UNIVERSITY OF CAPE COAST

STRESS AND COPING STRATEGIES AMONG FIRST YEAR STUDENTS OF COLLEGE OF EDUCATION STUDIES, UNIVERSITY OF CAPE COAST

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature…… Date……

Name: …….

Supervisors' Declaration

We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of theses laid down by the University of Cape Coast.

Principal Supervisor's Signature…… Date……..……

Name: ……

Co-Supervisor's Signature……. Date……..……

Name: ……..

ABSTRACT

The study was undertaken with the aim to investigate stress and coping strategies among first year students of the University of Cape Coast. The descriptive survey research design was adopted for this study. The study was guided by three research questions and six hypotheses. A sample size of 300 first year students was selected for the study through cluster, proportionate and simple random sampling procedures. The researcher and five data collection assistants administered the adapted version of the Students Stress Inventory and Stress Coping Style Inventory (SCSI) to the selected respondents in their lecture theatres and it took us a period of two weeks to finish with the data collection. Data were analysed using descriptive statistics (means and standard deviation) and inferential statistics independent samples *t*-test and One-Way ANOVA). The findings indicated that there was high level of stress among the students. The study revealed that environmental, financial and academic stressors were the major common stressors to the students. Most students use active emotional-focused coping and active problem-focused coping strategies. There was no significant difference in gender in relation to stress. Males and females do not differ in stress coping strategies. Students from the three faculties do no differ in their stress level and also in the use of coping strategies. It was therefore recommended that students should be educated on both emotional-focused coping strategies and problem-focused coping strategies so that they can use them properly under different situations.

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DEDICATION

To Dr. John Ofori Attram and my family.

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CHAPTER ONE

INTRODUCTION

The beginning of the 21st century is characterized by the rise in globalization, a process which diminishes the necessity of a common and shared territorial basis for social, economic and political activities, processes and relations. Education, especially tertiary education is one major aspect that has undergone changes in the face of globalisation. A country needs to provide quality education open to individuals from all walks of life in order to meet the demands of globalisation (Crane & Matten, 2010). Modern society is characterised by overcrowded, noisy society that is often referred to as the rat race. Human lives are run by deadlines, the clock, mobile phones, computers, other demands and this is partly why stress is more of a problem today.

Background to the Study

The concept of stress is familiar to most people and mostly individuals associate stress with negative situations such as death of a loved one, financial difficulties and being stuck in traffic jam etc. but that should not be the case because there is positive stress (eustress) such as completing school, preparing for a wedding etc. (Selye, 1976). Stress is part of life and this is affirmed by the statement of Selye in 1976 that for one to be totally free without stress is to be dead. The term “stress”, as it is currently used was coined by Hans Selye in 1936, who defined it as the non-specific response of the body to any demand for change.

According to Mundia (2010), stress is a non-specific physiological reaction to internal and external demands made on the body. Stress arises when individuals perceive a discrepancy between the physical or psychological demands of a situation and the resources of his or her biological, psychological or social systems (Sarafino, 2012). Folkman and Lazarus (1980), define coping as the cognitive and behavioural efforts made to master, tolerate, or reduce external and internal demands and conflicts among them. O'Driscoll et al (Robotham, 2008) defined coping as "how an individual seeks to: eliminate or reduce stressors in their environment, alter their appraisal of the potential harmfulness of these stressors, or minimize the extent of strain that they will experience as a result of these stressors" (p. 741). Thus coping refers to efforts to control, reduce or learn to tolerate the events that lead to stress. To deal successfully with stress, a person may require using different types of techniques. Clegg (2009) in a literature review identified various stress coping strategies including problem-focused coping, social support, seeking counselling and avoidance of self-medication.

Folkman and Moskowitz (2004) purport that more direct, and potentially more positive ways of coping with stress could be put into two main categories, namely emotion-focused and problem-focused coping strategies. In emotion-focused coping, individuals try to manage their emotions during stress situations, and seek to change the way they feel about or perceive the problem. Examples of emotion-focused coping include seeking social support for emotional reasons, positive reinterpretation and growth, acceptance, denial and mental disengagement. Problem-focused coping on the other hand targets the causes of stress in practical ways which

tackles the problem or stressful situation that is causing stress, consequently directly reducing the stress. Problem-focused strategies aim to remove or reduce the cause of the stressor. Examples of Problem-focused coping include problem-solving, time-management and obtaining instrumental social support.

According to Feldman (2008), problem-focused coping tries to modify the stressful problem or source of stress. This coping strategy leads to changes in behaviour or to the development of a plan of action to deal with stress. Among the examples of problem-focused coping are active coping, planning, suppression of competing activities, restraint coping, and seeking social support for instrumental reasons. Attending university and embarking upon an academic career is a pleasurable and exciting experience for many people. For many students, however, the transition to university and pursuing academic career may prove far more stressful than exciting (Bojuwoye, 2002; Hystad, Eid, Laberg, Johnsen & Bartone, 2009). University students are going through a transition period from adolescence to adulthood filled with many challenges in life due to various changes and choices that they have to make in order to get academic qualification. University provides students' tertiary education and psychosocial development (Tao, Dong, Pratt, Hunsberger, & Pancer, 2000). Besides pursuing knowledge in university, a student also gets to socialize with different kinds of people and undergo psychological development. Studies show that entering university may bring strain or stress (Gall, Evans, & Bellerose, 2000). Many of them face culture shock as university life is different from school life. This is because university students face a changing education system, lifestyle, and social environment. University seems to be stressful for some students because it is an abrupt

change from Senior High School (S.H.S) and training colleges where students do not attend classes after 4:00pm and students activities are mostly regulated by bells and sirens. Most students are young adults who are in the process of developing personal characteristics and identity in order to function with a greater psychological and financial independence (Furnham, 2004). First year seems to be the most critical for university adaptation because of the big numbers of possible adjustment difficulties it can generate (Clinciu, 2013).

The review of the adjustment literature reveals numerous relevant constructs linked with university/college adjustment, like anxiety, depression, stress vulnerability, anger, mood, mental illness, indicative for negative adaptation (Clinciu, 2013). All of these are counterbalanced by good psychological adjustment, domain satisfaction, ability to develop new coping strategies, a better sense of ego functioning (self-efficacy, self-esteem), and well-being, indicative for positive adaptation. A good first-year transition encompasses independent functioning including the ability to negotiate with a new and complex world to develop internal motivation for learning, to have a good time and money management, to attend classes and keep up assignments (Mattanah, Handcock & Brand, 2004). Although some level of stress is necessary for personal growth to occur, the level of stress can overwhelm a student and produce adverse effect in the individual. For instance, most students do not have adequate knowledge about the nature and the demands of the programmes they want to pursue, infrastructural inadequacies and the corresponding physical strain they are to encounter on campus. Psychosocial stress is high among freshmen, women, and international students because of the adjustment they must make in their social, academic, and cultural lives in a

new environment, having left all previous support persons such as parents, siblings, and high school friends (Seyedfatemi, Tafreshi & Hagani, 2007). Stress is idiosyncratic in that what is stressful to one individual in one situation may not be stressful to another person or to the same person in a different situation. This dynamic nature of stress and coping poses many challenges and requires that researchers pay adequate attention to the personal and situational context in which stress and coping occur.

Globally, the incidences of stress and stress-related illnesses such as anxiety and depression among students, trainees, and qualified physicians have increased and received significant attention in literature (Voltmer, Kieschke, Schwappach, Wirsching & Spahn, 2008; Dyrbye, Thomas & Shanafelt, 2006; Stucky, Dresselhaus & Dollarhide, 2009). Many studies highlighted mental health issues in young adult, particularly alcohol use disorders, are common during their studying years at university (Blanco, Okuda, Wright, Hasin, Grant, Liu, Olfson, 2008; Milojevich & Lukowski, 2016). According to health surveys, young people from 12 to 25 years old suffer from an insufficient level of psychological health (Windfuhr et al., 2008; Thapar, Collishaw, Pine & Thapar, 2012). Some studies also show that compared to individuals of the same age (Adlaf, Demers & Gliksman, 2005; Boujut, Koleck, Bruchon-Schweitzer & Bourgeois, 2009) and in general, to any other population (Blanco et al., 2008; Walsh, Feeney, Hussey & Donnellan 2010; Moreira & Telzer, 2015), students have more psychological problems. Students' psychological discomfort is reflected in several ways including depression, anxiety, stress, and sleeping disorders (Petrov, Lichstein & Baldwin 2014; Milojevich & Lukowski, 2016). This discomfort has been

the subject of many investigations. In fact, depression is common in students from 15 to 24 years olds (Lafay, Manzanera, Papet, Marcelli & Senon 2003). According to a French study (Boujut, Koleck, Bruchon-Schweitzer & Bourgeois 2009), 27, 18, and 3% of college students suffer from mild, moderate and severe depression, respectively. More than 83% of students from the University of Lodz suffer from fatigue (Maniecka-Bryła, Bryła, Weinkauf & Dierks, 2005). According to the 2005 National Survey of Counselling Centre Directors, 154 students committed suicide in America. In addition, according to two French studies, 15% of students had suicidal thoughts (Lafay et al., 2003) while 3% had a suicidal tendency (Boujut et al., 2009). In Ghana, the suicide case was not different as fourteen (14) people committed suicide within the first three month in 2017 (Ghanaweb, 2017)

Furthermore, another study found that 60% of first-year students of a business school (Ecole Supérieure de Commerce) had significant levels of psychological distress and low self-esteem (Strenna, Chahraoui & Vinay, 2009). Their coping strategies were principally based on withdrawal (Strenna et al., 2009). Humphris et al., (2002) found that more than 30% of European dental students reported significant psychological distress and 22% reported a high level of emotional exhaustion. These mental health issues among students are of growing concern (Castillo & Schwartz, 2013; Milojevich & Lukowski, 2016). These could also be associated with the broader concept of "stress," that involves all aspects of life's difficulties, including psychological discomfort. Every student deals with the same stress differently (Boujut, 2007). A French study showed that 79% of students reported being stressed (Vandentorren et al., 2005) Factors such as year of study, gender and

background influence students' experience of stress (McInnis, 2001). Therefore there was the need to examine some of these factors in the Ghanaian stetting. Ghanaians also face similar stress as people of other countries also face stress. According to Akussah, Dzandu & Osei-Adu, (2012), highly educated records staff of PRAAD experienced lower stress levels compared to their counterparts who were not highly educated in Ghana.

In Ghanaian universities, the issue of stress is not all that different from what is happening in other countries. For instance during the 2010/2011 academic year 280 out of 398 newly admitted undergraduate students offering educational psychology at University of Cape Coast perceived university life to be moderately stressful whilst 14 (3.5%) also perceived life to be highly stressful (Amponsah & Owolabi, 2011). Studies conducted on distance education in Ghana reveal that students face problems such as combining full time work and family demands with studies. Studies on distance education indicate that many students are stressed as they have a lot of responsibilities to meet while meeting the academic demands of their learning institutions (Kwaah & Essilfie, 2017). Additionally, distance education students have the problem of combining work, family demands, and other commitments with packed academic work (Panchabakesan, 2011).There could be a wide range of factors that pose stress to students such as academic workload, high frequency of examinations, financial, problems family/marriage problems. As stress is part of human live, gender and age of a person all play important role as to whether a particular situation will be perceived as stressful or not as well as the coping mechanism to use and it was in this direction that this study was carried out to find out the level of stress, stressors and coping strategies among

first year students at University of Cape Coast.

Statement of the Problem

Stress is a common issue among individuals worldwide and how individuals cope and manage stress differ from person to person. Professional workers, non-professional workers and students at a point in their lifetime complain about stress (Ciccarelli & White, 2009). According to the National College Health Assessment (2012), 433 out of 819 Georgetown undergraduates reported feeling higher than average levels of stress. Due to the challenging nature of university, students can potentially experience high levels of stress that can affect their health and academic performance (Hamaideh, 2011). Indeed, an increasing number of university students appear to be experiencing significant mental health issues (Healy, 2010). These trends indicate that stress and mental health issues are likely to become an even more notable phenomenon amongst university students. Benton, Robertson, Tseng, Newton, and Benton (2003) as well as Mundia (2010) found that severe and profound kinds of stress can lead to death through suicide or stroke, and along with depression and anxiety, stress is rated one of the three common mental health problems that affect university students in the world. Also, Hayford (2014) conducted on study on stress of nursing students in University of cape Coast and Cape Coast Nursing and Midwifery training college. The finding revealed that both undergraduate and diploma students have high level of stress. The question as to how these students deal with their high stress level was not addressed in the study.

The study of Kwaah and Essilfie (2017) concluded that some of the final year distance education students in University of Cape Coast use tobacco,

alcohol and other prescribed drug to address stress situation. Their study did not look at first year regular students as this study sought to do. If students are not educated on proper stress coping strategies and they keep on resorting to drug use the long term effect can be devastating. Again, Amponsah and Owolabi (2011) worked on the level of stress among fresh University students in Ghana. Their findings indicated that 280 out of 398 students are moderately stressed. However, their study did not find out what factors help students to manage their perceived stress as this current study sought to do. Furthermore, Gyambrah, Sesay and Amponsah (2017) found that the prevalence of stress among distance education learners at Winneba to be high. However, further analyses are needed on other samples; thus, this current study focused on first year regular university students.

Yeboah, Ansong, Antwi, Yiranbon, Anyan and Gyebil (2014) reported that there is a considerable high level of stress among health care professionals at Komfo Anokye Teaching Hospital when they investigated into six elements (demand factors, control factors, support factors, relationships factors, change factors and role factors) that contribute to the stress of health care professionals. However, their study did not look at coping strategies used by health care professions to cope or manage their stress and this current study seeks to do that.

Azila-Gbettor, Atatsi, Danku, Soglo (2015) conducted a study on stress and academic achievement of business students in Ho polytechnic, their study revealed that stress level cut across all students from first year to third year. Academic stressors and campus/administrative/transition stressors were the most dominant stressors. They used non-parametric statistical tools (Mann-

Whitney U Test and Kruskal Wallis Tests) to analyse their data that has low statistical power as compared to the use of parametric tools used in this current study. The question as to whether these findings would be consistent with education students, particularly first year students under the College of Education Studies at University of Cape Coast needed to be investigated into.

Purpose of the Study

The general purpose of this study was to find out stress and coping strategies among first year undergraduate regular students at University of Cape Coast. Specifically this study sought to find out:

1. the level of stress among first year undergraduate regular students of University of Cape Coast.
2. the stressors that are very common among male and female first year undergraduate regular students of University of Cape Coast.
3. the coping strategies that male and female first year undergraduate regular students of University of Cape Coast employ whenever they encounter stress.
4. age differences in stress of first year undergraduate regular students of University of Cape Coast.
5. age differences in coping strategies used by first year undergraduate regular students of University of Cape Coast.
6. differences in stress among students in the various faculties under College of Education Studies.
7. differences in coping strategies among students in the various faculties under College of Education Studies.
8. the relationship that exist between stress and coping strategies.

Research Questions

This study was guided by the following research questions:

1. What is the level of stress among first year undergraduate regular students of University Cape Coast?
2. What common stressors do first year undergraduate regular students of University of Cape Coast face on campus?
3. What common coping mechanisms do first year undergraduate regular students employ whenever they encounter stress?

Research Hypotheses

1. H_0: There is no significant gender difference in stress levels among first year undergraduate regular students of University Cape Coast.

   H_1: There is a significant gender difference in stress levels among first year undergraduate regular students of University Cape Coast.
2. H_0: There is no significant gender difference in coping with stress among first year undergraduate regular students of University Cape Coast.

   H_1: There is a significant gender difference in coping with stress among first year undergraduate regular students of University Cape Coast.
3. H_0: There is no significant age difference in stress levels among first year undergraduate regular students of University Cape Coast.

   H_1: There is a significant age difference in stress levels among first year undergraduate regular students of University Cape Coast.
4. H_0: There is no significant age difference in coping with stress among first year undergraduate regular students of University Cape Coast.

H_1: There is a significant age difference in coping with stress among first year undergraduate regular students of University Cape Coast.

5. H_0: There is no significant difference across faculties with respect to stress levels.

   H_1: There is a significant difference across faculties with respect to stress levels

6. H_0: There is no significant difference across faculties with respect to stress coping strategies

   H_1: There is a significant age difference across faculties with respect to stress coping strategies

7. H_0: There is no significant relationship between stress and coping strategies.

   H_1: There is a significant relationship between stress and coping strategies.

Significance of the Study

The findings from this study would go a long way to assist students to better understand stress and how to minimise stress. Also, the findings from this study will enable educational administrators and lecturers identify sources of stress to students and how best they can reduce these stressors for the students. Furthermore, the findings from this study would assist students to understand appropriate coping strategies that they can use for a short period of time before seeking professional assistant so that stress will not overwhelm them.

Again, this study would assist counsellors especially at the University of Cape Coast Counselling Centre and management at the Health, Physical

Education and Recreation to develop effective stress management strategies to assist students on campus. Lastly, this research would contribute to knowledge and identify gaps to be filled by other researchers to in the area of stress.

