



EFFECT OF ADVERSITY QUOTIENT ON STUDENTS' SELF-ESTEEM IN PUBLIC AND PRIVATE UNIVERSITIES

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ABSTRACT

Endurance and survival is a crucial ability to academic and personal achievement. Adversity Quotient (AQ) refers to the capacity of a person to cope with challenging circumstances and respond in a positive manner. This article identified the relationship between self-esteem and AQ of students in the public and the private universities in Lahore Pakistan. Psychological well-being and personal growth of students depends on the ability to endure and cope with the unfortunate state of affairs. Adversity Quotient (AQ) is the capability of a person to stay and respond favorably to the unfavorable situation. The population in the studies included all the students of the public and private universities in Lahore. The sample of 400 students was selected using the random sampling method that was based on two public and two private's universities including 103 males and 297 females. An adapted questionnaire was used for data collection; it consisted of 35 statements 25 of which were used to measure the Adversity Quotient and 10 measure self-esteem of university students. The internal consistency of the tool was good and the coefficient of Cronbach alpha was.92. The reliability coefficients of self-esteem and Adversity Quotient were.869 and.731 respectively. The data were analyzed using SPSS version 24 (trial version). The findings revealed a significant effect of the Adversity Quotient on self-esteem of students, and a significant variance in students' responses in both public and private universities. The findings of the study have the potential to be applied to evidence-based practices that may be used to build resilience, boost self-esteem, and lead to academic achievement among students, which may, in the end, influence their well-being and personal development.

Key Words: Adversity Quotient, Self-Esteem, University Students, Public Universities, Private Universities.

Introduction

There is no need to deny the fact that the modern age proved to be the era of information explosion, inventions, advances, and progress in all spheres of life. At the same time, all of them have to face some sort of difficulties in the form of deprivation of needs (food and property), rejection, stress, loss of family members, economic fluctuations, emotional disturbance, and problems in many social and political situations (Imran, Akhtar, & Khan, 2026; Zaidi, et al., 2024). The result of all this is the situation that makes life more difficult (Rangriz & Khaksar, 2018).

The ability of a person to cope with the challenges and transform them into opportunities is called an adversity quotient (Verma et al., 2018). The concept of Adversity Quotient (AQ) introduced by Stoltz (2000) is the ability of an individual to handle adversity and hardship. It assesses the power and stamina of an individual going through tough situations. Higher AQ students can better manage academic stressors and setbacks, which may enhance their confidence and self-esteem, even if direct academic performance was not measured. Self-esteem is an overall subjective self-evaluation of his/her self-worth (Rosenberg, 1965). It encompasses self-beliefs and feelings, too. Performance is the measurable result that implies



the degree of academic success of a student (York et al., 2015). Considering the importance of the underlying variables, the current study aimed at identifying the relationship between AQ and the self-esteem of university students and educational outcomes.

AQ is also significant as it keeps students resilient with regard to hardship and difficulties that students might experience within the academic setting (Stoltz, 2000). The different problems that students face include difficult coursework, competition, family problems, finances, and many more. Low-AQ individuals fail to react to the stressor and develop negative attitudes. On the other hand, the more AQ ones live (Maddi et al. 2013), it may lead to low self-esteem and/or poor performance. Students who possess lower AQ might experience reduced self-esteem and confidence to push through obstacles, which can adversely affect their participation and perseverance in their academic work. Rather than these scummy students demonstrate their talent to take initiative and overcome academic hurdles. This will ultimately bring them closer to being self-confidential to boost their self-esteem (Naz et al., 2025). This is because their relentless effort not only enabled them to achieve success but also enhanced their self-efficacy regarding school performance (Maryam Fatima et al., 2025). It is due to this reason that AQ develops resilient capacities in students that are central to their maintaining and retaining positive self-images and high academic achievement in the face of overwhelming academic pressures and distress (Amin, 2025; Soma, et al., 2025; Amin, Daudpota & Khan, 2025). It is a necessary task of the mind that fixes the result in a difficult learning context.

