great deal). Participants showed the extent to which they used various positive and negative religious coping acts to manage life stressors. Items include "sought help from God in letting go of my anger" (positive religious coping) and "wondered what I did for God to punish me" (negative religious coping). Internal consistency reliability estimate (coefficient alpha) for positive religious coping is .96 and for negative religious coping is .97 (Silva et al., 2017).

3.7 Conceptual / Operational Definition of Variables

3.7.1 Acculturative Stress

Acculturative stress refers to the unique challenges and stressors that occur during acculturation (Miller & Csizmadia, 2022). High scores on the acculturative stress scale indicate high acculturative stress in students while carrying out research.

3.7.2 Academic Well-Being

Academic well-being highlights the active participation of the student and his or her abilities in fostering a vibrant and desired academic environment while indicating the role of

well-being variables in relation to the educational environment (Bajestani et al., 2022). High scores on CSSWQ indicate that individual has a higher level of academic well-being.

3.7.3 Religious Coping

The most common definition of religious coping is that it consists of the superordinate aspects of both positive and negative religious coping. Negative religious coping (such as religious discontent) shows conflict or tension with the divine, oneself, or others when it comes to sacred matters. Strategies for fostering and reflecting a secure relationship with the sacred are included in healthy religious coping, such as seeking out religious support (Cowden et al., 2022). High scores on the positive subscale indicates that individual has a higher level of positive religious coping while high score on negative religious coping indicates higher level of negative religious coping.

3.8 Analysis

Analysis conducted using SPSS, AMOS and Smart PLS. Descriptive statistics, correlation, moderation and t-test were used to analyse the results.

3.9 Procedure

Initially, approval obtained from departmental committee of Bahria University. Data were collected both in hard form and through google forms. The Offices of Student Affairs at Islamabad institutions helped recruit study participants. They were briefed on the research's goal and asked to forward a standard message and email to their students notifying them of the initiative and requesting their participation. The message or email highlighted the

project's relevance, participation qualifications, and a web-link to participate. Students participated voluntarily. Participants were told the research's goal and ensured of their responses' anonymity. Additionally, information about the project was posted on several online social network groups (e.g., Facebook).

CHAPTER 4

RESULTS

Table 4.1

Socio-Demographic Characteristics of Sample (N=284)

	Categories	*f*	%	M	SD
Age				23.26	2.045
Gender	Male	215	75.70		
	Female	69	24.30		
University	Public	171	60.2		
	Private	113	39.8		
Level of Study	Bachelors	232	81.70		
	Masters	52	18.30		
Source of Financial Support	Self-Finance	236	83.10		
	Partial Scholarship	33	11.60		
	Scholarship	15	5.30		
Religion	Buddhism	13	4.60		
	Christianity	63	22.20		
	Hinduism	2	.70		
	Islam	206	72.50		
Time Spent in University (Years)	1	120	42.30		
	2	85	29.90		
	3	79	27.80		
Ethnicity	African	44	15.5		
	American	1	.4		
	Asian	224	78.9		
	European	15	5.3		

Note: f=frequency, %= percentage, M= Mean, SD= Standard Deviation

The Table 4.1 shows sample characteristics of participants, the sample contain 284 individuals from I8-35 years participated student. Age of M= 23.26 and SD 2.045. Male students were 75.70% while female student 24.30%. Students from public universities were 60.2%, and private universities were 39.8%. Bachelor level were 81.70% and Master 18.30%. Source of financial support; students on self-finance were 83.10%, 11.60% students were on partial scholarship and 5.30% students were studying on scholarship. Religion: Buddhists were 4.60%, Christians 22.20%, Hindus .70% and Muslim students were 72.50%. Africans were 15.5%, Americans .4%, Asians 78.9% and Europeans were 5.3%.

Table 4.2

Model Fit Indices of first order Confirmatory Factor Analysis (CFA) for University Student

Subjective Well-Being Questionnaire (N=338)

Model	χ^2	df	χ^2/df	GFI	CFI	TLI	RMSEA
Initial model	582.99	96	6.07	.82	.87	.84	.09
Model Fit	527.24	92	3.42	.93	.90	.93	.07

Note: χ^2 = Chi-Square, df = Degree of Freedom, GFI = Goodness of Fit Index, CFI = Comparative Fit Index, TLI = Tucker Lewis index, RMSEA = Root Mean Square Error of Approximation

The fit indices of first order CFA for the USSWQ are shown in Table 4.2. Poor fit of the initial model was shown by the fit index of the absolute model fit. Hu and Bentler (1999) suggested the relative indices criteria, which state that χ^2/df should be between 0 and 3, RMSEA and SRMR values should be .08 or less, and CFI, TLI, and GFI values of .9 or higher are considered good. According to the standard criteria for descriptive measures of fit, the model fit estimates were insufficient. As a result, the model modification method was initiated, and covariance was drawn between the error terms of indicators of the University Student Subjective Well-Being Questionnaire 's latent factors.

In terms of the context of the entire construct, the items were similar (Kenny 2012). Tomás and Oliver (1999) claimed that in survey-based research, the covariance between error terms of the indicators inside the latent variables can be drawn across the error terms of the

indicators. Therefore, only the covariance with a chi-square value change of 4.0 or above was drawn (Arbuckle, 2012). The indices of absolute and relative fit (GFI, CFI, TLI, and RMSEA) were compared after drawing the covariance. After drawing covariance, the model fit's RMSEA was .07. While for the first-order model, the GFI, CFI, and TLI values were .93, .90, and.93 respectively. As a result, the model could be generalized to the tested data using these indices.

