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Assessing The Influence of Stress on Students' Academic Performance of Post Graduate Diploma in Education's Students in the Catholic University College of Ghana, Fiapre

Hans Kwaku Duah

Tutor, Department of Social Sciences and Humanities, Berekum College of Education, Ghana

Florence Kwaatmaa

Tutor, Department of Vocational and Technical, Berekum College of Education, Ghana

Amponsah Mavis Ansu

Tutor, Department of Education, Berekum College of Education, Ghana

Abstract:

This paper examined the impact of stress on students' academic performance with focus on postgraduate students of the Catholic University College of Ghana, Fiapre in the Brong-Ahafo Region of Ghana.

Using a descriptive research design with a purposive sampling size of sixty-seven (67) respondents, the following were the major findings of the study:

Stress and Academic Achievement

The study found that stress was a major predicting factor for students' poor academic performance. For example, the finding suggests that starting project work in the second semester almost simultaneously with end of semester examination time was stressful in addition too many assignments. This stress was found to be more acute with students who were parents and combined parenting with schooling.

Main Sources of Stress among Students

The findings also indicated that the major source of stress was inadequate financial support from relatives or government. Majority of the respondents affirmed that they had to raise money to pay their tuition. This financial challenge was the main source of stress that also affected their academic achievement.

Again, the result indicated that some students had no secure employment after first degree. This also contributed to the financial challenge. It was clearly indicated that a significant number of them performed averagely and others performed below average as a result of not getting appreciable employment.

Stress Coping Strategies Employed by Students

It was found during the survey that the predominant coping strategy adopted by the students was the use social media such as Whatsapp, Imo, Twiter and Facebook. The data further indicated that fifteen students identified watching television as a major coping strategy. They pointed out that watching television programmes such as Ghanaian movies, Kumkum Bhagya, sporting activities especially football and other equally entertained programmes always relieve them from stress.

Keywords: *Stress, academic performance*

1. Introduction

International organizations have shown major concerns in reducing stress among tertiary institutions globally due to its high rate. In the United States, the percentage of students who experience stress in school is at 48% (Amran et al. 2009). In this regard, a lot of interventions have been put in place by the school authorities to deal with stress in the various universities (Zhao et al., 2014).

The situation is not different in Ghana and in many other African countries such as Nigeria, Mali and Chad. Many postgraduate students and for that matter tertiary students undergo a lot of stresses in pursuance of higher education. Similarly, student workers go through stress in order to achieve academic excellence. Due to high rate of unemployment in Ghana, it has always become difficult for those who have gotten employment to quit for higher education. The workers remain in work whilst pursuing higher education and this has resulted in many students' workers and non-working students stressing themselves in order to achieve higher education. In today's ultra-competitive environment, students face more stress than ever, be it related to studying, examinations, assignment or parental pressure (Abdulghani et al., 2011). University students often experience undue amount of stress, which can have negative academic, emotional and health outcomes (Loureiro et al., 2014). They face multiple stressors such as academic overload, constant pressure to succeed, competition with peers and in some countries financial burden as well as concerns about the future (Alzahem et

al., 2011). All these may lead to health problems and poor academic performances. If care is not taken, stress can be associated with potential risk behaviours leading to onset of substance use and related problems delicate during the post graduate program period.

Sometimes old students remember their university experiences as stressful time when they had a lot of worries or responsibilities (Low et al, 2012). Too much stress can cause both mental and physical health problems, reduce students' self-esteem and may also impinge on students' academic performance (Caamano-Isorna et al. 2011). Students currently attending universities, however, the process is often stressful and frustrating. The competition for grade, the need to perform well, relationships, career choice and many other aspects of the university environment cause stress (Ladner et.al 2013). In recent years the issue of stress involvement in education system and its influence on academic performance has attracted a lot of concerns (Kumari & Gartia 2012). In line with this, a lot of researches on stress have been highlighted in literature extensively. For instance, Bataineh (2013) conducted his research on academic stress among undergraduate students. He indicated that most undergraduate students find it difficult to cope with pressure in the university. Therefore, there is the need to examine the coping strategies adopted by the post graduate students to deal with stressors in the Catholic University College of Ghana. Similarly, Calaguas (2011) has conducted broadened study on college academic stress, differences along gender line. However, there has not been any quantitative measure of how much stress can influence academic performance of post graduate students. Likewise, the literature on stress and its effects on medical students abound.

Notwithstanding, the too much academic demands in higher institutions of learning in Ghana especially these days when fulltime studies are also combined with work precipitating emotional stress among students, few studies have been conducted in this part of Ghana on this topic, especially in the Catholic University College where academic quality is very high. It is to fill this gap that this study was conducted. Although issues relating to stress have been comprehensively addressed by researchers in other countries, the influence of stress on academic performance among post graduate diploma in education students in the Catholic University College of Ghana remains largely unexamined. The study will therefore explore how stress can influence academic performance among post graduate diploma in education students in the Catholic University College of Ghana-Fiapre.

1.1. Objective of the Study

The general objective of this study was to assess the stress that post graduate students go through in higher studies. Specifically, the study sought to:

- Assess the relationship between stress and academic performance.
- Identify the sources of stress among students.
- Analysis the coping strategies employed by the students.