The adversity quotient of a student is directly connected with their self-esteem. Although academic results were not directly assessed in this study, past studies indicate that increased AQ can facilitate improved academic activity. Learners who abandon their education in the presence of academic challenges are not confident in their capabilities and have low self-esteem (Stoltz 2000). On the other hand, the struggling students have freedom to continue their fight (Imtiaz, et al., 2025; Amin, et al., 2024; Imtiaz, Malik & Khan, 2024). They reach their goals despite challenges that develop their competency, resulting in self-esteem enhancement (Datu & Valdez, 2019). Moreover, their efforts to own the material at any cost that they undertake result in improved learning in the long term. Thus, multi-faceted resiliency, correlated with high adversity quotient, is not only a predictor of better performance, but also enhances self-esteem. These psychosocial factors are associated with positive coping with adversity, which leads to increased self-esteem and adaptive adjustment in demanding educational settings. The ability of an individual to cope with hardships and convert problems into opportunities is known as the adversity quotient (Verma et al., 2018). A high adversity quotient (AQ) can help pioneers overcome challenges and move forward. As studies reveal, AQ would be a potent predictor of personal success. Young people with higher AQ tend to handle challenges more effectively, demonstrating greater resilience and confidence in managing academic and personal difficulties.

There are four dimensions of the adversity quotient, namely control, possession, reach, and perseverance. It tends to be present within the capability of a person to stay composed when confronting issues (Usha & Praseeda, 2014).

Students in universities are faced with many challenges and disappointments during their studies that can lead to a drop in their self-esteem. Nevertheless, there are more resilient students when it comes to adversity than there are others. This capacity to perceive and react to adversity has been called the AQ (Stoltz, 1997). Adversity Quotient is the ability of people to transform Adversity into success through principles supported by adversity. It is stated that



the high AQ students wish more on misfortunes and get more than the low AQ students (Stoltz, 2000).

Adversity Quotient has four dimensions of control, ownership, reach, and endurance (Stoltz, 2000). Control involves the measure of feeling that one has power against undesirable incidents. The ownership implies the degree to which one considers him/herself responsible for ameliorating the situation. Reach is the extent to which one perceives the effects of negative circumstances to extend. Finally, endurance is the sense of the duration (long-term or non-long-term) of negative experiences and their consequences (Stoltz, 2000). Individuals scoring higher on these four dimensions compared to AQ are considered to be better placed at withstanding and responding to adversity appropriately.

The volume of research findings suggests that AQ is positively correlated with a variety of life outcomes, including academic and career success, personal resilience, life satisfaction, leadership performance, entrepreneurial performance, and sales performance (Black, 2003; Denhardt & Denhardt, 2010; Phillips, 2017; Stoltz, 2000). In educational institutions, particularly, improved AQ has been associated with improved examination results, self-esteem, adaptation to university life, and student persistence (Datu & Valdez, 2019; Devi & Rayulu, 2005; Jdaitawi, 2019; Ogundokun & Adeyemo, 2010; Pritchard & Wilson, 2003).

However, the relationship between AQ is subject to change in some variables. One of the potential contributing factors can be the kind of academic institution attended. Broadly, there are two types of university systems worldwide: governmental (public) and non-governmental institutions, which differ in funding sources, governance, student demographics, campus culture, and academic curriculum (Ekpoh & Ezeah, 2020; Shah et al., 2017). The differences can moderate the relationship between AQ and student attitudes, behaviors, and self-esteem at the university.

Another possible moderator is gender. Studies have identified that boys and girls experience varying rates of self-esteem, motivation, reaction to competition and failure, and propensity to seek assistance (Baldwin et al., 2015; Bear & Minke, 2006; Chemers et al., 2011; Severiens & Ten Dam, 1994). Gender socialization can also facilitate the development of different coping skills and mechanisms that can be used in overcoming adversity (Matud, 2004; Ptacek et al., 1994). Therefore, the effect of AQ on the self-esteem of university students may not be the same in both male and female students.

Moreover, there is an unanswered question to be raised whether AQ indirectly affects the self-esteem of students because it shapes their academic self-concept and motivational beliefs, including self-esteem and self-efficacy. According to social cognitive theory, environmental conditions determine how students believe in themselves, thus affecting their self-esteem in school (Bandura, 1986, 1997). Therefore, AQ can work indirectly on self-esteem via motivational routes. However, this meditative speculation is not proved or disproved.