Figure 4.1

First Order Confirmatory Factor Analysis for University Student Subjective Well-Being
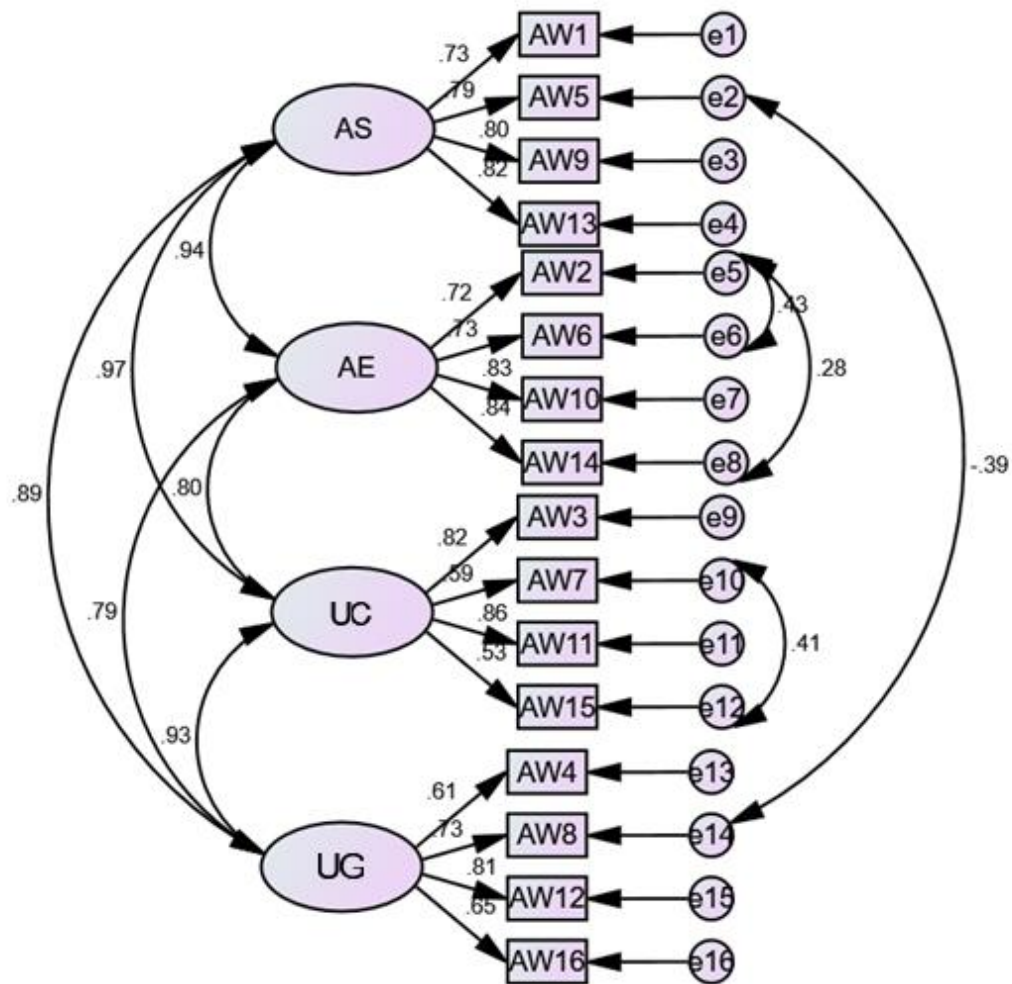
Questionnaire

Table 4.3

First order CFA for University Student Subjective Wellbeing Questionnaire (N=338)

Factors	CR	AVE	MSV	λ
AS	0.79	0.50	0.93	
AW1				.73
AW5				.79
AW9				.80
AW13				.82
AE	0.86	0.61	0.88	
AW2				.72
AW6				.73
AW10				.83
AW14				.84
UC	0.86	0.61	0.93	
AW3				.83
AW7				.59
AW11				.86
AW15				.53
UG	0.79	0.49	0.86	
AW4				.61
AW8				.73
AW12				.81
AW16				.65

Note: CR = Composite Reliability, MSV = Maximum Shared Variance, AVE = Average Variance Extracted, λ (lambda) = Standardized Factor Loading ≥ .3, AS = Academic Satisfaction, AE = Academic Efficacy, UC = University Connectedness, UG= University Gratitude

CFA was used to assess the scale's reliability, convergent validity, and discriminant validity in order to determine its psychometric properties. All composite reliability values were greater than the criterion of 0.7 (Hair et. al, 2015) According to Fornell and Larcker's criteria, the average variance extracted (AVE) of six out of six factors was 0.4 or greater (Fornell & Larcker, 1981).

The factor loadings of scale items on their respective constructs were examined to assess convergent validity. According to the .32 criteria given by (Filed, 2013; Tabachnick & Fidell, 2013), all 16 item loadings were considered acceptable. However, the percentages of variance explained by the factors Academic Satisfaction (AS), Academic Efficacy (AE), University Connectedness (UC) and University Gratitude (UG) were .50, .61, .61 & .49 respectively. Whereas composite reliability ranged from 0.7 to 0.8.

Table 4.4

Descriptive Statistic and Fornell-Larcker Criterion for the Factors of University Student Subjective Well-Being Questionnaire (N=338)

Factors	K	M	SD	UC	AS	AE	UG
UC	4	17.34	4.67	.71			
AS	4	20.48	4.43	.96	.78		
AE	4	17.89	5.61	.79	.94	.78	
UG	4	21.80	4.55	.93	.89	.78	.70

Note: K = Number of Items, M = Mean, SD = Standard Deviation, AS = Academic Satisfaction, AE = Academic Efficacy, UC = University Connectedness, UG= University Gratitude.

Discriminant validity was examined in two ways (Henseler, Hubona, and Ray 2016; Voorhees et al., 2015). First, the square root of the average variance extracted AVE values for each scale should be greater than the construct's correlation with all other factors (Fornell and Larcker 1981). Second, the average variance of a factor should be greater than the variance shared with all other factors, which means that the average variance extracted (AVE) should be greater than the maximum shared variance (MSV) (Hair et. al., 2010). However, the evidence of discriminant validity resulted in a poor discriminant validity because the average variance extracted (AVE) is less than the maximum shared variance (MSV). Second-order evaluation of the constructs is often suggested by researchers (Gaskin, 2015; Hair, Anderson, Tatham, & Black, 2010). So, second-order confirmatory factor analysis was carried out on all constructs of USSWQ.

Table 4.5

Model Fit Indices of Second order Confirmatory Factor Analysis for University Student Subjective Well-Being Questionnaire (N=338)

Model	χ^2	df	χ^2/df	GFI	CFI	TLI	RMSEA
Initial model	748.01	100	7.84	.78	.83	.79	.09
Model Fit	714	96	3.42	.90	.94	.90	.07

Note: χ^2 = Chi-Square, GFI = Goodness of Fit Index, df = Degree of Freedom, CFI = Comparative Fit Index, RMSEA = Root Mean Square Error of Approximation, TLI = Tucker Lewis Index

The fit indices of second order confirmatory factor analysis for the University Student Subjective Wellbeing Questionnaire are shown in Table 4.5. Poor fit of the initial model was indicated by the fit index of the absolute model fit. Hu and Bentler (1999) recommend relative indices criteria, where λ2/df should be between 0 and 3, RMSEA should be.08 or less, and CFI, TLI, and GFI values of .9 or higher are considered good. According to the standard criteria for descriptive measures of fit, the model fit estimates were insufficient. As a result, the model modification method was initiated, and covariance was drawn between the error terms of indicators of the USSWQ 's latent factors.

The items were similar in terms of the overall construct's context (Kenny 2012). Tomás and Oliver (1999) argued that in survey-based research, the covariance between error terms can be legitimately drawn across the error terms of the indicators within the latent factors. As a result, only the covariance with a chi-square value change of 4.0 or greater was

chosen (Arbuckle, 2012). Following this exercise, the absolute and relative fit indices (GFI, CFI, TLI, and RMSEA) were compared. The RMSEA after drawing covariance for the model fit was .07, respectively. For the second order model, the GFI, CFI, and TLI values were .90, .92, and.89, respectively. As a result, these indices were sufficiently fit to generalize the model to the tested data.