2. Research Methodology

2.1 Introduction

This chapter presents the methodology used to gather data for this study and it includes the following: a) study area, b) research design, c) population, d) sample and sampling techniques, e) sources of data collection, f) data collection techniques and f) method of data collection and analysis

2.2. Research Approach Design

A mixed research method was used. A mixed method is an approach that combines both qualitative and quantitative research methods in collection of data (Creswell and Clark, 2007). This strategy assisted the researcher to utilize different methods to study the respondents. A mixed method is less time consuming because both qualitative and quantitative data are collected at the same time during the same visit.

As explained by Patton (1990), qualitative method consists of three kinds of data collection techniques namely: structured in-depth interview, direct observation and documents. The main weaknesses of qualitative method are that it tends to be subjective, difficult to replicate and also the method is not good for generalization and predictions (Creswell and Clark, 2007).

The quantitative method on the other hand, is important to collect numeric data that represent quantities of measurement, such as income, cost of education among other quantity measures. Questionnaire was the common technique used for collecting quantitative data. Questionnaire is suitable for relatively large sample size to ensure representative of the population from which it is chosen. Quantitative method is criticised for being too artificial and over generalisation of findings.

The discussion above has clearly demonstrated that both the qualitative and the quantitative approaches have their weaknesses. This, therefore, informs the reason for choosing both methods in carrying out this research so that the weaknesses of one could be checked by the alternative method.

2.3. Research Design

This study used the descriptive research survey design. This was considered the most appropriate design for conducting the study as far as predicting the factors influencing the current situation is the focus of the study. Besides, the descriptive research method helps the researcher to obtain the opinion of the representative sample of the target population so that he or she can infer the perception of entire population. The research design refers to the plan and

structure used to obtain information relating to the research question. Denzin and Lincoln, (1998) assert that a researcher's design is a detailed outline of how an investigation takes place. It includes how data is collected, what instruments will be employed, how the instruments will be used and the intended means for analyzing data collected. The research design helped to conceptualize an operational plan to undertake the various procedures and tasks required to complete the work and to ensure that these procedures are adequate to obtain valid, objective and accurate answers to the research questions.

The study used a cross-sectional design. A cross-section design offers information about students at a given point in time (Bless and Higson-Smith, 2000). This design is intended to gain immediate knowledge and information on students stress in the Catholic University. It is very useful in obtaining an overall picture as it stands at the time of the study. This strategy assisted in getting different data from different students.

In this study, data collected was triangulated. According to Patton (1990) triangulation is the cross-validation of different data sources. The researcher compared data from different sources to see if the same pattern keeps recurring. For example, by comparing data from the students through questionnaires and structured in-depth interview results. Inferences and calculations were made from these measures and compared with the existing literature to arrive at the conclusion of the study.

2.4. Sources of Data

To be able to achieve the stated objectives, the study relied on primary data and secondary information. Primary data was collected from the post graduate diploma in education students. The instruments that were employed in collecting primary data included questionnaire and structured in-depth interview. Observation also used. Secondary information was collected from the internet, census and survey reports, books, journals, students' theses, as well as other published and unpublished documents.

2.5. Sampling and Sampling Techniques

This study used a simple random and stratified sampling procedures. The total sampling frame was 80 students which comprise of thirty-six (36) regular students and forty-four (44) weekend students. The sample frame of the study is the list of post graduate diploma in education students provided by the faculty of education at the Catholic University, 2017 (Unpublished Data). The list consists of names and index numbers of all post graduate diploma in education students from which samples size was selected.

Probability and non-probability sampling techniques were used. Under the probability sampling, stratified and simple random sampling technique were used. The motive behind the used of stratified sampling technique was that the sampling frame consisted names and index numbers of all post graduate diplomas in education students mixed together. Therefore, there was the need to select the various students into homogeneous sub-groups so that each stratum was contain subjects with similar characteristics such as regular group or weekend groups.

Then, simple random sampling procedure will be employed to select the required sample size from the various groups. According to Bryman (2008), the simple random sample is "the most basic form of probability sample". This is because it ensures that every member in the target population of the study has an equal chance of being included in the study. This was done by writing all the names of regular post graduate diploma in education students on pieces of papers and put them in a fish bowl. The researcher picked the name one after the other without replacing until the required sample size was achieved. This procedure was repeated for the weekend group as well.

However, census survey could have been used in collecting data from the entire target group considering the sample frame. According to Kuranchie, 2014 census survey refer to survey where data are gathered from all the members of target group and it is appropriate when the population is small. But during prefeasibility studies it was found out that majority of the students are workers. Therefore, the possibility of not meeting all of them will be very high, hence, the decision to sample.

2.6. Determination of the Sample Size

The desired sample size for this study was determined using Yamane's, formula in 1967

$$n = \frac{N}{1 + Ne^2}$$

Where;

'n' is the sample size

'N' is total population of the sample frame

'e' is the margin of error which will be 5% with 95% confidence level.

The entire data collection covered all post graduate students in education's faculty in the catholic university. Using the formula, the sample size for the study will be:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{80}{1 + 80 \times 0.05^2}$$

$$n = \frac{80}{1.2}$$

$$n = 67$$

This means, the sample size was approximately 83.7% of all post graduate students.

Simple proportion formula was used to determine the sample sizes for regular and weekend groups as shown in the Table 1.

Students	Weekend Students	Regular Students	Grand Total
Total number of sample size	$\frac{44 \times 67}{80} = 37$	$\frac{36 \times 67}{80} = 30$	67

Table 1: Sample Size for the Study
Source: Author Own Construct, 2017

2.7. Data Collection Techniques

Questionnaire and structured in-depth interview were the various data collection techniques that were employed in collecting data.

