

## **STRESS AND COPING STRATEGIES AMONG DISTANCE EDUCATION STUDENTS AT THE UNIVERSITY OF CAPE COAST, GHANA**

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### **ABSTRACT**

This study was designed to identify the causes of stress and coping strategies adopted among distance education students at the College of Distance Education in the University of Cape Coast. A total of 332 diploma and post-diploma final year students in 2014/2015 academic year were selected from two study centers using random sampling procedure to respond to self-administered questionnaire. The questionnaire which was adapted to suit the study context was pre-tested to ensure that it elicited valid response. The results of the study showed that 'academic workload', 'high frequency of examinations', 'financial problems', family/marriage problems' were the major causes of stress among the students. The study also found some statistical significant differences between married and unmarried students with married students feeling more stressed with 'financial problems' and 'family/marriage problems' than unmarried students. 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. The study recommended among others that the need for the counseling unit at College of Distance Education of UCC to organize frequent stress management programs for students and assign academic counselors to students.

**Keywords:** Stress, distance education students, causes of stress, stress coping strategies.

### **INTRODUCTION**

Globally, the traditional higher education delivery system which has a classroom setting with students and lecturer interactions has been challenged by innovations in educational delivery mechanisms (Soliman, 2014). Innovations in information technology has enabled other methods of education delivery such as Distance Education (DE) gained prominence in higher education delivery. DE has the student in remote from the campus and is educated through a mixture of media such as TV, video, print and personal computer. In many Sub-Saharan countries, tertiary institutions are under pressure to train skilled manpower to meet the increasing sophisticated demands of workplace. However, universities lack the infrastructure to cater for the increasing numbers of students who graduate from senior high schools every year and the high demand of organizations from workers to upgrade themselves to meet the current demand of development. In Ghana, as part of strategies to expand access to tertiary

education to meet the growing demands of professional education, DE has been one of the best mode of teaching employed by various universities (Kumi-Yeboah, 2010; Ministry of Education [MOE], 2013). This is as result of the unique advantages Distance and Open learning (DEOL) provide: DE students are not required to be physically residing on the campus of the learning institution, there is flexibility in the program in terms of place, time and pace of learning. Experts in various courses write modules for students self-learning, hence study materials could reach the remotest part of the country (Panchabakesan, 2011). Despite all the benefits of distance learning, DE students face a lot of challenges in the course of their program (Rourke, Hammond, Flynn, & Boylan, 2010). Studies conducted on DE in Ghana reveal that students face problems such as combining full time work and family demands with studies. Since many distance students are adults, there are a lot of responsibilities to meet while meeting the academic demands of their learning institutions. Most distance education students are matured, married and working. Additionally, distance education students have the problem of combining work, family demands, and other commitments with packed academic work (Panchabakesan, 2011; Torto, 2009). DE students encounter numerous challenges such as increased responsibilities from both nuclear and extended families and other social responsibilities. These responsibilities come with their associated pressure of work, fatigue and financial constraint which may result into stress-induced behaviors among these students. Interactions with distance students on the University of Cape Coast Campus during their face-to-face sessions showed complaints of headache, sleeplessness, and fatigue by these students. Studies on distance education in Ghana have focused mainly on students learning with information communication technology (William, Rebecca, & Joseph, 2010); problems of distance education students (Torto, 2009) and student mode of learning (Agyemang, 2010). Very little is known about the causes of stress and the coping strategies used by these students to survive the challenges encountered in pursuing distance education in Ghana.