Figure 4.2

Second Order Confirmatory Factor Analysis for University Student Subjective Well-Being
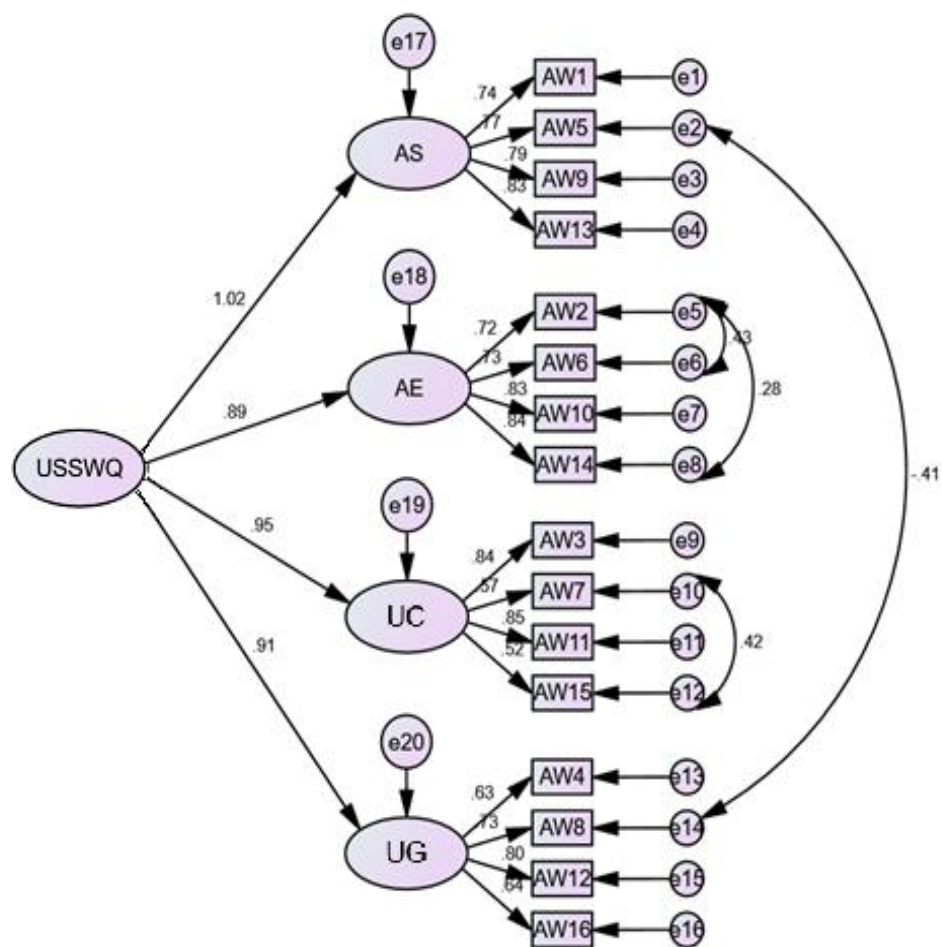
Questionnaire

Table 4.6

Second order CFA for University Student Subjective Well-Being Questionnaire (N=338)

Factors	CR	AVE	λ
USSWQ	0.97	0.89	
AS			1.02
AE			0.89
UC			0.95
UG			0.91

Note: USSWQ = University Student Subjective Well-Being Questionnaire, AVE = Average Variance Extracted, CR = Composite Reliability, λ (lambda) = Standardized Factor loading ≥ .3 AS = Academic Satisfaction, AE = Academic Efficacy, UC = University Connectedness, UG= University Gratitude

The psychometric evaluation of the second-order constructs resulted in good reliability or convergent validity estimates for both factors. The factor's composite reliability (CR) values were acceptable because they were not 0.7 or greater according to Hair et al. (2015) CR criteria. According to the criteria given by Fornell and Larcker's (1981), the average variance extracted (AVE) of 0.5 or greater is acceptable

The factor loadings of scale items on their respective constructs were also examined to determine the convergent validity. All factor loadings of the items were acceptable according to the.32 criteria set by (Filed, 2013; Tabachnick & Fidell, 2013). The percentage of variance explained by the single factor of Academic Wellbeing Scale was 89 percent, respectively. The reliability coefficients, or composite reliabilities, of the factor was 0.97.

Table 4.7

Descriptive statistics for Scales (N = 284)

Scale	K	M	SD	Min	Max	Range	Cronbach's α
Acculturative Stress	36	128.50	21.87	63	173	63-173	.95
Positive Religious Coping	7	22.10	3.81	7	28	7-28	.70
Negative Religious Coping	7	12.63	5.43	7	28	7-26	.83
Academic Well-being	16	77.51	15.60	34	110	34-110	.88

Note: K= Number of Items, SD= Standard Deviation, M= Mean, Min= Minimum, Max= Maximum

Table 4.7 reveals descriptive statistics for the scales used in present study. The Cronbach's alpha value for ASIS was .95 (>.70) which indicates high internal consistency. Similarly, the Cronbach's a value for USSWQ was .88 (>.70) which indicates high internal consistency. Cronbach's a value for Positive religious coping subscale was .70 (=.70) which indicates high internal consistency. Cronbach's a value for negative religious coping was .83 (>.70) which also indicates high internal consistency.

Table 4.8

Pearson Correlation for Study Variables (N=284)

	Variable	1	2	3	4
1	Acculturative Stress	-			
2	Academic Well-being	.41**	-		
3	Positive Religious Coping	.11	.14*	-	
4	Negative Religious Coping	.02	.04	-.03	-

