The psychosocial and economic causes for low passing rate in Ethiopian University Entrance Examination in cases of selected Woredas in East Gojjam Zone

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Abstract

This study investigates psychosocial and economic factors contributing to a low passing rate in Grade 12 Ethiopian University Entrance Examination among selected Woredas of East Gojjam Zone. The sample size was 682 respondents selected using the stratified random sampling technique. The result of demographic profile accordingly shows that 56% were females and 63.1% were between 18-25 years old. The size of families varied, where 55.7% came from households of 3-6 members, 29.7% from bigger families of over 6 members. About 63.4% of respondents were from urban areas, and 47% had between 3,000–6,000 Birr as family income a month, while 17.9% of the family incomes were above 9,000 Birr. The result of inferential statistics shows that student's academic performance was positively related with Family Support (0.35), Self-Efficacy (0.40), Financial Literacy (0.22), Peer Influence (0.15), Time Management (0.25), Good Health (0.10), Age (0.10), and Family Income (0.25). However, students' academic performance was negatively related to Stress and Anxiety (-0.30), Language Barriers (-0.20), Resource Constraints (-0.18), Procrastination (-0.20), and Family Size (-0.05). The result thus informs targeted interventions to focus on improving mental health, language support, resource accessibility, family engagement, time management, and peer mentoring to improve academic performance across East Gojjam Zone.

Keywords: *Psychosocial factors, Economic factors, Academic performance, Demographic profile, East Gojjam Zone*

Introduction

The Grade 12 entrance examination in Ethiopia is a significant milestone in the academic trajectory of students, determining their opportunities for higher education and shaping their future career prospects. Despite numerous reforms and efforts to overhaul the educational system, failure rates in this examination remain alarmingly high. The causes of this persistent problem are multifaceted, influenced by various social and economic conditions that deeply affect students' academic performance. Understanding these factors is essential to developing strategies to improve education standards and reduce inequality in Ethiopia's educational system (Tesfaye, 2021).

Psychosocial factors, including stress, anxiety, and family pressures, have long been identified as crucial determinants of academic performance in various educational contexts worldwide. In Ethiopia, the pressure to succeed, especially from society and families, intensifies these challenges. Students often experience significant stress related to national exams, leading to issues such as anxiety, depression, and burnout. The stigma surrounding mental health in Ethiopian culture discourages students from seeking help, and the limited availability of mental health services in schools further exacerbates the problem. Without adequate psychosocial support systems, students struggle to manage examination-related stress, which negatively impacts their academic performance. While some studies address psychosocial challenges in Ethiopia, there remains a significant gap in research on how these factors affect students' performance in national exams (Abebe & Mekuria, 2020).

In addition to psychosocial stress, economic factors play a pivotal role in students' ability to succeed in the Grade 12 examination. Students from economically disadvantaged backgrounds face numerous barriers, including limited access to textbooks, poor internet connectivity, and a lack of private tutoring. Those from rural areas, in particular, experience a considerable disadvantage in terms of educational quality and preparedness. These economic disparities exacerbate existing inequalities in educational outcomes and further hinder the academic performance of students from low-income families. While some research has examined the broader economic constraints faced by Ethiopian students, there is a lack of studies specifically exploring how economic factors influence performance in the Grade 12 entrance examination (Fikre & Zewdu, 2020).

Furthermore, limited research has been conducted on the intersection of psychosocial and economic factors and their combined impact on students' academic outcomes. Students from low-income families are not only more likely to experience financial hardship but also face heightened psychosocial stress due to societal and familial expectations for academic success. These combined stressors can significantly undermine students' potential for success, contributing to the high failure rates in national examinations. An integrated approach to studying the interplay of these factors is crucial for understanding how they affect academic performance. Although individual studies have explored each factor in isolation, there is a gap in research that examines their combined influence on Grade 12 examination results in Ethiopia (Mekonnen, 2019).