Research evidence suggest that students experience some kind of stress in one way or the other, therefore stress is part of students' existence and can have effect on how students cope with the demands of university life (Ramos, 2011; Rourke et al., 2010). Other studies have consequently attributed many emotional and physical symptoms among tertiary students such as fatigue, headaches, depression to stress (Abdullah & Dan Mohd, 2011; Dusselier, Dunn, Wang, Shelley, & Whalen, 2010; Soliman, 2014). Excessive stress among students results in poor academic performance, school dropout, addictions, crime etc. Additionally, Soliman (2014) argue that high levels of stress do not only lead to anxiety and loss of objectivity but could also lead to increased incidence of errors and improper behavior such as cheating in examination, fraud and negligence. This presupposes that high level of stress and it control have effect on students learning outcomes (Dusselier et al., 2010; Gormathi, Kadayam. Soofia Ahmend, 2013). However, how students cope with these stressors depend largely on their personality, perceptions and past experiences. Much studies have been done in developed contexts such as USA and the UK on the relationship of stress factors among tertiary students and the effects of stress on their academic performance (Dusselier et al., 2010; Gallagher et al., 2014; Gnilka, Chang, & Dew, 2012; Reed, Lyons, Hendricks, & Mead, 2011), however little is known with regards to stress causes among DE students in developing contexts including Ghana. DE students have to adapt to various forms of psychosocial changes in addition to coping with the academic, social and work demands in preparing for their professional career (Shamsuddin et al., 2013). Stress comes in various forms which could affect a person's health irrespective of the race, age, and socio-economic background. There are many causes of stress, however, the degree of stress largely depends on the physical health, interrelationship with others, work demands, the degree of expectations and dependency; and commitments in various forms (Shamsuddin et al., 2013; Soliman, 2014). Some form of stress is experienced by most students and distance education students are no exception especially adjusting to new situations in their learning

environment. Ghanaian distance education and sandwich students are faced with writing assignments, preparing for quizzes and end of semester examinations. Furthermore, meeting deadlines for submission of assignments coupled with work and other social demands demand a lot of efforts to handle these multiple roles (Abdullah & Dan Mohd, 2011; Esia-Donkoh, 2014). These academic activities coupled with work schedules and other social responsibilities among distance education students have received little research attention to inform policy and practice in the Ghanaian contexts. The findings of this study will be of significance to the management of the College of Distance Education, University of Cape Coast and other similar institutions in developing contexts to be aware of perceived causes of stress among their students and the coping mechanisms they use to minimize them. This will help institutions to strengthen their orientation programs for students and initiate concrete steps in developing good mechanisms for counseling services for the students. This study, therefore investigates the causes of stress among distance education students in the University of Cape Coast, Ghana. Furthermore, the study explores the coping mechanisms these students use to reduce stress in the midst of the many problems they face in their academic pursuit.

The study was guided by the following research questions and a hypothesis:

The research questions are;

- What are the causes of stress among UCC distance education male and female students?
- What are the coping mechanism UCC distance education students use to minimize stress?

The hypothesis is;

- There is no difference in stressors among married and unmarried distance education students

## **LITERATURE REVIEW**

Stress comes in different forms to an individual's daily life. Stress is a bio-psychosocial model that refers to the consequence of failure of an organism to respond adequately to mental, emotional or physical demands, whether actual or imagined cited in Al-Sowygh, (2013). According to Akhlaq, Amjad and Mehmood (2010), stress is seen as a psycho-physiological process, which results from the interaction of the individual with the environment and results in disturbances caused to the physiological, psychological and social systems, depending upon individual characteristics and psychological processes. The individual characteristics may include factors such as sex, health status, heredity, and socio-economic background. Psychological processes refer to such factors as attitudes, values and various personality dimensions. (Gormathi, Kadayam, Soofia & Ahmend, 2013; William et al., 2010).

For an undergraduate student, stress may be caused by failure in academic work, financial problems, health problems, loss of a family member or friend and other social problems (Hung & Care, 2011; Smith, Rosenberg, & Timothy Haight, 2014). Such events that bring stress are called stressors and a sudden change in these stressors may affect the persons' physical or mental health. Studies conducted on university students in the USA, UK and Saudi Arabia reveal high academic workload, difficulty reading textbooks, family related problems, health related problems and financial problems as most of the sources of students stress (Al-Sowygh, Alfadley, Al-Saif, & Al-Wadei, 2013; Chao, 2012; Saklofske, Austin, Mastoras, Beaton, & Osborne, 2012). These studies used regular undergraduate students as their study participants who had varied background characteristics compared to distance education studies who majority are matured and are in the working class group. Distance education

students do not enjoy privileges such as access to library resources, computer laboratories, students support services interactions with academic counselors which make them disadvantage compared to regular and –campus students. Other reported studies on stress among tertiary students (Akhlaq et al., 2010; Al-Sowaygh, Alfadley, Al-Saif, & Al-Wadei, 2013; Gormathi, Kadayam, Soofia Ahmend, 2013) have grouped stressors among university students under a broad categories such as 'self-efficacy beliefs' (e.g. fear of failing a course or insecurity concerning professional future); 'workload' (e.g. difficulty of class work, overloaded course content), 'faculty and administration' (e.g. lack of input into the decision-making process of school), 'social stressors' (e.g. financial responsibilities). All these studies were done with mostly regular residential students on university campuses; hence there is a gap to fill in the literature as to the sources and management of stress among distance education students in developing context.