Questionnaire is a written list of clear questions devoid of ambiguity of which respondents are expected to answers them. The reason why questionnaire was used was that the administration of questionnaire is less expensive, and it saved time. Finally, it is an efficient way to collect data statistically quantifiable and large respondents can be reached within a short time period. Therefore, questionnaire was given to the sampled post graduate students. Contrary, questionnaire was limited to literate respondents and it was difficult to have opportunities to clarifying issues. Also, unwillingness on the part of some respondents to provide the information for fear of the outcome of the research is difficult to detect and sometimes respondents failed to return the questionnaire. The questionnaire contained both close and open-ended questions. The close ended questions required direct answers from the respondents, whilst the open-ended questions enabled respondents to express their views as they wished. Also, open ended questions aided in sourcing for relevant information that cannot be obtained by the close ended questions.

Furthermore, another vital data collection technique that was used was structured in-depth interview. A structured interview is a written list of questions open or closed-ended, prepared for use by an interviewer, in a person-to-person interaction. The rationale for using structured interview stems from the fact that structured interview provided a great deal of leeway for the respondents to reply questions. It helped in getting in-depth information about stress and the academic performance of the respondents on a one-on-one basis. Also, because of its flexibility, more information can be provided by the respondents. This structured interview was basically used to elicit information from the respondents about how stress has impacted on their academic performance. Structured interview is beneficial because it provides uniform information which assured the comparability of data, it requires much interviewing skills compared to unstructured interviewing, it imposes an external indirect discipline on the interviewer to go straight to the subject matter and discusses only issues related to the subject under investigation and it is very useful for collecting in-depth information. On the other hand, it is time consuming. The structured interview was conducted with twelve respondents by the researcher on a face-to-face interaction with the respondents

A pre-test of the questionnaire in all the selected groups was conducted and it provided an opportunity to clarify issues. The pre-test gave an idea on how long it will takes to administer a questionnaire. A few changes were made to the questionnaire (reshaping some questions) after the pre-test.

2.8. Methods of Data Analysis

The data gathered were analyzed using both qualitative and quantitative techniques. The qualitative data were gathered through structured in-depth interviews were analysed by content analysis. On the other hand, with regard to the quantitative data, descriptive statistics like percentage and frequency tables were used for gender, marital status and the level of education. Cross tabulation was also used in analyzing coping strategies of stress. Quantitative data was also analysed using line graphs to know the trend of stress. Responses for gender were coded as (1) male (2) female. Data were then keyed into the software, Excel and Statistical Package for the Social Science (SPSS, version 20). After frequencies had generated, errors were detected in the data entry. Data cleanings were done to avoid distortion in the results.

2.9. Ethical Consideration

The researcher in order to protect the sanity of the study respected the rights and dignities of the respondents by soliciting their consent first before involving them in the research process. The researcher provided them with enough information about the purpose of the study, how the study was to be conducted and what the study sought to achieve at the end of the day. The researcher informed the students that the over-all purpose of the exercise was purely academic and that information would be treated as confidential as possible.

3. Results and Discussions

3.1. Demographic Data of Respondents

This section explains the socio-economic and demographic characteristics of the students to establish the relationship between stress and academic performance. The socio-economic and demographic characteristics include gender, marital status, educational background and students' occupation.

Gender	Frequency	Percentage
Male	43	64.2
Female	24	35.8
Total	67	100
Marital Status		
Married	23	34.3
Divorced	3	4.5
Single	41	61.2
Total	67	100
Major Occupation		
Nursing	5	7.5
Religious Work	4	5.9
Teaching	42	62.7
Unemployed	16	23.9
Total	67	100
Highest Educational Qualification		
Degree	58	86.6
Masters	9	13.4
Total	67	100

Table 2: Socio-Economic and Demographic Characteristics of Students

Source: Fieldwork, 2018

The results indicated that forty-three (45) out of sixty-seven (67) students in the post graduate diploma in education program were males while the remaining twenty-four (24) were females. The male dominance of students in particular, may be attributed to the fact that females have not received the necessary support and encouragement to participate in higher education. The result is comparable to the findings of Calaguas (2011) who lamented that in most African tertiary institutions, males are often outnumber the females. However, at the basic schools, the females are more than the males. His studies conducted on college academic stress, differences along gender line indicated that men are more than the ladies and they mostly experience stress more than their counter part. This was attributed to the fact that most men are married and have several responsibilities in addition to academic stress. The study revealed that men who are under stressed perform abysmally in an end of semester examination.

Female's participation in higher education is very crucial in the sense that women involvement in the higher education will create employment for them and will enable them get additional income to support their household needs. This, in effect, is a good signal of reducing poverty and enhancing standards of living among women. Although, women participation in higher is very low, it is also a good indicator that females are now developing interest in pursuing higher education.

Though male students outnumber the female students, there is still room for improvement for more men to partake in higher education because it will enable them to get extra income after the programme to perform most of their basic responsibilities such as payment of utility bills, payment of school fees and providing accommodation to ensure sustainability and prosperity of their families.

Moreover, the survey revealed that the students had had formal education up to doctorate level and this is helping them to accept new ideas and innovations thereby enhancing their academic performances. In line with this, Bryman, (2008) indicated that education had significant effect on quality of life. In support of the above illustrations, eighty six percent of the students had attained first degree and the remaining thirteen percent had attained second and third degrees. The results indicated that the students' fore knowledge at first and second degree has enable them to performance well academically.

