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Fitting in or Standing Out: Investigating Risk and Resilience Among Youth Under Social or Financial Stress a Study Among College Students

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***Abstract*—The study "Fitting in or Standing Out: Investigating Risk and Resilience among Youth under Social or Financial Stress" explores how financial and social pressures affect self-esteem, peer influence, and resilience among college students. The research is grounded in strain theories proposed by Robert K. Merton and Robert Agnew. A quantitative research design was used, involving 150 undergraduate and postgraduate students aged 17–26 from colleges in Coimbatore District, Tamil Nadu. Data were collected through structured instruments, including the Rosenberg Self-Esteem Scale and the Brief Emotional Intelligence Scale (BEIS-10). The results indicate that increased financial and social stress are linked to reduced self-esteem and stronger peer pressure. In contrast, students with higher emotional intelligence showed more effective coping strategies and greater resilience. The study suggests that strengthening emotional intelligence and offering financial assistance and counseling services can enhance student's psychological well-being and minimize stress-related risks.**

***Index Terms*—Financial Stress, Social Stress, Emotional Intelligence, Self-Esteem, Peer Pressure, Resilience.**

I. INTRODUCTION

Young people in higher education go through an important transitional stage characterized by identity development, growing independence, and ambitions for success. Although college life provides opportunities for personal and academic growth, many students encounter significant financial and social challenges, such as increasing tuition fees, reliance on student loans, limited employment options, intense academic competition, and peer pressure. From a criminological viewpoint, these challenges can create situations that increase the chances of deviant behaviour.

The continuous rise in educational expenses has made students more dependent on loans, making financial stress a major issue. Research indicates that financial problems are closely linked to mental health concerns such as anxiety, depression, sleep disturbances, and poor academic performance. Many students find it difficult to manage their studies alongside work and personal responsibilities, which can affect their academic success and completion of their degrees.

Various criminological theories provide insight into this issue. Strain Theory explains that when individuals are unable to achieve socially accepted goals through legitimate means, they may turn to deviant acts like cheating or fraud. General Strain Theory further suggests that financial stress leads to negative emotions such as frustration and anger, which can increase the likelihood of deviant coping mechanisms. In addition, Social Control Theory highlights that weak social connections reduce conformity to societal norms, while Differential Association Theory emphasizes the role of peer groups in shaping deviant behaviour.

The pressure to "fit in" and gain social acceptance further intensifies these risks. Students who feel excluded or financially disadvantaged may engage in unethical practices to be accepted by their peers. Moreover, social media increases these pressures by portraying unrealistic lifestyles and expectations.

Despite these challenges, not all students respond in negative ways. Many display resilience by adopting healthy coping strategies such as emotional regulation, seeking social support, and maintaining self-control. Elements like emotional intelligence, self-esteem, and strong social relationships act as protective factors against deviant behaviour.

The present study, titled "Fitting In or Standing Out: Investigating Risk and Resilience among Youth under Social and Financial Stress", aims to explore how financial and social pressures contribute to deviant behaviour among college students, while also identifying the psychological and social factors that encourage resilience. It emphasizes the need for supportive interventions to enhance students coping skills and reduce criminogenic risks.

II. REVIEW OF LITERATURE

Moore et al. (2021) conducted *A Qualitative Examination of the Impacts of Financial Stress on College Students Well-Being at a large private metropolitan university in Los Angeles, USA*. Using purposive sampling, 30 undergraduate and graduate students experiencing financial hardship participated in four focus group discussions. The findings revealed that financial stress contributed to social isolation, shame, reduced academic performance, and limited professional development opportunities. The authors recommend institutional strategies such as low-cost textbooks, inclusive campus activities, and targeted financial and mental health support services.