Empirical evidence of the impact of stress on the individual has shown that depending on the stress coping strategies of the individual, stress could be very harmful to a person's physical and mental health (Akhlaq et al., 2010; Al-Sowaygh, 2013; Hung & Care, 2011; Smith et al., 2014). The effects of stress in the literature stem from physical, psychological to behavioral problems. Some of the physical problems of prolonged stress are hypertension, high cholesterol level, ulcer, arthritis and heart diseases (Akhlaq et al., 2010; Johnson, Wasserman, Yildirim, & Yonai, 2013; Ramos, 2011). Psychological effects of stress could be anger, anxiety, nervous tension, depression, boredom. Direct behavior that may accompany high level of stress include under-eating or over-eating, increased smoking and alcohol use, and drug abuse (Esia-donkoh, Yelkperi, & Esia-donkoh, 2011; Hung & Care, 2011; Ramos, 2011). The literature furthermore documents that high levels of stress if not controlled could result into poor academic performance, examination malpractices and incidence of improper behavior among tertiary students (Rourke et al., 2010; Soliman, 2014). Hence, stress is an important variable to include in designing students support services for distance education programs. A detailed examination of Al-Sowaygh's (2013) study on "perceived causes of stress among Saudi dental students" revealed some significance differences in stressors using some background characteristics of the students. There were statistical differences in stressors among male and female students; first year and final year students. In Ghana, traditional gender-role identification and living arrangement have established clear delineation of households responsibilities which continue to passed down to children in the family (Adu-Yeboah, 2011). It is generally held that married women have to perform household chores like washing, cooking, caring for children. Furthermore, cleaning the house are the responsibilities of married women while men have the responsibility of providing for the home whether employed or unemployed (Adu-Yeboah, 2011). Consequently, we posit that married people pursuing tertiary education especially on distance could have higher stressors than their unmarried counterparts. We, therefore hypothesised that there is no difference in stressors among married and unmarried distance education students. This hypothesis is supported by findings of some studies (Al-Sowaygh, 2013; Kaufman, 2006; Reed et al., 2011) that found differences in stressors among married/unmarried and male/female students. The background characteristics of these students in the studies in developed context are different from that of Ghanaian distance education students in terms of socio economic background which gives space to explore the hypothesis in a developing context.

Coping strategies to reduce stress is a necessary condition for preventing the harmful effects of prolonged stress (William et al., 2010). Coping strategies refer to the specific efforts that people use to master, reduce or minimize stressful event. Coping is multi-dimensional and involves various strategies of which some are functional than others (Gnilka, Chang, & Dew, 2012). Chao (2012) identifies two important ways of managing stress; namely social support and dysfunctional coping strategies. Social support such as seeking support from families and friends naturally help people to manage stress. Dysfunctional coping strategies include:

focusing on and venting of emotions; behavioral disengagement and mental disengagement. Supporting this view of coping is what Lazarus and Folkman cited in (Chao, 2012) identified as problem-focused ways of managing stress referring to attempts to engage, act on, or change the perceived stress. The issue of social support and coping has received considerable attention in the literature, indeed, social support has been found to be related to problem-focused coping (Soliman, 2014). This assertion is corroborated by Saklofske, Austin, Mastoras, Beaton and Osborne (2012) who suggest that relaxation, exercises, maintaining good health and time managements are some ways of managing stress. A study by Sideridis (2008) reveals five most frequently used coping strategies by students; browsing the internet, sleeping and resting, watching TV shows or movies, and instant messaging.