The adversity quotient of any student, that is, the way he or she perseveres through it, is a strong element that defines whether any student will make any decisions depending on the challenges he or she faces in his or her academic life. Low adversity quotient signifies that these students will make a hasty decision, such as switching college major too early or dropping hard courses because of frustrations at the time or because of one failure (Amin, Said & Butt, 2025; Shah, Amin & Khan, 2025; Dash, et al., 2025). They tend to underestimate their abilities and become hopeless about their academic ambitions prematurely. On the other hand, gritty students tend to make well-reasoned decisions that are forced by their great self-belief to continue with their academic goals despite many winds and obstacles.



Individual and institutional obstacles to the development of the adversity quotient are salient, and unless addressed, there is a likelihood that studies might be disrupted. The absence of finances and family problems can deprive a person of the necessary mental resources and ability to perform academic functions. Repeated and persistent failure is also a detrimental element to the psychological well-being of the student, causing burnout, fatigue, or loss of interest in students. Exhausted the campus academic support resources, and it is hard for students to abandon and make another attempt. Studies have established a positive correlation between the adversity quotient (AQ) and self-esteem among university students. Specifically, students with a higher AQ score tend to possess higher self-esteem (Rahmati, 2015).

The students with the higher adversity quotient (AQ) find it easier to pick themselves up in case of a setback, resolve issues independently, and are more confident in their ability to meet the challenges (As reported by Rahmati, 2015; Moe et al., 2019). This ability to cope with hard situations instantly personalizes the self and instills more self-esteem and a positive outlook, respectively. The research established a positive relationship between AQ and self-esteem among students in both private and public universities, where resilience contributes to self-confidence in institutional settings (Ramos-Díaz et al., 2018; Ahmad, Sewani, & Channa, 2025). Related to it, it is already understood that a greater social support within the setting of the private colleges augments this affiliation, by friends and faculty that add further resources of endurance that further improve student self-tests during challenging periods.

Strong AQ helps students feel confident and persistent, which are valuable in terms of academic engagement, but real grades were not assessed in this research (Singh and Bhargava, 2022). Increased AQ only serves to provide high-achieving students with the extra motivation to put in the effort and perseverance required to read complex content on tests and homework fully.

It has been repeatedly established that the cause of the high levels of scholarly motivation among the students with the higher AQ is the existence of the internal locus of control and the enhanced self-efficacy (Rahmati, 2015; Ramos-Diaz et al., 2018).

In their research, Puansurin, Longthong, and Chandrarungsi (2021) examined the impact of sensitivity training among university students and found that the resilience-building intervention was successful in improving self-esteem and the AQ dimensions of students, and this confirms the thesis that resilience building can positively influence the psychological confidence of the student is accurate. Although this paper has measured AQ and self-esteem, the previous research (Farooq & Majeed, 2024) confirmed the connection between resilience-related characteristics and increased self-esteem, indicating that AQ could positively affect the psychological well-being and self-confidence that are linked to AQ, which can help students feel that their value and emotional safety and stability (Oad, et al., 2024; Rehan, et al., 2024; Hussain, et al., 2023). This relationship is likewise backed by studies on the role of adversity-related traits in a broader dimension (Imran, Akhtar, & Khan, 2026; Haider, et al., 2025). The relationship between optimistic intelligence and perceived stress among medical students, mediated by psychological resilience and AQ, i.e., AQ helps to control emotions that can indirectly help to boost self-esteem, was reported by Lu et al. (2024). A different research article by Peng (2025) also touched upon the advantages of AQ on the psychological resilience of college students, as well as psychological outcomes of wellbeing, which are closely related to self-esteem and thus, can be enhanced by providing interventions to strengthen AQ. Pelominos et al. (2018) have already studied the correlation between the levels of self-esteem and AQ using a sample of university students and found the correlation to be weak, which can be stronger in different circumstances and measurements. It has been observed by other



scholars like Akbar (2023) that self-esteem was another factor that could be attributed to the adversity quotient of the students, and this supports the notion that the psychological and emotional characteristics are more dynamic with AQ levels.