Delimitation of the Study

This study was delimited in its scope and in terms of geographical location. In terms of scope, the study covered stress and coping strategies among first year undergraduate regular students of College of Education Studies, University of Cape Coast. Undergraduate level 200, 300 and 400 as well as all post-graduate students were not part of the study. This was because first year students are considered to be new in the system and they will need to adjust psychologically and socially the most. Geographically, it was delimited to Cape Coast Metropolis. The rationale for selecting Cape Coast Metropolis as the study area for this study was that the area has the characteristics of the population intended for this study and also to ascertain whether certain trends in stress coping literature are consistent with this particular sample in Cape Coast Metropolis.

Limitations to the Study

A limitation to the study was the use of descriptive research design for this study. As it gives a snap-short of the current situation of the phenomenon under investigation, the chances of the situation under investigation changing due to passage of time is very high and to overcome this problem, the researcher was able to work within time frame to report on the situation.

Again, the questionnaire as the data collection instrument has limitations which could affect the study. The use of adapted instrument could lead to the instrument not eliciting the needed data for the study. In addressing

such a weakness, a sample of the instrument was given to my supervisor for them to peruse it. Afterwards, the instrument was pretested on 40 first year students from the College of Health and Allied Sciences to ensure that the instrument elicited the needed information for the study before the instrument was used for the main data collection.

Respondents may not feel encouraged to provide accurate, honest answers on the questionnaire. To reduce such a weakness, the researcher informed the participants not to disclose their identity on the questionnaire and also assured them that the information they would provide would be used purely for academic purposes therefore their maximum cooperation is much needed. Also, there is the tendency on the part of some students not to respond to all the items on the questionnaire. The researcher was able to minimise this by cross-checking all filled and returned questionnaires to make sure that it is complete.

Definition of Terms

Coping strategy: this refers to the thoughts and actions we use to deal with a threatening situation.

September rush: romantic relationship mostly between continuing students and first year students that does not last for a long period of time.

Stress: a state of mental or emotional strain or tension resulting from adverse or demanding circumstances.

Organisation of the Study

The study was organized into five chapters. Chapter One entailed the introductory part of the study, background to the study, statement of the problem and the significance of the study. It also covered the purpose of the

study and the consequent research questions that were answered and hypotheses that were tested. It established the delimitation of the study. The Chapter Two reviewed related literature in three perspectives; they are conceptual, theoretical and empirical perspectives.

The Chapter Three covered the methodologies in terms of research design, population, sample and sampling procedure, instrument and procedure for data collection and data analysis procedure. The Chapter Four talked about the results and discussions. Chapter Five made up of Summary, Conclusion and Recommendations.

CHAPTER TWO

LITERATURE REVIEW

This chapter presents a literature review. This covered review of literature in the following areas relating to stress, coping strategies among first year undergraduate regular University students. This chapter was organised into three main parts; conceptual framework, theoretical framework and empirical studies.

Meaning of Stress

Stress is a common element in the lives of every individual, regardless of race or cultural background (Garret, 2001). Campbell (2006) defines stress as the adverse reaction people have to excessive pressure or other types of demands placed on them. Stress occurs when an individual is confronted by a situation that they perceive as overwhelming and cannot cope up with.

Reason, Terenzini and Domingo (2006) and Tinto (2001) asserted that the first year of higher education is an important transitional period that will determines ones to success or failure at university. Other studies by Nelson, Duncan and Clarke, 2009; Tinto and Pusser, 2006 identified several factors that influenced first-year tertiary students' experience. These included: a) prior academic performance (French, Immekus & Oakes, 2005; Johnson, 2008; Scott, Shan, Grebennikov & Singh, 2008); b) social and academic readiness to collaborate with course lecturers and other students (Lohfink & Paulsemn,

2005); c) technical readiness to use online technologies (Geng & Disney, 2010); and d) conflicting work commitment (Long, Ferrier & Heagney, 2006).

Causes of Stress

The father of stress, Hans Selye named the factors causing stress as stressors. He mentioned that stressors could be physical, physiological, psychological or socio-cultural. Bernstein, Penner, Stewart & Roy (2008) define the sources of stress as every circumstance or event that threatens to disrupt people's daily functioning and causes them to make adjustments. Most students enrolled at universities have high expectations, which place more demands and stress on them. Students must also adjust to being away from home for the first time, maintain a high level of academic achievement and adjust to a new social environment (Gadzella, 2004). Yusoff, Rahim and Yaacob, (2010) identified ten sources of stress among Malaysia medical students and the stressors include tests and examinations, the big range of content to be learnt, lack of time to do revision, poor marks, having self-expectation, insufficient skill in medical practice, fail to follow the reading schedule, heavy workload, having difficulty in understanding the content and fail to provide answers to teachers.

Willcoxson, Cotter and Joy (2011) have identified these factors as contributing to ones withdrawal from study: financial problems, transferring to another university, academic difficulties, family responsibilities, personal problems and poor quality teaching. In a study by Ros, González and Natividad (2012) found that perceived stress was common in the first year of university studies, and that the highest stress levels were related to oral presentations, academic overload, lack of time to meet commitments, and

taking exams. For the purpose of this study the researcher will limit himself to some of the common stressor among first year University students.

Academic Performance Pressure

The pressure to perform academically is one of the main causes of stress among young adults of which first year University students are part of this group category. Academic factors were the predominant cause of stress in most students, followed by physical, social, and emotional and majority of students with stress reported high scores of poor self-esteem, and about half scored high on depression scales (Baste & Gadkari, 2014). Furthermore, Feld (2011) posited that the most important stressors encountered by students include high individual and external expectations, and stressful surroundings as well as academic motivators such as academic tasks, ranks and college recognition. Results from the literature suggest that higher level of stress to be associated with poor academic performance (Sohail, 2013).

Other potential sources of stress include excessive homework, unclear assignments, conflicts with instructors, and uncomfortable classrooms (Hirsch & Ellis, 1996). University students need to reach certain levels of academic achievement to graduate. The academic achievement is determined by their performance during classroom activities, assignments, presentations and examinations (Ong & Cheong, 2009) and this is in line with Shields (2001) assertion that the pressure to earn good grades and earn a degree is very high among university students. This means that they are evaluated throughout the semester.

Study by Panchabakesan as cited by Kwaah and Essilfie (2017) revealed the coursework which include attending lectures, assignment, quizzes

and end of semester examination can be very demanding and the competition for earning good grades can be very demanding. Stress levels may escalate to significant proportions in some students, to present with symptoms of anxiety especially during tests and examination periods. According to Chapell, Blanding, Silverstein, Takahashi, Newman, Gubi and McCann, (2015), a modest prevalence rate of 10 to 35 percent of college students experience functionally impairing levels of test anxiety. The findings from a number of studies indicated that extensive course loads, lack of physical exercise, and long duration of exams were the factors contributing to stress and anxiety around the examination periods as reported by the students (Harikiran, Srinagesh, Nagesh & Sajudeen, 2012; Hashmat, Hashmat, Amanullah & Aziz, 2008; Shah, Hasan, Malik & Sreeramareddy, 2010). Also, a number of studies show that parental pressures and teachers' expectations were associated with stress around the time of examinations or about choosing particular academic study or a future career. For example, students who joined dentistry due to parental pressure, with associated fear of facing parents after failure, described greater stress than those who joined of their accord (Acharya, 2003; Tangade, Mathur, Gupta & Chaudhary, 2011).

First year university students need to do their best academically to avoid being expelled from the University. For instance, in University of Cape Coast any first undergraduate regular year student who loses nine credit hours coursework (earning 3E's) is automatically withdrawn by the University system leading students to be under a great deal of pressure as they struggle to excel in school. The same is true for those who are seeking scholarship funding or who must keep their grades up in order to keep existing scholarship

awards. It is very common to hear students saying the pressure on University of Cape Coast is extremely high and this had led the university earning the name "University of Competitive Choice."

Financial Stress

Financial stress referred to the amount of stress a student had about their financial situation. Davis and Mantler (2004) described financial stress as the subjective, unpleasant feeling that one is unable to meet financial demands, afford the necessities of life, and have sufficient funds to make ends meet. He noted that people's perception of their financial situation is implicated in the negative outcomes. From the perspective of Davidson, Robertson, Anderson and Ward (2011) financial stress is heavily correlated with poor money management skills, with a very direct relationship between the degree of financial stress someone faces and their ability to manage their expenses, control their debt, and pay their bills on time. Many university students experience financial stress. This can involve the struggle to find sufficient money to pay for high tuition fee, as well as securing the funds needed to cover the costs of living while attending school.

The most important financial stressors included were not getting financial support from family for pursuing studies, parents control the money spent, trouble managing a budget, insufficient money for paying personal mobile and internet expenses (Pariat, Rynjah & Kharjana, 2014).

Even though we have in place Student Emergency Relief Fund (SERF) only small proportion of the student population are able to qualify for it and with Students Load Trust Fund (SLTF) students who are able to successfully go through the loan process for sufficient financial aid to cover immediate

University costs have to cope with the financial stress of knowing that they will have to face paying back a large sum of money following graduation. The debt associated with student loans can be a source of stress for some students because failure to pay the debt within the stipulated time will lead to publishing one's name among the names of defaulters and students wants to avoid this form of embarrassment. During undergraduate time many students go for student loan with the hope that they will secure employment soon after graduation so that they can repay their debt but the embargo placed on employment is inhibiting/ preventing them from realising their dream. On June 22, 2016, Student Loan Trust published over 31,000 names of defaulters and some of the names published on its website are said to have defaulted for close to ten years (Allotey, 2016).

Interpersonal Relationships

Kato, (2013) defined interpersonal stressors as "stressful episodes between two or more people that involve quarrels, arguments, negative attitudes or behaviour, an uncomfortable atmosphere during a conversation or activity and concern about hurting others' feelings" (p.100). A study by Steinberg (1990) indicated that although not high in frequency, negative interpersonal interactions such as conflict with family and friends, teasing or harassment by peers, and being reprimanded by parents or teachers are a feature of the adolescent experience. Interpersonal stressors such as these are examples of low-frequency events that nevertheless have a high psychological impact. Peer harassment occurs infrequently, but it is a significant predictor of depression and anxiety (Nishina & Juvonen, 2005). Interpersonal stressors such as peer harassment and conflict with parents are among the most frequent

and powerful predictors of psychological distress among individuals (Almeida, 2005).

Poor relationships with peers and family, poor eating and sleeping patterns, unhealthy habits, and loneliness may also influence some students negatively by increasing their level of stress (Hudd, Dumlao & Erdman, 2000; Borrego & Konduri, 2004). University students especially first year students meet people of different ages and backgrounds, thus interpersonal skills are needed to socialize with the people around them. There are many different relationships of which university students finds themselves in. The most common ones are casual, cordial and intimate relationship. In the early state in university, individual may find difficult to cope with and trust and find true friends. Some students especially females may get themselves in short time romantic relationship which is termed as "September rush" which few may get stressed and depressed. Fights or argument with roommate or friend or with any one on campus may result in stress. Less is known, however, about the impact of interpersonal stressors for the physical health of adolescent because many of the previous researches focused on stress in a general sense, using measures and inventories that include stressors and major life events in a variety of domains, such as work, relationships, and finances (McDade, Hawkley & Cacioppo, 2006; Taylor, Lehman, Kiefe & Seeman, 2006). Less work has examined the impact of actual interpersonal interactions that are typical of everyday life, and very little has examined this potential link among younger samples (Fuligni, Telzer, Bower, Cole, Kiang & Irwin, 2009). Nevertheless, there are recent findings to suggest that such interpersonal stressors may be associated with physical health. For example, adolescents

who experience more frequent harassment from peers also report more physical complaints, such as headaches and fatigue (Nishina, Juvonen & Witkow, 2005). Kuroda, Aritoshi and Sakurai, (2004) posited that interpersonal relations and friendship are especially important for young people to maintain their mental health.

Environmental stressors

Stress can be said to exist in an environment, when the environment is felt to be making demands on people that exceed their ability to cope. Stress originates in adverse environmental conditions interfering with normal human functioning and is considered a threat at present and even in the future. Rishi and Khuntia (2012) stated that environmental stressors are typically aversive, primarily uncontrollable and of variable duration and periodicity and require low to moderate adjustments. Another cause of stress for university students is the new university environment itself. Human emotion and behaviour are mostly influenced by the surrounding. Change of social circumstances can make the university students stress especially for those who did not go to boarding house during their second cycle of education, they face the difficult challenge of leaving home, separating from their parents, and beginning the process of finding their own identity as an adult and their place in the world. They need to practise housekeeping, to manage a budget, and to find their way around strange place.

Environmental stressors can create an unpleasant atmosphere, poor performance, absenteeism and possibly even physical injuries (Adomaitis, 2011). Environmental stressors may be minor irritations and frustrations of everyday life that we all experience such as getting things done quickly,

overcrowding, noise, lack of enough space, etc. The environment is always seen as leading to damage of mental and physical health by contributing to stress (Donnerstag, 2012)

The new university environment can be intimidating and anxiety provoking for students for a number of other reasons including taking first examinations and completing required papers, public speaking and encountering thousands of other university students (Rodgers & Tennison, 2009).

Coping strategies

Coping process can be conceptualized in many ways. One of the most common conceptualizations is that of problem-focused coping and emotion-focused coping (e.g., Folkman & Moskowitz, 2004; Lazarus & Folkman, 1984; Monat & Lazarus, 1991). Both approaches have been found to be helpful depending on the specific context of the coping (e.g., Matheny & McCarthy, 2000). Individual coping resources can be identified as either problem-focused (actively attacking the threat) or emotion-focused (managing the stress and emotion around the threat) and grouped into categories as such. Problem-focused coping is effective when the threat is clear, the threat can be attacked actively, and the threat is to some degree controllable. Individuals, often use emotion-focused coping, when the threat seems far outside their control (such as illness) their energy becomes focused on controlling their emotions related to the uncontrollable stressor rather than the stressor itself (e.g., Matheny & McCarthy, 2000). As to whether an individual will use either problem-focused coping or emotional coping may depend on the gender and the age of the person.

According to Lin and Chen (2010), coping strategies can be grouped into four broad categories:

(a) Active problem-focused coping: refers to instances when individuals face stress, they solve their problems by tackling the event which is causing the problem and assist themselves or search for assistance to eliminate the event. Examples include: Solving a problem - includes simplifying the problem, planning, handling of matter and searching for assistance to resolve the problem.

(b) Active emotional-focused coping: points at individuals adopting the attitude of emotional adjustment first, when faced with stress, including:

− Emotional adjustment: points at adjustment attitudes such as positive thinking emotions and self-encouragement.

(c) Passive problem-focused coping: refers to a coping style where individuals adopting procrastinating and evasive behaviours when facing stress. For example, drug abuse to cause numbness, procrastinating problems. Thus temporarily putting aside or passively constraining the problem.

(d) Passive emotional coping: points at a passive situation that appears when an individual faces stress, including:

− Emotionally downcast: points at constraining emotions and self-accusation, blaming God and others or giving up.

− Loss of emotional control: points at getting angry easily or blaming others.

Coping flexibility

Coping flexibility is defined as one's ability to modify his/her resources to meet the demands (Folkman & Moskowitz, 2004). While research has proven to be inconclusive in relation to outcomes, it does suggest that if an individual possesses an ability to use a variety of coping resources across different situations, rather than leaning only on a few, it would increase the likelihood of a more successful outcome (e.g., Carver & Scheier, 1998). In other words, the literature reflects the idea that having more coping resources from which to choose when approaching a demand, the more successful the coping is expected to be (e.g., Folkman & Lazarus, 2004; Matheny & McCarthy, 2000). Benefits such as increased life satisfaction, longer life span, decreased depression, decreased emotional distress, and fewer illnesses have been found to results from increased coping resources (Matheny & McCarthy, 2000).

Conceptual Framework

Figure 1 shows the relationship between stress level and coping strategies. Stress is a common phenomenon in modern day and it tends to cut across gender and all ages. Students resort to different ways to deal with stress in their lives. Generally, the strategies students use to deal with stress can be grouped into four broad categories namely; passive problem focused coping, active problem focused coping, passive emotional focused coping and active emotional focused coping. It is believed that an association exist between stress and these coping strategies. When a student encounters stressful situation he/she may decide to employ one or more of these strategies to either minimise or eliminate the stress. In a situation whereby the use of coping

strategy leads to the reduction of stress, it is said that there is a negative relationship between stress and coping strategy. However, there are instances where a student will choose to use a particular coping strategy but the stress level will increase and when such a thing happens it is said that there is a positive correlation between stress levels and coping strategy. It is important to note that there is no single coping strategy that works best to reduce or eliminate stress in all cases.

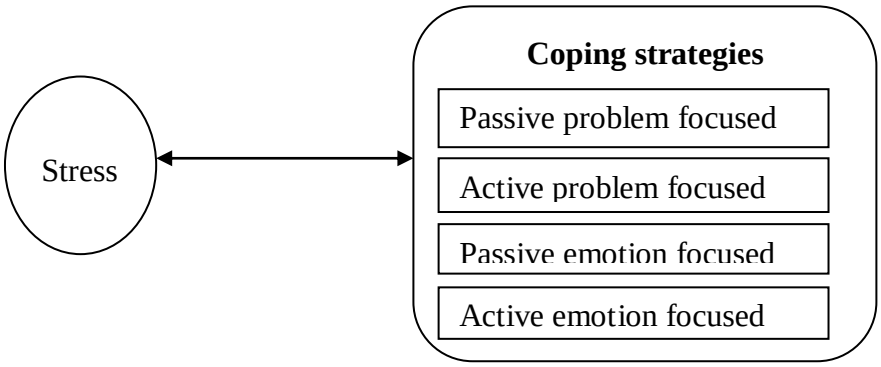

Figure 1: Conceptual framework on stress and coping strategies

Theoretical Review

The theoretical models that have been formulated for interpreting stress are helping to identify stressors in a particular situation and predicting the possibility of an individual's adaptation to stressful situation.