Cadaret and Bennett (2019) study, *College Students Reported Financial Stress and Its Relationship to Psychological Distress*, explored the association between financial stress and mental health outcomes among college students in a large Midwestern university in the United States. Using convenience sampling, data were collected from 3,303 undergraduate and graduate students through counseling center intake records. The results indicated that higher levels of financial stress were significantly associated with increased psychological distress, lower GPA, and greater academic and family-related difficulties, especially among first generation students, women, and students of color. The study recommends integrating financial stress screening, counseling interventions, and financial literacy programs into campus mental health services.

Tran et al. (2018) study *Examined The Relationship Between Financial Stress And Anxiety Among College Students At Arizona State University*, USA. Using online convenience sampling, data were collected from 304 students. The findings indicated a strong positive association between financial stress and anxiety. Perceived family support buffered this relationship for male students but not for female students, while general social support showed no significant protective effect. The study suggests strengthening family-based support systems and implementing gender sensitive mental health interventions to reduce anxiety related to financial stress.

III. RESEARCH GAP

- Limited Integration of Criminological and Psychological Perspectives
- Insufficient Focus on Emotional Intelligence as a Protective Factor
- Underrepresentation of Combined Social and Financial Stress
- Limited Regional and Contextual Research in Indian Settings
- Resilience-Focused Approach is Less Emphasized

IV. RESEARCH METHODOLOGY

INTRODUCTION

The present research titled "Fitting in or Standing Out: Investigating Risk and Resilience among Youth under Social or Financial Stress" employs a quantitative research methodology to systematically analyze the relationship between financial stress, social stress, self-esteem, emotional intelligence, peer pressure, and resilience among college students. A quantitative approach is considered suitable because it allows the researcher to convert psychological and social concepts into measurable numerical data, examine patterns objectively, and empirically test theoretical propositions derived from criminological and psychological perspectives.

RESEARCH DESIGN

A research design provides a structured plan that guides the entire research process, including data collection, measurement, analysis, and interpretation. It ensures that the study is systematically organized, aligned with its objectives, and conducted with accuracy and consistency. A strong research design enhances the reliability and credibility of findings by reducing bias and maintaining scientific rigor.

In the study titled “Fitting in or Standing Out: Investigating Risk and Resilience among Youth under Social or Financial Stress” a quantitative research design is adopted. This approach is appropriate because the study aims to measure and examine the relationships between financial stress, social stress, self-esteem, emotional intelligence, peer pressure, and resilience among college students. Using structured questionnaires and standardized tools, psychological and social variables are converted into measurable data.

The study follows an exploratory and descriptive quantitative design. The exploratory aspect helps identify key stress-related factors, while the descriptive component explains patterns of emotional responses, coping mechanisms, and resilience among students.

V. OBJECTIVE

1. To assess the impact of social and financial stress on student’s self-esteem.
2. To evaluate the role of emotional intelligence in student resilience.
3. To examine the relationship between peer pressure, self-esteem, and emotional intelligence.

VI. STATEMENT OF THE PROBLEM

Young people today are increasingly exposed to social and financial challenges arising from academic competition, parental expectations, peer influence, rising educational expenses, and the impact of social media. College students, especially, face pressures related to social comparison, maintaining identity, managing tuition and living costs, and concerns about future employment. Such stressors can adversely affect their self-esteem, emotional health, and overall resilience. Although emotional intelligence may serve as a protective factor by enhancing coping abilities and strengthening resilience, there is limited qualitative research exploring the combined effects of social and financial stress on self-esteem and resilience among college students in regional settings. Hence, this study seeks to examine the impact of these stressors on self-esteem, the role of emotional intelligence in fostering resilience, and the connection between peer pressure, self-esteem, and emotional intelligence.

AREA OF THE STUDY

The present study is conducted among selected colleges in Coimbatore District, Tamil Nadu. Coimbatore is a prominent educational center in South India with numerous arts, science, commerce, engineering, and professional colleges.

The district includes students from diverse backgrounds urban, semi-urban, and rural areas. Students come from varying socio-economic statuses, which makes it an appropriate setting to study financial stress. Additionally, exposure to competitive academic environments and peer comparison contributes to social stress among youth.

