

Measuring the Effects of Stress on Academic Achievements of Final Year Students in the Berekum College of Education, Ghana

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Abstract

This paper explored the effects of stress on academic performance, specifically focusing on final year students at the Berekum College of Education, Ghana. The research revealed that stress significantly contributes to poor academic performance among students. The study used a descriptive research design with a sample size of 148 respondents. Questionnaire, interviews and focus group discussions were used in data gathering. Both qualitative and quantitative data were analysed. Under quantitative data, frequency tables and percentages were used whilst quotations were employed for qualitative analysis. Findings indicate that beginning project work during the second semester, particularly when coinciding with final exams, created additional stress, compounded by a heavy load of assignments. The study also identified single parenting being a major family stressor. Again, inadequate financial support from relatives or government as another source of stress. Additionally, the survey found that students predominantly used reading books and social media platforms such as WhatsApp, Imo, Twitter, and Facebook as coping strategies. Furthermore, reading books and watching football especially male, were some of the coping strategies adopted by the students. The study therefore recommends that the college authorities and the government should collaborate each other to put in much efforts to reduce stress and enhance human resources, address inadequate financial challenges and to mitigate stress from project work deadlines as well as enhancing coping strategies for students.


Keywords: Academic achievement, Educational Stressors, Family Stressors, Financial Stressors, Heterosexual Stressors, sources of stress

Article Publication

 Published Online: 31-Dec-2024

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Introduction

In recent years, the impact of stress on academic performance has garnered significant attention (Deng et al., 2022). International organizations have expressed significant concern about reducing stress on students in tertiary institutions worldwide due to its high prevalence. In the United States, 68% of students experience stress related to school (Alotaibi et al., 2020). To address this, universities have implemented various interventions to help manage stress (Lopes Dos Santos et al., 2020). In today's highly competitive environment, students face growing pressures related to studies, examinations, assignments, and parental expectations (Fard et al., 2020).

The situation is similar in Ghana and many African countries, including Nigeria, Mali, and Chad, where tertiary students face considerable stress in their pursuit of higher education. This stress is particularly pronounced among student workers, who often juggle employment and academic demands. Due to Ghana's high unemployment rate, many employed individuals find it difficult to leave their jobs to pursue higher education full-time. As a result, both working and non-working students endure significant stress to achieve academic success. Numerous studies have focused on this issue. For example, Pascoe, Hetrick, and Parker (2020) researched academic stress among undergraduate students, finding that many struggle to cope with college pressures.

College students often experience excessive stress, which can negatively affect their academic performance, emotional well-being, and physical health (Tadese, Yeshaneh, & Mulu, (2022). They are exposed to various stressors, including academic overload, pressure to succeed, peer competition, financial strain, and concerns about their future (Gao, 2023). These factors may contribute to health issues and lower academic performance. If not properly managed, stress can also increase the risk of harmful behaviors, including substance use. Excessive stress can lead to both mental and physical health issues, lower self-esteem, and negatively impact academic performance (Rathakrishnan, et al., 2021). For current college students, the experience can be equally stressful and frustrating. Factors such as competition for grades, the pressure to excel, relationships, career decisions, and other aspects of college life contribute to stress (Gougis, 2020).

However, there has been little research on how stress affects the academic performance of college students. While much literature exists on stress and its effects on medical students, few studies have examined the specific stressors experienced by students in Ghana's higher education institutions. This is particularly relevant today, as students often combine full-time studies with work, leading to emotional stress. Although the issue of stress has been well-researched in other countries, the relationship between stress and academic performance among students of Bereku College of Education remains largely unexplored. This study aims to address this gap by examining the following research questions: 1. Is there any relationship between stress and academic performance in Bereku College of Education? 2. What are the sources of stressors? 3. What strategies have students put in place to cope with the stress situations in Bereku College of Education?