Furthermore, findings indicated that there were significant number of students who were ever married with at least two children than those who were single. The married students performed averagely as compare to the high performance of single students who formed the majority. Perhaps house burden and other demands from the family have greatly influence their academic performance.

In addition, Table 2 illustrates major occupations of respondents. The data demonstrates that the majority, forty-two (42) of the students representing 62.7% affirmed that teaching was their main occupation and that has empowered them to come for further studies. This shows that teaching can conveniently practice alongside with studies. However, it is imperative to note that five (5) students practiced nursing as full-time occupation. It was confirmed by those respondents who have taken nursing as full-time job that they were getting enough money from their occupation to perform their social

responsibilities as family heads and also assisting them to further their education though it is difficult blending the two. It can be inferred from the above discussions that irrespective of one's work or occupation, he or she can still pursue higher qualification for promotion or upgrading. Despite this difficulties of working and at the same time schooling, teachers and nurses among the students performed creditably.

Factor	SA		A		U		D		SD	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Appearing for examination has been a major problem	25	37.3	18	26.9	3	4.4	16	23.9	5	7.5
Failing in examination has posed stress on me	2	3.0	3	4.5	0	0.0	27	40.3	35	52.2
Changing of course has been causing stress on me	3	4.5	4	6.0	2	3.0	36	53.7	22	32.8
Giving assignment has posed pressure	25	37.3	23	34.3	3	4.5	11	16.4	5	7.5
Passing project work caused stress	40	59.7	17	25.3	0	0.0	7	10.5	3	4.5

*Table 3: Educational Stressors Affecting Academic Achievement
Source: Fieldwork, 2018*

In Table 3 respondents were asked to identify the various stressors affecting their academic achievement or performance in the Post Graduate Diploma in Education Programme. The discussions of the stress and academic performance in the Post Graduate Diploma in Education Programme have been ranked in descending order in the subsequent paragraphs.

To begin with, it is deduced from the above findings that the predominant educational stressor affecting academic performance is the students' ability to pass project work. Findings indicate that fifty-seven (57) representing 85% of students strongly agree that passing project work has caused a lot of stress. They explained that most students start their project work by writing proposals when they are about to write their end of second semester examination. In line with this, doing project work and the same time studying for examination mostly affect their performance. In effect, greater percentage of the students could not achieve higher grades as expected. They suggested that writing proposal towards project work should commence after their last examination course paper and that will reduce the stress they go through during such period. This will go a long way of assisting them to perform better academically.

It was authenticated by the respondents in the discussions under Table 4.2 that majority of the students indicated that giving assignments have posed pressure on them. For this reason, they mostly stress themselves doing the assignments especially when it is getting closer to examination. Assignments are inevitable as far as grading students are concern and this compare them to do their assignments irrespective of the stress they go through. This has affected students' academic performance negatively over the years. This is in conformity with Richardson & Rothstein (2008) report that a similar finding in their study points out that stress is significantly correlated with poor academic performance. They indicated that excessive assignments to students in tertiary schools result in stress and exhibit weak academic performance.

Factor	SA		A		U		D		SD	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Changing house has led to stress	5	7.5	7	10.4	9	13.4	25	37.3	21	31.4
Family members leaving the house has caused stress	8	12.0	4	6.0	0	0.00	29	43.2	26	38.8
Spouse leaving the house posed stress	22	32.8	11	16.4	7	10.4	18	26.9	9	13.5
Sending children to school led to stress	25	37.3	14	19.9	5	7.5	12	17.9	11	16.4
Mother/father/single starting work has led to stress	41	61.6	20	29.6	2	3.0	4	6.0	0	0.0

Table 4: Family Stressors Affecting Academic Achievement

Source: Fieldwork, 2018

The data indicate that sixty-one students identified that being a single mother or father and working always result to stress. They pointed out that single parents starting work and at the same time looking after the children is always stressful. Getting appropriate employment these days in Ghana is very cumbersome and hence there is the need to protect their jobs. So, parents working along catering for the children has always posed stress and this has affected their academic performance especially those who are workers and at the same time students. It was disclosed during interview that these students who are working at the same time students perform averagely because most often than not they absent themselves from class because they have to go to work at the expense of their studies. However, those who are only students perform better than their counterpart because they have enough time for their books. The result is comparable to the findings of Riou et al. (2010) who added that there are common stressors in college life including greater academic demands, being on one's own in new environment, financial responsibilities, employment opportunities and exposure to new people and making decisions on a higher level. Room et al. (2005) also added that earning higher grades is a source of stress that affects students to succeed in making good decisions to classmates and other important persons.

The findings further indicate that sending children to school has led to stress. For example, taking them to school in the morning and going for them in the afternoon as well as attending lectures have affected their academic performances. Majority of the students, thirty-nine, who are parents confirmed that sending children to school and at same time going for lectures and examination have always affected their academic performance.