UNIVERSE OF THE STUDY

In this study, the universe consists of all undergraduate and postgraduate college students studying in colleges within Coimbatore District.

POPULATION OF THE STUDY

The population includes selected undergraduate and postgraduate students aged between 18 and 25 years studying in chosen colleges during the academic year 2025–2026. Both male and female students from different academic disciplines, socio-economic backgrounds, and years of study are included to ensure diversity and representation.

SAMPLE SIZE

The sample size for the present study consists of 150 college students from coimbatore.

The selection of 150 participants is considered appropriate for quantitative research because it ensures representation from varied social and financial backgrounds

SAMPLING TECHNIQUE

The study adopts a purposive sampling technique.

Purposive random sampling is used in quantitative research to intentionally select participants who have experienced social or financial stress. Students are selected based on criteria such as 17 – 26

TOOL OF DATA COLLECTION

Data are collected using the following qualitative tools

1. Structured Questionnaire
2. Rosemberg Intelligence Scale
3. Emotional Intelligence Scale

LIMITATIONS OF THE STUDY

- Findings are limited to selected colleges in Coimbatore
- Responses depend on participants' honesty and openness

These limitations are considered while interpreting the results.

VII. RESULT AND DISCUSSION

Table 1

Age	No. of sample
17	15
18	40
19	30
20	43
21	10
22	2
23	8
25	1
26	1

The primary data used in this study came from a sample of 150 respondents who were between the ages of 17 and 26. Because it is a critical developmental stage characterized by notable psychological, social, and emotional changes, this age group was particularly chosen. Because they are more vulnerable to pressures, behavioural changes, and outside influences, people in this stage are important for comprehending the research problem. To guarantee consistency and dependability of responses, a systematic questionnaire was used to gather the data. The sample offers sufficient representation for examining trends, viewpoints, and experiences associated with the goals of the study, which helps to provide significant and reliable research results.

Table 2

Gender	Percentage
Male	54%
Female	44.7%
Prefer not to say	1.3%

The respondents gender distribution demonstrates that the sample is diversely represented. Of the total number of participants, 44.7% identified as female and 54% as male. Just 1.3% of those surveyed said they would rather keep their gender a secret**.**

Table 3

Year of study	Percentage
1st year	47.3%
2nd year	15.3%
3rd year	37.3%

Participation at various academic levels is indicated by the respondents distribution by study year. First year students made up the largest category in the survey, accounting for 47% of the sample as a whole. 15% of the sample consisted of second year students, while 37.3% of the responses were third year students. The increased number of first and third year students offers perspectives from both beginning and advanced academic phases. A thorough grasp of the research variables throughout several study years is made possible by the general distribution, which guarantees variety in academic exposure even though the percentage of second-year students is relatively lower.

Table 4

I wish I could have more respect for myself	Percentage
Strongly Agree	53.3%
Agree	33.3%
Neutral	11.3%
Disagree	1.3%
Strongly Disagree	0.7%

The student's answers to the question, "I wish I could have more respect for myself," reveal different levels of self-perception. With 53.3% of respondents choosing "strongly agree," the majority of respondents indicated a strong desire for more self-respect. This trend is further supported by the fact that 33.3% of the chosen students agree. A lower percentage of responders (11.3%) expressed ambivalence or doubt regarding the statement by remaining neutral. Just 0.7% of students selected strongly disagree, and only 1.3% selected disagree, indicating that very few students disagreed. Overall, the results show that pupils' self-esteem is a significant source of worry.