Materials and Methods

3.1 Research Approach and Design

This study employed a pragmatic approach, which combines both qualitative and quantitative approaches for data collection (Creswell & Clark, 2018). This approach allowed the researcher to leverage the strengths of each method while collecting data from respondents. A key advantage of mixed methods is that qualitative and quantitative data can be gathered simultaneously, making the process time-efficient. As Patton (1990) explains, qualitative methods involve three primary data collection techniques: structured in-depth interviews, direct observation, and document analysis. However, qualitative research has its limitations, including subjectivity, difficulty in replication, and challenges in generalization and prediction (Creswell & Clark, 2018).

On the other hand, quantitative methods are valuable for collecting numerical data, such as income or the cost of education. A common technique for quantitative data collection is the use of questionnaires, which typically involve large sample sizes to ensure the representativeness of the population. However, quantitative research is often criticized for being too artificial and for overgeneralizing findings.

Given the respective weaknesses of qualitative and quantitative approaches, a mixed method was employed in this study to complement each other, thus addressing their individual limitations.

3.2 Research Design

This study utilised a descriptive research survey design, which was deemed the most appropriate for predicting the factors influencing the current situation under investigation. The descriptive method is useful in capturing the opinions of a representative sample, allowing for inferences about the broader target population. Research design refers to the plan and structure used to obtain information relevant to the research question. According to Denzin and Lincoln (1998), a research design outlines how an investigation will unfold, detailing how data will be collected, the instruments employed, their use, and how data will be analysed. The research design helps to develop an operational plan for conducting the necessary procedures and ensures that these are sufficient to provide valid, objective, and accurate answers to the research questions.

3.3 Sources of Data

To meet the study's objectives, both primary and secondary data were utilised. Primary data were collected from level 400 students using questionnaires, structured in-depth interviews, and observation. Secondary data of

academic results over the past five years were collected from the college administration. Secondary information were gathered from a variety of sources, including the internet, census and survey reports, books, journals, student theses, and other published and unpublished documents.

3.4 Sampling and Sampling Techniques

A purposive, stratified and simple random sampling techniques were employed in this study, selecting a total sample of 236 students, consisting of 124 males and 112 females. The sample frame was drawn from the list of final year (level 400) students provided by the college administration in 2024 (unpublished data). This list, which included the names and index numbers of the students, was used to select the sample.

Probability sampling techniques that were employed were purposive, stratified and simple random sampling techniques. The Berecum College of Education was purposively selected due to its record concerning the stress that students have been passing through over the last five years which have affected their academic achievements. The rationale behind the used of stratified sampling was to separate the mixed list of students into homogeneous subgroups (males and females), ensuring each group contained individuals with similar characteristics. Simple random sampling was then used to select the required sample size from each subgroup. According to Bryman (2008), simple random sampling is "the most basic form of probability sampling," ensuring that every member of the target population has an equal chance of being included in the study. This was achieved by writing the names of all level 400 students on slips of paper, placing them in a bowl, and randomly drawing names until the required sample size was met.

However, pre-feasibility studies revealed that many students were employed, making it difficult to reach them all, thus leading to the decision to sample instead.

3.5 Determination of the Sample Size

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

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

Where;

'n' is the sample size

'N' is total population of the sample frame

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

The entire data collection will cover all post graduate diplomas in education's faculty in the catholic university.

Using the formula, the sample size for the study will be:

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

$$n = \frac{236}{1 + 236 \times 0.05^2}$$

$$n = \frac{236}{1.59}$$

$$n = \underline{148}$$

This means, the sample size was approximately 63% of all level 400 students`

Simple proportion formula was used to determine the sample sizes for male and female students as shown in the Table 1.

Table 1: Sample Size for the Study

Level 400 Students	Male Students	Female Students	Grand Total
Total number of sample size	$\frac{124 \times 148}{236} = 78$	$\frac{112 \times 148}{236} = 70$	148

Data Collection Techniques

Two primary data collection techniques were employed in this study: questionnaires and structured in-depth interviews.