*Note: *p<.05, **p<.01*

Table 4.8 shows that Academic wellbeing has significant positive correlation with acculturative stress (r=.41, p <.01). Positive religious coping has insignificant positive correlation with acculturative stress (r=.11, p >.05) and significant positive correlation with academic wellbeing (r=.14, p <.05). Negative religious coping has insignificant positive correlation with acculturative stress (r=.02, p >.05), insignificant negative correlation with academic wellbeing (r=.04, p >.05) and insignificant positive correlation with acculturative stress (r=-.03, p >.05).
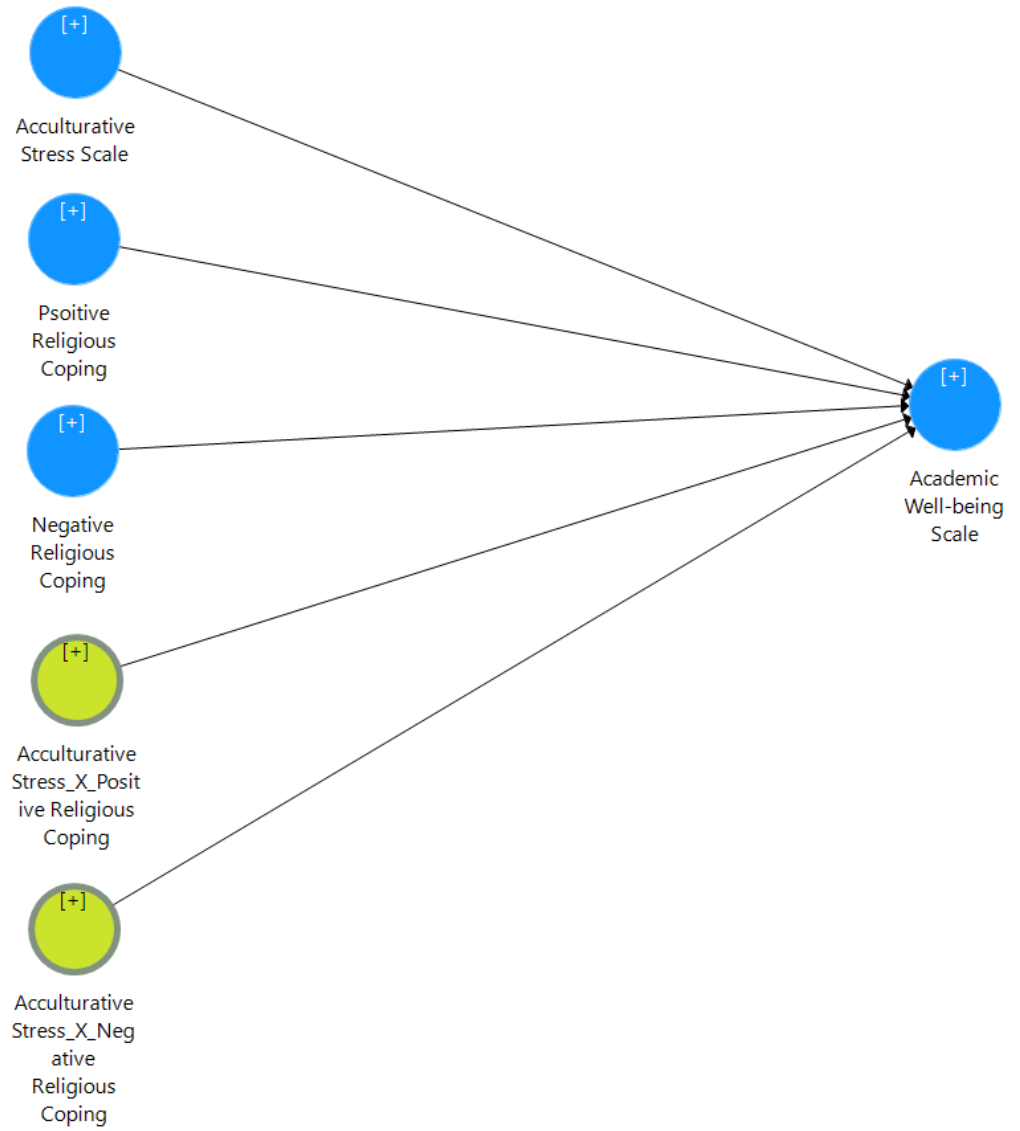
Table 4.9

Moderation Analysis of Positive and Negative Religious Coping in Relationship Between

Acculturative Stress and Religious Coping

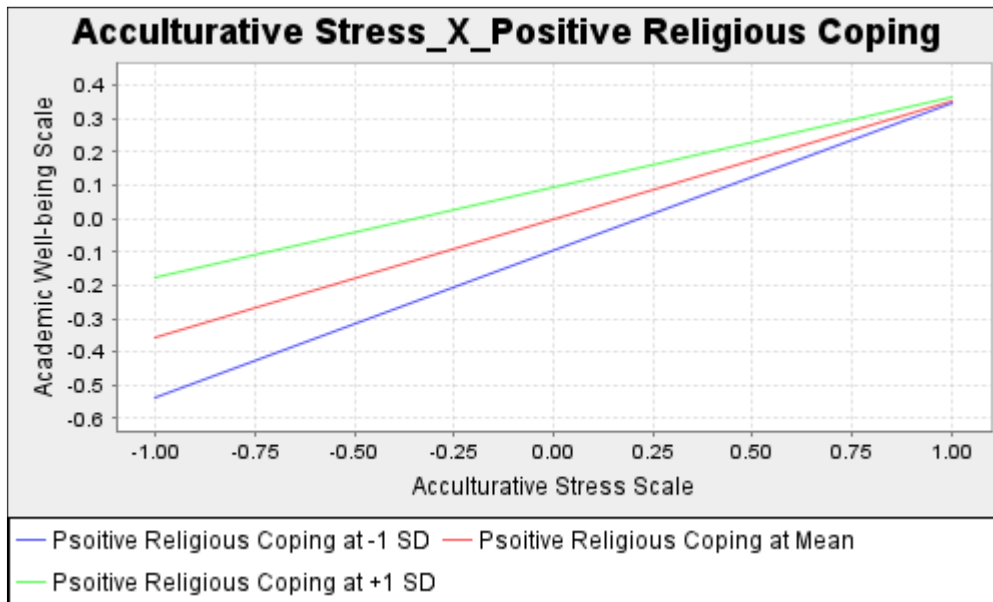| Predictors	Academic Well-being	
	β	P
Acculturative Stress	0.355	0.000
Positive Religious Coping	0.096	0.075
Negative Religious Coping	0.025	0.630
Acculturative Stress x Positive Religious Coping	-0.085	0.041
Acculturative Stress x Negative Religious Coping	0.138	0.006

Note: β = Standardized Coefficient, P = Significance Level

The results of the moderation analysis showed that acculturative stress was found to be significant and positive predictor of academic well-being. Positive and negative religious coping were non significantly related to academic wellbeing. Whereas interaction effect of acculturative stress and positive religious coping was found to be significant with academic well-being (see figure 4.4). Similarly, the interaction effect of acculturative stress and negative religious coping with academic well-being was also significant (see figure 4.5).

Figure 4.3

Structural Model

Figure 4.4

Interaction Effect of Acculturative Stress and Positive Religious Coping on Academic Well-Being.

The nature of relationship between acculturative stress and academic well-being becomes positive with increase in positive religious coping.