Table 5

All in all, I am inclined to think that I am a failure.	Percentage
Strongly Agree	11.3%
Agree	20.3%
Neutral	33.3%
Disagree	22%
Strongly Disagree	12.7%

Student's opinions vary, as evidenced by their answers to the statement, "All in all, I am inclined to think that I am a failure." Neutral (33.3%) was chosen by a sizable percentage of respondents, suggesting ambivalence or doubt regarding this emotion. 20.7% of students said they agreed with the statement, and 11.3% said they strongly agreed, indicating that a sizable proportion feel like they've failed. However, 20.7% of respondents selected strongly disagree and 22% selected disagree, indicating a sizable population with a more favorable self-evaluation. Overall, the distribution shows that students have a range of self-perception and self-esteem levels.

Table 6

I take a positive attitude toward myself	Percentage
Strongly Agree	38%
Agree	38.7%
Neutral	19.3%
Disagree	3.3%
Strongly Disagree	0.7%

The student's answers to the question, "I take a positive attitude toward myself," show that they generally have positive opinions about themselves. The majority of respondents had a good attitude toward themselves, as seen by the high percentage of respondents who chose to agree (38.7%) and strongly agree (38%). Conversely, 19.3% of students selected neutral, indicating a modest or unsure assessment of themselves. Just 3.3% of respondents chose to disagree, and 0.7% chose to strongly disagree, indicating that they had negative opinions. Overall, the results show that the respondents had a generally favorable attitude toward themselves, indicating that the sample had healthy levels of self-esteem.

Table 7

On the whole, I am satisfied with myself	Percentage
Strongly Agree	30%
Agree	32.7%
Neutral	28%
Disagree	8.7%
Strongly Disagree	0.7%

Student's answers to the question, "On the whole, I am satisfied with myself," reveal different degrees of self-satisfaction. With 32.7% of respondents choosing agree and 30% selecting strongly agree, the majority of respondents had a positive opinion of themselves. In contrast, 28% of students chose indifferent, suggesting a substantial degree of hesitancy about their level of self-satisfaction. Just 0.7% chose strongly disagree, and 8.7% chose disagree, indicating a lower level of unhappiness. Although a sizable portion of students maintain a neutral self-perception, the results generally indicate that most students are content with themselves.

Table 8

At times I think I am no good at all	Percentage
Strongly Agree	16%
Agree	24%
Neutral	33.3%
Disagree	18%
Strongly Disagree	8.7%

The pupils replies to the statement, "At times I think I am no good at all," reveal varying degrees of self-worth. A significant percentage of responders (33.3%) chose "neutral," indicating hesitancy or sporadic self-doubt. 24% of students said they agreed with the statement, and 16% said they strongly agreed, suggesting that a sizable portion of students occasionally have negative opinions of themselves. Conversely, higher positive self-evaluations were indicated by the 8.7% who chose definitely disagree and the 18% who chose disagree. Overall, the distribution shows that students in the sample had varying levels of self-esteem.

Table 9

I feel that I have a number of good qualities	Percentage
Strongly Agree	32%
Agree	43.3%
Neutral	18%
Disagree	4%
Strongly Disagree	2.7%

The students answers to the question, "I feel that I have a number of good qualities," show that they generally have positive opinions of themselves. With 43.3% of respondents choosing "agree" and 32% selecting "strongly agree," the majority of respondents clearly recognized their own capabilities. Conversely, 18% of students chose indifferent, indicating a moderate or unsure opinion of themselves. Just 4% of respondents chose to disagree, and 2.7% chose to strongly disagree, indicating that they had negative perceptions. Overall, the results indicate that the majority of students admit to having positive traits, which is consistent with the sample's healthy levels of self-esteem.

Table 10

I am able to do things as well as most other people	Percentage
Strongly Agree	21.3%
Agree	35.3%
Neutral	35.3%
Disagree	6.7%
Strongly Disagree	1.3%

Students replies to the statement "I am able to do things as well as most other people" reveal a range of opinions about their own level of ability. Although many students feel confidence in their talents, a sizable fraction of respondents are still unsure, as seen by the equal percentage of respondents who chose agree (35.3%) and indifferent (35.3%). Furthermore, 21.3% of the chosen students strongly agree, indicating a high level of self-efficacy among a significant portion. Just 1.3% of respondents chose strongly disagree, and 6.7% chose disagree, indicating a low level of negative perceptions. Overall, the results point to respondents' self-competence being between moderate and positive.