Questionnaires consist of a written set of clear, unambiguous questions that respondents are expected to answer. The use of questionnaires was chosen for several reasons. Firstly, they are cost-effective and time-efficient, enabling the researcher to collect statistically quantifiable data from a large number of respondents in a short period. As such, questionnaires were distributed to the selected final year students. However, questionnaires have certain limitations. They are restricted to literate respondents, and there are fewer opportunities for clarifying questions or addressing misunderstandings. Additionally, some respondents may be unwilling to provide information due to concerns about the research's outcomes, and in some cases, respondents fail to return the questionnaires. The questionnaire contained both closed and open-ended questions. Closed-ended questions required direct answers, while open-ended questions allowed respondents to express their views in more detail. Open-ended questions were particularly useful for gathering insights that could not be captured through closed-ended questions.

Structured in-depth interviews were also employed as a vital data collection technique. A structured interview consists of a written list of questions, both open-ended and closed-ended, that the interviewer asks in a face-to-face interaction with students. The structured interview was used because it provides flexibility, allowing students to provide more detailed information about their experiences with stress and its impact on their academic performance. It also allows the interviewer to gather in-depth information and maintain consistency, ensuring that comparable data is collected across interviews. The structured interviews were conducted with 48 students. This method allowed for one-on-one interaction, which facilitated a deeper exploration of how stress affects students' academic performance. Despite its many benefits, structured interviews are time-consuming.

A pre-test of the questionnaire was conducted with all selected groups from a nearby secondary school, providing an opportunity to refine the questions and ensure clarity. The pre-test also helped the researcher estimate the time required for administering the questionnaire. Following the pre-test, some questions were reshaped to improve clarity.

Methods of Data Analysis

Both qualitative and quantitative techniques were used to analyze the data collected. Qualitative data from the structured in-depth interviews were analyzed using quotations analysis, which allowed the researcher to identify themes and patterns in the respondents' narratives. Quantitative data were analyzed using descriptive statistics such as percentages and frequency tables. Cross-tabulation was used to analyze coping strategies for stress. Additionally, bar graphs were employed to visualize trends in stress levels and academic performance.

Results

Stress and Academic Achievement

a. Educational Stressors Affecting Academic Achievement

Table 2: Educational Stressors Affecting Academic Achievement

Factor Statement	SA		A		U		D		SD	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Preparation towards examination is very stressful	54	36.4	37	25.0	8	5.4	35	23.7	14	9.5
Trailing in examination has put stress on us	28	18.9	31	20.9	7	4.7	37	25.0	45	30.5
Changing of courses have been causing stress on us	34	22.9	24	16.3	12	8.1	46	31.0	32	21.7
Giving series of assignments, and presentations have put stress on us	51	34.4	49	33.2	9	6.0	21	14.2	18	12.2
Writing project work caused stress	81	54.8	27	18.2	10	6.7	17	11.5	13	8.8

In Table 2, respondents were asked to identify the various stressors impacting their academic achievement in the College of Education program. The discussions of these stressors and their effects on academic performance is ranked in descending order in the following paragraphs.

First, the most significant academic stressor identified was students' ability to complete and pass their project work. Findings show that 81 students, representing 54.8%, strongly agreed that working on their project caused significant stress. Many students begin drafting their project proposals while simultaneously preparing for their end-of-semester exams. This dual pressure of managing both tasks at the same time negatively impacted their academic performance. As a result, many students failed to achieve the high grades they anticipated. They suggested that starting project proposal work after completing their final exam papers would alleviate much of this stress, allowing them to focus better and perform at a higher academic level.

The respondents further emphasized in Table 2 that a majority of the students representing 51(34.4%) felt overwhelmed by the pressure of assignments and presentation, particularly as examination periods approached. Assignments are a crucial component of student grading, and despite the stress they cause, students are compelled to complete them. This ongoing pressure has consistently contributed to lower academic performance. These findings align with Richardson & Rothstein (2008), who reported that excessive assignments in tertiary institutions are significantly correlated with stress and poor academic outcomes.