Factor	SA		A		U		D		SD	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Breaking relationship has posed stress	18	26.8	19	28.4	7	10.4	8	12.0	15	22.4
Starting a new relationship has put pressure on me	3	4.5	10	14.9	3	4.5	17	25.4	34	50.7
Getting married has posed pressure on me	4	6.0	1	1.5	2	3.0	22	32.8	38	56.7

Table 5: Heterosexual Stressors Affecting Academic Achievement

Source: Fieldwork, 2018

The study found that starting a new relationship has put no pressure on them. Majority of the students disagree and strongly disagree that starting new relationship has not put any pressure on them. The result indicated that seventeen students representing 25.4% and thirty-four of them representing 50.7% disagree and strongly disagree respectively that beginning a new relationship has put no stress on them. They however explained that most of them are married and even those who have not, are in serious relationship. So, beginning a new relationship has no influence on their academic performance. Similarly, getting married has not posed stress on them. Those who are married recently testified that their preparation towards the marriage and the marriage event did not posed any stress on them and hence did not affect their academic achievement. In this regard, twenty-two students representing 32.8 % disagree whilst thirty-eight representing 56.7% strongly disagree that getting married has not posed stress on them. It was revealed that they planned their marriage for quite a long time. So, they did not waste time in preparation during the marriage. It is imperative to stress that these students' academic performance for the first semester examination were very good and this confirms that indeed, starting a new relationship and getting married have not under no circumstances affected their academic achievement.

Factor	SA		A		U		D		SD	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Borrowing money brought stress to me	16	23.9	24	35.9	8	11.9	9	13.4	10	14.9
Losing property led to stress	0	0.0	3	4.5	6	9.0	25	35.6	33	49.3
Inability to pay school fees on time posed stress	17	25.4	18	26.9	4	5.9	18	26.9	10	14.9
Commuting to campus posed stress	25	37.3	19	28.4	2	2.9	15	22.4	6	9.0

Table 6: Financial Stressors Affecting Academic Achievement
Source: Fieldwork, 2018

Table 6 illustrates issues regarding financial stressors that affect the students' academic achievement. Sixteen representing (23.9 %) and twenty-four signifying (35.9 %) of the students confirmed that seeking for financial assistance from friends and relatives have really put stress on them especially when the semester is approaching examination time. In this case, they must look for money to pay their tuition fees or else they would not be allowed to write the end of semester examination. During this period, they have no option than to borrowing money from their friends and relatives. Sometimes they have to pay the money back with interest and all these embarrassments caused stress on them and consequently affect their academic performance. The reason why such students could not perform up to an expectation is that they would be thinking of how to pay the school fees and at same time thinking of how to get higher grades in the end of semester examination. With regards to seeking financial support, it was substantiated again by Ross et al. (2016) added that there are common stressors in college life including greater academic demands, being on one's own in new environment, financial responsibilities and employment opportunities. Schwäble et al. (2009) stressed that paying school fees is a source of stress that affects students to succeed in making good decisions. This condition has reiterated the progress of some students in the Catholic University.

The overall high level of stress in the students can be attributed to the normal everyday stressors of daily life as well as to the additional stress of course workload, lack of leisure time, financial challenges and frequent academic examinations in a competitive environment.

The data gathered from the respondents during the data collection on campus suggested that there were other stressors affecting their academic achievements which were not stipulated in the above stressors and are shown in Table 7

Factor	Frequency	Percentage
House chores	6	9.0
Co-tenants, staff members	0	0.0
Distance, workload, accommodation	15	22.3
Friends	4	6.0
Church activity	42	62.7
Total	67	100.0

Table 7: Other Stressors That Affect Academic Performance
Source: Fieldwork, 2018

Church activities was also identified as one of the key stressors affecting students' academic performance in the Post Graduate Diploma of Education as more than sixty two percent of the respondents agreed to this in the since that most students hold positions in the church and they have to perform all activities or functions as leaders in the various churches. According to the students, there is the need to secure God's protection and salvation first before any other thing. So, it will be difficult for them to ignore their God given assignments or works. In this case, the idea of securing protection and salvation from God first before learning has always cause stress and that affect their academic performances in school. The fact is that at the time of conducting this research, very few researches have been done in the country as a whole and no research has been done in the school concerning stress and academic performance. The respondents accepted that there is the need for more research into stress in the school to enhance their activities because it will expose most of the key issues confronting the students and the recommendations or suggestions made in that research would assist in reducing stress among tertiary students. In this case, the findings and the recommendations made in that research could be channeled to the appropriate government institutions, agencies and other stake holders for solution and support to improve their academic performances.

More than twenty two percent of the students agreed that distance to school and accommodation were another stressor affecting their academic achievement. They indicated without a doubt that commuting from their houses to school has always been a hectic situation. Though there are cars at Fiapre junction, you have to sit in the taxi for hours and minutes for the driver to load the care before the driver will set off. If a student wants to move straight from town center to campus you would not get any taxi. As a result, the drivers take advantage of the situation to charge higher price especially when the drivers realize that you are late to school and you are seriously in need of the Taxi. The students argued that this condition is not helping them because they do not get what they are anticipating in examination. This situation is affecting their academic performances as lamented by most of the students.

The aforementioned stressors therefore affect students' academic performance and the general performance as a whole. The stressors have resulted in the low academic performance of most students, though there is progressive increase in performance. In line with this, the discussion so far confirmed that there are not only the main stressors that cause low and average academic performances but other stressors such as church activities, distance and accommodation.