Table 11

I feel I have little to be proud of	Percentage
Strongly Agree	10%
Agree	28.7%
Neutral	36%
Disagree	18%
Strongly Disagree	7.3%

The pupils replies to the phrase, "I feel I have little to be proud of," reveal varying degrees of self-evaluation. Uncertainty or ambivalence regarding their sense of personal accomplishment is indicated by the significant percentage of respondents who chose neutral (36%). 28.7% of students said they agreed with the statement, and 10% said they strongly agreed, suggesting that a sizable minority feel little pride. Conversely, a higher favorable self-perception was indicated by the 7.3% who chose definitely disagree and the 18% who chose disagree. Overall, the distribution shows that the student sample had different levels of self-esteem.

Table 12

I certainly feel useless at times	Percentage
Strongly Agree	13.3%
Agree	25.3%
Neutral	38.7%
Disagree	15.3%
Strongly Disagree	7.3%

Responses to the phrase, "I certainly feel useless at times," show that students perceptions of their own value vary. Uncertainty or sporadic self-doubt was indicated by the substantial percentage of responders who chose neutral (38.7%). 25.3% of students said they agreed with the statement, and 13.3% said they strongly agreed, indicating that a sizable portion occasionally feels useless. On the other hand, more positive self-evaluations were indicated by the 15.3% of respondents who chose disagree and the 7.3% who chose strongly disagree. Overall, the results show that the student body has varying levels of self-esteem.

Table 13

I feel that I'm a person of worth	Percentage
Strongly Agree	28%
Agree	34.7%
Neutral	28.7%
Disagree	6%
Strongly Disagree	2.7%

The students answers to the question, "I feel that I'm a person of worth," show that they generally have favorable opinions of themselves. With 34.7% picking agree and 28% choosing strongly agree, the majority of respondents indicated that they firmly believed in their own worth. In contrast, 28.7% of students chose neutral, indicating a moderate or unsure opinion of themselves. Just 6% of respondents chose to disagree, and 2.7% chose to strongly disagree, indicating that they had negative perceptions. Overall, the results indicate that while a sizable portion of students maintain a neutral self-evaluation, the majority of students believe they are valuable individuals.

Brief Emotional Intelligence Scale (BEIS-10)

Table 14

I know why my emotions change	Percentage
Strongly Agree	17.3%
Agree	32%
Neutral	29.3%
Disagree	17.3%
Strongly Disagree	10%

The youth answers to the question, “I know why my emotions change,” reveal a range of emotional awareness levels. Almost half of the students appear to comprehend the causes for their emotional swings, as seen by the significant percentage of respondents who chose to agree (32%) and strongly agree (17.3%). Conversely, 29.3% of students selected neutral, indicating a lack of clarity or emotional intelligence. On the other hand, 10% of respondents selected strongly disagree, and 17.3% selected disagree, suggesting that they had trouble identifying emotional triggers. Overall, the results show that students have a moderate level of emotional awareness.

Table 15

I easily recognise my emotions as I experience them	Percentage
Strongly Agree	16%
Agree	37.3%
Neutral	29.3%
Disagree	10%
Strongly Disagree	7.3%

The students varied degrees of emotional awareness are reflected in their answers to the statement, “I easily recognise my emotions as I experience them.” With 37.3% of respondents picking agree and 16% selecting strongly agree, the majority of respondents indicated agreement, suggesting that many students are proficient in recognizing their emotions. Conversely, 29.3% of pupils chose neutral, indicating a moderate or ambiguous level of emotional identification. Ten percent chose disagree, and seven percent chose strongly disagree, indicating a lower percentage of challenges. Overall, the results point to a generally sufficient degree of emotional awareness among the respondents, however some students may still need to improve.