It was also evidenced from Table 2 that 54 respondents representing 36.4% claimed that preparation towards examination put stress on them. This finding was supported by Ladner et al. (2013) that students always wait till few days to examination before they become serious with their books. This kind of practice has contributed to abysmal performance of students in tertiary level according to Ladner et al. (2013).

b. Family Stressors Affecting Academic Achievement

Table 3: Family Stressors Affecting Academic Achievement

Factor Statement	SA		A		U		D		SD	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Changing house has led to stress	34	23.0	37	25.0	12	8.1	35	23.6	30	20.3
family members leaving the house has caused stress	28	18.9	31	20.9	3	2.1	47	31.7	39	26.4
Spouse leaving the house has posed stress	64	43.2	42	28.5	7	4.7	23	15.5	12	8.2
Sending children to school every	71	48.0	42	28.4	4	2.7	21	14.3	10	6.6

day has posed stress										
Single parenting has led to stress	81	54.8	27	18.3	10	6.6	17	11.5	13	8.8

The data revealed that 81(54.8%) students identified being a single parent while schooling has caused a significant source of stress. These individuals explained that balancing the responsibilities of school with raising children is always challenging, particularly for single parents. However, juggling work, childcare, and academic responsibilities has a considerable negative impact on their academic performance, especially for those who are both employed and pursuing their studies. During interviews, it was noted that students who are also working tend to perform moderately well, as they often miss classes due to work commitments. In contrast, students who are not employed and can dedicate more time to their studies tend to perform better academically. These findings are consistent with Rand et al. (2020), who noted that common stressors in college life include greater academic demands, adapting to new environments, financial pressures, and employment obligations. Additionally, Son et al. (2020) highlighted that the pressure to earn high grades can lead to stress, influencing students' decision-making processes and interactions with peers and other important individuals.

Furthermore, the findings indicate that managing children's schooling also contributes to stress. For example, parents who have to drop their children off at school in the morning, pick them up in the afternoon, and attend lectures and write examination find their academic performance affected. A majority of the students 71, who are parents confirmed that the demands of childcare, coupled with academic responsibilities, have negatively impacted their academic success.

c. Heterosexual Stressors Affecting Academic Achievement

Table 4: Heterosexual Stressors Affecting Academic Achievement

Factor Statement	SA		A		U		D		SD	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Starting a new relationship has put stress on me	28	18.9	32	21.6	5	3.4	43	29.1	40	27.0
Breaking relationship has posed stress on me	53	35.8	41	27.7	7	4.7	23	15.5	24	16.3
Getting married is very stressful	48	32.4	39	26.4	9	6.1	21	14.2	31	20.9
Getting divorce is stressful	34	23.0	43	29.1	3	2.0	31	20.9	37	25.0

The study found that starting a new relationship had low significant impact on the students' stress levels. A majority of the respondents disagreed or strongly disagreed that entering a new relationship caused them any pressure. Specifically, 29.1% disagreed, and 27% strongly disagreed, explaining that most of the students were either in a relationships or were single, so starting a new relationship did not affect their academic performance. Similarly, getting married did not cause much stress for the students. Those who had recently married reported that the preparation and the event itself did not create much stress, nor did it affect their academic achievements. However, 14.2% (21) disagreed, and 20.9% (31) strongly disagreed that marriage caused stress. Many attributed this to having planned their weddings well in advance, minimizing any disruptions during the event. Notably, their academic performance in the first semester was strong, further confirming that neither starting a new relationship nor getting married negatively impacted their academic achievements.

d. Financial Stressors Affecting Academic Achievement

Table 5: Financial Stressors Affecting Academic Achievement

Factor Statement	SA		A		U		D		SD	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Borrowing money from friends and relatives has put pressure on me	48	32.4	41	27.7	11	7.5	25	16.9	23	15.5
Inability to pay school fees on time	74	50.0	34	23.0	2	1.4	14	9.4	24	16.2

posed stress										
Commuting to campus and home every day is very stressful	21	14.2	24	16.2	6	4.1	49	33.1	48	32.4
Buying course materials every semester put pressure on me	59	39.9	46	31.1	7	4.7	17	11.5	19	12.8

Table 5 highlights the financial stressors that impact students' academic performance. 48(32.4%) and 41(27.7%) acknowledged that seeking financial help from friends and relatives caused them considerable stress, especially as the semester neared examination time. At this point, they needed to secure funds to pay their tuition fees, examination fee or risk being barred from taking their examinations. This pressure often forced them to borrow money, sometimes with interest, adding to their stress and embarrassment. The dual burden of worrying about both paying back the borrowed money and thinking about their examination negatively affected their performance. The stress on managing finances while focusing on examination explains why these students struggled to meet academic expectations.