Figure 4.5

Interaction Effect of Acculturative Stress and Negative Religious Coping on Academic Well-Being.
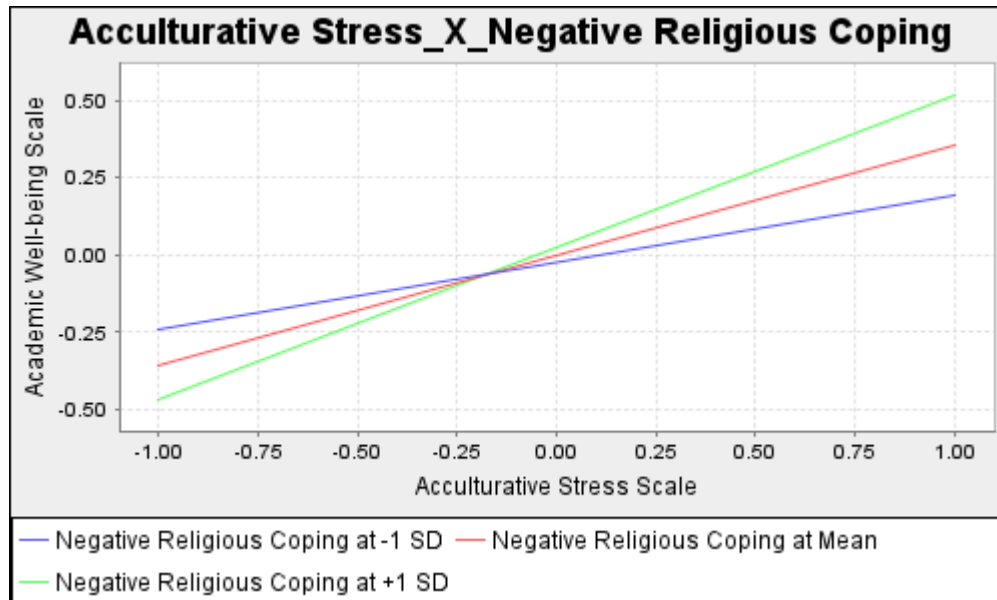
Increase in negative religious coping positively strengthens the positive relationship between acculturative stress and academic well-being.

Table 4.10

Mean Comparison of Male and Female Students on Study Variables (N=284)

Variables	Males n=215		Females n=69		t	p
	M	SD	M	SD		
Acculturative Stress	128.06	22.307	129.88	20.548	.628	.531
Positive Religious Coping	22.17	3.611	21.87	4.396	.510	.611
Negative Religious Coping	12.63	5.193	12.65	5.828	.031	.975
Academic Well-being	77.74	15.942	76.78	14.550	.464	.643

Note: P<.05, Cohen's d = Standardized Mean Difference

Table 4.10 shows the result for the difference in gender in relation to acculturative stress, positive religious coping, negative religious coping, and academic well-being among intranational students in Islamabad. It revealed no statistically detected difference between male and female acculturative stress (t = -.628, p = .531), positive religious coping (t = .510, p = .611), negative religious coping (t = -.031, p = .975) and academic well-being (t = .464, p = .643). This means that there were no significant differences between male and female scores on study variables (t < 1.6, p < .05).

While t (215) = M =128.06, SD = 22.307; M = 22.17, SD = 3.611; M = 12.63, SD = 5.193; M = 77.74, SD = 15.942 and t (69) = M = 129.88, SD = 20.548; M =21.87, SD =

4.396; M = 12.65, SD = 5.828; M = 76.78, SD 14.550 for acculturative stress, positive

religious coping, negative religious coping, and academic well-being respectively.

CHAPTER 5

DISCUSSION

The present study aimed to explore the relationship among acculturative stress, academic well-being and religious coping among international students in Islamabad. Topic was selected on the basis of observation, highly prevailing academic demands and literature review. After getting permission from concerned authorities' data collection was initiated. Sample size was selected through G-power. According to the literature different hypotheses were made: 1) Acculturative Stress would be related with academic well-being of international students. 2) Religious coping would be moderating the relationship between acculturative stress and academic well-being. 3) There will be a significant difference in scores of male and female students based on gender.

The scales used for the main study were: Acculturative Stress Scale for International Students, University Student Subjective Wellbeing Questionnaire and Brief RCOPE. Reliability of scales were ensured by Cronbach's alpha values. The Cronbach's alpha value for ASIS was .95 (>.70) and for USSWQ was .88 (>.70) which indicates high internal consistency. In case of Brief RCOPE, Cronbach's a value for positive religious coping was .70 (=.70) and for negative religious coping was .83 (>.70).

The USSWQ is the adapted version of College Student Subjective Wellbeing Questionnaire. The CSSWQ Scale was originally developed for college students by Daya

Singh Sandhu in 1994. In this research study the CSSWQ scale was adapted and validated for university students. The scale's psychometric properties were evaluated through confirmatory factor analysis. Furthermore, the scale's psychometric evolution was carried out, which did not result in good reliability and validity estimations for the first order constructs. So, the second order CFA was carried out. The scale reliability, convergent validity and discriminant validity for second order construct of CSWQ scale were good enough to validate the scale on university students.

For the investigation of the objective of the study bivariate correlation was computed on the sample of study. Table 3 illustrates analysis of correlation among variables. Acculturative stress has significant positive correlation with academic wellbeing. Positive religious coping has significant positive correlation with academic wellbeing and insignificant positive correlation with acculturative stress. Negative religious coping has insignificant positive correlation with acculturative stress, insignificant negative correlation with academic wellbeing and insignificant positive correlation with acculturative stress.

Structural equation model (SEM) using Partial least squares (PLS), especially Smart PLS v. 3.2.7 (Ringle et al., 2015), was employed to estimate the structural model (inner model) for the moderating role of positive religious coping and negative religious coping between acculturative stress and academic wellbeing. PLS has many advantages that make it more suitable for the current study, including its capacity to estimate complex models like parallel mediating effects and its less restrictive statistical assumptions. (Astrachan et al.,

2014). For t-statistics and standard errors, a 1000-bootstrapped sample was created to calculate the statistical significance of the structural model for path coefficients.

Our first hypothesis that acculturative stress would be related with academic well-being was supported by the results. Findings suggested that acculturative stress and academic well-being has a positive relation with each other. Acculturation level is a carrier variable. Psychological wellbeing associated with acculturation level is due to its linked determinants like other carrier variables, such as gender, age etc. Depending on the person and living circumstances, such stressors may provoke or aggravate acculturative stress, which can have significant mental health effects (Jang & Chiriboga, 2009). Among international students in Pakistan relationship satisfaction, financial support and length of stay are negative indicators of acculturative stress. Financial support predicts psychological adjustment (M. A. Riaz & Rafique, 2019). Yerkes-Dodson Law states that performance will rise with higher arousal levels, but only until the optimum level is attained. The capacity to do a task well increases as arousal does. Performance declines when stimuli are either too intense or not intense enough. Performance is being boosted by a moderate surge of stress (Cohen, 2011).