The search for literature indicate there have been very limited discussion in the literature on the sources of distance students' stressors and what coping strategies they adopt to minimize the effect of stress in light of growing number of distance education students in most parts of the world. In this study, we give an account of the sources of stressors among distance education students, and the coping strategies they use to minimize stressful events in the Ghanaian context.

### **DISTANCE EDUCATION IN THE UNIVERSITY OF CAPE COAST**

In Ghana, several public and private universities run distance education programs reducing the problem of admission to regular residential campuses to many students who are denied due to lack of infrastructure and to offer opportunity to many workers to access higher education in these universities. The College of Distance Education of the University of Cape Coast (CoDEUCC) was established under the Faculty of Education to run distance education programs. CoDEUCC currently has over thirty-five thousand students pursuing diploma, post-diploma, and graduate programs in Education and Business. More than 70% of the students enroll as mature students and are mostly over 24 years as demanded by the university requirements (University of Cape Coast, 2016). CoDEUCC uses the print medium and face-to-face or tutorial sessions primarily as its mode of delivery. This mode of delivery makes it important and beneficial for students to be regular at their study centers to take part in face-to-face activities. Students have face-to-face sessions with their course tutors every two weeks for two days (Saturdays and Sundays) for six weeks all in five months' period making a semester. Students have to write two standardized quizzes, Tutor-Made Test (TMT) and assignments in all the courses registered and end of semester examinations.

### **METHOD**

The study was descriptive in nature employing quantitative methods in collecting the data. A cross-sectional survey was carried out using a voluntary, anonymous, self-administered questionnaire among sampled final year distance education students (diploma and those at the post-diploma level; a certificate given by the University for completing a three-year prescribed course of study.) between November 2014 to February 2015. Final year students were used because they have experienced distance education for more than two years hence were in the position of responding appropriately to questions relating to stress on the program. Students were informed about the purpose of the study and verbal consent was obtained. A total of 332 distance education final year students (business and education students) were randomly sampled from final year students at two purposively selected study centers. The final year students were stratified into 10 centers from all the 10 regions in Ghana. At the study centers one education program classes and business program classes were each randomly selected to participate in the survey.

**Table 1. Demographic description of the study sample**

<b>Variable</b>	<b>N=332</b>	<b>N (%)</b>
<b>Gender</b>	<b>Male</b>	<b>232 (69.9)</b>
	<b>Female</b>	<b>100 (30.1)</b>
<b>Level</b>	<b>300</b>	<b>146 (44.0)</b>
	<b>500</b>	<b>186 (56.0)</b>
<b>Religious Denomination</b>	<b>Christian</b>	<b>299 (90.1)</b>
	<b>Moslem</b>	<b>33 (9.9)</b>
<b>Marital Status</b>	<b>Single</b>	<b>140 (42.2)</b>
	<b>Married</b>	<b>192 (57.8)</b>
<b>Employment Status</b>	<b>Employed</b>	<b>315 (94.9)</b>
	<b>Unemployed</b>	<b>17 (5.1)</b>
<b>Age (years)</b>	<b>Mean (SD)</b>	<b>31.0 (6.25)</b>

Survey questionnaires were distributed to the students (the response rate was 85%) were internally consistent for all the questionnaire items as assessed by Cronbach's alpha 0.75. There were 232 (69.9%) males and 100 (30.1%) females with a mean age of 31 years (see Table 1). Majority of the respondents were employed (94.9%) with more than 60% of these workers being teachers. This is followed by administrative officers (19%), bankers (9.1%). A reasonable number of the respondents (7.8%) were self-employed with the rest working as security officers and traders. However, 5.1% of the respondents were unemployed. The highest qualification of the respondents ranged from WASSCE/SSCE (57.2), GEC 'O' Level, to Diploma. More than 50% of the respondents were married with 42.2% being single. Furthermore, majority the respondents had between one to four children.

### **Instrument**

Factors causing stress were identified using a 22-item questionnaire. The Dental Environmental Stress (DES) was adapted for the questionnaire. 16 items were sourced, while the remaining items were included after a review of modified versions of DES reported (Cohen, Kamarch, & Mermelstein, 1983) in the literature to explore the sources of stress among the students. The overall reliability of the test items was assessed by calculating Cronbach's alpha (0.89), which indicates significant internal consistency. Demographic information such as age, gender, marital status and employment status were also obtained. Students were asked to respond to the questionnaire items on a four-point Likert scale as "not stressful at all", "somewhat stressful", "quite stressful", and "very stressful". For clarity and the purpose of data analysis the questionnaire items were categorize into three domains: academic-related, psychological and health-related items. The Brief COPE used by Folkman and Lazarus (1980) was also adapted to measure the coping strategies students used to minimize stress.