This finding aligns with research by Giusti et al. (2021), who noted that financial responsibilities, along with academic demands, are common stressors in college life. Choi (2020) similarly pointed out that paying tuition fees is a significant stressor affecting students' decision-making abilities. These financial pressures have notably impacted the progress of some students at Berekum College of Education.

In general, the high level of stress experienced by students can be linked to the usual stressors of daily life, compounded by course workloads, limited leisure time, financial challenges, and frequent exams in a competitive environment.

Overall, these stressors (church commitments, commuting difficulties, and accommodation issues) have contributed to lower academic performance among many students, despite some progress. The discussion confirms that factors beyond the primary academic stressors, such as church activities, distance, and accommodation, also play a role in students' struggles with academic achievement.

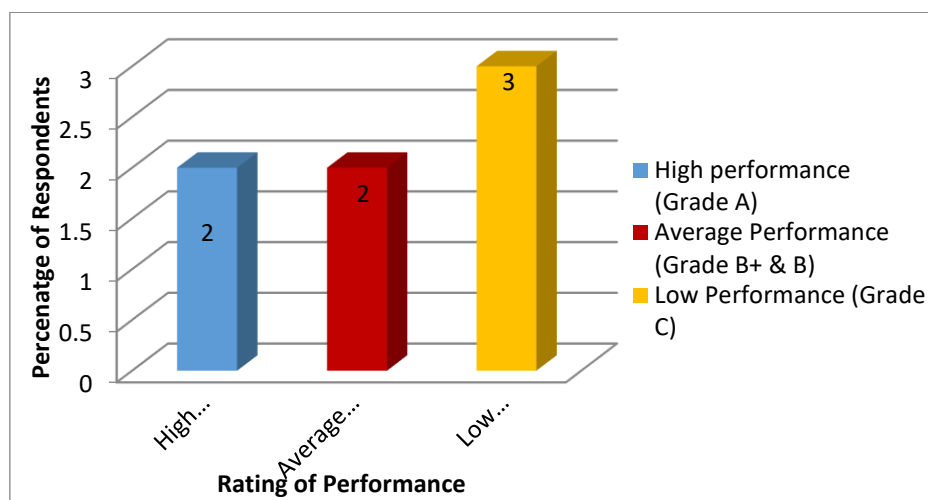


Figure 1: Academic Performance of Respondents

2. Sources of Stress

Table 6: Main Sources of Stress among Students

Main Sources of Stress	Frequency (148)	Percentage (%)
Lack of security in the College	23	15.5
Inadequate disciplinary measures	27	18.3
Lack of teachers motivation	22	14.9
Lack of health facilities	9	6.1

Inadequate financial support	36	24.3
Poor performance by the students	31	20.9
Total	148	100

It is important to note from Table 6 that students face multiple sources of stress, which negatively impact their academic performance. Each respondent reported being affected by one or more stressors. For instance, Table 6 identifies inadequate financial support as the most significant stressor, with over 24.3% of students stating that they received no financial help from family, government or relatives and had to cover their educational expenses on their own. This financial burden, particularly the challenge of raising tuition fees, adds to their stress. Abbas, Jam, & Khan, (2024) noted that post-graduate diploma students with higher levels of debt are more likely to experience financial anxiety and heightened stress. The situation is even more difficult for those who are the primary earners in their families. Barbayannis et al. (2022) also found that students are affected by various stressors, including academic overload, peer competition, financial pressures, and concerns about the future. Money that students earn is often used for household expenses, improving their living conditions, and paying school fees. The challenges of balancing financial obligations with learning have led to significant stress among students in the post-graduate diploma program.