Study conducted by Suleiman et al., (2021) showed acculturation, everyday discrimination and heritage identity had no effect on depression among Arab Americans. In contrast to non-acculturated people, Wilson & Thayer's (2018) research showed that more acculturated people had significantly lower levels of depression. Although the process of

change associated with acculturation is sometimes seen as stressful, research shows that increased acculturation promotes psychological well-being and health in individuals.

The level of acculturation of international students can be determined by how they are acculturated and what their level of acculturation is (Shan et al., 2020). Johnson-Lawrence found that education protected men from the impacts of prejudice but not women (Johnson-Lawrence et al., 2019). Acculturation has occasionally been linked to health-protective behaviors including higher utilization of medical services. Additionally, there is evidence that maintaining one's ancestral culture and a high level of acculturation are linked to lower levels of depression and stress as well as higher levels of self-esteem. In Korean American men, high acculturation has been found to be a protective factor (Wilson & Thayer, 2018).

Researchers deeply investigated intercultural adaptability and proposed that students as well as employees have the capacity adjust interculturally in outside nations however, at the start they face a lot of hurdles and passes thorough huge stress. Stress causes emotional, social, and subjective adapting reactions. Intercultural flexibility has been appeared to be influenced by three elements: mental adjustment, socio-cultural adjustment and difference between the home and host societies (Noreen et al. 2019).

With regards to advanced education, psychological and mental adjustment alludes to a feeling of excitement that international students routinely experience in new host societies. Sometimes the international students additionally experience difficulties amid their time spent abroad, which may result in mental and psychological misery (Matsumoto et al., 2004).

Acculturation can be greatly influenced by the social, political, and cultural context in which it takes place. Numerous sociocultural influences affect how people or groups change their behaviors, beliefs, or sense of self (Fox et al., 2017).

Second hypothesis of the study is that religious coping would be moderating the association between acculturative stress and academic well-being. The present study concluded that the nature of link between acculturative stress and academic well-being becomes positive with increase in positive religious coping. Increase in positive religious coping positively strengthens the positive relationship between acculturative stress and academic well-being. The literature supports the findings.

Researchers examined whether religious coping (negative and positive) moderated the relationship between stress and psychological distress among students from Christian university. The findings showed that the association between stress and wellbeing was moderated by negative religious coping (Ahles et al., 2016).

Positive indicators of well-being are consistently linked with religiousness. Prior studies have looked at how religion effects wellbeing from the perspective of stress and coping, which is the employment of coping mechanisms to enhance or keep one's functioning while under stress. A religious or spiritual resource acts as a protective barrier against the damaging effects of stress on wellbeing (Jackson & Bergeman, 2011).

According to Watterson and Giesler (2012), religious persons exhibit stronger levels of self-control and are therefore better able to persevere in challenging situations and tasks, suggesting that preventing stress is preferable rather than managing it. A particular religion's practises, structures, and rituals are thought to be particularly effective as a protector to negative subversions. In another study, Toburen and Meiew (2010) discovered that priming people with phrases associated with God boosted their persistence in carrying out a task.

Third hypothesis of the study is that there will be a significant difference in scores of male and female students based on gender. The present study concluded that there is no significant difference in scores of study variables with reference to gender. The findings supported by a previous study, results of which showed that when it comes to coping with academic stress and religious coping, there are no significant gender differences. A determining element that may positively or negatively affect academic stress or religious coping is not gender (Gardner, Krägeloh, & Henning, 2014; Radzi, & et al., 2014).

Farhan and Khan (2015) found that gender has no effect on students' level of stress, GPA and self-esteem. Similarly a study conducted (Osman & Ahmed, 2021) revealed high level of the religious coping and religious orientation among university students, but no significant gender differences. According to Bhosale (2014) there is no significant difference between males and females when it comes to academic stress and conflict.

Differences in cultural origins may account for discrepancies in scientific study with the same variables. Sociocultural backgrounds shape human attitudes. Societies where

gender is not a prominent discriminating factor may treat different genders more fairly, but societies that conflate gender with identity may discriminate based on gender. This means that neither side is scientifically untenable. The current research indicates that gender is not a factor related to religious coping and academic stress (Osman & Ahmed, 2021).

5.2 Implications of the study

The study may have various ramifications for analysts, teachers, supervisors, university administration, clinicians, policymakers and concentrate abroad understudies in general regarding the current state of university students' mental health. It is also important to consider how the university administration's counselling services may incorporate religious coping. Specifically, collaboration on a psychological approach based on religion can be advised for Islamabad's universities, which have a big number of international students. Counselors and educational psychologists working with overseas students can benefit greatly from the findings of the study. These results can be used to help overseas students in various educational institutions better for a better psychosocial adaptation.

5.3 Limitations and Suggestions

Sample of the present study was taken from international students located in Islamabad only. It is suggested that international students of different areas should also be approached.

In the present research only university students were participated. It is also recommended for new studies to involve college students and compare both college and university sample.

In our study we administered self-report measures that are vulnerable to bias responses. So, it is also suggested that other measures for example projective techniques can also be used in order to get accurate responses.

This study's primary drawback is that it is correlational. The statistical analyses of the study's predictive correlations are merely associations rather than causal relationships. Adding a qualitative part in future can explain more, a longitudinal study can make more clear results over the time.

Only the students were taken as a sample. It can be further researched among foreigners from various fields.

The demographic data also includes other variables that could confound the results but are not in proper consideration due to time and resources constrains. They should be incorporated into the data analyses as covariates (e.g., age, level of education etc.).

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APPENDICES

APPENDIX A

Informed Consent Form

I am Muhammad Haris Khan Khattak, student of MS (Clinical Psychology) and conducting research on stress and well-being of international students under the supervision of Department of Professional Psychology, Bahria University Islamabad Campus. Your participation in this research is voluntary. The researcher assures you that information taken from you will be kept confidential and will be used for research purpose only. Your name is not required in order to ensure your identity. The information required in this research will be solely used for academic purpose. There is no right and wrong answer, so please choose the answers best suits you. Your cooperation will be highly appreciated and feel free to contact me on the following email, thank you.

m.hariskhankhattak@gmail.com

Do you agree to participate in this survey?

☐ Yes   ☐ No

APPENDIX B

Demographic Information

Age

_____

Gender

_____

University

- Public

- Private

Level of Study

- Bachelor

- Masters

Source of financial support

- Self-finance

- Partial scholarship

- Scholarship

Religion

_____

Time Spent in University (Years)

_____

Ethnicity

_____

APPENDIX C

Acculturative Stress Scale for International Students

Directions:

As foreign students have to make a number of personal, social, and environmental changes upon arrival in a strange land, this ***cultural-shock*** experience might cause them acculturative stress. This scale is designed to assess such acculturative stress you personally might have experienced. There are no right or wrong answers. However, for the data to be meaningful, you must answer each statement given below as honestly as possible.

For each of the following statements, please circle the number that BEST describes your response.