Table 16

I can tell how people are feeling by listening to the tone of their voice	Percentage
Strongly Agree	20%
Agree	36.7%
Neutral	28%
Disagree	16%
Strongly Disagree	4.7%

The students answers to the question, “I can tell how people are feeling by listening to the tone of their voice,” reveal a range of emotional sensitivity levels. With 36.7% of respondents picking agree and 20% selecting strongly agree, the majority of respondents indicated agreement, indicating that many students are able to read the emotions of others through voice signals. Conversely, 28% of students chose “neutral,” suggesting that they had a moderate to uncertain level of confidence in this talent. However, 16% of respondents chose disagree, and 4.7% chose strongly disagree, indicating that it can be challenging to discern emotions from tone. Overall, the results show that the respondent’s emotional perception abilities range from moderate to good.

Table 17

By looking at their facial expressions, I recognise the emotions people are experiencing	Percentage
Strongly Agree	17.3%
Agree	41.3%
Neutral	30%
Disagree	5.3%
Strongly Disagree	6%

The students varied degrees of emotional awareness are reflected in their answers to the statement, “By looking at their facial expressions, I recognise the emotions people are experiencing." With 41.3% picking agree and 17.3% choosing strongly agree, the majority of respondents indicated agreement, suggesting that many students can read the emotions of others from their facial expressions. On the other hand, 30% of students chose indifferent, indicating a modest level of confidence or uncertainty in this skill. Just 5.3% of respondents chose disagree, and 6% chose strongly disagree, indicating a lower level of difficulty. Overall, the results point to the sample's typically strong emotional awareness abilities.

Table 18

I look for activities that make me happy	Percentage
Strongly Agree	17.3%
Agree	34%
Neutral	36%
Disagree	6%
Strongly Disagree	6.7%

The students answers to the question, "I look for activities that make me happy," reveal a range of proactive well-being levels. According to a significant percentage of respondents, many students actively seek out activities that increase their happiness, with 34% agreeing and 17.3% strongly agreeing. Conversely, 36% of students selected neutral, suggesting hesitancy or irregularity in such actions. Conversely, fewer respondents indicated lower levels of engagement, with 6.7% selecting strongly disagree and 6% selecting disagree. Overall, the results show that respondents engaged in moderate amounts of happiness seeking behavior.

Table 19

I have control over my emotions	Percentage
Strongly Agree	16.7%
Agree	31.3%
Neutral	35.3%
Disagree	6.7%
Strongly Disagree	10%

Students answers to the question, "I have control over my emotions," reveal varying degrees of emotional control. Many students believe they can control their emotions, as seen by the significant percentage of respondents who chose to agree (31.3%) and strongly agree (16.7%). In contrast, 35.3% of students chose neutral, indicating hesitancy or erratic emotional regulation. Only 6.7% of respondents chose disagree, and 10% chose strongly disagree, indicating challenges. Overall, the results show that the respondents' emotional control abilities are moderate, with potential for improvement.

Table 20

I organize events others enjoy	Percentage
Strongly Agree	16%
Agree	32.7%
Neutral	32%
Disagree	12.7%
Strongly Disagree	6.7%

Students replies to the statement, "I organize events others enjoy," reveal a range of social initiative levels. Many students actively participate in planning events for others, as evidenced by the sizeable percentage of respondents who agreed (32.7%) and strongly agreed (16%). In contrast, 32% of students selected neutral, indicating hesitancy or a lack of opportunity to exhibit this behavior. However, fewer people chose to disagree (12.7%) and strongly disagree (6.7%), indicating lesser levels of participation. Overall, the results show that students exhibit modest degrees of interpersonal initiative and social engagement.