Unemployment was another major source of stress, with a large percentage of students reporting that they have not secured suitable employment after earning their first degree, which has negatively impacted their academic performance. Many students performed at an average or below-average level, attributing this to the stress of job hunting while studying.

On the other hand, lack of campus security was not a significant stressor. Most students commute from nearby towns, hostels, and villages, so security concerns on campus did not greatly affect their academic performance.

Level of Stress among Students

The study revealed that about 45% of students experienced moderate stress, while 24% experienced low stress. Approximately 31% of students reported severe stress, as shown in Figure 2. Those who failed their exams exhibited the highest levels of stress. Different studies highlight the varying impacts of stress on academic performance. The results indicate that excessive stress hampers students' preparation, focus, and performance, while manageable levels of stress can help them achieve peak performance. This was the first examination in which students had to manage a significant number of courses, and senior students often advise juniors that stress is typically higher in the first semester but tends to decrease in subsequent semesters, allowing students to better handle stress and improve their academic results.

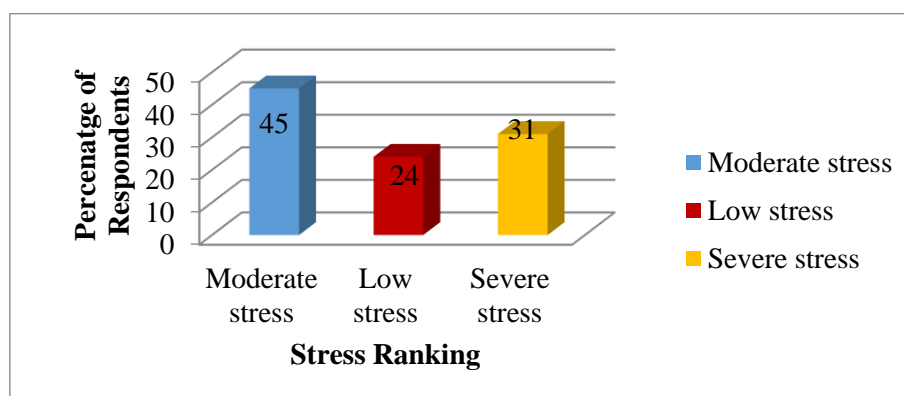


Figure-2 Level of Stress among Students

3. Stress Coping Strategies

The majority of students in this study were found to use a combination of coping strategies, which aligns with findings from other research showing that students often employ multiple methods to manage stress. Commonly, they used both problem-solving strategies, such as discussing issues with senior students, and emotion-focused strategies, like taking walks or cooking to relieve stress. The use of internet chats and texting as coping mechanisms also indicates a problem-solving approach. However, this study did not specifically explore the differences in coping strategies and how they affect levels of academic achievement among students.

Table 7: Stress Coping Strategies Employed by Students

Stress coping strategy	Frequency (148)	Percentage (%)
Counsel receive from doctors and council members	4	2.7
Going out with friends	19	12.7
Watching TV/movies	11	7.4
Reading books	24	16.1
Taking a walk	18	12.2
Going shopping	2	1.3
Smoking	1	0.6
Drinking alcohol	2	1.3
Using social media	22	14.8
Watching football	19	12.7
Playing indoor games	16	10.8
Playing football	8	5.4
Socializing with relatives	3	2.0
Total	148	100

In Table 7, respondents were asked to identify the coping strategies they use when experiencing stress. The following paragraphs rank the coping strategies used by postgraduate students in the diploma education program at the Catholic University in descending order of importance.

The most common coping strategy, as revealed by the findings, is the use of social media platforms such as WhatsApp, Imo, Twitter, and Facebook. About 14.8% of respondents indicated that social media was their primary way of reducing stress. However, this strategy often negatively impacted their academic performance, as they spent considerable time reading and writing on these platforms. As discussed in Table 7, most students reported not receiving counseling during stressful times, leaving them unsure of how to manage their stress effectively. During a structured interview, a male student shared his thoughts on coping strategies:

"I adopt a number of coping strategies. But the most prominent one is social media, which I frequently visit when stressed. I believe many of us here use it to relieve stress" (Field Survey, 2024).