Objectives of the study

The following objectives were the ones that the study was meant to achieve:

- 1- To determine the adversity quotient of the university students.
- 2- To investigate how the adversity quotient can impact the self-esteem of students at the university level.

Research Questions

The following are the research questions:

1. What is the adversity quotient among university students?
2. Is there any significant difference in the adversity quotient between the students of the public and the private universities?
3. How does the adversity quotient have an impact on the self-esteem of students?

METHODOLOGY

The purpose of the ongoing study is to find out the effect of the adversity quotient on the self-esteem of students in a private and public university.

Research Design

This study was carried out to identify the effect of the quotient of adversities on self-esteem among the students in both state and non-state universities. In order to realize this, in this study, a causal comparative quantitative research design was used.

Population of the Study

The population of this study was the total population of university students who are learning within the Lahore universities.

Sample of the Study

Random sampling method was used to collect the data, 400 participants in 2 Public Universities and 2 Private Universities at Lahore.

INSTRUMENT

An adopted questionnaire was the tool used in the present study. The study on the micro level was preceded by a pilot study. The pilot testing scores delivered by the data on 100 subjects demonstrated a statistically significant value of Cronbach's Alpha of .88. One of the questionnaires that was adopted to assess Self-Esteem of students was a statement of 10 statements that dealt with self-esteem developed by Rosenberg, M. (1965).

Data Analysis

After collecting the information, it was arranged and examined based on the application of the software SPSS 24 (Statistical Package of Social Science). With the assistance of descriptive statistics, the outcome was tabulated in the format of mean (M) and standard deviation (SD) to establish the effect of adversity quotient on the self-esteem of students in both public and private universities, and an inference was made based on the data analysis. To know the difference with respect to the effect of the adversity quotient on the self-esteem of the students in the public and the private sector universities with respect to the gender and the area. One-way ANOVA was implemented to identify the means of the difference in response of the student on self-esteem as a result of their adversity quotient at the semester, institute, father's education, mother's education, mother's profession, father's profession, and income.

Data analysis and Interpretations

In this chapter, the data analysis and its interpretation are demonstrated. It shows the various statistical methods that were used in the interpretation of the quantitative data collected



using a questionnaire. To analyze the data, the descriptive and inferential statistical techniques were applied, but first, the data had to be normal.

Table 1

One-way ANOVA for the mean difference between the High, Medium, and Low Adversity Quotient and Self-esteem of the students

AQ/ Self-esteem	Sum of Squares	df.	Mean Square	F	Sig.
Between Groups	4528.54	2	2264.27	54.57	.000
Within Groups	16475.41	397	41.50		
Total	21003.94	399			

Table 1: Analysis of variance compared the Self-esteem scale score to elaborate on the student perceptions of the university students about the adversity quotient. It shows enormous differences in self-esteem in high, medium, and low categories of adversity quotient ($p < .000$). One can come to the conclusion that adversity quotient and self-esteem are connected.

Table 2

Independent sample t-test for mean difference for the responses of Male and Female based on Adversity Quotient

	Gender	N	Mean	SD	df.	t-value	Sig.
	Male	103	109.87	22.17	398	-.03	.979
Total	Female	297	109.93	16.85			

The results of an independent sample t-test are presented in Table 4.2 to compare the scores of the adversity quotient between males and females. The number of the female respondents was 103, and the means and standard deviations of the adversity quotient score were ($M=109.87$, $SD=22.17$). The number of female respondents is 297, and the mean and standard deviation scores were ($M=109.93$, $SD=16.85$). The significance level was $p=.979$. The t-value was $-.03$ and 398 degrees of freedom. Therefore, it can be supposed that the difference in the adversity quotient score between male and female students is not significant, and this is confirmed by the huge p-value. The degree of resilience among the genders is comparable. This is in line with other related studies that established that there is no difference in academic achievement.

Table 3

Independent sample t-test for mean difference for the responses of Male and Female based on Self-Esteem

	Gender	N	Mean	SD	df.	t-value	Sig.
	Male	103	38.17	7.02	398	1.06	.290
Total	Female	297	37.29	7.33			

Table 4.3 indicates the results of an independent samples t-test that was applied to compare female and male respondents' self-esteem. The average score of 103 men under self-esteem was ($M=38.17$, $SD=7.02$). The average and the standard deviation score of 297 females were ($M=37.29$, $SD=7.33$). The difference between the groups was not significant ($p=.290$). The t-value was distinguished to be 1.06 with degrees of freedom of 398. It is concluded that no significant differences exist between the level of self-esteem in male students and female students. The sex members of both sexes exhibit the same self-esteem in this sample.