Biological Model of Stress

As early as 1914, Cannon suggested that emotional reactions may be involved in physical changes which relate to illness (Brannon & Feist, 1992). This notion was taken up by Hans Seyle who developed the term 'stressor' meaning the stimulus, and 'stress' to be the response to the stressor (stimuli).

Scientist Hans Selye (1907-1982) introduced the General Adaptation Syndrome model in 1936 as a way of defining the bodies attempt to defend itself against a stressor showing in three phases what the alleged effects of

stress has on the body. In his work, Selye 'the father of stress research,' developed the theory that stress is a major cause of disease because chronic stress causes long-term chemical changes. He observed that the body would respond to any external biological source of stress with a predictable biological pattern in an attempt to restore the body's internal homeostasis. This initial hormonal reaction is your fight or flight stress response and its purpose is for handling stress very quickly. The process of the body's struggle to maintain balance is what Selye termed, the General Adaptation Syndrome.

Assumptions for the general adaptation syndrome theory

1. Any demand, positive or negative, can provoke the stress response
2. The stress response is characterized by the same chain of events and pattern of physiological correlates regardless of the stressor or stimulus that provoked it;
3. What occurs systematically in the GAS is evident to a much lesser degree in the LAS;
4. The occurrence of the LAS or GAS or both defines the occurrence of stress;
5. The theory presumes adaptive resources are genetically determined and finite

Pressures, tensions, and other stressors can greatly influence human normal metabolism. Selye determined that there is a limited supply of adaptive energy to deal with stress. That amount declines with continuous exposure. Going through a series of steps, the human body consistently works to regain stability. With the general adaptation syndrome, a human's adaptive response to stress has three distinct phases:

1. Alarm Stage: Your first reaction to stress recognizes there's a danger and prepares to deal with the threat, a.k.a. the fight or flight response.

Activation of the Hypothalamic–Pituitary–Adrenal (HPA) axis, the Sympathetic Nervous System (SNS) and the adrenal glands take place. During this phase the main stress hormones cortisol, adrenaline, and noradrenaline, is released to provide instant energy. If this energy is repeatedly not used by physical activity, it can become harmful. Too much adrenaline results in a surge of blood pressure that can damage blood vessels of the heart and brain – a risk factor in heart attack and stroke.

2. Resistance Stage: The body shifts into this second phase with the source of stress being possibly resolved. Homeostasis begins restoring balance and a period of recovery for repair and renewal takes place. Stress hormone levels may return to normal but you may have reduced defences and adaptive energy left. If a stressful condition persists, your body adapts by a continued effort in resistance and remains in a state of arousal. Problems begin to manifest when you find yourself repeating this process too often with little or no recovery. Ultimately this moves you into the final stage.

3. Exhaustion Stage: At this phase, the stress has continued for some time. Your body's ability to resist is lost because its adaptation energy supply is gone. Often referred to as overload, burnout, adrenal fatigue, maladaptation or dysfunction – Here is where stress levels go up and stay up.

The adaptation process is over and not surprisingly; this stage of the general adaptation syndrome is the most hazardous to your health.

This model of stress focuses on how the human body respond biologically to stressful situation and its long term product in the form of

disease or illness. This model posited that naturally humans have the defence (resource) to accommodate stress but if the stressful situation continues for a relatively long period of time then this defence is broken down. For instance chronic stress can damage nerve cells in tissues and organs. Particularly vulnerable is the hippocampus section of the brain. Thinking and memory are likely to become impaired, with tendency toward anxiety and depression. The model also makes it clear to that nobody is immune to stress and people should pay serious attention to the kind of stressful situations they endure in life. For individuals to have a healthy life, is therefore imperative for them to take time off their busy schedule to relax the body and mind or they should have leisure time and also engage in moderate exercise so that the body can resort to the normal state.

World Health Organisation (1948) defined health as a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity. As Selye has made it clear that stress tends to affect human brain and body, people should not think that once they face stress which does not manifest in physical illness then they are healthy. It is not surprising that many Ghanaians are dying as a result of stress. For example, the medical report on Komla Dumor indicated that he was under tremendous stress and overworking himself (Newton-Offei, 2014).

The excess production of the cortisol hormone can cause damage to cells and muscle tissues. Stress related disorders and disease from cortisol include cardiovascular conditions, stroke, gastric ulcers, and high blood sugar levels.

Many experts in the area of stress normally refer to stress as the silent killer (Cohen, 2000). In Ghana, a report made by doctors at Korle Bu Teaching Hospital in 2007 indicated that hypertension affects nearly one out of every five Ghanaian adults, almost 70 percent of all deaths at the hospital are caused by hypertensive conditions and went on further to say that hypertension is the number killer disease in Ghana (Quansah, 2014). Another important point this theory highlight is the fact that there is the need for each person to go for regular check up to detect and treat any disease in its benign state before it degenerate and send us to our to our early grave.

Cognitive Appraisal Model

Lazarus and Folkman (1984) propose a model that emphases the transactional nature of stress. Stress is a two way process; the environment produces stressors and the individual finds ways to deal with these.

Cognitive appraisal is a mental process by which people assessed two factors:

1. Whether a demand threatens their well being
2. Whether a person considers that they have the resources to meet the demand of the stressor

There are two types of appraisal and there are primary appraisal and secondary appraisal

Primary appraisal

During the primary appraisal stage a person will be seeking answers as to the meaning of the situation with regard to their well-being. One of three types of appraisals could be made:

1. It is irrelevant
2. It is good (benign-positive)

3. It is stressful.

Further appraisal is made with regard to 3 implications:

Harm-loss refers to the amount of damage that has already occurred. There may have been an injury.

The seriousness of this injury could be exaggerated producing a lot of stress.

Threat is the expectation of future harm, for example the fear of losing one's job and income. Much stress depends on appraisals that involve harm-loss and threat.

Challenge is a way of viewing the stress in a positive way. The stress of a higher-level job could be seen as an opportunity to expand skills, demonstrate ability, and make more money.

Secondary appraisal

Secondary appraisals occur at the same time as primary appraisals. A secondary appraisal can actually cause a primary appraisal. Secondary appraisals include feelings of not being able to deal with the problem such as:

I can't do it-I know I'll fail

I will try, but my chances are slim

I can do it if I get help

I can do it if I work hard.

No problem-I can do it.

Stress can occur without appraisal such as when your car is involved in an accident and you haven't had time to think about what has happened. Accidents can often cause a person to be in shock. It is difficult for people to make appraisals whilst in shock as their cognitive functioning is impaired.

It can be deduced form the cognitive appraisals model those cognitive factors such as our perception or our information processing play important role when it comes to stress and how to deal with it. This is line with a statement made by Epictetus 55-135 AD Men are disturbed not by things, but by the view which they take of them and alter affirmed by Albert Ellis that humans are not disturbed by events that occurs in our lives but due to the interpretation we give to those events. We can reduce the level of stress we experience by having a positive or optimistic view about events and ourselves as well. For instance, we one encounters a situation and perceives that situation as a challenge for his/her growth and he/she has the high self-efficacy to overcome that change, then the individual will feel lower level of stress or will not feel stress at all. It is therefore important for us to say positive things about ourselves, believe in ourselves that we can overcome challenges we may encounter and also we should issues are happen in our lives are strengthen us rather that break us.

Since our cognition influences our behaviour in one way or the other, when we encounter a situation our cognition will determine the kind of attitude we portray and finally the kind of coping strategy we will use to deal with it. For example, if a person faces a situation and he/she perceives that problem to be above his ability to overcome such a situation, he/she may resort to alcohol and other hard drugs as a way to overcome the problem which in the long run may lead to other personal and social problems such as like fights with parents and friends, getting arrested, failing in school or at work, car accidents, memory loss, anxiety, permanent brain damage.

Biopsychosocial model of stress

One of the most comprehensive models of stress is the Biopsychosocial Model of Stress (Bernard & Krupat, 1994). According to the Biopsychosocial Model of Stress, stress involves three components: an external component, an internal component, and the interaction between the external and internal components.

The external component of the Biopsychosocial Model of stress involves environmental events that precede the recognition of stress and can elicit a stress response. Cannon (as cited in Brannon & Feist, 1992) asserted that stress reaction is elicited by a wide variety of psychosocial stimuli that are either physiologically or emotionally threatening and disrupt the body's homeostasis. We are usually aware of stressors when we feel conflicted, frustrated, or pressured. Most of the common stressors fall within four broad categories: personal, social/familial, work, and the environment. These stressful events have been linked to a variety of psychological physical complaints. For example bereavement is a particularly difficult stressor and has provided some of the first systematic evidence of a link between stress and immune functioning. Bereavement research generally supports a relationship between a sense of loss and lowered immune system functioning. Health problems and increased accidents are also associated with stressful work demands, job insecurity and changes in job responsibilities (Bernard & Krupat, 1994). Stressors also differ in their duration. Acute stressors are stressors of relatively short duration and are generally not considered to be a health risk because they are limited by time. Chronic stressors are of relatively

longer duration and can pose a serious health risk due to their prolonged activation of the body's stress response.

The internal component of stress involves a set of neurological and physiological reactions to stress. Hans Selye (1946b) defined stress as "nonspecific" in that the stress response can result from a variety of different kinds of stressors and he thus focused on the internal aspects of stress. Selye noted that a person who is subjected to prolonged stress goes through three phases: Alarm Reaction, Stage of Resistance and Exhaustion. He termed this set of responses as the General Adaptation Syndrome (GAS). This general reaction to stress is viewed as a set of reactions that mobilize the organism's resources to deal with an impending threat.

The Alarm Reaction is equivalent to the fight-or-flight response and includes the various neurological and physiological responses when confronted with a stressor. When a threat is perceived the hypothalamus signals both the sympathetic nervous system and the pituitary. The sympathetic nervous system stimulates the adrenal glands. The adrenal glands release corticosteroids to increase metabolism which provides immediate energy. The pituitary gland releases adrenocorticotrophic hormone (ACTH) which also affects the adrenal glands. The adrenal glands then release epinephrine and norepinephrine which prolongs the fight-or-flight response. The Stage of Resistance is a continued state of arousal. If the stressful situation is prolonged, the high level of hormones during the resistance phase may upset homeostasis and harm internal organs leaving the organism vulnerable to disease. There is evidence from animal research that the adrenal glands actually increase in size during the resistance stage which may reflect

the prolonged activity. The Exhaustion stage occurs after prolonged resistance. During this stage, the body's energy reserves are finally exhausted and breakdown occurs. Selye has noted that, in humans, many of the diseases precipitated or caused by stress occur in the resistance stage and he refers to these as "diseases of adaptation." These diseases of adaptation include headaches, insomnia, high blood pressure, and cardiovascular and kidney diseases. In general, the central nervous system and hormonal responses aid adaptation. However, it can sometimes lead to disease especially when the state of stress if prolonged or intense

The third component of the biopsychosocial model of stress is the interaction between the external and internal components, involving the individual's cognitive processes. Lazarus and colleagues (1984b; 1978) have proposed a cognitive theory of stress which addresses this interaction. They refer to this interaction as a transaction, taking into account the ongoing relationship between the individual and the environment. Their theory places the emphasis on the meaning that an event has for the individual and not on the physiological responses. Lazarus et al. believe that one's view of a situation determines whether an event is experienced as stressful or not, making stress the consequence of appraisal and not the antecedent of stress. According to this theory, the way an individual appraises an event plays a fundamental role in determining, not only the magnitude of the stress response, but also the kind of coping strategies that the individual may employ in efforts to deal with the stress.

The biopsychosocial model to stress is relevant to this current study in the sense that it gives a broader look at stress as compared to the other theories

of stress. This model helps us to better understand stress by taking a deeper look at interplay among biological, social and psychological factors of stress. According to Bernard and Krupat (1994), a single factor is not enough to explain stress so it is imperative to consider these three key variables (biological, social and psychological). For instance, an individual may be pre-disposed to stress (biological) but there must be a situation (social/environment) which will trigger stress and whether or not a person will experience stress depends on the interpretation (psychological) the individual will give to the event.

Empirical Review

Level of stress among first year university students

College students reported dealing with high levels of stress, and more stressors than ever before (The American Freshman National Norms, 2000; The American College Health Association, 2004). This is especially disturbing because increased stress can have a variety of negative effects on an individual's physical and emotional well-being (Matheny & McCarthy, 2000) if coping resources are not put into place to combat the negative impact. Geng and Midford (2015) investigated the stress level among Australia education students. They used perceived stress scale as their instrument with a sample of 139 first-year and 143 other years' education students and they found out that first-year education students had a mean of 22.50 and a standard deviation of 6.14 whilst other years' education students had a mean of 20.31 and a standard deviation 5.91. First-year education students had significantly higher stress levels than other years' education students. This could be that continuing students (level 200 and above) have adjusted themselves successfully to the

new environment. Furthermore, Priyadarshini and Rubeena (2016) conducted a research on stress and anxiety among first year and final year engineering students. They used a simple random procedure to select a sample size of 200 students (100 first year and 100 final year students) with age range of 18-23 years and Anxiety, Depression and Stress Scale (ADSS) was their instrument for the study and their finding indicated that first year students obtained a mean score of 5.90 indicating their high stress score than the final year students who obtained a mean score of 4.91. The use of random sampling was good in that it will ensure a reduction in sampling error. A plausible explanation to the high level of stress among first year students is that it is their first time of being exposed to some of the courses whilst final year students are building on what they already know.

Also, Britz and Pappas (2010), research on stress assessed the sources and outlets of stress among a group of 124 college freshmen at James Madison University. Results revealed that a high degree and frequency of stress exists among the participants, with over 50 percent of students reporting high levels of stress. Wong, Cheung, Chan, Ma and Tang (2006) conducted a web-based survey of depression, anxiety and stress in first year tertiary education students in Hong Kong, the results indicated that (27.5%) of the sample (7915 students) had a moderate severity or above of depression, anxiety and stress.

According to University of New York (as cited in Essel & Owusu, 2017), extreme levels of stress can hinder studies effectiveness and lead to poor academic performance and attrition. Students who experienced stressful life events also reported worse health outcomes and reduced quality of life.

Studies by Pierceall and Keim (2007) have reported that 75% to 80% of college students are moderately stressed and 10% to 12% are severely stressed while Hudd, Dumlao, & Erdman, (2000) established that during a typical semester, high levels of stress have been reported for 52% of college students.

A study by Amponsah and Owolabi (2011) on perceived stress levels of fresh university students in Ghana indicated that out of a total sample size of 398 freshmen of population of 4000 undergraduate students, 280 (70.4%) had moderate perceived stress level. From all the studies aforementioned, it can be said that the stress level of students especially first year ranges from moderate to high that needs attention. This is because it can have adverse effect on them in the areas of their social, academic, and health.

Stressors among university students

Many researchers studied the stress experienced by students and the demographic factors affecting it. The study of Hamaideh (2011) aimed to identify stress and reactions to stress among university students and examine the correlations between student stressors and study variables. The result indicated that the highest group of stressors experienced by students was self-imposed stressors followed by pressure. Whereas Britz and Pappas (2010), research on stress assessed the sources and outlets of stress among a group of 124 college freshmen at James Madison University. Results revealed major causes of stress were found to be academic workload, social pressures and time management.

Again, Laurence, Williams & Eiland, (2009) conducted a survey of (453) graduate students, (25%) reported elevated depressive symptoms in

their student life, the study indicated the exams, fear of falling, shortage in clinical time, decrease in self-esteem and prompt reduction in time spent in leisure activity have been associated with higher stress levels.

In addition to the above, Essel and Owusu (2017) conducted a study on Causes of students' stress, its effects on their academic success and stress management by students at Seinäjoki University of Applied Sciences, Finland with a sample size of twenty-three (23). Their findings indicated that conflicts with parents took the least percentage with 25%. Working with new people had the greatest percentage of 82%, followed by troubles with boyfriends and girlfriends with 40%. Roommate conflict was next with 35%. In this regard working with new people is a great relationship factor as source of stress. Although their sample size was relatively small, working with other people was the greatest stress among these students was very good because working with people from different background can be very stressful. For instance, working on a group assignment or group presentation is very stressful. Some of the group members will not come on time, other will come but will be dragging behind the work with unrelated issues (social loafing) and at times too some will not come at all but will plead for you to include their names in the group work.

While stress varies among college students' individual situations, the main causes may be summarized as pressure from family or the student's interior motivation, the desire to do the best and get perfect grades amount of schoolwork, social acceptance, away from home and homesickness and peer pressure involving wanting to fit in by drinking, partying, skipping class, or doing drugs which can be detrimental to the student's success in college

(Amponsah & Owolabi, 2011). From the studies above it can be concluded that the causes of stress among students can be put under two broad categories namely; internal stressors and external stressors. The internal stressors mainly come from within the person whilst the external comes from outside the person or from the surroundings of the person.