The data also revealed that fifteen students identified watching television as another major coping mechanism. They mentioned that watching television programs, including Ghanaian movies, *Kumkum Bhagya*, and football matches, along with other entertaining shows, helps them relax and alleviate stress.

Smoking was not a common stress relief method among students in this study, and only one student mentioned using alcohol to cope with stress. While it is unclear whether this reflects the actual situation or an understated reality, further investigation is necessary. It is well-known that stress can sometimes lead to depression and increased likelihood of alcohol use.

Discussions

Stress and Academic Achievements

In recent years, there has been increased recognition of the stresses associated with the tertiary education system (Realyvásquez-Vargas et al., 2). Students today face numerous pressures, including academic competition, relationships, career decisions, and the general demands of college life. Stress is not inherently harmful; in fact, moderate levels of stress can be motivating and beneficial. The challenge arises when stress becomes excessive. While some stress reactions may indicate deeper emotional issues, many can be addressed through counseling and stress-management techniques (Teuber, Leyhr, & Sudeck, (2024).

According to Zhang, Peng, and Chen (2024), stressful events can be perceived as either "challenging" or "threatening." When students view education as a challenge, stress can enhance their sense of competence and capacity to learn. Malak (2024). suggests that moderate stress levels result in optimal learning, while both low and high stress impair learning. Excessive stress, particularly before exams, can negatively affect academic performance, as students feel pressured by time constraints and the need to excel. Research by Ning and Inan (2024) support the finding that stress significantly correlates with poor academic performance.

Stress is experienced differently by individuals, as some are more sensitive to stressors than others. This variation is due to individual characteristics and behavior patterns. Stress in humans is universal, but its impact varies greatly depending on personal resilience and environmental factors (Javaid, Chen & Ramzan, 2024). Stress arises from major life events, daily hassles, and continuous demands that require constant adjustment.

The research indicated that stress has significantly contributed to poor academic performance. For instance, commencing project work during the second semester, particularly around exam time, has led to average and low performance levels. Additionally, excessive assignments have further impacted students' achievements negatively. The overall results revealed that chronic stress has resulted in average academic outcomes. This is particularly true for students who are also parents, as they struggle to find sufficient time for their studies. It is crucial to note that stress adversely affects students, and addressing this issue promptly would benefit their academic success.

Main Sources of Stress among Students

University students frequently encounter stress due to balancing academic responsibilities and adjusting to new social environments (Afzaal, Qurban & Ashraf, (2024). Manzo, Piña-Watson and Kim, (2024) found that examinations, grade competition, and mastering large amounts of content in limited time are primary sources of stress for students. Additionally, students must socialize with diverse groups and undergo psychological development, which adds to their stress. Academic achievement, influenced by classroom performance, assignments, presentations, and exams, further heightens stress levels (Shengyao et al., 2024).

Mohamed et al., (2025) noted that common stressors in college life include greater academic demands, financial responsibilities, social pressures, and the challenge of making decisions independently. Earning high grades is often a significant source of stress, as students feel pressure to meet expectations set by their parents, peers, and society.

The study identified inadequate financial support as the primary stressor hindering students' academic performance, with many lacking assistance from relatives or government sources. Most respondents reported that they must independently cover all educational expenses, making it challenging to raise funds for tuition. This financial strain, alongside other pressing issues related to their studies, has caused significant stress among many postgraduate education students, adversely affecting their academic results. Furthermore, some students reported difficulty in securing suitable employment after completing their first degree, which has also impacted their academic performance. The pressure to find a job to finance their education, while simultaneously studying, has contributed to their average and low performance levels.

c) Stress Coping Strategies Employed by Students

The survey found that the most common coping strategy among students was the use of social media platforms such as WhatsApp, Imo, Twitter, and Facebook. Discussing challenges with friends, an emotion-focused strategy, can sometimes take the form of avoiding real problems rather than addressing them directly. Studies, such as Trigueros et al. (2020), suggest that problem-solving strategies are more likely to lead to higher academic achievement and success. However, this reliance on social media has negatively impacted their academic performance due to the time spent on these platforms. Additionally, fifteen students reported that watching television serves as a major coping strategy, highlighting that program like Ghanaian movies, *Kumkum Bhagya*, and sports, especially football, help relieve their stress.