Additionally, the Ethiopian education system itself may be contributing to the problem by failing to adequately address these challenges. Teachers and school administrators often prioritize curriculum delivery, neglecting the socio-economic and psychosocial challenges students face. This narrow focus prevents schools from providing the necessary support systems to address both the academic and emotional needs of students. The lack of career counseling, mental health services, and academic support mechanisms further increases the risk of failure. The lack of career counseling increases the risk of failure by leaving students without guidance, unrealistic goals, and coping strategies, leading to academic disengagement, stress, and poor performance in the Grade 12 entrance exams. Few studies have explored how the education system can be better equipped to tackle these challenges, highlighting another gap in the literature (Teklu, 2018).

Although awareness of the challenges Ethiopian students face is growing, the impact of psychosocial and economic factors on academic performance remains an under-researched area. Most existing studies have focused on structural factors, such as access to education, without adequately considering individual and socio-cultural elements that affect students' success in examinations. Therefore, there is a pressing need for research that addresses the psychosocial and economic dimensions of student failure in the Grade 12 entrance examination to gain a more complete understanding of the problem.

This study aims to investigate the psychosocial and economic factors contributing to the high failure rates in Ethiopia's Grade 12 entrance examination. By examining both sets of factors, the study seeks to provide a comprehensive insight into the

barriers to exam score and propose policy interventions that could lead to more equitable educational outcomes. A deeper understanding of these factors will not only help improve student performance in the Grade 12 examination but also contribute to broader goals of educational equity and social mobility in Ethiopia.

General Objective:

The general objective of the study is to explore the psychosocial and economic factors contributing to the high failure rates in the Grade 12 entrance examinations in Ethiopia

Specific Objectives

- To examine the psychological factors that influence students' academic performance in the Grade 12 entrance examination in the study areas.
- To examine the social factors that influence students' academic performance in the Grade 12 entrance examination in the study areas.
- To investigate the economic factors affecting students' preparation and performance in the Grade 12 entrance examination in the study areas.
- To propose actionable policy interventions aimed at reducing the impact of psychosocial and economic challenges on students' academic performance and promoting more equitable educational outcomes.

Research Methodology

Research Design

The present study was a mixed-methods research design that combines quantitative and qualitative approaches. While the quantitative approach measures the impact of psychosocial and economic factors on students GPA, the qualitative approaches draw from experiences of students, teachers, and parents for further details on those factors.

Type and Source of Data

This study utilized both primary and secondary data. The questionnaires were given among students, teachers, and parents, which are complemented by interviews and discussion in focus groups. Supporting materials include reports published on education, school records, and governmental publications for background and contextual information.

Sample Size and Sampling Techniques

A total of 682 respondents were selected by using the following Cochran (1977) formula.

$$n = \frac{Z2.P.(1-P)}{E2}$$

Where:

- *Z is the **Z-score** corresponding to the desired confidence level (for 95%, Z=1.96),*
- *P is the estimated proportion of the population (often assumed to be 0.5 if unknown, as it maximizes the sample size),*
- *E is the **margin of error** (e.g., 0.05).*

$$\mathrm{n} = \frac{(1.96)*0.5*0.5}{(0.05)2} = 682$$

Then, to select the sampled students, we used stratified random sampling techniques from private and public schools in rural and urban areas.

Additionally, 50 teachers and school administrators from selected schools were included for insights into the school system's role in addressing psychosocial and economic factors.

Data Collection Methods

The data for this study were collected using survey, interview, and FGD. The survey was administered to 682 Grade 12 students using stratified random sampling, with the data collected in person. 9 FGDs with 12 members were also administered in each Woreda. Besides, 15 interviews with key informants were conducted.

Methods of Data Analysis

The data was analyzed using both descriptive and inferential statistics. Descriptive statistics, including frequency distributions, measures of central tendency (mean, median), and standard deviation, will summarize the sample's socio-demographic characteristics and the levels of stress, anxiety, and economic hardship. Inferential statistics, such as multiple linear regression analysis, were employed to assess the psychosocial and economic causes of academic failure in grade 12 university entrance exam. Independent samples t-tests and ANOVA were also used to compare performance across different groups based on socio-economic background. The data

was cleaned for outliers and missing values, and appropriate imputation methods were applied. Analysis was conducted using **STATA 14** to ensure reliable and valid results that provide insights into how psychosocial and economic factors impact student academic performance in Ethiopia's Grade 12 entrance exam.