Coping strategies for university students

Coping with stress has been defined in various ways. However, one of the widely accepted one is that of Lazarus and Folkman (1984). According to Lazarus and Folkman (1984) coping is the regular alteration of cognitive and behavioural efforts to deal with or manage external and internal demands that are perceived by the individual as either taxing or exceeding his or her resources. A number of empirical studies have been done on stress and coping strategies students in general adopt to deal with stress. Empirical evidence suggests that proper coping strategies may play an important role in the way students manage stressful academic events (Struthers, Perry & Menec, 2000; Wang & Miao, 2009; Mahmoud, Staten, Hall & Lennie, 2012). The ability of students to cope with challenges in life can help to reduce the level of psychological stress. On the contrary, inability to cope with excessive amount of stress can have a devastating effect on students mentally, physically and psychologically (Mahmoud et al., 2012). Mahmoud et al., (2012), further said that the use of maladaptive coping strategies such as self-blaming, denial and giving up could predict higher levels of depression, anxiety and stress among students.

Deasy, Coughlan, Pironom, Jourdan and Mannix-McNamara (2014) conducted a comparative study on psychological distress and coping amongst

higher education students. They used a sample size of 1557 undergraduate nursing/midwifery and teacher education students in one university in Ireland. Their findings showed that Nursing/midwifery students used escape avoidance, sought social support and positive reappraisal more frequently than teacher education students. Those who perceived that being a student was stressful used escape avoidance, accepting responsibility and confrontive coping more than those who did not.

A study by Shaban, Khater and Akhu-Zaheya (2012) using 181 nursing students' representative of second year undergraduate students from two universities in Jordan found that the most common coping strategy used by students in the Jordan University of Science and Technology (JUST) and Al al-Bayt University (AABU) was problem-solving behaviour (e.g. "to adopt different strategies to solve problems") followed by staying optimistic (e.g. "to keep an optimistic and positive attitude in dealing with everything in life") and use of diversionary (transference) strategies (e.g. "to feast and take a long sleep") and finally avoidance methods (e.g. "to avoid difficulties during clinical practice"). With the demographics characteristics, there was no significant difference between male and female with regards to coping methods used.

A Ghanaian research by Kwaah and Essilfie (2017), focused on stress and coping strategies among distance education students at the University of Cape Coast, Ghana with a total sample size of 332 diploma and post-diploma final year students revealed that Students used multiple strategies, mainly praying/meditating, self-distracting activities such as watching TV and

listening to music to cope with stress. Other important stress coping strategies were emotional and instrumental support from family friends and lecturers.

Gender differences in stress

Findings of empirical studies on the influence of gender on stress remain contradictory. For example, Arroba and James (2002) reported that the relationship between gender and stress is complex and varied and that women are more affected by stress than men. In a study conducted by Misra and Castillo (2004), it was revealed that men and women differ in their level and reactions to stress. Similarly, Jogaratnam and Buchanan (2004) found differences between male and female students to be significant when it came to the time pressure dimension of stress. Sulaiman, Hassan, Sapianand & Abdullah (2009) also found in their study that female students have experienced different stress compared to male students because they tend to be extra emotional and sensitive toward what is happening in their surroundings.

Dussellier, Dunn, Wang, Shelley and Whalen (2005) found that in general, the female students experience stress more frequently than the men in the university setting. Furthermore, a study was conducted by Brougham, Zail, Mendoza and Miller (2009) to assess the stress, sex differences, and coping strategies of college students in the United States. The results of this study revealed that female college students reported feeling larger amounts of stress than college men. This is consistent with Misra et al., (2000) (as cited in Brougham et al. 2009) revealed that college women are more stressed by pressures in relation to academics than men are. A similar study conducted by

Misra and McKean (2000) were consistent with previous studies; female college students experience higher academic stress and anxiety than men do.

Other researchers also hold contradictory findings. For example, Chen, Wong, Ran and Gilson (2009) conducted a study to describe the relationship between college stress, coping strategy and psychological well-being, they used (342) students. They found that the male students reported higher level of stress, worse psychological well-being. Chen et al., (2009) further reported that psychological happiness has a negative association with college stress and a positive coping approach. In addition, they found that the male students accounted elevated level of stress, inferior mental well-being, and having fewer proclivities towards using positive coping strategies as compared to female students.

Watson, (2002) found no significant difference in the perceived stress between male and female students when the researcher made a comparison of perceived stress levels and coping styles of junior and senior students in nursing and social work programs. Similarly, Bhosale (2014); Omonyi and Ogunsanmi (2012) found no significant difference between male and female on academic stress. Several studies have determined that for most female students, the effect of managing multiple roles and additional stressors was determined largely by the student's perception of the enormity of the task (Giancola et al., 2009).

Also, Ekpenyong, Daniel and Aribo (2013), did a study on Associations between academic stressors, reaction to stress, coping strategies and musculoskeletal disorders among 1365 undergraduates Nigerian students. They reported that more women experienced a high level of stress due to

changes (60.3%) and pressure (48.9%), whereas a high level of stress due to frustrations and self-imposed stressors were more common in males than in females.

However, in Ghana, Azila-Gbettor, Atatsi, Danku and Soglo (2015) conducted a study on stress and academic achievement in Ho Polytechnic with a total sample size of 375 students selected from a population of 4,090. Their findings indicated that male students (mdn=2.79) rated their level of stress higher than female (Mdn=2.5). This means that male students experience higher stress levels compared to their female counterparts.

From the empirical studies above it is still not clear as to whether male experience higher levels of stress than their counterpart because the various studies indicate different results. However, many studies on gender and stress reveal that females experience higher stress than males.

Gender and coping mechanism

Gender differences in coping have not yet been established conclusively; however, women use more coping strategies than men (Tamres, Janicki & Helgeson, 2002; Rudolph, 2009). A similar study by Brougham, Zail, Mendoza and Miller (2009), who investigated the relationship between sources of stress and coping strategies among 166 college students found that the levels of daily hassles was significantly correlated with the use of avoidance and self-punishment for both men and women. Furthermore, a study conducted in Nigeria by Ekpenyong, Daniel and Aribo (2013), on Associations between academic stressors, reaction to stress, coping strategies and musculoskeletal disorders among 1365 undergraduates Nigerian students revealed that men adopted more active practical (47.2%) and active

distracting (28.9%) coping strategies than women did, whereas women adopted more avoidance (33.0%) and religious (48.7%) coping strategies than men did.

Another study conducted by Monteiro, Balogun and Oratile (2014) in the area of Managing stress: the influence of gender, age and emotion regulation on coping among university students in Botswana. They used a sample size of 120 students out of a total student population of 20,000 comprising 64 males and 64 females who were conveniently selected among University of Botswana students with an age range of between 18 and 29 years. Their findings indicated that female students used wishful thinking and problem-focused disengagement more than male students. The sample size used for the study is not a representational sample for the population because a population of 20,000 should have a representation sample of 322 according to Krejcie and Morgan (1970). Again using a convenient sampling technique has a weakness of the sampling not having the true characteristics of the population which will affect the generalization of their result.

Lawrence, Ashford and Dent (2006) examined gender differences in coping strategies and their impact on self-esteem and academic attainment. A sample size of 160 students (58 female and 102 male) between 18 and 20 years of age was used for the study. They found significant differences between coping strategies used by males and females, where males exhibited greater tendency to detach themselves from the emotions of a situation and be emotionally inhibited while females achieved at significantly higher level than males. The finding of Lawrence, Ashford and Dent (2006) was echoed in the study of Li, DiGiuseppe and Froh (2006). The Reynolds Adolescent

Depression Scale and the Bem Sex Role Inventory, as well as a measure of coping with general stressors was completed by 246 adolescents and they discovered that, among adolescents, girls used emotion-focused and ruminative coping styles, which were associated with higher levels of depressive symptoms, whereas boys used problem-focused and distractive coping styles that were associated with masculinity and lower levels of depressive symptoms. According to Zimmer-Gembeck and Skinner (2008), instead of seeking social support like adolescent girls tend to, adolescent boys prefer direct problem solving, distraction, avoidance or disengaging.

Age and stress

Khan, Altaf and Kausar (2013) conducted a research on effect of perceived academic stress on students' performance. The sample consists of 150 university students (75 males and 75 females); age range of the sample was 18 to 25 years purposively selected from 5 different universities located in Islamabad. Significant difference was found on the mean scores between younger and older students on the Perceived Stress Scale (PSS). Younger students scored higher (M=18.49, SD=5.46) on the perceived stress scale than older students (M=15.58, SD= 5.36). Khan, Altaf and Kausar failed to give the age range that constitutes younger students as well as that of older students. Again the total population for the study is unknown thereby making the sample size questionable. Furthermore, they didn't account for the inclusion criteria so the use of purposive sampling technique is also questionable.

On the contrary, a Ghanaian study by Amponsah and Owolabi (2011) focused on perceived stress levels of fresh university students in Ghana: A case study. With a sample size of 398 undergraduate students out of a total

population of 4000, the findings showed that age have no significant influence on perceived stress levels. The sample size for the study was good as they were supposed to use 375 students according to Krejcie and Morgan's (1970) sample size determination table. Amponsah and Owolabi did not account for the procedure they used to select their sample and this can affect the generalisation of their findings because some sampling procedures can yield good generalisation whilst others can lead to poor generalisation.

Age and coping strategy

Age and developmental stage impact how individuals cope with stress. Most studies show that older adults differ in terms of approaches to coping with stress as compared with younger adults. Elderly adults are perceived to have less control over their environment than adults, which may adversely affect their coping (Aldwin, 1991). Looking specifically at age differences in life satisfaction, perceived stress and coping resources among younger adults (18–40 years), middle-aged adults (41–65 years) and older adults (66 years and over), Hamarat, Thompson, Zabrucky, Steele, Matheny and Aysan (2001), found that perceived stress decreased with age and that middle-aged and older adults reported more effective coping resources than younger adults. Chen, Peng, Xu and O'Brien (2017) investigated age differences in stress and coping. Their sample size was One-hundred and ninety-six community-dwelling adults (age range 18–89 years) and the findings indicated that older adults were less likely than younger adults to use problem-focused coping and reported lower levels of positive affect.

The research findings of Monteiro et al., (2014), in the area of managing stress: the influence of gender, age and emotion regulation on

coping among university students in Botswana further indicated that older students were more likely to use problem-solving, cognitive restructuring and express emotion coping strategies.

Relationship between stress and coping strategies

Knibb and Horton, (2008) conducted a study on the perception of illness and the coping strategies used among allergy sufferers. They found out that problem-focused coping is associated with reduced psychological distress whilst avoidant coping is associated with increased distress. They further asserted that emotional focused coping is associated with both increasing and decreasing psychological distress.

The findings from a study conducted by Holahan, Holahan, Moos, Brennan and Schutte (2005) showed that avoidant coping is positively associated with depressive symptom. Individuals that engaged in avoidant coping at baseline were more likely to experience chronic and acute stressors. Crockett, Iturbide, Torres Stone, McGinley, Raffaelli and Carlo (2007) conducted a study to compare the symptom of anxiety and depression between people who use avoidant coping and problem focused coping. The finding indicated that there was a strong positive association between avoidant coping and psychological distress.

Ho, Chiang and Lin (2016) reported that there is a significant positive correlation between direct problem-solving and pressure from career development and practicing and competing ($r = .12$, $p<.01$; $r = .16$, $p<.001$). Indirect problem-solving was most significantly correlated with the pressure from peer group pressure ($r = .35$, $p<.001$). Emotion adjustment had the most

significant correlation with the pressure from practicing and competing ($r = .25$, $p<.001$).

The findings from the study conducted by Berkel (2009) revealed that emotion-focused coping is positively associated with symptoms of stress, anxiety and depressive symptoms. Also, no significant association was found between problem-focused coping and stress. In addition, no significant association was found between emotion-focused coping and stress. Another study conducted by Ryan (2013) in Ireland on how problem focused and emotion focused coping affects college students' perceived stress and life satisfaction. A modified version of the brief cope, the perceived stress scale and the satisfaction with life scale were administered to 150 college students. The findings revealed weak positive significant relationship between perceived stress levels and emotion focused coping.

CHAPTER THREE

RESEARCH METHODS

Research Design

The study employed descriptive survey design. According to Cobb (2011), a survey allows one to study large number of people through self-report measures supplied by interviews and questionnaires. He further added that descriptive research seeks to determine present opinions of a specified population. It also describes the existing variables in a given situation and, sometimes, the relationship that exists among those variables, and could be used with greater confidence with regard to particular questions which are of special interest and value to researchers (Johnson & Christensen, 2012; Fraenkel & Wallen, 2009).

Surveys provide a high level of general capability in representing a large population. Due to the usual huge number of people who answer survey, the data being gathered possess a better description of the relative characteristics of the general population involved in the study (Sincero, 2012). Also, survey provides good statistical significance. As a result of the high representativeness brought about by the survey method, it is often easier to find statistically significant results than other data gathering methods (Sincero, 2012). Survey can be administered remotely via online, mobile devices, mail, email or telephone (DeFranzo, 2012).

Furthermore, a broad range of data can be collected (e.g., attitudes, opinions, beliefs, values, behaviour, factual) (DeFranzo, 2012).

Descriptive survey has some limitations as well. DeFranzo (2012) highlighted the following as some weakens of descriptive survey. First, respondents may not feel encouraged to provide accurate, honest answers on the questionnaire. Secondly, respondents may not feel comfortable providing answers that present themselves in unfavourable manner. Also, data errors due to question non-responses may exist. The number of respondents who choose to respond to a survey question may be different from those who chose not to respond, thus creating bias. Although there are weaknesses with this method, descriptive survey was more suitable for this study as it sought to find out first year students stress and the various coping strategies they employ to overcome stressors.

Study Area

The University of Cape Coast is a public collegiate research university located in Cape Coast, Ghana. The university was established in 1962 out of a dire need for highly qualified and skilled manpower in education. As at 2017, the university has a total student population of 73,265 made up of 67,938 undergraduates and 5,327 postgraduates (Directorate of information technology services, 2017). In terms of geographical demarcation it has the Southern Campus (Old Site) and the Northern Campus (New Site). Two of the most important historical sites in Ghana, Elmina and Cape Coast Castle, are only a few kilometres from the university.

Population

The target population for this study was all first year regular undergraduate students admitted for the 2017/2018 academic year at University of Cape Coast. The accessible population for this study comprises

all students under the three faculties of College of Education Studies given a total of 1263 (U.C.C basic statistics, 2017)

Table 1-Distribution of Population by Faculty, Programmes and Gender

Faculty	Programmes	Gender		Total
		Male	female	
Humanities and Social Sciences Education	B.Ed (Accounting)	104	31	135
	B.Ed (Arts)	70	109	179
	B.Ed (Management)	69	45	114
	B.Ed (Social Science)	91	66	157
	B.Ed (Social Studies)	33	32	65
Science and Technology Education	B.Ed (Hper)	22	20	42
	B.Ed (Computer Science)	26	2	28
	B.Ed (Maths)	119	29	148
	B.Ed (Science)	59	17	76
	B.Ed (Home Econs)	3	102	105
Educational Foundations	B.Ed (Early childhood)	9	18	27
	B.Ed (Basic Education)	23	19	42
	B.Sc (Psychology)	76	69	145
Total		**704**	**559**	**1,263**

Source: UCC basic statistics, 2017

Sampling Procedures

Cluster, proportionate and simple random sampling techniques were used to sample 300 students for the study. The sample size was determined based on Krejcie and Morgan's (1970) table for determining sample. According to them a sample size of 291 is the minimum sample size for a population size of 1,263 and I used 300 students as the sample size in order to increase the external validity/ generalizability of the study. According to Rodger (2012), a study that has large, representative and carefully selected sample is said to have external validity. The population was divided into nine clusters based on the departments of the faculties. There are three faculties, ten departments and 13 programmes under the College of Education studies but one department (Guidance and Counselling) was left out because it is made up of post graduate students. The simple random technique was used to select two programmes to represent their departments from each faculty. By proportionate sampling, the sample size of each cluster is proportionate to the population size of the cluster. The simple random technique was used to select proportionate number of students from each cluster (programme). This gave each student a fair chance of being selected and also all the characteristics of the population was fairly represented in the study and also minimised sampling error.

The proportionate number for each programmes were calculated by dividing the total number of students in each programme by the total number of students in the six chosen programmes, multiplied by the total sample size. The formula is given as: $\mathrm{Pr} = \frac{\mathrm{n}}{\mathrm{N}} \times \mathrm{s}$

Where;

Pr= Proportionate number

n =Total number of student in a programme

N = Total number of students from the six programmes

S= total sample size for the study

Also, the proportionate number of gender in each programme was be calculated by dividing the total number of males or female by the total number of males and females in each programme, multiplied by the proportionate number of each programme. The formula is given as:

$$\text{PrM orF} = \frac{\text{m or f}}{\text{g}} \times \text{Pr}$$

Where;

PrM or F= Proportionate number of males or females

m or f =Total number of males or females in a programme

g = Total number of students in a programme

pr= proportionate number

Table 2-Distribution of Sample by Programmes and Gender

Programme	Gender		Total
	Male	Female	
B.Ed (Arts)	27	42	69
B.Ed (Social Science)	35	26	61
B.Ed (Maths)	46	11	57
B.Ed (Home Econs)	1	40	41
B.Ed (Basic Education)	9	7	16
B.Sc (Psychology)	29	27	56

Instrument

The Students Stress Inventory developed by Mohamed-Arip, Kamaruzaman, Roslan, Ahmad and Abd-Rahman (2015) and Lin and Chen's (2010) Stress Coping Style Inventory (SCSI) were adapted for this study which was measured on a Likert-type scale. The Students Stress Inventory is made up of 40 items with 4 sub-scales (physical, environmental, academic and interpersonal). I replaced the physical sub-scale with financial sub-scale. For the Coping Style Inventory, 27 out of 28 items were chosen for the new instrument and changes were made to the 27 chosen items to suit the characteristics of the respondents in Ghana.