1= Strongly disagree, 2 = disagree, 3 = not sure, 4 = agree, 5 = strongly agree

Because of my different cultural background as a ***foreign*** student, I feel that:

1. Homesickness for my country bothers me.   1 2 3 4 5

2. I feel uncomfortable to adjust to new foods and/or to new eating habits   1 2 3 4 5

3. I am treated differently in social situations.   1 2 3 4 5

4. I feel rejected when people are sarcastic toward my cultural values.   1 2 3 4 5

5. I feel nervous to communicate in English.   1 2 3 4 5

6. I feel sad living in unfamiliar surroundings here.   1 2 3 4 5

7. I fear for my personal safety because of my different cultural background.   1 2 3 4 5

8. I feel intimidated to participate in social activities.   1 2 3 4 5

9. Others are biased toward me.   1 2 3 4 5

10. I feel guilty to leave my family and friends behind.   1 2 3 4 5

11. Many opportunities are denied to me.   1 2 3 4 5

12. I feel angry that my people are considered inferior here.   1 2 3 4 5

13. I feel overwhelmed that multiple pressures are placed upon me after my   1 2 3 4 5

migration to this society.

14. I feel that I receive unequal treatment.   1 2 3 4 5

15. People from some ethnic groups show hatred toward me nonverbally.   1 2 3 4 5

16. It hurts when people don't understand my cultural values.   1 2 3 4 5

17. I am denied what I deserve.   1 2 3 4 5

18. I have to frequently relocate for fear of others.   1 2 3 4 5

19. I feel low because of my cultural background.   1 2 3 4 5

20. I feel rejected when others don't appreciate my cultural values.   1 2 3 4 5

21. I miss the country and people of my national origin.   1 2 3 4 5

22. I feel uncomfortable to adjust to new cultural values.   1 2 3 4 5

23. I feel that my people are discriminated against.   1 2 3 4 5

24. People from some other ethnic groups show hatred toward me through   1 2 3 4 5

    their actions.

25. I feel that my status in this society is low due to my cultural background.   1 2 3 4 5

26. I am treated differently because of my race.   1 2 3 4 5

27. I feel insecure here.   1 2 3 4 5

28. I don't feel a sense of belonging (community) here.   1 2 3 4 5

29. I am treated differently because of my color.   1 2 3 4 5

30. I feel sad to consider my people's problems.   1 2 3 4 5

31. I generally keep a low profile due to fear from other ethnic groups.   1 2 3 4 5

32. I feel some people don't associate with me because of my ethnicity.   1 2 3 4 5

33. People from some other ethnic groups show hatred toward me verbally.   1 2 3 4 5

34. I feel guilty that I am living a different lifestyle here.   1 2 3 4 5

35. I feel sad leaving my relatives behind.   1 2 3 4 5

36. I worry about my future for not being able to decide whether to stay here   1 2 3 4 5

or to go back.

APPENDIX D

University Student Subjective Wellbeing Questionnaire

Here are some questions about your university experience. Read each sentence and choose
the one response that best describes how you felt in the past month.

		Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
1.	I have had a great academic experience at this university.	1	2	3	4	5	6	7
2.	I am a hard worker in my classes.	1	2	3	4	5	6	7
3.	I feel like a real part of this university.	1	2	3	4	5	6	7

4.	I am so thankful that I'm getting a university education.	1	2	3	4	5	6	7
5.	I am happy with how I've done in my classes.	1	2	3	4	5	6	7
6.	I am a diligent student.	1	2	3	4	5	6	7
7.	People at this university are friendly to me.	1	2	3	4	5	6	7
8.	I am grateful to the professors and other students who have helped me in class.	1	2	3	4	5	6	7

9.	I am satisfied with my academic achievements since coming to university.	1	2	3	4	5	6	7
10.	I am an organized and effective student.	1	2	3	4	5	6	7
11.	I can really be myself at this university.	1	2	3	4	5	6	7
12.	I feel thankful for the opportunity to learn so many new things.	1	2	3	4	5	6	7
13.	I am pleased with how my university education is	1	2	3	4	5	6	7

	going so far.							
14.	I study well for my classes.	1	2	3	4	5	6	7
15.	Other students here like me the way I am.	1	2	3	4	5	6	7
16.	I am grateful for the people who have helped me succeed in university.	1	2	3	4	5	6	7

APPENDIX E

Brief RCOPE

Think about the stressful life events you have experienced in your life.

The following items deal with ways you coped with these negative events. There are many ways to try to deal with problems. These items ask what you did to cope with these stressful events. Obviously different people deal with things in different ways, but we are interested in how you tried to deal with them. Each item says something about a particular way of coping. We want to know to what extent you did what the item says. *How much or how frequently.* Don't answer on the basis of what worked or not – just whether or not you did it. Use these response choices. Try to rate each item separately in your mind from the others. There are no right or wrong answers; the best answer is the one that most accurately reflects your experience. Circle the answer that best applies to you.

Even though we use the term "God" in several of the items below, feel free to substitute your own preferred word for God (or a Higher Power) as you respond.

1 – not at all

2 – somewhat

3 – quite a bit

4 – a great deal

(+) l.   Looked for a stronger connection with God.   1   2   3   4

(+) 2.   Sought God's love and care.   1   2   3   4

(+) 3.   Sought help from God in letting go of my anger.   1   2   3   4

(+) 4.   Tried to put my plans into action together with God.   1   2   3   4

(+) 5.   Tried to see how God might be trying to strengthen

    me in these situations.   1   2   3   4

(+) 6.   Asked forgiveness for my sins.   1   2   3   4

(+) 7.   Focused on religion to stop worrying about my

    problems.   1   2   3   4

(-) 8.   Wondered whether God had abandoned me.   1   2   3   4

(-) 9.   Felt punished by God for my lack of devotion.   1   2   3   4

(-) 10. Wondered what I did for God to punish me.   1   2   3   4

(-) 11. Questioned God's love for me.   1   2   3   4

(-) 12. Wondered whether my church had abandoned me.   1   2   3   4

(-) 13. Decided the devil made these events happen.   1   2   3   4

(-) 14. Questioned the power of God.   1   2   3   4

_____

(+) Positive religious coping item

(-) Negative religious coping item

APPENDIX F

Permission from Concerned Authorities

M Gmail   Muhammad Haris Khan Khattak <m.hariskhankhattak@gmail.com>

Request for permission to use "Acculturative Stress Scale for International Students (ASSIS)"
4 messages

Muhammad Haris Khan Khattak <m.hariskhankhattak@gmail.com>   Wed, Dec 22, 2021 at 1:58 AM
To: Daya Sandhu <sandhud@lindsey.edu>

Dear Dr. Daya Singh Sandhu

I am Muhammad Haris Khan Khattak currently enrolled as a student of MS Clinical Psychology at Bahria University Islamabad Campus, Pakistan. I am working on my research synopsis under the supervision of Dr. Wizra Saeed. The title of my Master's thesis is "Acculturative Stress and Academic Well-being Among International Students in Islamabad: Exploring the Role of Religious Coping". I have gone through your scale named "Acculturative Stress Scale for International Students (ASSIS)" in your research article titled "Development of an Acculturative Stress Scale for International Students: Preliminary Findings", which is very interesting and related to my study. I am in need of using your scale in my research. The study is purely education based which will be a valuable addition to literature.