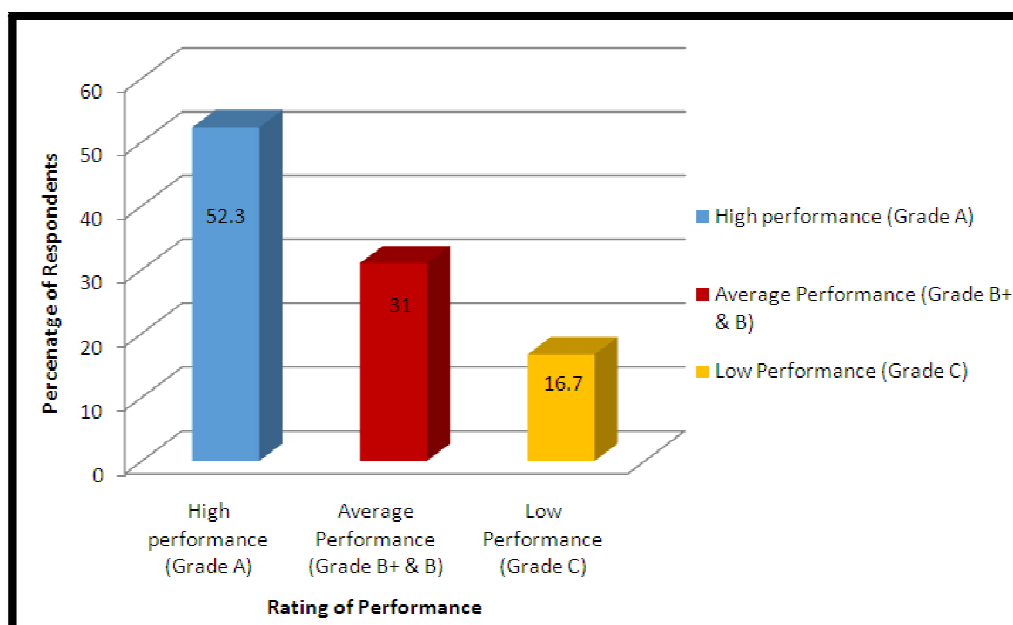


Figure 1: Academic Performance of Respondents
Source: Fieldwork, 2018

3.2. Sources of Stress

These sources of stress were highlighted in the structured interviews conducted in this study. Students expressed their concerns that they faced stress from unemployment, inadequate financial support and poor performance in examination that they should excel in their studies. These high expectations often proved to be a reason of stress and poor performance. This study shows that majority of students were concerned regarding their future, and about getting job after graduation.

Source of Stress	Frequency (n=67)	Percentage (%)
Lack of security in the college	3	4.5
Law and order situation in the country	6	9.0
General corruption in the country	5	7.5
Teachers discouraging attitude	2	3.0
Unemployment	9	13.4
Lack of health facilities	8	11.9
Inadequate financial support	22	32.8
Poor performance in examination	8	11.9
Bereavement of spouse or family friend	4	6.0
Total	67	100

Table 8: Main Sources of Stress among Students
Source: Fieldwork, 2018

It is very imperative to note from Table 4.8 that the main sources of stress among students were many and have negative impact on their academic performance. Each student or respondent has been affected by one or two stressors. In Table 8 for instance, the most stressor among students was the inadequate financial support. Higher percentage over thirty-two (32.8) students testify that they did not get any financial support from anybody being it the parents or relatives. They have to pay all monies for their education by themselves. At times, it becomes very problematic to raise tuition fee. This tuition fee often adds up to stress as identified by Ross et al. (2016) that post graduate diploma in education students who have higher levels of debt worry about their finances and experience higher levels of stress. Their situation becomes worst when one is the bread winner for the family. This is in conformity with Alzahem et al. (2011) who indicated that students face multiple stressors such as academic overload, constant pressure to succeed, competition with peers and financial burden as well as concerns about the future. Money acquired by the students is used in supporting household expenditure, improving their living condition and more importantly payment of school fees. The difficulties of raising money for school fees and other equally important issues couple with learning have caused stress among many students in the post graduate diploma in education program.

The students unanimously affirmed that a greater percentage of them have undergone stress due to unemployment. It revealed during the study that some students have not secured deserving work after first degree. This in effect, has affected their academic performance. In this regard, a question was posed during data collection to find out the student academic performances as being high, moderate and low. It was clearly indicated that a significant number of them performed averagely and others performed below average. The reason given by the students in this regard was that they were thinking of securing appropriate job whilst learning and that has caused their average and low performance.

However, lack of security in the college does not cause too much stress on the students. Majority of the students commute from town and other surrounding hostels and villages to school and that is the reason why lack of security on campus does not cause stress on student's academic performance.

3.3. Level of Stress among Students

Findings indicate that about sixty one percent (61%) and thirty one percent (31%) of the students have experienced moderate and low stress respectively. In the same results, about seven percent (7%) of the students had severe stress as shown in Figure 3.

The students failing in the examination exhibited severe level of stress. Different studies show different impact of stress on academic performance. The results show that too much stress negatively interfered with student's preparation, concentration and performance while positive stress helps student achieve peak performance. Also, it must be suggested that this was the first examination in which the students were exposed to handling a considerable amount of combined courses. Most of the time senior students suggest to their junior students that mostly stress is high in the first semester but in subsequent semester of education to follow, the stress levels would be low and they would be able to handle stress in an effective manner and improve their academic performance.