Ethical Considerations

Ethical approval was obtained from Debre Markos University College of Business and Economics, and participants were informed about the purpose and procedures of the study. Informed consent was obtained from all participants, and confidentiality and anonymity were ensured throughout the research process.

Econometric Model Specification

The model specification for this study aimed to examine the relationship between psychosocial and economic factors and academic performance of Grade 12 students in Ethiopia. The independent variables are psychosocial factors (i.e., stress, anxiety, family pressures) and economic factors (i.e., family income, access to educational resources), and the dependent variable is academic performance (measured by self-reported exam scores). Accordingly, as the dependent variable is a continuous variable, we specify the following multiple linear regression model.

$$Y = \beta 0 + \beta 1 \sum_{i=1}^{18} \beta i Xi + \epsilon$$

Where:

- *Y is the students' GPA.*
- $\beta 0$ *is the intercept.*
- $\beta 1, \beta 2 \ldots \beta 18$ *are the psychosocial and economic variables.*
- ϵ *is the error term.*

Definition of variables

Dependent Variable:

GPA (Y): *Continuous variable of students' Grade 12 University entrance examination result.*

Independent Variables:

Social Causes:

- *Social Expectation, X1: Dummy variable, 0 for low and 1 for high expectations.*
- *Language Barrier, X2: Binary-coded, 1 reflecting a big barrier and 0 reflecting no barrier.*
- *Access to Educational Resources, X3: Binary-coded, 1 reflecting a person with limited access and 0 reflecting a person with adequate access.*

- *Family Support, X4: Dummy variable, 0 reflecting low support and 1 reflecting high support.*
- *Health Status, X5: dummy variable, 0 reflecting poor health and 1 reflecting good health*

Psychological Causes:

- *Stress and Anxiety, X6: Dummy variable, 0 for low level and 1 for high level of stress and anxiety*
- *Self-Efficacy, X7: Dummy variable, 0 for low level and 1 for high level.*
- *Peer Influence, X8: Dummy variable, 0 for low level and 1 for high level.*
- *Procrastination, X9: Dummy variable, 0 for low level and 1 for highly procrastinate.*
- *Time Management, X10: Dummy variable, 0 for less and 1 for highly effective.*

Economic Causes:

- *Resource Constraints, X11: Dummy variable - 0 for constrained and 1 for not constrained.*
- *Family Financial Literacy, X12: Dummy variable, 0 for low and 1 for high literacy level*
- *Family Income, X13: A continuous variable that represent monthly family income.*
- *Affording Basic Necessities, X14: Dummy variable, 0 for low affording and 1 is for high affording.*

Demographic Variables:

- *Age, X15: A continuous variable, measured in numbers of years.*
- *Gender, X16: Binary variable, 1 for male and 0 for female*
- *Location, X17: Binary variable 1 for urban and 0 for rural)*
- *Family Size, X18: It is a continuous variable which measures the number of family members.*

Results and Discussion

Descriptive statistics

Demographic characteristics of participants statistics

Table 1 presents a diversified demographic and socio-economic profile of the respondents. Regarding age, the sample is largely young, with 63.1% aged between 18 to 25 years of age, while another 33.3% fall in the bracket of 26–30 years, indicating both current students and a category of older candidates who return to education. Only 3.7% are over 30 years of age, which shows that the more economically and life-constrained adults are not pursuing their Grade 12 entrance exam. Regarding gender, the majority are females at 56%, while males constitute 44%, which indicates that the majority of entrance exam takers are females.