## **RESULTS AND DISCUSSION**

### **Causes of Stress**

The objective of the study was to investigate the causes of stress and coping strategies among distance education students enrolled on the university of Cape Coast distance education program. As seen in Table 2, among the academic-related stressors, 'high academic workload' had the highest mean ( $M=3.28$ ,  $SD=0.84$ ) indicating that academic work

put a lot of stress on distance education students. This is followed by 'high frequency of examinations' (M=3.00, SD=1.13), 'poor performance in examinations' (M=2.72, SD=1.08).

**Table 2. Causes of stress among distance education by gender**

Category	Stressors	DES Score			Sig. level
		Overall Mean (SD)	Male Mean (SD)	Female Mean (SD)	
Academic-related	High academic workload	3.28 (0.84)	3.25 (0.86)	3.36 (0.81)	NS
	Dissatisfaction with lectures/face-to-face	2.47 (1.04)	2.34 (1.01)	2.76 (1.01)	NS
	High frequency of examinations	3.00 (1.13)	2.95 (1.14)	2.92 (1.12)	< 0.001
	Poor performance in examinations	2.72 (1.08)	2.83 (1.06)	2.48 (1.11)	NS
	Lack of learning materials/resources	2.17 (1.14)	2.26 (1.18)	1.98 (1.00)	NS
	Difficulty reading and understanding modules	2.58 (1.02)	2.51 (0.98)	2.75 (1.04)	NS
Psychosocial	Inability to manage time	2.46 (0.92)	2.45 (0.87)	2.50 (1.04)	NS
	Inability to concentrate during lecture	2.63 (1.14)	2.59 (1.08)	2.73 (1.27)	NS
	Anxiety about performance in exams	2.20 (0.97)	2.23 (0.97)	2.13 (0.99)	NS
	High parental expectations	2.39 (1.16)	2.50 (1.19)	2.14 (1.07)	NS
	Worries about future	2.40 (1.05)	2.42 (1.03)	2.35 (1.12)	NS
	Loneliness	1.75 (0.87)	1.81 (0.87)	1.62 (0.87)	NS
	Financial problems	3.01 (1.12)	3.06 (1.07)	2.64 (1.20)	<0.009
	Family/marriage problems	2.98 (1.26)	2.62 (1.26)	2.60 (1.24)	NS
	Difficulty relating to members of the opposite sex	1.69 (1.07)	1.66 (1.06)	1.78 (1.07)	NS
	Lack of time for relaxation	2.75 (1.04)	2.82 (0.99)	2.60 (1.13)	NS
Health-related	Lack of healthy diet/irregular eating habit	1.96 (0.89)	1.91 (0.98)	2.07 (1.09)	NS
	Sleep problems	2.24 (1.01)	2.27 (0.96)	2.18 (1.12)	NS
	Illness/ health problems	2.00 (1.01)	2.06 (1.00)	1.87 (1.02)	NS
	Problems with lectures during face-to-face	1.84 (0.81)	1.85 (0.78)	1.89 (0.89)	NS

Statistical significance at  $p < 0.05$

NS=Not Significant

Academic work such as writing of assignment, attending face-to-face sessions and examinations (quizzes and end-semester) put a lot stress on distance education students.

This result is consistent with findings of studies reported in the literature that cite academic workload, difficulty in reading textbooks as part of the sources of students stress (Al-Sowygh, 2013; Chao, 2011; Saklofske, Austin, Mastoras, Beaton, & Osborne, 2012). The content of the courses offered on distance education program are just the same as the residential or regular students courses which presupposes that distance education students need equal academic effort just as their regular counterpart to go through their study programs. However, most distance education students are matured which suggest some of them have not had academic work after senior high school for a long time, hence adjusting to a new academic life coupled with work and family responsibilities affect their academic life hence experiencing stress in the course of the program. Results in Table 2 further show that stressors were found to be similar among male and female students. This finding contradicts the finding of Al-Sowygh (2013) study on causes of stress among dental students which showed significance differences in stressors among male and female students. Ghanaian tertiary students face almost the same social and academic challenges irrespective of students' gender.