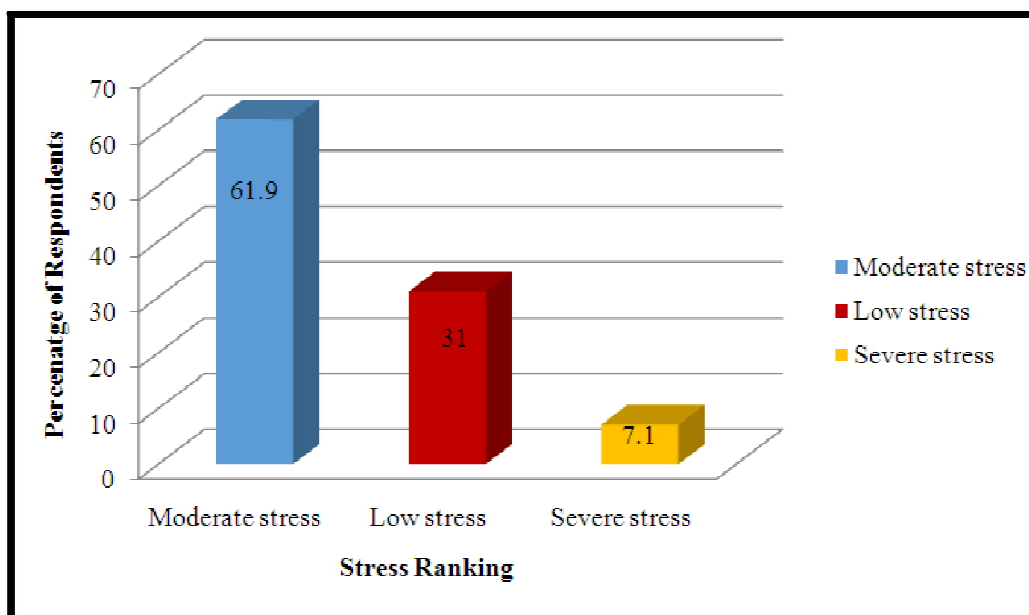


Figure 2: Level of Stress among Students
Source: Fieldwork, 2018

3.4. Stress Coping Strategies

Most of the students in this study were found using combination of coping strategies. This is similar to different studies which show that students utilize a number of strategies to cope stress. The students were found using problem solving (discussion with seniors) and emotion focused (walks, cooking etc.) coping strategies. The use of internet chats and cell phone texting utilized by the students as a coping strategy indicate problem solving coping strategy. Discussing with friends or an emotion focused coping strategy which often takes an ugly form of escaping from real problems. The problem-solving strategy leads to attainment of higher level of academic achievement and success as noted by Van der Meer et al. (2010). This study, however, did not aim to look into the difference in coping strategies as utilized by students leading to difference in the level of academic achievement.

Stress Coping Strategies	Frequency (n=67)	Percentage (%)
Counsel receive from doctors and senior family members	0	0.0
Going out with friends	6	9.0
Watching TV/Movies	15	22.7
Reading books	4	6.0
Taking a walk	1	1.2
Going shopping	1	1.2
Smoking	2	3.0
Drinking alcohol	1	1.2
Using Social Media	16	23.9
Cooking	0	0.0
Watching football	13	19.8
Playing indoor games	2	3.0
Playing football	4	6.0
Talking/discussing with family/relatives	2	3.0
Total	67	100

*Table 9: Stress Coping Strategies Employed by Students
Source: Fieldwork, 2018*

In Table 9, respondents were asked to identify the various coping strategies adopted when under stressed. The discussions of the coping strategies of the post graduate students in diploma education in the catholic university have been ranked in descending order in the subsequent paragraphs.

To begin with, it is deduced from the above findings that the predominant coping strategy in order of importance is using social media such as Whatsapp, Imo Twiter and Facebook. Findings indicate that 23.9 percent of the respondents suggested that using social media were the major coping strategy to reduce stress. However, using social media have affected their academic performance because they spent much time in reading and writing. It was authenticated by the respondents in the discussions under Table 4.9 that majority of the students did not receive counseling when they are stressed. For this reason, most of them did not know what to do during stress. In this vein, a question of coping strategies adopted by the students when under stressed was posed during structured interview and a male student said: "In fact, we adopt a number of coping strategies. But the most prominent one is the social media that we do visit frequently when we are stressful. I think, most of us here use it to reduce stress. (field survey, 2017).

The data further indicated that fifteen students identified watching television as the next major coping strategy. They pointed out that watching television programmes such as Ghanaian movies, Kumkum Bhagya sports activities especially football and other equally entertained programmes always relieve them from stress.

Smoking to relieve stress was not popular amongst students in this study. Similarly, only one student resorted to alcohol intake to counter stress. It cannot be quoted with confidence whether this is the actual situation or an under stated fact. However, this information needs to be further looked into. It is known that stress can lead to depression and propensity to alcohol intake.

4. Summary of Key Findings, Conclusion and Recommendations

4.1. Introduction

The previous chapter presented the data analysis. This subsequent chapter draws an overview of the conclusion and recommendations. The conclusion is based on the major findings of the study. Recommendations are also made for policy planners, policy makers, students and school authority.

Stress has been a challenging issue in recent times. In spite of considerable efforts made globally to reduce the percentage, some countries are still facing serious challenges in stress especially in developing countries like Ghana. The commitment by the school authorities to reduce stress among tertiary students in Ghana are limited.

The university needs to make efforts to combating stress as means to help students to improve their academic performance through various initiatives at all levels, especially post graduate students in education.