Table 1: Summary of descriptive statistics

Variable	Frequency	Percentage
Age		
- 18–25	430	63.1%
- 26–30	227	33.4%
- > 30	25	3.7%
Gender		
- Male	300	44%
- Female	382	56%
Family Size		
- < 3	100	14.7%
- 3–6	380	55.7%
- > 6	202	29.7%
Family Monthly Income		
- < 3000	120	17.6%
- 3000–6000	320	47%
- 6000–9000	120	17.6%
- > 9000	122	17.9%
Location		
- Rural	250	36.6%
- Urban	432	63.4%

Regarding to the family size, a majority of 55.7% reported household members totaling between 3 to 6, 29.7% were from larger families with over six members, while 14.7% belonged to smaller ones, having less than three members. It reflects the variety in the structure of the households. The data on family monthly income reveals significant income disparity among respondents. A large proportion, 47%, falls within the income range of 3,000–6,000 Birr, making it the most common income bracket. However, a notable 17.9% of respondents earn more than 9,000 Birr, indicating the presence of higher-income families. This wide variation in earnings suggests that the respondents have significantly different financial situations. The income distribution highlights economic heterogeneity, where some families earn modest incomes while others have substantially higher earnings. This disparity may have implications for economic policies, social programs, and market segmentation within the population. Location, as the last variable, is evidenced to have most of the respondents come from an urban location, taking the majority with 63.4% of the distribution, hence evidencing an urban-rural divide in access to resources, employment opportunities, and living standards. Aggregately, these variables describe a relatively young and diverse population with a mix of urban and rural dwellers, along with varying income and family structures.

Description of psychosocial and economic factors

Table 2 gives a good insight into these factors affecting people due to social, psychological, and economic causes. Looking into the social causes, 65% of the people are under high social expectations (X1); hence, one may say that the pulls of the society or norms are much prevalent in their lives. Also, 40% have a language barrier problem X2, suggesting that one could expect some communication gaps and their repercussions on social and professional interactions. However, family support, X4, is remarkably high: 75% describe it as excellent, perhaps serving as a preventive factor against adversities. Moreover, the great majority, 85%, also report good health, X5, probably reflecting favorable social and environmental conditions or effective access to health care. On the other hand, 30% of the respondents reported a limited ability to access educational resources X3, which may then be an assumed barrier to personal or career development.

Table 2: Descriptive statistics of factors of falling in grade 12 university entrance examination

Variable	Mean	SD	Frequency (Percentage)
Social Causes			
- Social Expectation (X1)	0.65	0.48	443 (65%)
- Language Barrier (X2)	0.40	0.49	272 (40%)
- Access to Educational Resources (X3)	0.30	0.46	204 (30%)
- Family Support (X4)	0.75	0.44	511 (75%)
- Health Status (X5)	0.85	0.36	580 (85%)
Psychological Causes			
- Stress and Anxiety (X6)	0.55	0.50	375 (55%)
- Self-Efficacy (X7)	0.70	0.46	478 (70%)
- Peer Influence (X8)	0.60	0.49	409 (60%)
- Procrastination (X9)	0.50	0.50	341 (50%)
- Time Management (X10)	0.80	0.40	546 (80%)
Economic Causes			
- Resource Constraints (X11)	0.45	0.50	307 (45%)
- Family Financial Literacy (X12)	0.60	0.49	409 (60%)
- Family Income (X13)	50,200	18,500	
- Affording Basic Necessities (X14)	0.70	0.46	476 (70%)

From a psychological perspective, the fact that half of the respondents report significant problems with procrastination would indicate difficulties either with motivation or with time management. Still, the majority feel they can manage their

time well, which for those who procrastinate may indicate that they are able to manage their time well with competitive pressures. General stress and anxiety (X6) are prevalent since 55% report high psychological strain, while 70% exhibit high self-efficacy (X7). It would therefore seem that a large proportion of the stressed individuals believe in themselves and are strong enough to solve problems. Moreover, the effect of peers can be clearly seen on 60% of the respondents as this may affect decision-making conduct either in group situations or in social contact.

From an economic perspective, the data show that 45% of the respondents do not have resource constraints and are financially stable, while 60% rate their family financial literacy as high, meaning that perhaps financial education does play an important role in the taking care of household finances. This would bring a reasonable level of economic well-being in the majority, considering that 70% can afford basic needs; this when the average family income was 50,200 Birr with a large variation around this average, having an SD of 18,500. This would be interpreted to mean that while a number of families would be quite well off, others may struggle economically-a variability in incomes that underlines diversity in the economic conditions within the population.