The instrument was made up of three sections. Section A (see Appendix A) elicited demographical data, Section B made up of thirty-nine (39) items which elicited information on sources and level of stress from respondents. Sources of stress are put into four categories namely; academic (10 items), financial (10 items), interpersonal (9 items) and environmental stressors (10 items). The stress level is obtained by adding all the scores obtained in the four areas. Section C elicited information on the coping strategies of respondents. The Stress Coping Style Inventory is made up of twenty-seven 27 items under four broad areas (active emotional-focused coping [item 1-8], passive emotional-focused coping [item 9-14], active problem-focused coping [items 15-20] and passive problem-focused coping [items 21-27]) on a four point Likert-type scale. Scoring was based on measurement ranging from Strongly Agree =4 to Strongly Disagree =1. The Cronbach reliability test for Stress Coping Style Inventory was carried out and active emotional-focused coping showed 0.88, passive emotional-focused

coping showed 0.87, active problem-focused coping showed 0.86 and passive problem-focused coping showed 0.86. The alpha (α) value of the overall stress coping style inventory was 0.83 (Lin & Chen, 2010).

Pre-testing Procedures

The content validity of the instrument was established by my supervisors. The instrument was given to my supervisors for them to scrutinise and make judgement as to whether the instrument measure stress and coping strategies of university students. Afterwards, I made the necessary corrections given by my supervisors to strengthen the construct validity of the instrument.

According to Fraenkel and Wallen (2009), the pre-test of a questionnaire could review ambiguities, poorly worded questions that are not understood, and could also indicate whether the instructions to the respondents are clear. The instrument was pre-tested on forty (40) first year undergraduate students from College of Health and Allied Sciences. These students were chosen because they had similar characteristics of the sample for the study. The purpose of the pre-testing of the instrument was to help address issues of ambiguity, biases, clarity and problems associated with the questionnaire. Section B of the instrument (stressors) yielded a Cronbach's alpha co-efficient of 0.93 and Section C (coping strategies) had 0.85.

To obtain the reliability of the instrument, a Cronbach's co-efficient alpha was used to estimate the internal consistency. Tables 3 and 4 present the summary of the reliability coefficient of the items during the main study.

Table 3- Summary of reliability coefficient of stressors

Variable	Reliability coefficient	Number of items
Academic stressor	0.85	10
Financial stressor	0.88	10
Environmental stressor	0.87	10
Relationship stressor	0.83	9
Overall stressors	0.93	39

The Cronbach's co-efficient alpha obtained for academic stressors was 0.85, financial stressor was 0.88, environmental stressor was 0.87 and relationship stressor was 0.83. The coverall reliability coefficient for the stressors was 0.93. According to Radhakrishna (2007), reliability alpha coefficient of 0.70 or higher is considered an acceptable reliability; hence the reliability for this instrument is good.

Table 4- Summary of reliability coefficient of coping strategies

Variable	Reliability coefficient	Number of items
Active emotional-focused coping	0.75	8
Passive emotional-focused coping	0.75	6
Active problem-focused coping	0.76	6
Passive problem-focused coping	0.63	7
Overall coping strategies	0.81	27

The coping strategies had four sub areas. Active emotional-focused coping and Passive emotional-focused coping yielded Cronbach's co-efficient

alpha of 0.75 each. Active problem focused coping had a coefficient of 0.76 whilst that of passive problem-focused coping was 0.63. An overall Cronbach's co-efficient alpha of 0.81 was obtained for the study.

Data Collection Procedure

The researcher obtained a letter of introduction from the Department of Guidance and Counselling. The researcher contacted lecturers who teach the selected level 100 students to know when it will be appropriate to administer the research instrument. The data was collected from the selected first year students of University of Cape Coast by me with the assistance of five colleagues who are M.Phil. students. The researcher gave some of the finalised instrument to the data collection assistants to familiarise themselves with the instrument so that they can offer explanation to students who may ask them questions pertaining to the instrument. Data gathering was done within a period of two weeks.

Data Processing and Analysis

The researcher numbered the questionnaires serially in order to easily trace any error that may occur in the course of inputting the data into SPSS. In coding demographic data, the researcher assigned number 1 to males and number 2 to females. Number 1 was assigned to age 16-24 and number 2 to age 25 and above. With respect to Section B of the questionnaire (stressors), 0 was assigned to not stressful, 1 to mildly stressful, 2 to moderately stressful and 3 to severely stressful. In Section C, the value 4 was assigned to strongly agree, 3 to agree, 2 to disagree and 1 to strongly disagree.

Research questions 1, 2, and 3 were answered using descriptive statistics (means and standard deviations).

Independent samples *t*-test was used to test hypotheses one. The independent samples t-test was used because there were two independent variables namely male and female. The dependent variable (level of stress) was a continuous variable. The Independent samples *t*-test was used to test if any significant difference existed between the means of the two independent groups (male and female).

Hypothesis 2 was tested using independent samples t-test. The independent samples t-test was used because there were two independent variables namely male and female. The dependent variable (stress coping) was a continuous variable. The Independent samples *t*-test was used to test if any significant difference existed between the means of the two independent groups. Also, independent samples t-test was used to test hypothesis 3 and 4. One-way ANOVA was used to test research hypotheses 5. One-way ANOVA was used to test for significant difference among the means of the three independent faculties involved in this study and the dependent variable (stress level) was a continuous variable. Hypothesis 6 was tested with one-way ANOVA. This was because there were three faculties involved in this study and the dependent variable (stress coping strategies) was a measured on interval scale. One-way ANOVA was used to test for significant difference among the means of three independent faculties. Hypothesis 7 was tested using Pearson correlation. This was done because the researcher wanted to find the linear association between stress and coping strategies where stress and coping strategies were all continues variables.

Ethical consideration

The researcher followed some ethical issues deem appropriate in research. First, an approval to carry out this study was obtained from the University of Cape Coast Institutional Review Board. Secondly, the researcher sought the informed consent from the respondents. According to Armiger (1997), informed consent means that a person knowingly, voluntarily and intelligently and in a clear and manifest way gives his consent. The researcher briefed the respondents on the purpose of the research and the need for their maximum cooperation and allowed them to willingly volunteer to respond to the questionnaire.

Also, the researcher upheld the ethic of nonmalificence. This means that the respondents were not harmed in the form of psychological, emotional and social after responding to the questionnaire. More so, the researcher avoided plagiarism by citing and referencing other people's works used in the study. Furthermore, in the case of anonymity and confidentiality, the researcher informed the respondents not to indicate their identity (name) on the questionnaire and the information they provided was used solely for the purpose of the research and not to be disclosed to other people without their consent.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

Introduction

This chapter presents an analyses of the data gathered from the field in relation to stress and coping strategies among first year students in the university of Cape Coast. Descriptive survey design was adopted for the study. The quantitative data collected from respondents were analysed using frequencies, percentages, means and standard deviations, independent samples-*t* test, One-Way ANOVA and Pearson correlation. Total number of three hundred (300) questionnaires were administered and obtained for the analysis. Therefore, the percentage return rate was 100%.The results have been presented in two sections. Section A (see Appendix A) dealt with the demographic information of the respondents. Sections B and C (see Appendix A) is made up of the results of the main data. The results of the data analysed are presented with discussions.

Analyses of Demographic Data of Respondents

Data gathered on the respondents' characteristics covered gender and age. The results in Table 5 show the demographic characteristics of respondents.

Table 5-Distribution of Demographic Information of Respondents

Demographic variables	Frequency	Percentage (%)
Gender		
Male	147	49.0
Female	153	51.0
Total	300	100.0
Age Range		
16-24	254	84.7
25 and above	46	15.3
Total	300	100.0
Faculties		
Humanities and Social Science Education	130	43.3
Science and Technology	98	32.7
Educational Foundations	72	24.0
Total	300	100.0

Source: Field survey, (2018)

The data in Table 5 revealed that majority of the students used for the study were females. This implies that females formed the greater number of respondents used for the study as compared to the male counterpart. With respect to the age of the respondents, majority of them fell in the age range of 16-24 while those in 25 and above age category was the minority. Students sampled for the study were quite young which is normal for first year university students.

With regard to faculty, Table 5 showed that majority of the sample were from the Faculty of Humanities and Social Science Education. The Faculty of Science and Technology was the second largest in terms of their students' representativeness in the study. This is because by the population distribution of the College of Education Studies in UCC, the Faculty of Humanities and Social Science Education has the highest number of students compared to the other faculties (UCC basic statistics, 2017)

Results of the Main Data

Research Question One

What is the level of stress among first year undergraduate regular students of University Cape Coast?

Research question 1 sought to investigate the level of stress among among first year undergraduate regular students of University Cape Coast. To answer this research question, the respondents were asked to rate statements on a scale of 0-3 how they perceive these statements as sources of stress to them with respect to their academic, financial, environmental and relationship lives. An item mean was calculated to be 1.5. Item mean above 1.5 indicate high stress whilst mean score of below 1.5 implies low stress to student. The overall midpoint for the level of stress was calculated to be 58.5. Score below 58.5 indicates low level of stress whilst score above 58.5 indicates high level of stress. The results are presented in Table 6.

Table 6- Level of Stress (N=300)

Variable	Mean	Std. Dev.
Academic stressors	16.23	6.126
Financial stressors	17.42	7.494
Environmental stressors	19.97	6.594
Relationship stressors	13.11	5.996
Average	66.73	26.21

Source: Field survey, (2018)

The overall mean score from Table 6 is higher than the calculated midpoint and this implies that the level of stress among first year students is high. Tables 7, 8, 9 and 10 give further analysis of the items under each broad category.

Table 7- Specific Academic Stressors (N=300)

Statements	Mean	Std. Dev.
Attending lectures	1.36	0.928
Studying for tests and exams	1.82	0.932
Sitting tests and exams	1.53	0.951
Meeting deadlines for academic assessment	1.62	0.975
Handling the academic workload	2.10	0.903
Writing quizzes and examinations	1.62	0.962
Group-work assignments	1.77	0.979
Achieving my academic goals	1.67	1.006
Lack of clarity about assessment task requirements	1.40	0.862
Understanding academic material	1.30	0.819

Source: Field survey, (2018)

From Table 7, the following items had a mean score above 1.5 implying that they contributed to students' academic stress: Studying for tests and exams; sitting tests and exams; meeting deadlines for academic assessment; handling the academic workload; writing quizzes and examinations; group-work assignments and achieving my academic goals.

On the other hand, the following items had a mean score below 1.5 implying that they do not contribute to students' academic stress; Attending lectures; lack of clarity about assessment task requirements and understanding academic material.

Table 8- Specific Financial Stressors (N=300)

Statements	Mean	Std. Dev.
Supporting myself financially	1.83	1.010
Paying university fees	1.80	1.093
Limited work opportunities while studying	1.87	0.988
Family finances	1.76	1.010
Managing my weekly budget	1.77	0.973
Borrowing money from friends.	1.54	1.140
The need to repay loans within the required time.	1.60	1.174
Engaging in impulsive buying	1.54	1.026
Not having money to cover unexpected expenses	1.91	1.042
Having loans with high interest rate	1.81	1.201

Source: Field survey, (2018)

The results in Table 8 show that all the items had a mean score above 1.5 implying that they contributed to students' financial stress.

Table 9-Specific Environmental Stressors (N= 300)

Statements	Mean	Std. Dev.
Getting access to computers and the internet	1.85	1.102
Lack of recreational activities on campus	2.03	0.981
Commuting to and from university (transportation)	2.14	0.988
Having to hang around in-between lectures	1.90	0.989
Bad living conditions	2.00	0.964
Find out how the university works	1.91	0.932
Adjusting to the campus environment	1.82	0.941
Inadequate infrastructure	2.12	0.916
Lack of communication from the university	2.03	0.930
Dealing with university administration	2.18	0.947

Source: Field survey, (2018)

The results in Table 9 show that all items had a mean score above 1.5 implying that they contributed to students' environmental stress.

Table 10-Specific Relationship Stressors (N=300)

Statements	Mean	Std. Dev.
Trying to make friends on campus	1.06	1.013
Finding support groups sensitive to my needs	1.62	0.948
Lecturer-student relationship	1.52	0.955
Getting along with fellow students at university	1.21	0.991

(Table 10, continued)

Competing with other students	1.52	1.026
Boyfriend-girlfriend relationship	1.65	1.171
Getting along with roommate(s)	1.64	1.074
Maintaining friendships	1.20	1.056
Not having enough support from others	1.67	1.028

Source: Field survey, (2018)

From Table 10, the following items had a mean score above 1.5 implying that they contributed to students' relationship stress. Finding support groups sensitive to my needs; Lecturer-student relationship; Competing with other students; Boyfriend-girlfriend relationship; Getting along with roommate(s); Not having enough support from others.

On the other hand, the following items had a mean score below 1.5 implying that they do not contribute to students' relationship stress; trying to make friends on campus; getting along with fellow students at university; and maintaining friendships.

Research Question Two

What common stressors do first year undergraduate regular students of University of Cape Coast face on campus?

This research question sought to investigate common stressors in the areas of academic, finance, environmental and relationship among first year student in university of Cape Coast. To answer this research question, respondents were asked to respond to statements on a four point Likert-type scale. Scoring was based on measurement ranging from Not Stressful =0 to

Severely stressful = 3. Cut-off point using item means were established to indicate the level of respondents' agreement to the statements. An item mean was calculated to be 1.5. An overall mean of 15 indicates academic stress to students.

An overall mean of 15 indicates financial stress to students.

An overall mean of 15 indicates environmental stress to students.

An overall mean of 13.5 indicates stress for students in terms of relationship issues. The results are presented in Table 11.

Table 11- Common Stressors among Students (N=300)

Variable	Mean	Std. Dev.
Academic stressors	16.23	6.126
Financial stressors	17.42	7.494
Environmental stressors	19.97	6.594
Relationship stressors	13.11	5.996

Source: Field survey, (2018)

From Table 11, environmental stressors were the highest common stressors among first year students followed by financial stressor and academic stressor. The least common stressors for students were relationship stressors.

Research Question Three

What are the common coping mechanisms that first year undergraduate regular students employ whenever they encounter stress?

Research question three sought to investigate major common coping strategies among first year students of University of Cape Coast. To answer this research question, respondents were asked to respond to 27 items under four broad areas (active emotional-focused coping [item 1-8], passive

emotional-focused coping [item 9-14], active problem-focused coping [items 15-20] and passive problem-focused coping [items 21-27]) on a four point Likert-type scale. Scoring was based on measurement ranging from Strongly Agree =4 to Strongly Disagree =1. Cut-off point using item means were established to indicate the level of respondents' agreement and disagreement to the statements. An item midpoint was calculated to be 2.5. Item mean above 2.5 implies the use of that particular coping style whilst mean score below 2.5 implies that students do not use that particular coping style.

Active Emotional-Focused Coping

Under the active emotional-focused coping strategy, overall midpoint was calculated to be 20. Mean score above 20 implies that students use active emotional-focused coping strategies whilst mean score below 20 implies that students do not use active emotional-focused coping. Item mean above 2.5 implies the use of a particular active emotional-focused coping whilst mean score below 2.5 implies that students do not use a particular active emotional-focused coping. The results are presented in Table 12.

Table 12-Active Emotional-Focused Coping

Statement	Mean	Std. Dev.
I try to do or think of some things that will make me feel happier, and allow myself to relax.	3.31	0.884
I try to adjust my mind set and allow myself to be happier.	3.32	0.716
I talk with classmates or friends, or disclose to my online friends.	2.74	0.894
I let myself calm down first and think of how to reconcile the negative emotions.	3.15	0.771
I eat and have fun to decrease the stress first.	2.82	0.967
I consider it to be a type of self-challenge.	3.05	0.800
I do usual things such as watching TV, reading comics, listening to music, sleeping, or going out to temporarily forget these frustrating things.	3.05	0.931
I tell myself to persevere.	3.28	0.850
Overall mean	24.72	6.813

From Table 12, the overall mean for the eight items was 24.72 which was above the overall calculated mean of 20. This suggests that student use active emotional focused coping when they encounter stressful situations on campus. This is confirmed when the individual items are considered. It can be seen that they all had a mean score above 2.5.

Passive Emotional-Focused Coping

With regard to passive emotional-focused coping overall midpoint was calculated to be 15, mean score above 15 implies that students use passive

emotional-focused coping. An item midpoint was calculated to be 2.5. Item mean above 2.5 implies the use of a particular passive emotional-focused coping whilst mean score below 2.5 implies that students do not use a particular passive emotional-focused coping. The results are presented in Table 13.