Table 21

I help other people feel better when they are down	Percentage
Strongly Agree	30%
Agree	33.3%
Neutral	26.7%
Disagree	3.3%
Strongly Disagree	6.7%

The students answers to the question, "I help other people feel better when they are down," show that they generally behave in a prosocial manner. With 33.3% picking agree and 30% choosing strongly agree, the majority of respondents indicated agreement, showing that many students actively assist others in times of need. Conversely, 26.7% of students chose neutral, indicating either limited opportunities to exhibit this behavior or moderate confidence. Just 3.3% of respondents chose to disagree, and 6.7% chose to strongly disagree, indicating a lesser level of involvement. Overall, the results point to a high propensity for helpful behavior and empathy among the student body.

Table 22

When I am in a positive mood, I am able to come up with new ideas	Percentage
Strongly Agree	26.7%
Agree	38.7%
Neutral	27.3%
Disagree	2.7%
Strongly Disagree	4.7%

The student's answers to the question, "When I am in a positive mood, I am able to come up with new ideas," show a substantial correlation between creativity and positive mood. With 38.7% choosing "agree" and 26.7% selecting "strongly agree," the majority of respondents indicated agreement, indicating that many students generate more ideas when they are feeling good. Conversely, 27.3% of pupils chose neutral, showing situational or moderate creativity. With 2.7% choosing disagree and 4.7% choosing strongly disagree, just a small percentage of respondents indicated dissent. All things considered, the results demonstrate how pleasant emotions can stimulate creativity.

Table 23

I use good moods to help myself keep trying in the face of obstacles	Percentage
Strongly Agree	20%
Agree	39.3%
Neutral	31.3%
Disagree	3.3%
Strongly Disagree	6%

Respondent's varied degrees of emotional resilience are seen in their answers to the statement, "I use good moods to help myself keep trying in the face of obstacles." Many students are able to employ positive emotions as a motivating resource during problems, as seen by the majority of respondent's agreement, with 39.3% picking agree and 20% choosing strongly agree. Conversely, neutral was chosen by 31.3% of students, indicating situational or moderate resilience. Just 3.3% of respondents chose disagree, and 6% chose strongly disagree, indicating difficulties. Overall, the results point to the sample's emotional resilience ranging from moderate to strong.

Financial Stress

Table 24

I often worry about my ability to pay for college tuition or living expenses	Percentage
Strongly Agree	20.7%
Agree	24%
Neutral	32.7%
Disagree	10%
Strongly Disagree	12.7%

The student's answers to the question, "I often worry about my ability to pay for college tuition or living expenses," reveal differing degrees of financial anxiety. With 24% choosing agree and 20.7% choosing strongly agree, a significant percentage of respondents said that they were worried, indicating that many people are under financial hardship. In contrast, 32.7% of students chose indifferent, showing ambivalence or varying levels of concern. Conversely, 12.7% of respondents chose strongly disagree, and 10% chose disagree, indicating lesser levels of financial concern. Overall, the results show that students experience moderate levels of financial stress.

Table 25

Financial difficulties make it hard for me to participate in social activities with peers	Percentage
Strongly Agree	18.7%
Agree	20%
Neutral	36.7%
Disagree	14%
Strongly Disagree	10.7%

There are varying degrees of financial impact on student's social involvement, as seen by the replies to the statement, "Financial difficulties make it hard for me to participate in social activities with peers." Some respondents agreed, with 20% choosing "agree" and 18.7% selecting "strongly agree," suggesting that some students social participation is restricted by their financial situation. In contrast, 36.7% of students chose neutral, indicating situational or mixed experiences. However, there were fewer perceived restrictions, as seen by the 10.7% who chose definitely disagree and 14% who chose disagree. Overall, the results point to a moderate impact of money on students' social engagement.