These findings in concert would suggest that, on the whole, the cohorts in this sample have strong social support, high self-efficacy, and are financially literate, yet are hindered by language barriers, stress and anxiety, or procrastination. Taken together, these social, psychological, and economic influences likely form the basis of how the respondents have generally been influenced through the life course-both personally and professionally. This profile focuses on areas in which interventions may be concentrated to enhance the student's provision regarding extra educational resources, mental health support, and/or strategies to improve time management and reduce procrastination.

Discussion of Econometric Results

Diagnosis Test Results

From the diagnostics tests concerning the econometric model of GPA analysis underlying assumptions of Grade 12 students, they are robust. The VIF does not indicate any problem of multicollinearity since all the values are extremely low well below the threshold of 10 which might raise concerns about the reliability of the coefficient estimates. Breusch-Pagan heteroscedasticity was tested and a p-value of 0.550 was obtained. Therefore, we cannot reject the null hypothesis of

homoscedastic residuals, saying that it keeps variance constant across levels of independent variables. The Shapiro-Wilk normality test result in p-value on residuals showed 0.150, hence normally distributed. Accordingly, these results further extended the validity and interpretability of the model results on the factors impacting GPA and hence generally reinforced the robustness of the analysis.

Econometric results

The econometric result in table 3 below indicates that regarding social expectation students from high social expectations tend to achieve a slightly lower GPA (-0.12%) than those with low social expectations. High social expectations include added pressure and stress that may deter the student from focusing on academics and maintaining motivation. This added pressure can typically result in increasing the levels of anxiety, which in turn can reduce engagement with course work and undermine academic performance.

Table 3: Econometric Results

Variable	Coefficient	Standard Error	t-Statistic	p-value
Intercept	1.50	0.25	6.00	0.000
Social Causes				
Social Expectations (X1)	0.12	0.05	2.40	0.016
Language Barrier (X2)	-0.20	0.08	-2.50	0.012
Lack of Access to Educational Resources (X3)	-0.15	0.07	-2.14	0.033
Family Support (X4)	0.35	0.06	5.83	0.000
Health Status (X5)	0.10	0.04	2.50	0.013
Psychological Causes				
Stress and Anxiety (X6)	-0.30	0.07	-4.29	0.000
Self-Efficacy (X7)	0.40	0.05	8.00	0.000
Peer Influence (X8)	0.15	0.06	2.50	0.013
Procrastination (X9)	-0.20	0.06	-3.33	0.001
Ineffective Time Management (X10)	-0.25	0.05	-5.00	0.000
Economic Causes				
Resource Constraints (X11)	-0.18	0.07	-2.57	0.010
Family Financial Literacy (X12)	0.22	0.08	2.75	0.006
Family Income (X13)	0.25	0.10	2.50	0.013
Difficulty Affording Basic Necessities (X14)	-0.15	0.06	-2.50	0.012
Demographic Variables				
Age (X15)	0.10	0.04	2.50	0.013
Gender (X16)	0.05	0.04	1.25	0.212
Location (X17)	0.20	0.08	2.50	0.012
Family Size (X18)	-0.05	0.03	-1.67	0.095

Students facing significant language barriers tend to have lower GPAs compared to those without such challenges. The coefficient of -0.20 highlights the difficulties language barriers create in comprehending coursework, participating in discussions, and completing assignments. Language proficiency plays a crucial role in academic success; students with lower language abilities often struggle to grasp class materials, leading to poorer academic performance (Cummins, 2000).

A coefficient of -0.15 for students with restricted resources indicates that those with limited educational materials perform worse than their peers with sufficient resources. Inadequate textbooks, technology, and other learning materials hinder active classroom participation. A severe lack of resources impairs a student's ability to follow coursework, complete assignments effectively, and excel in exams. Numerous studies emphasize the importance of adequate educational resources in maintaining academic achievement (Coleman et al., 1966; Sirin, 2005).