Table 13-Passive Emotional-Focused Coping Strategies (N=300)

Statement	Mean	Std. Dev.
I give up and blame God for being unfair when I face stress.	1.64	0.938
I make my friends uncomfortable when they provoke me when I am feeling down.	2.01	0.905
I do not give in when I argue with my friends.	2.31	0.944
I put my anger or fretful emotions on others.	1.85	0.885
I blame myself, retreat or shut myself away when I face stress	2.45	0.982
I generalise that I have bad luck when I face stress.	1.94	0.952
Overall mean	12.20	5.606

From Table 13, the overall mean was 12.20 which was below the overall calculated mean of 15. Similarly, when the specific items were examined, none of them had a mean score above 2.5. This suggests that in general students do not use passive emotional-focused coping strategy.

Active Problem-Focused Coping Strategy

With regard to active problem-focused coping overall midpoint was calculated to be 15, mean score above 15 implies that students use passive

emotional-focused coping. An item midpoint was calculated to be 2.5. Item mean above 2.5 implies the use of a particular active problem-focused coping whilst mean score below 2.5 implies that students do not use a particular active problem-focused coping. The results are presented in Table 14.

Table 14-Active Problem-Focused Coping Strategy (N=300)

Statement	Mean	Std. Dev.
I search and look for related data from the library or the Internet to do my homework.	3.12	0.875
I discuss issues with teachers, family, seniors or friends and classmates and ask for their opinions.	3.02	0.912
When I encounter conflicts in my academic study and activities, I will first arrange and plan.	3.23	0.764
I simplify the question and make it easy to solve.	3.16	0.768
I use a calm and optimistic attitude to think about how to cope with the problem.	3.24	0.709
I stay up finishing my homework until midnight.	2.99	0.907
Overall mean	18.76	4.935

The overall mean (18.76) from Table 14 was above the calculated mean (15) which indicated that student use active problem-focused coping in addressing stressful events they encounter on campus. This was confirmed as each of the items had a mean score above 2.5.

Passive Problem-Focused Coping

For passive problem-focused coping strategy, overall midpoint was calculated to be 17.5, mean score above17.5 indicate the use of passive

problem-focused coping whilst mean score below 17.5 indicate that students do not use passive problem-focused coping. An item midpoint was calculated to be 2.5. Item mean above 2.5 implies the use of a particular passive problem-focused coping whilst mean score below 2.5 implies that students do not use a particular active problem-focused coping. The results are presented in Table 15.

Table 15-Passive Problem-Focused Coping

Statement	Mean	Std. Dev.
I leave aside the problem first.	2.68	0.873
I passively let nature take its course.	2.68	0.875
I am used to leaving aside the problem and not handling it for the time being.	2.35	0.904
I decrease my standards and try again with the new standards.	2.60	0.870
I look for religious hope or comfort for my soul.	3.26	0.770
The numbers of classes I avoid are becoming more and more	1.89	1.019
I make myself numb by drinking alcohol or drug abuse. I leave the problem aside.	1.49	0.909
Overall mean	16.95	6.22

From Table 15, it could be seen that the overall mean of 16.95 is below the calculated overall mean of 17.5. This implies that students in general do not use passive emotional coping strategy. Although the overall mean indicated that students in general do not use passive emotional coping strategy

the following items had a mean score of above 2.5 implying that they use them; I leave aside the problem first; I passively let nature take its course; I decrease my standards and try again with the new standards and I look for religious hope or comfort for my soul. In addition, the following items had a mean score below 2.5.

I am used to leaving aside the problem and not handling it for the time being; The numbers of classes I avoid are becoming more and more and I make myself numb by drinking alcohol or drug abuse. I leave the problem aside.

Research Hypothesis One

There is no significant gender difference in stress levels among first year undergraduate regular students of University Cape Coast.

This hypothesis sought to find out if there is any significant difference in the level of stress among male and female first year university students. The hypothesis was tested at an alpha level of 0.05. In testing this hypothesis, an independent samples t-test was used to find the differences. The results are presented in Tables 16 and 17.

Table 16- Test for homogeneity of variance

	F	Sig.	t	df	Sig(2 tail)
Equal variance assume	1.062	.304	1.005	298	.316
Equal variance not assume				297.653	.315

Source: Field survey, (2018)

From Table 16, the significant value (sig) for Levene's test is 0.304 which is greater than the alpha value of 0.05. This implies that the assumption

of homogeneity was not violated, therefore equal variance assume values was used for the reporting.

Table 17- Independent Samples t-Test on Gender Difference in Stress Levels among First Year Undergraduate Regular Students

Gender	N	Mean	SD	t	df	Sig (2 tailed)
Male	147	67.95	19.58			
				1.005	298	.316
Female	153	65.58	21.09			

An independent samples t-test was conducted to compare the stress level scores of male and female. There was no significant difference in the scores of stress level of male (M=67.95, SD=19.58) and female (M=65.58, SD=21.09; *t* (298) =1.005, p=0.316. Therefore, the null hypothesis was not rejected. This implies that male and female do not differ in the stress level they experience on campus.

Research Hypothesis Two

There is no significant gender difference in coping with stress among first year undergraduate regular students of University Cape Coast.

This hypothesis sought to find out if there is any significant difference in coping with stress among male and female first year university students. The hypothesis was tested at an alpha level of 0.05. In testing this hypothesis, an independent samples t-test was used to find the differences.

The results are presented in Tables 18 and 19.

Table 18- Test for homogeneity of variance

	F	Sig.	t	df	Sig(2 tail)
Equal variance assume	8.014	.005	.502	298	.616
Equal variance not assume			.499	259.88	.618

From Table 18, the significant value (sig) for Levene's test is 0.005 which is equal to the alpha value of 0.05. This implies that the assumption of homogeneity was not violated, therefore equal variances assume values was used for the reporting.

Table 19- Independent Samples t-Test on Gender Difference in Coping with Stress

Gender	N	Mean	SD	t	df	Sig (2 tailed)
Male	147	72.89	11.19			
				0.502	298	.616
Female	153	72.33	7.81			

An independent samples t-test was conducted to compare the coping strategies scores for male and female. There was no significant difference in the scores of male stress coping strategies (M=72.89, SD=11.19) and female (M=72.33, SD=7.81; *t* (298) =0.502, p=0.616 (2 tailed). The null hypothesis was not rejected. This implies that male and female do not differ in terms of the coping strategies they use when they encounter stress on campus.

Research Hypothesis Three

There is no significant age difference in stress levels among first year undergraduate regular students of University Cape Coast.

This hypothesis sought to find out if there is any significant difference in the level of stress among first year university students between the ages ranges of 16-24 and 25 and above. The hypothesis was tested at an alpha level of 0.05. The results are presented in Tables 20 and 21.

Table 20- Test for Homogeneity of Variance

	F	Sig.	t	df	Sig(2 tailed)
Equal variance assume	1.906	.168	0.118	298	.906
Equal variance not assume			0.136	71.81	.892

Source: Field survey, (2018)

From Table 20, the significant value (sig) for Levene's test is 0.168 which is greater than the alpha value of 0.05. This implies that the assumption of homogeneity not violated for these sample, therefore equal variances assume values was used for the reporting.

Table 21- Independent Samples t-Test on Age Difference in Stress Levels

Age range	N	Mean	SD	t	df	Sig. (2 tailed)
16-24	254	66.79	20.92			
				0.118	298	.906
25 and above	46	66.41	17.07			

An independent samples t-test was conducted to compare the stress level scores for ages 16-24 and ages 25 and above. There was no significant difference in the scores of stress level of ages 16-24 (M=66.79, SD=20.92) and ages 25 and above (M=66.41, SD=17.07; *t* (298) =0.118, p=0.906. The null hypothesis was not rejected. This implies that students between the age

range of 16-24 and students between the age range of 25 and above do not differ on the stress level they experience on campus.

Research Hypothesis Four

There is no significant age difference in coping with stress among first year undergraduate regular students of University Cape Coast.

This hypothesis sought to find out if there is any significant difference in stress coping strategies among first year university students between the age range of 16-24 and age range of 25 and above. The hypothesis was tested at an alpha level of 0.05. In testing this hypothesis, an independent samples *t*-test was used to find the differences. The results are presented in Tables 22 and 23.

Table 22- Test for homogeneity of variance

	F	Sig.	t	df	Sig(2 tailed)
Equal variance assume	0.040	.841	-0.013	298	.990
Equal variance not assume			-0.013	62.89	.989

Source: Field survey, (2018)

From Table 22, the significant value (sig) for Levene's test is 0.841 which is greater than the alpha value of 0.05. This implies that the assumption of homogeneity was not violated for these samples, therefore equal variance assume values was used for the reporting.

Table 23- Independent Samples t-Test on Age Difference in Stress Coping Strategies

Age range	N	Mean	SD	t	df	Sig (2 tailed)
16-24	254	72.61	9.64			
				-0.013	298	.990
25 and above	46	72.63	9.52			

An independent samples *t*-test was conducted to compare the stress coping strategies scores for age range of 16-24 and age range of 25 and above. There was no significant difference in the scores of stress coping strategies of ages 16-24 (M=72.61, SD=9.64) and ages 25 and above (M=72.63, SD=9.52; *t* (297) =-0.013, p=0.990. The null hypothesis was not rejected. This implies that students between the ages of 16-24 and students between the ages of 25 and above do not differ in the stress coping strategies they used when they are confronted with stressful situations.

Research Hypothesis Five

There is no significant difference across faculties with respect to stress levels.

This hypothesis sought to investigate if there is a significant difference in the level of stress of students across the three faculties namely; Faculty of Humanities and Social Sciences Education; Faculty of Science and Technology Education and lastly Faculty of Educational Foundations. The hypothesis was tested at an alpha level of 0.05. The results are presented in Tables 24 and 25.

Table 24- Test for Homogeneity of Variance

Levene statistic	df1	df2	Sig.
1.088	2	297	0.338

Source: Field survey, (2018)

From Table 24, the significant value (sig) for Levene's test is 0.338 which is greater than the alpha value of 0.05. This implies that the assumption of homogeneity was not violated for these samples; therefore ANOVA values will be used for reporting.

Table 25- ANOVA Test for Differences in stress Levels across the three faculties.

	Sum of squares	df	Mean square	F	p-value
Between groups	1632.956	2	816.478	1.982	.140
Within groups	122322.764	297	411.861		
Total	123955.720	299			

From Table 25, there was no significant difference in the level of stress of students in the three faculties at the p□0.05 level for the three faculties [F (2, 297) = 1.982, p= 0.140]. The null hypothesis was not rejected. This implies that the stress level among students from these three faculties were the same.

Research Hypothesis Six

There is no significant difference across faculties with respect to stress coping strategies.

This hypothesis sought to explore if there is a significant difference in the coping strategies of students across the three faculties namely; faculty of humanities and social sciences education; faculty of science and technology education and lastly faculty of educational foundations. The hypothesis was tested at an alpha level of 0.05. The results are presented in Tables 26 and 27.

Table 26- Test for homogeneity of variance

Levene statistic	df1	df2	Sig.
0.394	2	297	0.675

Source: Field survey, (2018)

From Table 26, the significant value (sig) for Levene's test is 0.675 which is greater than the alpha value of 0.05. This implies that the assumption of homogeneity has been met for this sample; therefore ANOVA values were used for reporting.

Table 27- ANOVA Test for Differences in Stress Coping of Students across the Three Faculties (N=300)

	Sum of squares	df	Mean square	F	p. value
Between groups	307.284	2	153.642	1.672	.190
Within groups	27287.862	297	91.878		
Total	27595.147	299			

A one-way analysis of variance between samples was conducted to compare the stress coping scores for students in faculty of humanities and social sciences education; faculty of science and technology education and lastly faculty of educational foundations. There was no significant difference in stress coping among these students in the three faculties at the p□0.05 level for the three faculties [F (2, 297) = 1.672, p= 0.190]. The null hypothesis was not rejected. This implies that students from the three faculties used the same coping strategies whenever they are confronted with stressful situations.

Research Hypothesis Seven

There is no significant relationship between stress and coping strategies.

This research hypothesis sought to explore the relationship that exists between stress and the composite of coping strategies used by students to deal with their stress levels. The hypothesis was tested at an alpha level of 0.05.

Pearson correlation coefficient was used and the interpretation of results was based on Cohen (1988) who suggested the following guidelines in assessing resultant correlation coefficients.

r =.10 to .29 or r = –.10 to –.29 means small/weak relationship

r =.30 to .49 or r = –.30 to –.4.9 means medium/moderate relationship

r =.50 to 1.0 or r = –.50 to –1.0 large/strong relationship

The result is presented in Table 28.

Table 28: Pearson's Correlation between stress and coping strategies

		Coping strategies
Stress level	r	-.287
	p-value	.004*

*Correlation is significant at the 0.05 level (2-tailed)

The result in Table 28 indicates a small but significant inverse relationship between stress level and coping strategies used by first year students (r= -.287,p =.004, 2 tailed). This implies that the coping strategies students used tend to decrease their stress levels but the degree of reduction in stress is very small. Therefore the null hypothesis which states that there is no significant relationship between stress and coping strategies was rejected. Consequently, the alternate hypothesis which states that there is a significant relationship between stress and coping strategies was retained.

Further analysis was done to investigate relationships that exist between stress and the dimensions of coping strategies. Pearson correlation coefficient was used and the interpretation of results was based on Cohen

(1988) who suggested the following guidelines in assessing resultant correlation coefficients.

r =.10 to .29 or r = –.10 to –.29 means small/weak relationship

r =.30 to .49 or r = –.30 to –.4.9 means medium/moderate relationship

r =.50 to 1.0 or r = –.50 to –1.0 large/strong relationship

The result is presented in Table 29

Table 29- Pearson's Correlation between stress and dimensions of coping strategies

		Active emotional focused	Passive emotional focused	Active problem focused	Passive problem focused
Stress level	r	-.305	-.083	-.194	.124
	p-value	.000*	.153	.001*	.132

*Correlation is significant at the 0.05 level (2-tailed)

The Pearson correlation results in Table 29 revealed a negative moderate and significant relationship between stress level and active emotional focused coping strategies used by first year college of education students (r= -.305, p=.000, 2-tailed). This implies that increase in the use of active emotional focused coping strategies leads to a moderate decrease in the stress levels of students. Again, it can be seen that there was a negative weak but not significant association between passive emotional focused coping and stress level (r=-.083, p=.153, 2-tailed). This implies that an increase in the use of passive emotion focused coping by students does not actually reduce or eliminate their stress levels. The table further revealed a weak negatively but

significant relationship between active problem focused coping and students' stress levels (r=-.194, p=.001, 2-tailed). This implies that as students use active problem-focused coping, their stress level decrease but the decrease is very small in degree. It can be observed from 29 that there is a positive weak but not significant relationship between passive problem focused coping and stress levels of students (r= .124, p=.132, 2-tailed). This means that when students use passive problem focused coping their stress levels does not really increase.

Discussions

The aim of the current study was to investigate stress and coping strategies among first year students under the College of Education Studies, University of Cape Coast.

The discussion was done according to the research questions and hypotheses.

Students' stress level

The results of this study showed that there was a high level of stress among first year students in the University of Cape Coast. The stress level of students was above the midpoint stress level for students. It was expected that the stress level of students would be high because they mostly complain that life in U.C.C is very stressful. This finding is in line with the findings of Mahmoud, Staten, Hall and Lennie (2012) and Ji, (2011) who found student stress levels to be reaching dangerously high levels. This finding also supports the findings of Britz and Pappas, (2010) that high degree and frequency of stress exists among the participants. This finding also supports the findings of the American College Health Association, (2004) which stated that college students reported dealing with high levels of stress.

Again this finding is in agreement with the findings of Geng and Midford (2015) who compared the stress levels of the first-year education students and education students from other years it was found that first-year students' stress was significantly higher than those of students in other years. Furthermore, the finding from this study re-echoed the finding of Priyadarshini and Rubeena (2016) that there was a potential higher stress among first year University students in Hong Kong and India University students respectively.

Possible explanations to high level of stress among university students have to do with the pressure to study in order to meet the minimum requirement to progress to the next academic level and to meet the expectations of their significant others. Also, the data gathering period for this study was closer to the revision week in which many of the students were writing their second quizzes for the semester as well as preparing for the end of semester examinations.

This high level of stress needs attention to curb or reduce it because it can have adverse effect on the students. This is in line with the study findings of Mehrabizadeh (2008) that academic stress influences the students' physical-mental health and their capacity to accomplish their assignments.

The findings of this study contradict the findings of Amponsah and Owolabi (2011); Thawabieh and Qaisy (2012) who reported that first year university students were moderately stressed. Possible explanation to the variation in students' stress level may be due to cultural differences, differences in the study population and the data gathering instruments used for the various studies. In summary, majority of the studies in the area of students stress depicts high level of stress among university students.

Common stressors among students

The present study showed that academic, financial, environmental stressors were the major common stressor to students whilst relationship stressor was the least.

Academic stressors

The study revealed that there is high academic stress among students. I expected to find high academic stress among students because most students

complain about the academic demands on campus. Specific situations that contribute to students' stress academic stress include handling the academic workload, studying for tests and exams, group-work assignments.