Among the psychosocial stressors, main issues identified were 'financial problems' ( $M=3.01$ ,  $SD=1.12$ ), 'family/marriage problems' ( $M=2.98$ ,  $SD=1.26$ ). 'Difficulty relating to members of the opposite' was reported by a few as being a stressor, this was followed by 'loneliness' ( $M=1.75$ ,  $SD=0.87$ ). (See Table 2). It is not surprising that 'financial problems' was scored the highest mean with high standard deviation indicating variability in the responses among all the psychosocial stressors. This resonates findings of studies conducted in Ghana (Kumiyeboah, 2010; Torto, 2009; William et al., 2010) and other parts of developing counties (Panchabakesan, 2011). Dukel-Schetter and Lobel cited in (Abdullah & Dan Mohd, 2011) study in Malaysia cited financial fears as a common source of stress among part-time students. In Ghana, distance education students do not have any financial support scheme unlike regular residential university students who have access students' loan from the government to cushion them financially. This situation is even more pronounced among unemployed distance education students. This plight is aggravated with higher school fees that distance education students pay compared to regular students. Additionally, 'family or marriage problems' as stressor support Torto's (2009) study with part-time students in Ghana whereby social responsibilities such as taking care of children and spouses affects student's studies. With regards to health-related problems, 'sleep problems' ( $M=2.24$ ,  $SD=1.01$ ), 'illness/health problems' ( $M=2.00$ ,  $SD=1.01$ ) were moderately identified as stressors. These were almost similar among both male and female students. However, majority of students felt only minimally stressed when faced with the following items 'problems with lectures during face-to-face (This is a period when tutors meet distance education students at their study centers for tutoring sessions) ( $M=1.84$ ,  $SD=0.81$ ), 'lack of healthy diet/irregular eating habit' ( $M=1.96$ ,  $SD=0.98$ ). There were similar findings when compared among the students' gender.

Stressors were compared among married and unmarried students to examine how these category of students perceive the items as stressors (see Table 3). The analysis of the data indicates again, among the academic-related items 'high academic workload' scoring the highest mean for both married and unmarried students (Married,  $M=3.26$ ,  $SD=0.83$ ; Unmarried,  $M=3.34$ ,  $SD=0.86$ ). However, there was no statistical significance difference among them  $p > 0.286$ . This presupposes that academic related activities are source of stress whether a student is married or single. 'Financial problems' was identified as a high source of stress to both married ( $M=3.01$ ,  $SD=1.12$ ) and unmarried ( $M=3.10$ ,  $SD=1.05$ ) students. There was however a significant difference  $P < .001$  with married students feeling more stressed with financial problems than unmarried students. This is expected in the Ghanaian context since there are lot of financial challenges with married couples regarding money for accommodation, school fees, transport, food etc. (Adu-Yeboah, 2011). In the midst of cash



trap of the economy in recent years. There was also significant difference  $p < 0.001$  between married ( $M=3.00$ ,  $SD=1.15$ ,) or unmarried ( $M=2.10$ ,  $SD=1.17$ ) with 'family/marriage problems' as one of the main stressors to the students.