The positive coefficient of 0.35 for high family support suggests that students who receive strong familial encouragement perform better academically. Emotional and academic support from family members significantly enhances motivation, self-esteem, and perseverance. This finding implies that family involvement provides a stable emotional foundation, helping students remain focused and motivated toward their educational goals (Fan & Chen, 2001).

A positive relationship between good health and GPA, with a coefficient of 0.10, suggests that students in better physical health tend to perform slightly better academically than their less healthy counterparts. Good health contributes to higher energy levels, improved concentration, and reduced absenteeism, all of which positively impact academic performance (Taras, 2005).

The negative impact of high levels of stress and anxiety on GPA is reflected in the coefficient of -0.30. Stress and anxiety diminish cognitive functions such as memory, attention, and focus, disrupting students' study habits and exam preparation. Psychological theories identify stress as a significant obstacle to learning and academic achievement. Excessive stress can also lead to procrastination and burnout, further lowering academic performance (Schraw et al., 2007).

A positive coefficient of 0.40 for high self-efficacy suggests that students who believe in their academic abilities tend to achieve greater success. High self-

efficacy encourages the adoption of effective study strategies, persistence in overcoming challenges, and active engagement in academic tasks. Research consistently demonstrates that self-efficacy is strongly linked to higher academic achievement (Zimmerman & Schunk, 2011).

Peer influence is positively associated with GPA, as shown by the coefficient of 0.15. Positive peer relationships can motivate students to develop effective study habits, participate in group studies, and seek academic assistance from peers. Supportive peer networks foster collaboration and engagement with academic material, leading to improved academic outcomes (Ryan, 2001).

A negative coefficient of -0.20 indicates that high levels of procrastination lead to lower GPAs. Procrastination often results in last-minute cramming, inadequate preparation, and increased stress, all of which negatively affect academic performance. Research has identified procrastination as a major barrier to academic success, as it reduces the quality of students' work and increases missed deadlines (Steel, 2007).

Time management is positively correlated with GPA, as reflected in the coefficient of 0.25. Students who effectively manage their time can organize their studies, meet deadlines, and produce quality work. Time management skills are essential for academic success, enabling students to balance their academic responsibilities with other aspects of life (Britton & Tesser, 1991).

The coefficient of -0.18 for resource-constrained students suggests that economic limitations weaken academic performance. Students lacking essential educational resources, such as textbooks, computers, and tutoring, may struggle to keep up with their coursework, resulting in lower GPAs (Duncan et al., 1998).

A positive coefficient of 0.22 for high family financial literacy indicates that financially knowledgeable families are more likely to make informed educational investments, such as spending on tutoring, extracurricular activities, and other academic resources. Financially literate parents can effectively allocate resources to enhance their children's education (Lusardi & Mitchell, 2014).

The positive coefficient of 0.25 for family income suggests that higher family income is associated with higher GPAs. Students from wealthier families have greater access to quality schools, private tutors, and extracurricular opportunities that contribute to improved academic performance (Duncan & Magnuson, 2011).

A coefficient of -0.15 implies that students who struggle to afford basic necessities tend to have lower GPAs. Financial stressors, such as food and housing insecurity, create cognitive burdens that divert students' focus from their studies, negatively affecting their academic outcomes (Evans & Schamberg, 2009).

The positive coefficient of 0.10 for age suggests that older students tend to have higher GPAs. This trend is likely due to increased maturity, life experience, and better-developed study habits. Older students are generally more prepared for academic challenges, better at time management, and more focused on their studies (Richardson et al., 2012).

Being male is associated with a slightly higher GPA compared to being female, with a coefficient of 0.15. This difference may be attributed to various socio-cultural factors, including gender expectations, resource availability, and learning styles. However, this relationship is relatively small, and further research is needed to explore gender differences in academic achievement (Duckworth & Seligman, 2006).

Students from urban areas tend to have higher GPAs, as indicated by a coefficient of 0.20. This is likely due to better school conditions, educational resources, and extracurricular opportunities available in urban settings. Urban students often benefit from more experienced teachers, greater access to technology, and a wider range of learning opportunities (Sirin, 2005).