Table 4



Independent sample t-test for mean difference for the responses of respondents based on area (Rural/Urban) about Self-esteem

	Area	N	Mean	SD	df.	t-value	Sig.
	Rural	291	36.99	7.60	395	-2.49	.013
Total	Urban	106	39.02	5.91			

Findings of the differences in self-esteem between the students in the rural (N=291) and urban (N=106) regions were done using Table 4.6, an independent samples t-test. The mean self-esteem among the rural people was (M=36.99, SD=7.60). The urban group scored more in terms of 6.7 (M=39.02, SD=5.91) average. This was a great difference (p=.013). The t-test had a value of -2.49 and 395 degrees of freedom. We may thus conclude that the level of self-esteem among the students in urban places was higher compared to the level among the students in rural areas. It appears that residential place does affect the self-esteem scores.

Table 5

One-way ANOVA for the mean difference between the Responses of Respondents about Self-Esteem and the institute of the students

Institute/Self-esteem	Sum of Squares	df.	Mean Square	F	Sig.
Between Groups	47.32	3	15.774	.29	.826
Within Groups	20823.75	395	52.718		
Total	20871.07	398			

Table 4.5 A one-way ANOVA failed to reveal significant differences in self-esteem of institutes. $F = .299$, $p = .826$. The findings of these results prompt the conclusion that the institute affiliation has no apparent effect on the student self-esteem. The degree of self-esteem appears to be equal in institute students.

Table 6

Independent sample t-test for mean difference for the responses of respondents based on university sector about Self-Esteem

	Sector	N	Mean	SD	Df	t-value	Sig.
	Private	200	37.28	6.97	398	-.640	.398
Total	Public	200	37.75	7.55			

Table 4.6 shows the result of an independent sample t-test of the means of the self-esteem of the students of the two universities: the private and the public one. The means and standard deviation of the self-esteem of the private university students were (M=37.28, SD = 6.97, N = 200), and the standard deviation and mean of the public university students (M=37.75, SD = 7.55, N = 200). The 0.404 value indicates the insignificance of the difference in the mean scores of self-esteem in the two groups at the 0.05 level. The t-value was -0.640 with the degrees of freedom of 398.

Table 7

One-way ANOVA for the mean difference between the Responses of Respondents about Self-Esteem and the program of the students

Program/Self-esteem	Sum of Squares	df.	Mean Square	F	Sig.
Between Groups	804.84	3	268.28	5.26	.000
Within Groups	20199.09	396	51.01		



Total	21003.94	399
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This ANOVA table indicates that there is a significant difference in self-esteem, dictated by the academic program, where $F=5.260$, $p<.001$. The high between-groups sums of squares are pointing at programs that are influenced by the self-esteem of the students. Hence, we may conclude that the self-esteem of the students varies according to the academic program. Some of the programs can be used to support a higher self-concept of students.

Post Hoc:

(I) Program	(J) Program	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BS Program	MPhil	2.490*	.836	.009	.52	4.46
	PhD.	2.957	1.624	.164	-.86	6.78
M.Phil.	BS Program	-2.490*	.836	.009	-4.46	-.52
	Ph.D.	.467	1.722	.960	-3.59	4.52
PhD	BS Program	-2.957	1.624	.164	-6.78	.86
	MPhil	-.467	1.722	.960	-4.52	3.59

*. The mean difference is significant at the 0.05 level.

Table 8

One-way ANOVA for the mean difference between the Responses of Respondents about Self-Esteem and the semester of the students

Semester/Self-esteem	Sum of Squares	df.	Mean Square	F	Sig.
Between Groups	840.29	8	105.036	2.04	.041
Within Groups	20163.64	399	51.569		
Total	21003.99	399			

Table 4.8 A one-way ANOVA indicates that there is a significant difference in self-esteem between levels in semesters ($p=.041$). The between-groups sums of squares of 840.292 and the mean squares of 105.036, as compared to the within-groups figures, depict variation between semesters. Therefore, it can be concluded that self-esteem among students varies at various stages of their academic programme based on curriculum development and other aspects. The perceived self-concept changes on a semester-to-semester basis.