Table 3. Causes of stress among students by marital status

Category	Stressors	Overall Mean (SD)	Married Mean (SD)	Unmarried Mean (SD)	Sig. level
Academic-related	High academic workload	3.2 (0.84)	3.26 (0.83)	3.34 (0.86)	NS
	Dissatisfaction with lectures/face-to-face	2.47 (1.04)	2.47 (1.02)	2.46 (1.08)	NS
	High frequency of examinations	2.68 (1.13)	2.71 (1.10)	2.63 (1.17)	NS
	Poor performance in examinations	2.72 (1.08)	2.84 (1.04)	2.57 (1.13)	NS
	Lack of learning materials	2.17 (1.14)	2.11 (1.12)	2.26 (1.15)	NS
	Difficulty reading and understanding modules	2.58 (1.02)	2.62 (0.92)	2.53 (1.10)	NS
Psychosocial	Inability to manage time	2.46 (0.92)	2.48 (0.87)	2.45 (0.99)	NS
	Inability to concentrate during lectures	2.63 (1.14)	2.67 (1.13)	2.57 (0.99)	NS
	Anxiety about my performance in exams	2.20 (0.97)	2.28 (0.98)	2.08 (0.95)	NS
	High parental expectations	2.39 (1.16)	2.50 (1.12)	2.24 (1.21)	NS
	Worries about future	2.40 (1.05)	2.41 (1.02)	2.37 (1.10)	NS
	Loneliness	1.75 (0.87)	1.70 (0.89)	1.82 (0.85)	NS
	Financial problems	3.01 (1.12)	3.10 (1.05)	2.71 (1.18)	< 0.002
	Family/marriage problems	2.98 (1.26)	3.00 (1.15)	2.10 (1.21)	<0.000
	Difficulty relating to members of the opposite sex	1.69 (1.07)	1.41 (0.88)	2.09 (1.18)	NS
	Lack of time for relaxation	2.75 (1.04)	2.59 (0.91)	2.97 (1.17)	<0.000
Health-related	Lack of healthy diet/irregular eating habit	1.96 (0.89)	1.86 (0.95)	2.09 (1.02)	NS
	Sleep problems	2.24 (1.01)	2.19 (0.95)	2.31 (1.01)	NS
	Illness/ health problems	2.00 (1.01)	1.83 (0.97)	2.25 (1.01)	<0.000
	Problems with lectures during face-to-face	1.84 (0.81)	1.63 (0.76)	2.12 (0.80)	<0.000

Statistical significance at  $p < 0.05$

NS=Not Significant

### Stress Coping Strategies

Managing stress is very vital to averting any negative effect of prolonged stress. Students use various coping strategies in managing stress. As shown in Table 4, majority of the students were using positive coping strategies. Praying/meditation were very important coping strategies for both male ( $M=3.22$ ,  $SD=0.89$ ,) and female ( $M=3.22$ ,  $SD=1.04$ ) students. In Ghana religion plays an important role in solving problems that confronts people especially with issues that do not have social structures to mitigate its negative effects. Hence, this results have shown the use of prayer in solving social problems in the Ghanaian context. Other important coping strategies were self-distracting ( $M=2.82$ ,  $SD=1.07$ ;  $M=2.69$ ,  $SD=1.22$ ) such as watching TV, movies listening to music; emotional support ( $M=2.84$ ,  $SD=0.92$ ;  $M=2.57$ ,  $SD=1.09$ ) and instrumental support ( $M=2.60$ ,  $SD=1.08$ ;  $M=2.26$ ,  $SD=1.10$ ) for males and females respectively. This results corroborates Sideridis (2008) study that revealed five important stress coping strategies; browsing the internet, sleeping and resting, watching TV or movies and instant messaging as frequently used coping strategies by students. However, many students were also attempting to learn to live with the situation.

In contrast to some perception in the Ghanaian society that some students use tobacco and alcohol abuse to reduce stress, this study found that majority of the students reported not using tobacco/alcohol or drugs to address stress situations. Some of the students also used 'Denial', that is refusing to believe it happened or not accepting the situation, male ( $M=2.24$ ,  $SD=1.13$ ) female ( $M=2.29$ ,  $SD=1.12$ ) as a coping strategy for stressful events. This implies students make sure to forget that they are going through stress and free their minds of the stressful events but for how long can these situations sustain such a coping strategy as far as the stressful keep occur.

The results in Table 4 further show that instrumental support such as getting support or advice from lectures or tutors was also used by a reasonable number of the students; Male ( $M=2.60$ ,  $SD=1.08$ ); Female ( $M=2.26$ ,  $SD=1.10$ ).