Table 26

My financial worries push me toward shortcuts that go against college rules or norms	Percentage
Strongly Agree	13.3%
Agree	14.7%
Neutral	32%
Disagree	18.7%
Strongly Disagree	21.3%

The answers to the question, "My financial worries push me toward shortcuts that go against college rules or norms," show that students exhibit relatively modest levels of rule-breaking behavior associated with financial stress. 32% of respondents chose "neutral," indicating a high degree of hesitancy or a lack of firsthand knowledge of such circumstances. 14.7% of students said they agreed with the statement, and 13.3% said they strongly agreed, suggesting that some students feel under pressure to engage in such activity. On the other hand, despite financial concerns, 18.7% of respondents chose disagree, and 21.3% chose strongly disagree, indicating a reluctance to break the rules. Overall, the results point to a little amount of normative deviation brought on by financial strain.

Table 27

Economic hardship increases my willingness to engage in illegal activities for quick cash among peers	Percentage
Strongly Agree	11.3%
Agree	14.7%
Neutral	26%
Disagree	18%
Strongly Disagree	30%

The answers to the question, "Economic hardship increases my willingness to engage in illegal activities for quick cash among peers," show that, despite financial stress, there is generally little acceptability of criminal behavior. With 18% picking disagree and 30% choosing strongly disagree, the majority of respondents indicated that they were opposed to engaging in unlawful activity. In contrast, 26% of students chose neutral, indicating hesitancy or a lack of firsthand experience with such circumstances. 14.7% of students said they agreed, and 11.3% said they strongly agreed, suggesting that a tiny percentage would feel under pressure from financial difficulties. Overall, the results point to a low propensity for criminal activity among the pupils.

Table 28

Financial desperation drives thoughts of scams or unauthorized sales to cover college expenses	Percentage
Strongly Agree	13.3%
Agree	12%
Neutral	32%
Disagree	16%
Strongly Disagree	26.7%

The responses to the statement "Financial desperation drives thoughts of scams or unauthorized sales to cover college expenses" indicate generally low endorsement of such thoughts among the students. A substantial proportion of respondents selected neutral (32%), suggesting uncertainty or limited consideration of these behaviors. Agreement with the statement was reported by 12% of students, while 13.3% selected strongly agree, indicating that a small segment experiences such thoughts under financial pressure. In contrast, 16% of respondents selected disagree and 26.7% chose strongly disagree, reflecting rejection of unethical or illegal means. Overall, the findings suggest that financial stress rarely translates into consideration of scams or unauthorized activities among the students.

VIII. MAJOR FINDINGS

- Financial and Social Stress Reduce Self-Esteem:

Higher financial and social stress leads to lower self-esteem, affecting students confidence and mental well-being.

- Emotional Intelligence Improves Resilience:

Students with high emotional intelligence can manage stress better and adapt positively to challenges.

- Emotional Intelligence Reduces Peer Pressure Impact:

Emotionally intelligent students are less likely to engage in risky or unethical behaviour due to peer influence.

- Self-Esteem Alone Is Not Enough:

Self-esteem without emotional control does not strongly protect students from stress or peer pressure.

- Emotional Intelligence as a Key Protective Factor:

Emotional intelligence acts as a buffer, reducing stress effects and helping students cope effectively.

IX. CONCLUSION

This study explored how financial and social stress affect students self-esteem, the importance of emotional intelligence in building resilience, and the role of peer pressure. The results indicate that both financial and social pressures negatively impact students self-esteem and overall mental well-being.

Emotional intelligence emerged as a key positive factor, enabling students to handle stress effectively and develop resilience. Those with higher emotional intelligence are better at coping and are less likely to be influenced by negative peer pressure. On the other hand, students with low self-esteem and high peer pressure are more vulnerable to engaging in risky or harmful behaviours.

The findings also show that emotional intelligence is more effective than self-esteem alone in managing stress, as it acts as a protective factor that minimizes negative outcomes. From a criminological viewpoint, although stress can increase the likelihood of deviant behaviour, emotional intelligence plays a crucial role in preventing such actions.

In conclusion, the study emphasizes the importance of providing both financial assistance and emotional intelligence training to enhance students' well-being and reduce the chances of risk-related behaviours.

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