Post Hoc:

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	1	29.00	29	29
2	50	36.90	7.220	1.021	34.85	38.95	23	50
3	60	35.77	8.587	1.109	33.55	37.98	16	48
4	101	36.56	7.836	.780	35.02	38.11	19	48
5	86	38.64	5.483	.591	37.46	39.82	27	50
6	28	40.93	7.483	1.414	38.03	43.83	30	54
7	20	38.70	7.915	1.770	35.00	42.40	22	52
8	53	37.92	5.980	.821	36.28	39.57	14	49
Total	400	37.51	7.255	.363	36.80	38.23	14	54

Table 9



One-way ANOVA for the mean difference between the Responses of Respondents about Self-Esteem and Transportation of the students

Transportation/ Self-esteem	Sum of Squares	df.	Mean Square	F	Sig.
Between Groups	319.09	4	79.77	1.52	.0195
Within Groups	20684.85	395	52.37		
Total	21003.94	399			

Table 4.9: A major difference was found among transportation groups in self-esteem. There were between groups sum of squares of 319.09, $p=.019$, compared to a large within-groups sum of squares of variation. The results indicate that there is a difference in student self-concept and self-confidence according to modes of travel. Some of the modes can foster self-esteem more.

Post Hoc:

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
N/A	122	36.74	6.013	.544	35.66	37.82	14	50
Bike	87	37.44	6.154	.660	36.13	38.75	22	48
Auto	68	39.26	8.046	.976	37.32	41.21	16	50
Car	81	36.99	9.265	1.029	34.94	39.04	19	54
Bus	42	38.10	6.713	1.036	36.00	40.19	22	49
Total	400	37.51	7.255	.363	36.80	38.23	14	54

Table 10

One-way ANOVA for the mean difference between the Responses of Respondents about Self-Esteem and Father Education of the students

Father Education/ Self-esteem	Sum of Squares	df.	Mean Square	F	Sig.
Between Groups	995.323	8	124.415	2.43	.014
Within Groups	20008.61	391	51.173		
Total	21003.94	399			

Table 4.10 Self-esteem also varied significantly depending on the education levels of fathers based on this analysis, and generated $p=.014$. A positive difference of groups compared to within-group sums of squares signifies the influence of the father on student self-confidence. More educated fathers have more self-esteem on average amongst the students. Paternal education level seems to have a positive effect on student self-concept and self-assuredness.

Post Hoc:

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
N/A	59	38.81	6.546	.852	37.11	40.52	28	48
Primary	4	33.75	4.924	2.462	25.91	41.59	28	40



Middle	17	36.24	4.562	1.107	33.89	38.58	30	49
Matric	110	36.63	6.385	.609	35.42	37.83	22	52
Inter	61	38.48	8.380	1.073	36.33	40.62	16	54
Bachelor	76	36.91	6.884	.790	35.33	38.48	22	49
Masters	53	39.55	7.054	.969	37.60	41.49	21	49
M.Phil.	16	32.69	11.909	2.977	26.34	39.03	14	48
PhD	4	41.00	8.000	4.000	28.27	53.73	29	45
Total	400	37.51	7.255	.363	36.80	38.23	14	54

Table 11

One-way ANOVA for the mean difference between the Responses of Respondents about Self-Esteem and Mother Education of the students

Mother Education/ Self-esteem	Sum of Squares	df.	Mean Square	F	Sig.
Between Groups	2834.25	8	354.28	7.62	.000
Within Groups	18169.69	391	46.47		
Total	21003.94	399			

Table 4.11 A one-way ANOVA revealed that there was a significant difference in the self-esteem levels of students with reference to the educational backgrounds of the mothers ($p < .001$). The F ratio was 7.624, which was a measure of variability. It can therefore be concluded that mothers who are better educated are likely to have children with better self-esteem and self-confidence. The psychosocial advantages of maternal schooling include support of student self-concept and confidence. The more educated the mothers, the better the empowerment of self-belief.