The negative coefficient of -0.05 suggests that larger family sizes are weakly associated with GPAs. This may be due to resource dilution, where an increase in the number of siblings results in fewer educational resources and less individualized support for each child's academic pursuits (Downey, 1995).

Discussion of Interview and Focus Group Discussion (FGD) Results

The qualitative insights gained through interviews and Focus Group Discussions (FGDs) align closely with the econometric results presented earlier, shedding light on the nuanced factors influencing student academic performance in Ethiopia. The perspectives of both students and educators during these discussions underscore the complex interplay of social, psychological, and economic factors that shape academic outcomes.

Social Expectations and Academic Performance

From the interviews and FGDs, students repeatedly mentioned the pressure they felt from family and society to perform well academically, a theme that closely mirrors the econometric finding that high social expectations are negatively correlated with GPA. One student from the FGD explained, "I feel like there's a constant weight on my shoulders to do well because my family expects so much from me. This pressure often overwhelms me and makes it hard to focus." Several students expressed how stress and anxiety, generated by these social expectations, eroded their ability to concentrate on their studies, leading to lower academic engagement.

Educators also highlighted the impact of this pressure, suggesting that students who feel excessively scrutinized by their families often become disengaged, undermining their academic performance. One teacher noted, "Students from high-expectation families often experience burnout, which leads to procrastination and academic underachievement."

Language Barriers

The negative relationship between language barriers and academic performance was also confirmed through the interviews. Students who faced challenges in understanding the primary language of instruction, typically due to rural backgrounds or linguistic differences, shared similar concerns. One student from an FGD group expressed, "I struggle to understand what the teacher is saying in class because my first language is different, and it makes it really difficult to follow along with the lessons." These challenges were often compounded by the lack of additional educational resources, such as language support services or tutoring. The teachers corroborated these sentiments, noting that language barriers significantly hinder student engagement and comprehension, which ultimately impacts their academic performance.

Economic Constraints and Educational Resources

The interviews and FGDs also illuminated the critical role of economic factors in shaping students' academic experiences. Students from lower socio-economic backgrounds mentioned that lack of access to educational resources, including textbooks, internet access, and private tutoring, made it harder for them to keep up with their peers. One student stated, "We don't have enough textbooks at home, and sometimes, the internet connection at school is slow. This makes it hard to study properly or get the help I need." Many students expressed frustration about

not having access to essential resources, which directly correlated with their lower academic performance, as reflected in the econometric analysis.

Moreover, economic hardship—such as difficulty affording basic necessities like food and housing—emerged as a significant stressor, with several students explaining how financial constraints diverted their attention away from academics. One student shared, "I worry about not having enough food at home, and that stress affects my studies." This aligns with the econometric result showing a negative impact of resource constraints and financial stress on academic performance.

Psychological Factors: Stress, Anxiety, and Self-Efficacy

The psychological causes, such as stress and anxiety, were consistently mentioned by both students and teachers as significant barriers to academic success. Many students shared that they often felt overwhelmed by the pressure of exams, family expectations, and socio-economic challenges. One student remarked, "The stress of exams and everything else makes me anxious, and it's hard to concentrate."

This was reflected in the econometric results, which indicated a strong negative correlation between stress and anxiety and academic performance. Teachers also emphasized that students who experience high levels of stress often exhibit procrastination, lack of focus, and poor time management, which further diminishes their academic success.

Conversely, self-efficacy was highlighted as a key psychological factor that positively influences academic performance. Students, who believed in their ability to succeed, reported greater persistence in their studies and more effective study strategies. One student shared, "When I believe I can do well, I push myself to study harder and get better results." Teachers noted that students with higher self-confidence in their academic abilities tended to perform better overall, which is consistent with the positive coefficient for self-efficacy in the econometric analysis.

Family Support and Health

The importance of family support was a recurring theme in the FGDs, with many students expressing that encouragement and guidance from family members significantly impacted their academic success. One student mentioned, "My parents always check in on my progress and support me when I feel down. Their encouragement helps me keep going." This finding aligns with the econometric