This finding is consistent with the findings of Scott (2012) who reported that the workload of college is significantly more involved than the high school workload. Laurence, Williams and Eiland (2009) also concluded that exams and fear of failure are the highest contributory factors to academic stress. A possible explanation to this is that most students lack effective study skills as well as test taking skills. It is evidenced in the work of Grarcia (2011) that study skills are crucial to the building of the foundation that allows students to succeed in schools. This corresponds to the finding of Cherif, Adams, Movahedzadeh, Martyn and Dunning (2013) that poor study habit account for 126 (17%) students failure in university. It could also be that students do not read their lecture notes but pile them up and attend to the lecture notes and hand-out only when quizzes and examination are approaching and such an attitude leads to strain on them because they ought to read voluminous lecture notes and hand-out within few days to the examination. This corresponds with the research by Zohreyi, Erfani and Jadidiyan (2016) who concluded that there is a direct significant relationship between the components of intentional procrastination and academic stress. This suggests that the more you postpose academic activities supposed to be accomplished at certain time, the higher you will experience academic stress.

Another reason for high academic stress is that students attend evening lecture mostly from 6:30 pm to 8:30 pm. This may pose stress to first year students because they are used to SHS academic classes which end at 3:00pm

so having a lecture from 6:30 pm to 8:30 pm is a great demand which they perceive it as drawing much of their personal resources to accommodate such demand. In addition to the above reasons, the pressure to perform well academically to meet the demands of the institution as well as their parents also leads to high academic stress. This is in support of the study by Gower, Hand and Crooks (2008), academic performance, attendance, interactions with teachers, and balancing one's leisure time with school also contribute to students' academic stress.

Financial stressors

Also, it was not surprising that financial stressor was major common stressors for students. Specifically items rated to contribute significantly to high level of financial stress were students not having money to cover unexpected expenses, limited work opportunities, supporting one' self financially were consistent with previous research by Trombitas, (2012), that show that financial stress is a considerable problem for the majority of university students. Although there are financial aids such as Students Loan Trust Fund, Student Emergency Relief Fund (SERF) in place to reduce the financial burden of student, students must go through a bureaucratic process before they can receive financial aid. Another reason for financial stress is inadequate money to cover expected expenses on campus and this can be linked to poor money management. This finding is in agreement with the findings of Davidson, Robertson, Anderson and Ward (2011) that financial stress is heavily correlated with poor money management skills. Furthermore, inadequate work opportunities for students while staying on campus are contributing to the high financial stress. A possible reason to this finding is

that there is no part-time work on campus for students to engage in during their free lecture time and also the issue of study leave with pay. Some of the students who are workers do not get study leave with pay and they have to secretly enrol without prompting their superiors because they are afraid that they will not be allowed to come and further their education on the basis of study leave with pay. Most students do not have any other source of income aside the pocket money that their parents or guardians give to them.

Environmental stressors for students

There was high environmental stress among students. Specific environmental stressors were dealing with university administration, commuting to and from university (transportation), inadequate infrastructure, lack of communication from the university. I expected such an outcome from the study because most of the environmental stressors are outside the control of students and this coincide with the observation of Rishi and Khuntia (2012) that environmental stressors are typically aversive, primarily uncontrollable and of variable duration and periodicity and require low to moderate adjustments. The findings on inadequate infrastructure as a high contributory factor also concord with past studies findings like overcrowded lecture halls, semester system and inadequate resources to perform academic work, as mention in (Ongori, 2007; Awino & Agolla, 2008; Campbell, 2006).

A possible reason to the lack of communication from the university as a factor to environmental stress could be that students do not read information on notice board. The university paste notice on notice boards mounted at vantage points in the various halls, departments and faculties as a means of communicating with students but unfortunately most students pass by these

notice boards without paying attention to the information on the boards. Also, the university has a radio station by name Atlantic FM which is also used to pass vital information from the university to the student body but it appears that students do not tune in to that FM station with their radio set or smart phones thereby do not get information the university.

Relationship stressors

Although, the overall mean of relationship stressor was below the calculated overall midpoint suggesting a low level of relationship stress, students were not totally free from relationship stressors. Some items such as not getting enough support from others, boy-girl friend relationships and getting along with roommate had means above the item mean of 1.5 and this suggested that these items contribute to stress for students. This is consistent with observation of Ongori, (2007) that poor relationships with other students contribute to students relationship stress. A possible reason that could account for this is the inability to resolve issues that may rise up between roommates and boy-girl friends. It could also be due to lack of understanding between people from different background could also account for these relationship issues.

The overall low relationship stress is in line the findings of Ibrahim and Bohari (2012) that interpersonal stressors are not one of the factors contribute to students stress. They attribute it to students have high emotional quotient (EQ) to overcome interpersonal stress.

They present finding corroborate the findings students can get along well with others could be because they are closely connected to social network.

Many people reported the internet was needed to maintain social interactions (McMillan and Morrison, 2006). Possibility of low relationship stressor could be that since they first year students are yet to spend one year in school, they have to established relationship with many people. Most of they are still relying on the friendship they established prior to their enrolment in the university.

Major coping strategies

In this study, it was revealed that students mostly employed active emotional-focused coping and active problem-focused coping strategies to reduce their stress. This implies that majority of students try to change their negative emotions or feeling in responds to stressful situations. One of the reasons to this finding may be that since most students are away from their family for the first time and they may need more emotional support to help them adjust to situations.

Another plausible explanation for students using active emotional-focused coping strategies is that it is easy to change your negative emotion or feelings about the stressors than to modify the event that leads to stress. For instance, students have little or no control over administrative policies, inadequate institutional infrastructures and others. This finding affirms the findings of a similar study by Esia-Donkoh, Yelkpieri and Esia-Donkoh (2011) who found out that full time students at the Winneba campus of UEW, Ghana predominantly used emotion-focused style (mean of means score of 3.49 and overall standard deviation of 1.02) in managing stress than problem-focused style (mean of means score of 3.00 and overall standard deviation of 1.07). This finding does not correspond to the findings in Esia-Donkoh,

Yelkpieri and Esia-Donkoh's (2011) study that final year sandwich students of the Department of Basic Education, UEW, Ghana, use more problem-focused than emotion-focused styles in coping with stress. More so, from the present study findings it was revealed that out of twenty-seven (27) items on coping styles, the first five common coping styles were; 'I try to adjust my mind set and allow myself to be happier,' 'I try to do or think of some things that will make me feel happier and allow myself to relax,' 'I tell myself to persevere,' 'I look for religious hope or comfort for my soul,' and 'I use a calm and optimistic attitude to think about how to cope with the problem.'

All these items are reared toward changing cognition in other to bring a change in the emotions. This can be linked to Ellis (1945) key assumption that the thoughts of human affect his/her behaviour and bring about a particular feeling. This finding is consistent with the findings of Esia-Donkoh (2014) who concluded that positive reinterpretation and growth strategy recorded the highest mean score of 4.15 with a standard deviation of 0.96 while mental disengagement obtained the lowest mean score of 2.60 with a standard deviation of 1.06 among final year sandwich students in university of education, Winneba.

An explanation to the use of religious hope is that majority of Ghanaians place much emphasis on religiosity and they have strong belief that nothing is impossible for the entity they worship. This is reflected in the findings of Pargament (1985) religion has three roles in the coping process. Religion can serve (i) as a part of the elements of coping, (ii) as a contributor to coping, and (iii) as a product of coping. It could be said that religious coping does not always yield positive outcome as maintained by Zwingmann

and Murken (2000), religious coping was helpful or harmful depending on the particular type of religious coping strategy employed. Thus, religious coping would appear to be an ambivalent phenomenon which does not automatically entail beneficial outcomes.

The current study finding is in direct opposite of the findings of Individuals experiencing high levels of stress were more likely to engage in unhealthy behaviours (Hudd et al., 2000).

In summary, some students use emotional-focused coping whilst other also use problem-focused coping. Although, it appears that problem-focused coping strategies are good as compared to emotional-focused coping as indicated by Taylor (2012) and McLeod (2015) that emotion focused coping only provide short term relief with poor outcome in regard to performance in the long run, it does not happen across all situations. The effectiveness of a particular coping strategy is dependent on situation at hand. For example, developing a flexible study time table to overcome examination stress is far better than hanging out with friend. However, in the case of the loss of a loved one, social support may be a better coping strategy than making a step by step plan of grieving.

Gender and stress level

The current study showed that there is no statistically significant difference in gender with respect to stress. One would have thought that females will have high stress level as compared to males. The study finding implies that both male and female students perceived almost all situations the encounter on campus in similar ways.

The findings from this study is in conformity with that of Amr, Gilany and El-Hawary (2007) who reported no significant difference in stress between male and female medical students in Mansoura University, Egypt. Again, Bhosale (2014); Omonyi and Ogunsanmi (2012) found no significant difference between male and female on academic stress. A possible reason for this finding is that students are subjected under the same condition in lecture theatre and examination. It may also be possible that for this present study the free shuttle transportation which students need to struggle to get on more is one of the reasons there wasn't difference in their stress level.

On the other hand, this finding is in sharp contrast to the findings of Chen, Wong, Ran and Gilson (2009), who asserted that the male students experienced higher level of stress compared to their female counterparts. Again, the study finding is not in agreement with that of Wahed and Hassan (2016); Thawabieh, and Qaisy (2012); Sulaiman, Hassan, Sapianand, & Abdullah (2009) when they reported that higher stress and anxiety scores were significantly associated with female sex. To summarize, the influence of gender on stress level remain contradictory, this is because most campus events poses stress to both male and female. For instance, males and females struggle to board the student shuttle.

Gender and coping

The findings from this study showed no significant difference in gender and coping strategies they use in to address stress.

The finding is consistent with that of Shaban et al., (2012) who found no significant difference among males and females respondents with regard to the coping strategies of problem-solving, staying optimistic, use of diversionary

strategies and avoidance methods in Jordan. Atindanbila and Abasimi (2011) also found no gender difference in the use of the five coping strategies (cognitive, social, spiritual, physical and medical) they examined among undergraduates students in the University of Ghana. It could be that the respondents chose coping strategies which they are familiar with.

This study finding is dissimilar with that of Ekpenyong, Daniel, and Aribo (2013), revealed that men adopted more active practical (47.2%) and active distracting (28.9%) coping strategies than women did, whereas women adopted more avoidance (33.0%) and religious (48.7%) coping strategies than men did. this outcome could be attributed to the notion that men are supposed to exhibit sign of toughness by confronting stressful event that to run away from stressful events.

Monteiro, Balogun and Oratile (2014) findings indicated that female students used wishful thinking and problem-focused disengagement more than male students differences between coping strategies used by males and females, where males exhibited greater tendency to detach themselves from the emotions of a situation and be emotionally inhibited while females achieved at significantly higher level than males. This could be attributed to the notion that females are emotional beings than men.

Age and stress level

The study findings showed that there is no statistically significant difference in age when it comes to stressful events. This finding mirrored the findings of Amponsah and Owolabi (2011) who maintained that age has no significant influence on perceived stress levels. A tentative reason to support this finding is that most of the students are experiencing university life for

their first time. This corroborates the findings of the transition to university and pursuing academic career may prove far more stressful than exciting (Hystad, Eid, Laberg, Johnsen & Bartone, 2009; Gall, Evans & Bellerose, 2000).

Also, it may be possible that due to the small number of respondents (46 out of 300) within the age bracket of 25 and above accounted for the no difference in age and stress level. Another possibility is that both young and old students are subjected to the same environmental, academic and administrative conditions.

The study findings however, is in stark contrast to that of Khan, Altaf and Kausar (2013) who concluded that there is significant difference between young and old students. Younger students scored higher (M=18.49, SD=5.46) on the perceived stress scale than older students when they explored the effect of perceived academic stress on students' performance in Islamabad. A possible explanation to their finding is that older people are supposed to endure and not to verbalise their stressful event.

Age and coping with stress

The study findings showed that there is no statistically significant difference in and when it comes to coping with stressful events. Zimmer-Gembeck and Skinner (2008) argued that most people, regardless of their age, rely on distraction to cope with stress as much or more than support seeking or problem solving. One of the reasons that accounted for this no difference in age and coping strategies is that respondents selected the coping strategies that were familiar to them. Also, it may be possible that cultural values of respondents played a role in this outcome. For instance, it is expected of

student to conform to values and norms of the institution such as students are not supposed to drink alcoholic beverages on campus.

On the other hand, the findings of Monteiro, Balogun and Oratile (2014) revealed that age significantly predicts the use of problem-focused engagement. Specifically, the older students are more likely to use problem-focused strategies. They supported their argument with the assertion that older adults may engage in a more differentiated approach to problem situations by using diverse strategies in handling stress. In addition, having had a stressful encounter previously influences an individual's capability to solve the same or a related situation when it comes.

Faculty and stress level

The findings from the study showed that there is no statistically significant difference among students from the three faculties and their stress level. This suggests that the stress level cut across these students. There is the possibility that since all these students are under the college of education their stress level will be the same irrespective of the faculty because they undertake inter-related courses. For example core courses such as communicative skills, information literacy, introduction to HIV/AIDS and African studies are compulsory courses for all first year students irrespective of the programme you are offering. Also, it could be that once they are all level 100 students their stress level will be similar since the academic policy has demarcated minimum credit hours a student can undertake within a specific semester and also total credit hours a student needs in order to successfully progress from level 100 to the other level.

Faculty and coping strategies

The finding from the study established that there is no statistically significant difference among students from the three faculties in terms of their coping behaviours in the face of stress. This findings support the findings of Gomathi, Ahmed and Sreedharan (2013) who found no significant difference in coping strategies between students in different programmes. A likely reason for this no difference in coping strategies among student is that since the students experience similar stressors on campus the likelihood of them using similar strategy to cope with stress is very high. It could also be possible that the students common cultural values since culture plays vital role in one's life. This could account for why most students use active-emotional-focused and active problem-focused coping styles.

Relationship between stress levels and coping strategies

The findings from this study revealed that a negative moderate and significant relationship between stress level and active emotional focused coping strategies used by first year college of education students. It can be deduced that the use of active emotional focused coping strategies leads to a moderate decrease in the stress levels of students. When students take action to change their negative feelings about an event which is causing stress, their stress levels tend to reduce. Knibb & Horton, (2008) reported that emotional focused coping decrease psychological distress. This finding from the current study contradicts the findings of Berkel (2009); Crockett, Iturbide, Torres Stone, McGinley, Raffaelli and Carlo, (2007) that emotion-focused coping is positively associated with symptoms of stress and psychological distress.

Also, the study brought to light that that there was a negative weak but not significant association between passive emotional focused coping and stress level. This implies that an increase in the use of passive emotion focused coping by students does not actually reduce or eliminate their stress levels. When one encounters stressful situation and the person do not change how he/she feels about the situation there is no way the stress level will subside unless the stress provoking situation is taken away. The finding is in line with the findings that emotional focused coping increase psychological stress (Crockett et al, 2007); symptoms to stress (Berkel, 2009). Additionally, the current study indicated a negative weak but significant relationship between active problem focused coping and students' stress levels. This implies that the active problem-focused strategies students are using reduce their stress levels to a small degree.

This finding contradicts the findings of Berkel (2009) that no significant relationship exists between problem-focused coping and stress. The use of different research instrument could have accounted for such as difference. Berkel used the Depression Anxiety Stress Scale and the Coping Orientation of Problem Experience whilst the Students Stress Inventory and Stress Coping Style Inventory (SCSI) were used for the current study.

Again, the current study showed that there is a positive weak but not significant relationship between passive problem-focused coping and stress levels of students. This means that when students use passive problem focused coping their stress levels does not really increase. Knibb & Horton, (2008) found out that avoidant coping is associated with increased distress. The finding is also in agreement with the findings from a study conducted by

Holahan, Holahan, Moos, Brennan and Schutte (2005) that avoidant coping is positively associated with depressive symptom. Individuals who engaged in avoidant coping were more likely to experience chronic and acute stressors.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Overview of the Study

The study sought to investigate stress and coping strategies among first year students under the College of Education Studies, University of Cape Coast. A descriptive survey was adopted as the design for the conduct of the study in Cape Coast Metropolis using an adapted form of the Students Stress Inventory and Stress Coping Style Inventory (SCSI) which was administered to 300 respondents. The study used cluster, proportionate and simple random technique to select the respondents. The study was guided by the following research questions;

1. What is the level of stress among first year undergraduate regular students of University Cape Coast?
2. What common stressors do first year undergraduate regular students of University of Cape Coast face on campus?
3. What are the major common coping mechanisms that first year undergraduate regular students employ whenever they encounter stress?

The study tested the following hypotheses;

1. There is no significant gender difference in stress levels among first year undergraduate regular students of University Cape Coast.
2. There is no significant gender difference in coping with stress among first year undergraduate regular students of University Cape Coast.

3. There is no significant age difference in stress levels among first year undergraduate regular students of University Cape Coast.
4. There is no significant age difference in coping with stress among first year undergraduate regular students of University Cape Coast.
5. There is no significant difference across faculties with respect to stress levels.
6. There is no significant difference across faculties with respect to stress coping strategies.
7. There is no significant relationship between stress and coping strategies.

Summary of Findings

Findings from this study indicated that there is high level of stress among first year students of the University of Cape coast. The study revealed that environmental, financial and academic stressors were the major common stressors among first year students. Also, the findings indicated that majority of the students do not evaluate relationship stressors as a major common stressor to them. Furthermore, the study revealed that students use active emotional-focused coping and active problem-focused coping strategies.

Hypotheses that were tested under the study revealed that there is no significant gender difference in the level of stress among first year undergraduate regular students of University Cape Coast. No significant difference exists in gender when it comes to students coping with stress. Also, no significant difference was found in age with respect to the level of stress among students.