Please allow me to use "Acculturative Stress Scale for International Students (ASSIS)" as a measurement tool in my research. Looking forward to your permission and guidance regarding the scale and it's psychometric properties.

Best Regards,
Muhammad Haris Khan Khattak
Student of MS Clinical Psychology
Enrollment: 01-275202-013
Department of Professional Psychology
Bahria University Islamabad Campus, Pakistan

Daya Sandhu <sandhud@lindsey.edu>   Thu, Dec 30, 2021 at 1:06 AM
To: Muhammad Haris Khan Khattak <m.hariskhankhattak@gmail.com>

Respected Khattak Sahib,
Salam-e-lakum!
I am extremely sorry for not responding to you in a timely manner. We had a couple of deaths in my wife's family and I could not respond. Please forgive me.
Muhammad Sahib,
You have my permission to use my scale, *The Acculturative Stress Scale* to complete your master's thesis under the superb supervision of Dr. Wizra Saeed Sahib. To facilitate your research, I am attaching a copy of the original scale with the personal datasheet. I am also sharing a copy of the article about my scale, published in the *Psychological Reports.*
Please don't hesitate to contact me if I could be helpful.
With my best regards to your advisor and best wishes!
Sincerely
Daya Singh Sandhu
Dr. Daya Singh Sandhu, Ed.D., NCC, NCCC, NCSC, LPCC
Director of Research and Professor
Doctoral Program in Counselor Education and Supervision
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Fellow: American Counseling Association
Diplomate: American Mental Health Counselors Association

President: Association of Multicultural Counseling and Development
2021 ACES Lifetime Achievement Award Recipient October 9, 2021. at Atlanta, Georgia.
Hind Rattan: NRI Society and Govt. of India (2014)

Global Achievers Award: Received on October 25, 2018, at the
House of Commons, British Parliament, London, England.

Virus-free. www.avast.com

[Quoted text hidden]

2 attachments

ASSIS-Final.doc
44K

ASSIS Scoring Guide---Dr. Daya Singh Sandhu.docx
3K

Daya Sandhu <sandhud@lindsey.edu>   Thu, Dec 30, 2021 at 1:14 AM
To: Muhammad Haris Khan Khattak <m.hariskhankhattak@gmail.com>

Dear Muhammad Sahib,
Here is a copy of the article I promised. Daya Sandhu
Dr. Daya Singh Sandhu, Ed.D., NCC, NCCC, NCSC, LPCC
Director of Research and Professor
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Fulbright Senior Research Scholar (2002, 2010, & 2018)
Fellow: American Counseling Association
Diplomate: American Mental Health Counselors Association
President:Association of Multicultural Counseling and Development
Hind Rattan: NRI Society and Govt.of India (2014)
Global Achievers Award: Received on October 25, 2018 at the
House of Commons, British Parliament, London, England.

Virus-free. www.avast.com

On Tue, Dec 21, 2021 at 3:58 PM Muhammad Haris Khan Khattak <m.hariskhankhattak@gmail.com> wrote:
[Quoted text hidden]

AcculturativeStressScaleforInternationalStudents-Dr.DayaSinghSandhu (2).pdf
520K

![Gmail logo] Gmail   Muhammad Haris Khan Khattak <m.hariskhankhattak@gmail.com>

Request for permission to use "Brief RCOPE" scale
3 messages

Muhammad Haris Khan Khattak <m.hariskhankhattak@gmail.com>   Sun, Nov 21, 2021 at 2:13 AM
To: kpargam@bgsu.edu

Dear Dr. Kenneth Pargament

I am Muhammad Haris Khan Khattak currently enrolled as a student of MS Clinical Psychology at Bahria University Islamabad Campus, Pakistan. I am working on my research synopsis under the supervision of Dr. Wizra Saeed. The title of my Master's thesis is "Acculturative Stress and Academic Well-being Among International Students in Islamabad: Exploring the Role of Religious Coping". While searching for research literature I have gone through your scale named "Brief RCOPE" in your research article titled "The Brief RCOPE: Current Psychometric Status of a Short Measure of Religious Coping". I am in need of using your scale in my work. The study is purely education based which will be a valuable addition to literature.

Please allow me to use the "Brief RCOPE" scale as a measurement tool in my research. Looking forward to your permission and guidance regarding the scale and it's psychometric properties.

Best Regards,
Muhammad Haris Khan Khattak
Student of MS Clinical Psychology
Enrollment: 01-275202-013
Department of Professional Psychology
Bahria University Islamabad Campus, Pakistan

Kenneth I Pargament <kpargam@bgsu.edu>   Sun, Nov 21, 2021 at 9:23 PM
To: Muhammad Haris Khan Khattak <m.hariskhankhattak@gmail.com>

Dear Muhammad:

You have my permission to use the Brief RCOPE. You can find more information on the scale on my website kennethpargament.com in the Measures section.

Best regards,

Kenneth I. Pargament, Ph. D.
Professor Emeritus
Department of Psychology
Bowling Green State University
Bowling Green, OH 43403

Author (with Julie Exline), *Working with Spiritual Struggles in Psychotherapy: From Research to Practice*, Guilford Press, 2022
Author, *Spiritually Integrated Psychotherapy: Understanding and Addressing the Sacred*, Guilford Press, 2007
Editor-in-Chief, *APA Handbook of Psychology, Religion, and Spirituality* (Vols. 1 and 2), APA Press, 2013
www.kennethpargament.com

APPENDIX G

Data Collection Permission

Bahria University
Discovering Knowledge

May 12, 2022

TO WHOM IT MAY CONCERN

REQUEST FOR DATA COLLECTION

It is stated that **Mr. M. Haris Khan Khattak** Enrollment No. 01-275202-013 is a student of MS Clinical Psychology Bahria University Islamabad Campus conducting research on "Acculturative stress and academic well being among international students in Islamabad: exploring the role of religious coping" under kind supervision of Dr. Wizra Saeed Ch. It is requested that kindly allow him to collect the data from your esteemed institution.

Regards,

Dr. Rizwana Amin
Head of Department
Professional Psychology
Bahria University
Islamabad

Department of Professional Psychology Shangrilla Road E-8 Islamabad
Tel: 051-9260002 Ext. No. 1406 Fax: 051-9260889

Appendix H

Plagiarism Report

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