Post Hoc:

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
N/A	87	37.59	6.850	.734	36.13	39.05	14	48
Primary	14	38.00	3.903	1.043	35.75	40.25	28	46
Middle	19	30.84	8.133	1.866	26.92	34.76	16	42
Matric	94	37.47	5.572	.575	36.33	38.61	22	49
Inter	66	34.97	7.348	.905	33.16	36.78	21	50
Bachelor	58	38.66	8.420	1.106	36.44	40.87	19	50
Masters	39	38.49	6.435	1.030	36.40	40.57	28	47
M.Phil.	16	44.81	6.921	1.730	41.12	48.50	36	54
PhD	7	46.71	1.604	.606	45.23	48.20	45	48
Total	400	37.51	7.255	.363	36.80	38.23	14	54

Table 12

One-way ANOVA for the mean difference between the Responses of Respondents about Self-Esteem and the income of the students

Income/ Self-Esteem	Sum of Squares	df.	Mean Square	F	Sig.
Between Groups	888.54	7	126.93	2.47	.0017
Within Groups	20115.39	392	51.32		
Total	21003.94	399			



Table 4.12 One-way ANOVA means difference between the Responses of Respondents regarding Self-Esteem and Income of the students. Through this analysis, a large difference in self-esteem existed between levels of income, with $p=.017$.

In that way, it can be concluded that learners with higher-income parents are more confident and self-assured. It is also probable that additional financial resources can help to offer benefits that have a positive influence on student psychosocial well-being and self-concept. Increased incomes enable self-esteem. It concludes that although the relationship is not direct, it is linked to better stress coping mechanisms and self-esteem. The financial aid is beneficial and enhances student resilience and self-belief.

DISSCUSSIONS

The research also indicated a positive relationship that was significant between adversity quotient and self-esteem. This result can be related to the current literature, according to which resilience is associated with positive self-concept and psychological well-being (Saakvitne et al., 1998; Masten, 2001). Resilient students who were more apt to react to adversity also exhibited confidence and positive self-esteem (Phulpoto, Oad, & Imran, 2024; Oad, Zaidi, & Phulpoto, 2023). Not only does resilience make one succeed in academics, but it also makes one feel good about oneself and believe in oneself. Interestingly, no major gender difference came out in terms of adversity quotient and self-esteem measures. This result is contrary to some other studies that have found gender differences in resilience and academic success (Hartley, 2011; Voyer and Voyer, 2014). Nonetheless, it coincides with more recent studies that have indicated that the gender difference in education is decreasing (Else-Quest et al., 2010; Stoet and Geary, 2015). The absence of gender distinctions in the current study could be explained by the dynamic of the social and educational environment, where the chances and encouragement of both sexes are becoming more and more balanced.

The research report provided evidence that the students from urban areas had higher scores in the Adversity Quotient and self-esteem compared to their rural counterparts. To some extent, this fact confirms the proven fact that the urban and rural areas are not homogeneous in terms of educational resources and opportunities available to students (Rescigno & Crowley, 2001; Khattri et al, 1997). City students can take advantage of superior facilities, educational resources, and experience a broader range of experiences, which will always play a role in their capacity to endure social and academic stress and in their self-confidence.

Significant differences were observed in the adversity quotient, self-esteem within programs and majors, and within semester levels. The above findings indicate that the academic curriculum being studied, program design, and the duration of the study may influence the resilience, achievement, and self-esteem of the students (Oad, et al., 2024; Imran & Akhtar, 2023). Certain courses or quarters are likely to offer specific challenges and opportunities that determine how students cope with failure and their self-image.

The study showed that the educational background of the mother clearly predicted the adversity quotient and self-esteem, whereas the father's education level strictly influenced only self-esteem. This finding is concomitant to numerous studies on the worth of maternal education as a predictor of overall development and well-being of children (Magnuson, 2007; Harding et al., 2015). Well-educated mothers can therefore not only provide a loving home, but also act as a role model as well as provide the child with the skills needed to be able to fight battles with their education alone, become a socially self-sufficient and confident person (Ahmad, Noorani, & Channa, 2025).