Furthermore, there was no significant difference in age with respect to stress coping strategies among first year undergraduate regular students of University Cape Coast. No statistically significant difference was found in the level of stress among students of the three faculties. Also, there was no statistically significant difference in the coping strategies among students of the three faculties. Lastly, significant relationship was found between the stress levels of students and the coping strategies they use.

Conclusions

It can be concluded from the study that first year university students under the College of Education Studies are facing high level of stress on campus. Something needs to be done to reduce the stress level for students in order to ensure better academic excellence for students. Also, the stress level cuts across all students with different ages and faculties. This has thrown more light on the need to consider the emotional aspect of males because all these years majority of people are of the view that men are not emotional beings but this research has shown otherwise. The predominant stress coping strategies used by students was active emotional-focused coping. There is the need to educate student on both active emotional-focused and active problem-focused coping and encourage the students to use these two coping strategies effectively to address stressful situations in their life.

Counselling implications

The findings from the study brought to light that there is a high level of stress among first year students. Therefore, counsellors should intensify services such as study skills seminar, financial education to equip students with the needed skills to manage their finances effectively as well as time

management to help students manage their time wisely. Counsellors need to educate students on coping strategies through counselling programmes for students during their studies in order assist in reduce the stress level of students and in the long run it will mitigate both the physical and psychological effect of stress.

Again, the result revealed that most students use emotional-focused coping strategies when they face stress. Students need to be educated on both problem-focused coping and emotional-focused coping strategies so that they will be versatile in coping with stress. Thirdly, counsellors should not focus on gender when giving stress interventions to students.

Lastly, counsellors should not focus on age when equipping students with the needed skills to manage stress since the study findings indicated that students do not differ in age when it comes to coping with stress.

Recommendations

Based on the findings from the study, the following recommendations have been made:

1. Students should make use of the Counselling Centre and counselling offices established in the various halls of residence to address their issues in the areas of academic, financial, environmental and interpersonal.
2. Students should be sensitized on the various financial relief services that are available to them in the university so their financial burden can be reduced.
3. Students should learn more or read more materials on coping strategies in order to distinguish between adaptive and maladaptive coping

strategies and use them appropriately in addressing stressful situations on campus.

4. Since there was no significant difference in stress levels and the demographic variables (age and gender), various stress reduction intervention programmes can be administered by counsellors to students without considering these variables.

Suggestions for Further Research

In view of the delimited scope of this study, it is recommended that future research investigate the following areas:

1. Stress and coping strategies among students in level 100, 200, 300 and 400
2. This study should be extended to examine stress and coping strategies among two or more public universities.
3. If this study is to be replicated, it is suggested that students from the colleges should be included in the study.

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APPENDICE

APPENDIX A

UNIVERSITY OF CAPE COAST

COLLEGE OF EDUCATION STUDIES

FACULTY OF EDUCATIONAL FOUNDATION

DEPARTMENT OF GUIDANCE AND COUNSELLING

Questionnaire for Students

Responding frankly to the items on this questionnaire will assist the researcher to explore stress and coping strategies used by students when they encounter stressful events on campus. Your contribution to this study will help lecturers and management to identify and minimise events that contribute to students stress. All information provided will be used solely for the purpose of this research. Thank you for your time.

SECTION A

DEMOGRAPHIC DATA OF RESPONDENT

Please tick [√] the box that is applicable to you

1. Gender: Male [ ] Female [ ]
2. Age: 16-24 [ ] 25 and above [ ]

SECTION B

STRESSORS

Instruction: Please answer each of the following statements by ticking one of the numbers (0-3) which reflect how each statement poses stress to you.

ACADEMIC

Statement	Not stressful (0)	Mildly stressful (1)	Moderately stressful (2)	Severely stressful (3)
1. Attending lectures				
2. Studying for tests and exams				
3. Sitting tests and exams				
4. Meeting deadlines for academic assessment				
5. Handling the academic workload(heavy credit hours)				
6. Writing quizzes and examinations				
7. Group-work assignments				
8. Achieving my academic goals				
9. Lack of clarity about assessment task requirements				
10. Understanding academic material				

FINANCIAL

Statement	Not stressful (0)	Mildly stressful (1)	Moderately stressful (2)	Severely stressful (3)
1. Supporting myself financially				
2. Paying university fees				
3. Limited work opportunities while studying				
4. Family finances				
5. Managing my weekly budget				
6. Borrowing money from friends.				
7. The need to repay loans within the required time.				
8. Engaging in impulsive buying				
9. Not having money to cover unexpected expenses				
10. Having loans with high interest rate				

ENVIRONMENTAL

Statement	Not stressful (0)	Mildly stressful (1)	Moderately stressful (2)	Severely stressful (3)
1. Getting access to computers and the internet				
2. Lack of recreational activities on campus				
3. Commuting to and from university (transportation)				
4. Having to hang around in-between lectures				
5. Bad living conditions				
6. Find out how the university works				
7. Adjusting to the campus environment				
8. Inadequate infrastructure				
9. Lack of communication from the university				
10. Dealing with university administration				

RELATIONSHIPS/INTERPERSONAL/SOCIAL

Statement	Not stressful (0)	Mildly stressful (1)	Moderately stressful (2)	Severely stressful (3)
1. Trying to make friends on campus				
2. Finding support groups sensitive to my needs				
3. Lecturer-student relationship				
4. Getting along with fellow students at university				
5. Competing with other students				
6. Boyfriend-girlfriend relationship				
7. Getting along with roommate(s)				
8. Maintaining friendships				
9. Not having enough support from others				

SECTION C

STRESS COPING STYLE INVENTORY

Statement	Strongly Agree (4)	Agree (3)	Disagree (2)	Strongly Disagree (1)
1. I try to do or think of some things that will make me feel happier, and allow myself to relax.				
2. I try to adjust my mind set and allow myself to be happier.				
3. I talk with classmates or friends, or disclose to my online friends.				
4. I let myself calm down first and think of how to reconcile the negative emotions.				
5. I eat and have fun to decrease the stress first.				
6. I consider it to be a type of self-challenge.				
7. I do usual things such as watching TV, reading comics, listening to music,				

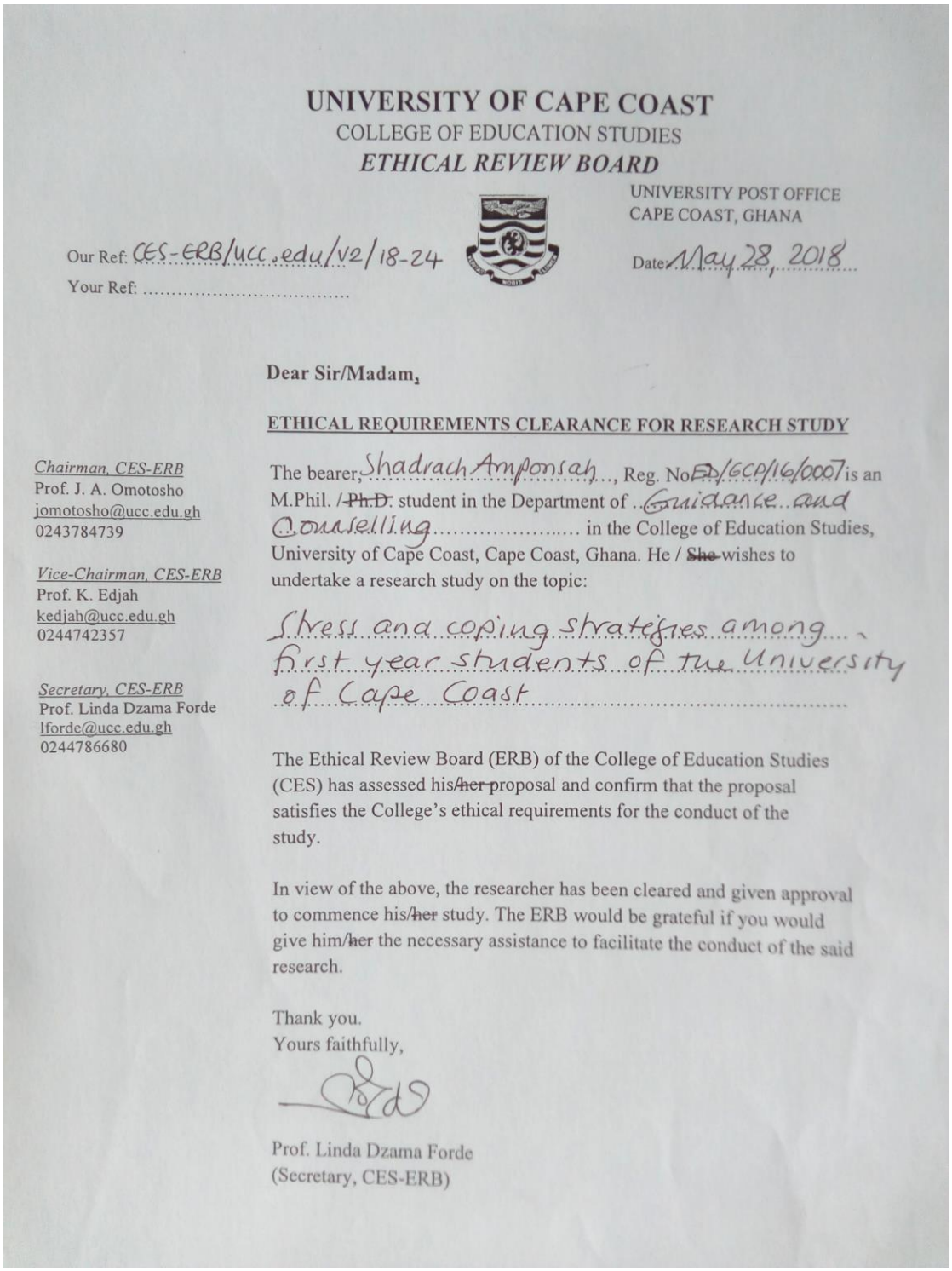
sleeping, or going out to temporarily forget these frustrating things.				
8. I tell myself to persevere.				
9. I give up and blame God for being unfair when I face stress.				
10. I make my friends uncomfortable when they provoke me when I am feeling down.				
11. I do not give in when I argue with my friends.				
12. I put my anger or fretful emotions on others.				
13. I blame myself, retreat or shut myself away when I face stress				
14. I generalise that I have bad luck when I face stress.				
15. I search and look for related data from the library or the Internet to do my homework.				
16. I discuss issues with teachers, family, seniors or				

friends and classmates and ask for their opinions.				
17. When I encounter conflicts in my academic study and activities, I will first arrange and plan.				
18. I simplify the question and make it easy to solve.				
19. I use a calm and optimistic attitude to think about how to cope with the problem.				
20. I stay up finishing my homework until midnight.				
21. I leave aside the problem first.				
22. I passively let nature take its course.				
23. I am used to leaving aside the problem and not handling it for the time being.				
24. I decrease my standards and try again with the new standards.				
25. I look for religious hope or comfort for my soul.				

26. The numbers of classes I avoid are becoming more and more				
27. I make myself numb by drinking alcohol or drug abuse. I leave the problem aside.				

APPENDIX B

Ethical Clearance Letter



UNIVERSITY OF CAPE COAST
COLLEGE OF EDUCATION STUDIES
ETHICAL REVIEW BOARD

UNIVERSITY POST OFFICE
CAPE COAST, GHANA

Our Ref: CES-ERB/ucc.edu/v2/18-24
Your Ref: .....
Date: May 28, 2018

Chairman, CES-ERB
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Secretary, CES-ERB
Prof. Linda Dzama Forde
lforde@ucc.edu.gh
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Dear Sir/Madam,

ETHICAL REQUIREMENTS CLEARANCE FOR RESEARCH STUDY

The bearer, Shadrach Amponsah, Reg. No ~~ED/GCP/16/0007~~ is an M.Phil. /~~Ph.D.~~ student in the Department of Guidance and Counselling in the College of Education Studies, University of Cape Coast, Cape Coast, Ghana. He / ~~She~~ wishes to undertake a research study on the topic:

Stress and coping strategies among first year students of the University of Cape Coast

The Ethical Review Board (ERB) of the College of Education Studies (CES) has assessed his/~~her~~ proposal and confirm that the proposal satisfies the College's ethical requirements for the conduct of the study.

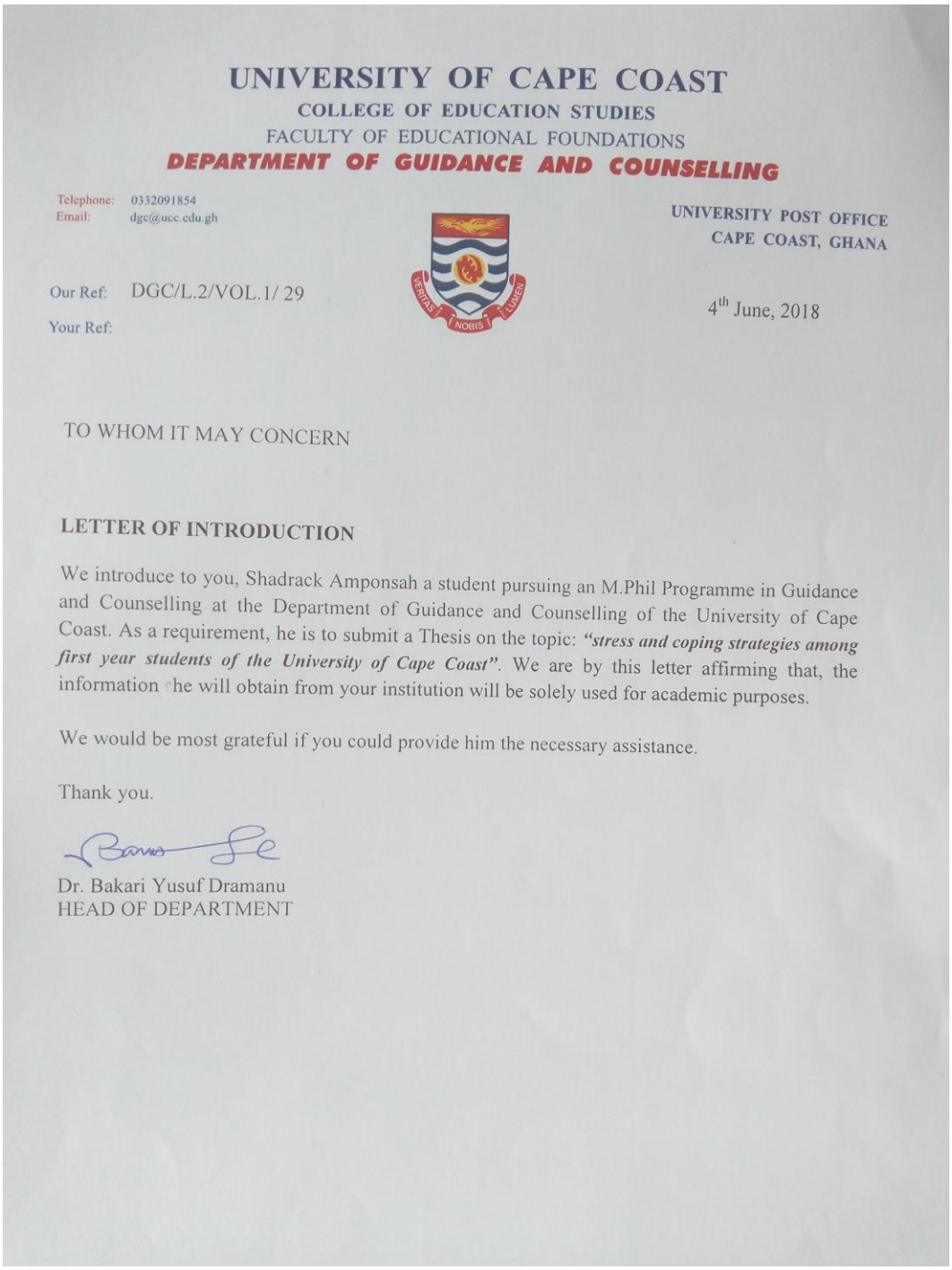
In view of the above, the researcher has been cleared and given approval to commence his/~~her~~ study. The ERB would be grateful if you would give him/~~her~~ the necessary assistance to facilitate the conduct of the said research.

Thank you.
Yours faithfully,

Prof. Linda Dzama Forde
(Secretary, CES-ERB)

APPENDIX C

Introductory Letter



UNIVERSITY OF CAPE COAST
COLLEGE OF EDUCATION STUDIES
FACULTY OF EDUCATIONAL FOUNDATIONS
DEPARTMENT OF GUIDANCE AND COUNSELLING

Telephone: 0332091854
Email: dgc@ucc.edu.gh

UNIVERSITY POST OFFICE
CAPE COAST, GHANA

Our Ref: DGC/L.2/VOL.1/ 29
Your Ref:

4th June, 2018

TO WHOM IT MAY CONCERN

LETTER OF INTRODUCTION

We introduce to you, Shadrack Amponsah a student pursuing an M.Phil Programme in Guidance and Counselling at the Department of Guidance and Counselling of the University of Cape Coast. As a requirement, he is to submit a Thesis on the topic: ***"stress and coping strategies among first year students of the University of Cape Coast"***. We are by this letter affirming that, the information he will obtain from your institution will be solely used for academic purposes.

We would be most grateful if you could provide him the necessary assistance.

Thank you.

Dr. Bakari Yusuf Dramanu
HEAD OF DEPARTMENT