Conclusion

This study aimed to understand the impact of stress on the academic performance of tertiary students at the Catholic University of Ghana, Fiapre, with a specific focus on postgraduate education students. Stress has been identified as a significant contributor to average and low academic performance within the institution. When students do not receive adequate support for their stress, it can severely diminish their academic achievements.

Currently, stress affects many tertiary students and poses serious consequences for the future of Ghana's economy. Poor academic performance can prevent students from obtaining the qualifications needed for better job opportunities, thereby limiting their contributions to national development. Approximately ninety percent of students acknowledged that stress leads to average or poor performance levels. Evidence from the field suggests that the level of awareness and action to combat stress among tertiary students is alarmingly low. It is concerning that school authorities have not implemented effective measures to mitigate student stress. Thus, there is an urgent need to raise awareness about the detrimental effects of stress on academic performance so that authorities will take greater interest in addressing the issue.

Stress presents significant challenges; however, when properly managed, it can serve as a foundation for enhancing academic performance and reducing low and average results. Addressing stress can also alleviate stress-related health issues, such as headaches. Across all tertiary institutions, stress remains a substantial threat to student performance, yet there is minimal support for managing it. For instance, if the Catholic University College of Ghana chooses to focus on stress reduction among its students, it could incorporate these efforts into existing counseling services. This approach could effectively alleviate stress and promote better academic outcomes.

Recommendations

The following recommendations aim to enhance students' academic performance by addressing the key stressors impacting them.

1. **Addressing Inadequate Financial Support:** The primary stressor identified by students was the lack of financial support. Many students receive no assistance from parents or government institutions. To alleviate this, there should be strong advocacy by the School Representative Council (SRC) to engage university authorities and, if possible, the local municipal assembly to negotiate more flexible terms for school fee payments. This would reduce the frequency of students being barred from taking exams due to unpaid fees. Additionally, the municipal assembly could establish scholarships for financially needy tertiary students, providing them with a reliable safety net. The government should also consider including these scholarships in the national agenda, as this initiative could significantly improve students' academic performance.
2. **Mitigating Stress from Project Work Deadlines:** Fifty-seven students indicated that the pressure to complete project work while preparing for final exams causes considerable stress. Many students are forced to begin their project work just as they are preparing for their end-of-semester exams, leading to diminished performance in both areas. To address this issue, the university could establish a dedicated start date for project work, preferably after the final exams, and ensure strict adherence to this timeline. This can be managed by the project work coordinator in collaboration with the academic affairs office.

3. **Collaborative Efforts to Reduce Stress and Enhance Human Resources:** The demand for skilled human resources is growing globally, and reducing stress among tertiary students will help produce graduates who are better equipped for this demand. Unfortunately, efforts to develop skilled human resources have not been sufficiently prioritized by local governments in Ghana. Government, non-governmental organizations (NGOs), and other stakeholders should work together with educational institutions to create an environment that fosters academic success by minimizing student stress. This can be achieved through counseling services, stress-reduction activities, public discussions, and workshops highlighting the importance of stress management. Tertiary institutions, municipal assemblies, and the government can also hold joint meetings to emphasize to stakeholders the need for collective investment in reducing stress to boost the production of skilled human resources for national development.
4. **Enhancing Coping Strategies for Students:** Findings revealed that 23.9% of students identified social media platforms such as WhatsApp, Imo, Twitter, and Facebook as their primary coping mechanism for stress. However, excessive time spent on these platforms has negatively impacted their academic performance. To address this, the SRC and other student clubs and associations could create academic-focused online platforms where students can engage in productive study sessions when feeling stressed. This approach would help students manage stress more effectively while also supporting their academic goals.

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