4.2. Major Findings

4.2.1. Stress and Academic Achievement

The study found that stress has contributed immensely to their poor performances. For example, it was indicated that starting project work in the second semester around examination time have mostly contributed to their average and low performance. In addition, too many assignments have also contributed to such a low and average achievements.

The study generally revealed that stress over the years have generated average results. This mostly occurred as a result of those students who are parents and at the same time schooling have little time for their books and cannot perform well. It must be noted that stress is causing more harm to students hence, the earlier the school authorities find solution to it the better it will be for the students.

4.2.2. Main Sources of Stress among Students

The study showed out that the major stressor impeding the students' academic performance is inadequate financial support that they did not get from relatives or government. Majority of the respondents affirmed that they have to pay all monies for their education alone and sometimes raising money for tuition fee is difficult. The difficulties of raising money for school fees and other equally important issues couple with learning have caused stress among many students in the post graduate diploma in education program and that have affected their academic achievement.

Again, the result indicated that some students have not secured deserving employment after first degree. This in effect, has affected their academic performance. The study revealed that they were thinking of securing appropriate job to get money to their school fees and at the same time learning which has caused their average and low academic performance. It was clearly indicated that a significant number of them performed averagely and others performed below average as a result of not getting appreciable employment.

4.2.3. Stress Coping Strategies Employed by Students

It was found during the survey that the predominant coping strategy adopted by the students is the use social media such as Whatsapp, Imo, Twitter and Facebook. Findings indicate that 23.9 percent of the respondents suggested that using social media were the major coping strategy to reduce stress. However, using social media have affected their academic performance because they spent much time on the social media in reading and writing.

The data further indicated that fifteen students identified watching television as a major coping strategy. They pointed out that watching television programmes such as Ghanaian movies, Kumkum Bhagya, sporting activities especially football and other equally entertained programmes always relieve them from stress.

5. Conclusion

The study was conducted with the objective of understanding the impact of stress on tertiary students' academic performance in the Catholic University College of Ghana, Fiapre with specific focus on post graduate students in education. Stress has been identified in the school as a major course of average and low performances among students.

When students' stress is not given appropriate support, it has great potentials to reduce students' academic achievements.

Stress is currently affecting many tertiary students and it has great consequences on the future of the Ghana's economy. This is because when students are not able to perform well academically, they will not get best certificate to offer them better jobs so as to contribute meaningfully to the total development of the Ghana. About ninety percent of the students admitted that stress is causing average or poor performances. Evidence from the field also suggests that the level of interest in fighting stress among students in the tertiary institutions is very low. It is rather untoward that school authorities have not taken pragmatic measures to reduce stress on students. Therefore, there is the need to publicize and showcase the negative impact of stress on students' academic performance for authorities to develop interest in it.

Stress is problematic. When effectively addressed, it can be the pillar for reducing low and average performances and enhancing best and higher performances among the students in the tertiary institutions. It can also reduce most of the stress related diseases such as headache. Throughout all tertiary institutions, stress is a huge threat to many students' performances. There is virtually no support in addressing stress in the various tertiary schools. For example, if the Catholic University College of Ghana decides to address stress among her students, it can conveniently be combined with counseling activities. This can eventually reduce stress and enhance academic performance.

6. Recommendations

The recommendations presented herein seek to improve students' academic performance by reducing the main stressors affecting them.

The most stressor among students was the inadequate financial support. It was highlighted that most students do not get any form of financial assistance either from parents or government institutions. Therefore, there is the need for strong advocacy by the executive members of School Representative Council (SRC) to dialogue with the university authorities and if possible the municipal assembly on conducive terms of payment of school fees. If this is done, the school administration preventing students from writing examination because they owned the school will be minimized. The municipal assemble can also institute scholarship for needy tertiary students so that in time of need they can rely on them. In this regard, there is the need for government to gradually place such scholarships on the national agenda because this will promote students' academic performance.

Findings indicate that fifty-seven students strongly agree and agree that passing project works have caused a lot of stress. They explained that most students have to start the project work when they are about to write their end of second semester examination. In line with this, doing project work and the same time studying for examination mostly affect their performance. It is possible to deal with the above by setting up date for students to start their project works, perhaps after examination and the authorities should be strict on the time to start it. This can be done through the project work coordinator and supported by the school academic affairs team.

There is growing demand for skilled human resources internationally. Therefore, reducing students' stress at the various tertiary schools will assist them to perform well academically and that can produce many skilled labours. Unfortunately, the municipality and Ghana at large have not joined hands to produce more skilled human resources to ensure development in the country. So, government, NGOs, and other stakeholders should come on board to improve the quality and the quantity of skilled human resource by supporting school authorities to reduce stress among tertiary

students. This could be done through counselling, organizing activities to reduce stress, public discussions on it and workshop for the students on the need to reduce stress because the nation needs them to develop. The various tertiary institutions' authorities in collaboration with the municipal assembly and government can again organize meetings to inform the stakeholders and other people who are interested in education that before this country can develop, it needs a lot of these skilled human resources. Therefore, there is the need to put all resources together to reduce stress drastically.

With regard to coping strategies, Findings indicate that 23.9 percent of the respondents suggested that using social media such as Whatsapp, Imo, Twiter and Facebook were the major coping strategy to reduce stress. However, using social media have affected their academic performance because they spent more time in reading and writing. The SRC, other students' clubs and associations can establish studying and learning platforms for students to go there whenever they are stressed. This, in a way, can assist them in reducing stress and also help them to learn at same time.

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