In addition, family and parental support can also play a role in developing resilience and self-esteem in students since positive home conditions can have a positive effect on the confidence



and coping skills of students (Imtiaz, 2026; Imtiaz & Elbedour, 2026; Amin, 2025; Hossain, et al., 2025). Therefore, this result is consistent with studies that indicate a correlation between the occupational status of the parents and the emotional well-being of children (Dubow et al., 2009; Schoon et al., 2007; Pirzada, Tabassum & Ahmad, 2024). The higher echelon of career parents with greater wealth are more likely to have a richer purse, a more extensive social network, and increased exposure that can assist their children in their psychological side, such as perseverance, achievement orientation, and self-belief.

Adversity quotient and self-esteem were found to have a positive relationship with high family income. Students with stable families can access more resources and support systems that can enable them to build their resilience and confidence. The finding is consistent with the earlier research, which pointed towards the role of socioeconomic status in the molding of people's psychological well-being and resilience (Bradley & Corwyn, 2002; Conger & Donnellan, 2007). Perhaps, better performance has nothing to do with a higher family income that can afford resources, opportunities, and encouragement that foster the effectiveness of psychological resistance and personal confidence.

Conclusion

This study attempted to determine the role of adversity quotient in determining the self-esteem of university students. The findings of the research reveal the centrality of resilience to achievement outcomes and psychological well-being, and the indirect connection among those diverse demographic variables and the adversity quotient, self-esteem of the students.

The study also found that students who exhibited a greater adversity quotient showed more self-esteem and were more confident about their ability to cope with academic and personal difficulties. Such an outcome has illuminated not just the need to instill resilience in students but also to equip them with the ability to deal with academic challenges, to persevere in the face of challenges, and to ultimately achieve success.

Besides this, the positive relationship between the Adversity Quotient and self-esteem was found to be strong, which portrays the psychological uplifts of resilience. Studies indicated that students who learn to cope with adversity in a strong manner easily adapt and even raise their self-esteem and confidence level. It supports the concept of psychological wellness and resilience that are interconnected. This result could be an indication that improving the resiliency of students could not only assist students to achieve success in their academic life but also add to their personalities of self-confidence and determination. Interestingly, the study found no gender difference in the stress-related factors like adversity quotient or self-esteem indicators. This is contrary to other research that asserted the presence of gender imbalances in these regions. Such a lack of gender differences may be suggestive of the current shift in the social climate and educational landscape in which girls and boys are gradually given the same opportunities and support. However, there is a need to conduct further research to compare the links between gender and other intersecting traits that contribute to resilience and self-efficacy development.

This study goes further to define how the adversity quotient influences student populations and self-worth. Through presenting the correlations between resiliency and the various demographic variables, the outcomes of the studies have challenged learning institutions to institute resilience-enhancing initiatives and to reduce the disparities in resource base and support structures. Improving resilience and providing customized interventions enable the potential of students and help them overcome life difficulties, achieve academic success, and develop a positive sense of self. It is imperative that all the stakeholders work together, the curriculum needs to be customized, and the research needs to be sustained to ensure that a



conducive learning environment is created that supports the wellness and the success of every student in a holistic approach.

Recommendations

The following are the recommendations:

1. The universities should design and implement systematic resilience-building and Adversity Quotient development programs to help them develop their coping skills and self-esteem.
2. AQ-based interventions and stress-management interventions should be integrated into counseling and student support services to enable students to cope with the academic challenges and personal issues efficiently.
3. The areas of emotional well-being, coping, and self-confidence should be introduced in the university programs, particularly in the first semesters, to reinforce the aspect of positive self-esteem.
4. Special mentoring and psychological support programs should also be offered to students with rural backgrounds to mitigate self-esteem disparities that may arise as a result of the low availability of resources.
5. The faculty should be sensitized on how to offer positive and inclusive classrooms where students feel comfortable participating and make positive self-evaluations.
6. The parent awareness programs may be tailored to underline the role of family support and educational encouragement in the self-esteem development of students.
7. The university administrations should promote co-curricular and extracurricular activities that enhance leadership, relationships, and self-confidence among the students.
8. The future research will rely on longitudinal and intervention research to understand the effectiveness of resilience and AQ-oriented programs in developing the self-esteem of students over the long-term.

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