**Table 4. Coping strategies used by distance education students**

Coping strategy	Details	Overall	Male	Female
		Mean (SD)	Mean (SD)	Mean (SD)
Active coping	Doing something about the situation, taking action to negate stressor	2.50 (0.88)	2.57 (0.84)	2.34 (0.95)
Positive reframing	Seeing something good in what is happening, learning from experience	3.00 (1.10)	3.07 (1.06)	2.73 (1.18)
Alcohol/tobacco/substance abuse	Using tobacco/alcohol/drug to feel better	1.16 (0.57)	1.14 (0.53)	1.21 (0.65)
Humor	Making fun of the situation	1.63 (0.90)	1.61 (0.88)	1.67 (0.94)
Given up coping	Giving up the attempt to do anything about the situation	1.75 (0.99)	1.67 (0.94)	1.94 (1.08)
Emotional support	Getting emotional support/advice from friends and family	2.76 (0.98)	2.84 (0.92)	2.57 (1.09)
Instrumental support	Getting help and advice from lectures or tutors	2.50 (1.10)	2.60 (1.08)	2.26 (1.10)
Self-distraction	Doing something to take my mind off the situation such as watching TV, movies, shopping, listening to music	2.81 (1.07)	2.82 (1.00)	2.69 (1.22)
Religion	Praying/meditating	3.22 (0.89)	3.22 (0.83)	3.22 (1.04)
Venting	Expressing negative feelings: showing anger at things/people	1.65 (0.88)	1.60 (0.88)	1.77 (0.88)
Acceptance	Learning to live with the situation, accepting it	2.78 (1.02)	2.80 (1.03)	2.73 (1.00)
Denial	Refusing to believe it happened, not accepting the situation	2.24 (1.13)	2.29 (1.12)	2.12 (1.16)

Students support services such as academic counsellors are expected to help students to overcome challenges that face in the pursuit of their academic work, however the nature of distance education in the University of Cape Coast make it difficult to appoint academic counsellors at the various centers as support service for students. Study center coordinators attend to all needs of the students no matter the nature of the need the student brings to the center.

## **CONCLUSION**

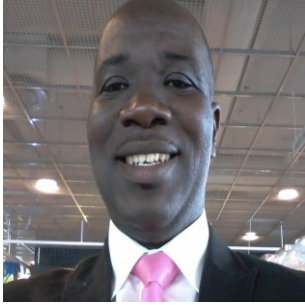
Distance education has come to complement the efforts of increasing access to tertiary education in Ghana. However, this study has revealed that high academic work, high frequency of examinations, financial and family problems combined with other social responsibilities are the major causes of stress distance education students. The distance education program in the University of Cape Coast lack students support services that could design program that at least to reduce stress among students. The work and academic load combination has been the major source of stress to students which goes to point to the fact that most employees do not inform their employers when they are enrolling on a distance education program hence continue to hold on to their tight schedules at work with academic work. This situation could affect their academic performance resulting in stress in most cases or even some students' dropping out eventually. While majority of the students irrespective of gender were using positive coping strategies such as praying, taking action to negate stressors, seeing something good in what was happening and learning from experience and getting emotional support from friends and family, many were also learning to live with the stress situation and accepting it. It however, came to light that minority of the students used tobacco/alcohol/drug to address stress situation.

## **RECOMMENDATIONS**

Based on the findings and conclusion from the study, we recommend that the counseling unit at the college of distance should organize stress management programs for students who are on the program. This can done when every student has been assigned a counselor and the counselor can contact his or her students during face-to-face periods or through e-mails and mobile phones. The college of distance education should also have unit for students support services which will develop policies that will ease pressure on their students both from the university and employers. Prospective distance education students should be informed to seek support from family, friends, employers on the limited free times and movements associated with distance education programs. Prospective students who wish to enroll on distance education program should also inform their employers to enable them reduce their workload in order to have some reasonable time for meeting academic work.

## **LIMITATIONS**

Our study did have some limitations. Firstly, being organized as a cross-sectional design, which investigates the real world at one point in time. Such a design does not examine longitudinal fluctuations in perceived stressors over time. Since the information was collected on self-administered questionnaires/instruments we cannot rule out information bias. Secondly, the students were in the final year of their studies only, and the results cannot be generalized to students in other years. Despite these limitations the findings could be useful in informing policy and practice of distance education in Ghana and other similar context. We strongly encourage further research on the causes of stress and coping strategies among residential students on University campus compared to distance education students. Furthermore, interviews could be used to elicit from respondents causes of stress and it effect on their academic work.



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