



Academic Stress and Coping Mechanisms among Married Postgraduate Students in Ghana

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How to Cite: Felicia Gyasewaa, Larissa Agbemelo-Tsomafo, Daniel Tinyogtaa Adama, Stephen Nanyeleye, Anita Love Obo Amissah, Joseph Effah Boabeng, Ruth Morkor Boye, & Monica Assifuah-Nunoo (2023). Academic Stress and Coping Mechanisms among Married Postgraduate Students in Ghana. *Scholars Journal of Science and Technology*, 4(4), 130-157

Received: 25/March/2023 Accepted: 28/April/2023 Online: 27/July/2023

Abstract: This study was conducted to investigate academic stress and its coping mechanisms among married postgraduate students in the Sunyani Municipality. A case study design was conducted using the purposive sampling technique to select a sample size of 22 first- and final-year married postgraduate students from the Faculty of Education at the Catholic University of Ghana, Fiapre. The main data collection instrument was the in-depth interview (IDI). The data were analyzed using thematic content analysis. The study found that financial commitments, time constraints, complaints from partners, a workload combining assignments and work, frustration, and difficulty meeting academic demands were common causes of academic stress among married postgraduate students. The study found that the effects of stress on academic life include difficulty-managing studies, an inability to join group studies, an inability to attend lectures regularly, financial problems, relationship difficulties, physical health issues, increased levels of anxiety and depression, a lack of concentration during lectures, and poor academic performance. The study revealed that the effects of stress on married life include inadequate time spent with spouse, breakdown of communication, conflicts, reduction in sexual satisfaction, inability to meet the financial needs of spouse, and difficulty balancing family life and academic work. The study found that relaxing, sleeping, showering, listening to music, talking with friends, doing physical activity, viewing television, and praying are some commonly used stress coping strategies among married postgraduate students. The study concluded that married postgraduate students experience a substantial amount of stress, which affects their academic and married lives. The study recommends that academic institutions and policymakers develop targeted interventions and support services to address these stressors.

Keywords: stress, coping mechanisms, academic stress, postgraduate students, Ghana

1. INTRODUCTION

Malcolm (1964) once made a profound statement that: "Education is our passport to the future, for tomorrow belongs to those who prepare for it today". Everybody wants to occupy higher positions in their

field of work because of the social prestige that goes with it and sometimes the benefits or remunerations that accompany high positions at the work place. These envying positions at the workplace coupled with juicy salaries are not attained on a silver platter

and sometimes require higher academic certificates to get there. It has therefore become very necessary that one pursues education to the fullest if he or she has the resources available to do so. The young and the old, including the married are therefore determined to pursue higher education at the master's level and are ready to go through the stress that accompany it.

In the quest to attain higher level in education, stress is one of the major challenges that individuals encounter at the post graduate level since they would sometimes have to combine parenting, academics and job. This is so peculiar to married post graduate students at the various universities. Bringing up children alone in the society is no joke at all. Parenting is a full-time job not to talk of working and schooling. The tediousness associated with balancing the three can really be stressful, likewise students' relationship with their boss, lecturers, as well as a conducive working and learning environment (Clarke, 1984). Stress has now become part and parcel of humanity and it is now understood as a lifestyle crisis (Masih & Gulrez, 2006) affecting any individual regardless of their developmental stage (Banerjee & Chatterjee, 2016). In the pursuit of higher education at the master's level with regards to married students, stress is a major challenge that cannot be overlooked. The individual has to device mechanisms to cope with the stress associated with it or else, cannot further his or her education. Brand and Schoonheim-Klein (2009) came out with the explanation that the stress among students is multi-factorial in the sense that it arises from both academics and non-academic factors, and may further include socio-cultural, environmental and psychological attributes. Individuals who are married and are pursuing higher education therefore would have a lot on them to do with respect to academics and non-academic activities. For example, one may have to attend lectures during the day, present assignments to meet deadlines, study hard to make good grades to avoid failure, attend group studies and participate in group assignments and aside these academic activities, there are other non-academic activities that he or she has to perform which are equally very important.

Stress can be viewed as a very important aspect of one's life and specifically, in our academic pursuits.

Stress, if managed well can be to the advantage of the student but can also be detrimental to the individual if poorly managed. This has therefore resulted in so many challenges with respect to their academics simply because, they would have to combine family life with their academics coupled with financial burdens and job demands. This study therefore seeks to explore the effect of academic stress on the lives of married post graduate students in their pursuit of higher education and the coping mechanisms they adopt in dealing with the stress. Research has revealed that there are such difficulties as poor scholastic excellence, school dropout; addictions and crime are as a result of extreme stress experienced by learners (Kwaah & Essilfie, 2017).

According to Dusselier, Dunn, Wang, Shelley, and Whalen (2010), a very high level of stress and its control have the tendency of influencing learners' essential learning. On the other hand, it depends on how the learners adapt to these stressors they are faced with and dealing with the stressors mostly depends on one's character, discernment, and past involvements (Amponsah & Owolabi, 2011; Kwaah & Essilfie, 2017). Stress has now become part and parcel of humanity and it is now understood as a lifestyle crisis (Masih & Gulrez, 2006) affecting any individual regardless of their developmental stage (Banerjee & Chatterjee, 2016). In the pursuit of higher education at the master's level with regards to married students, academic stress is a major challenge that cannot be overlooked. The task of combining the roles of a father, mother, worker and family roles cannot be taken lightly at all. As stated by Repak (2012) that a potentially oppressive environment of graduate students is among the factors that contribute to graduate married students' emotional fatigue. Some people even get frustrated with just one of those roles mentioned above. How would the individual perform all these roles effectively and still be successful?

A study conducted by Affum, Kusi, Mensah & Afful – Broni (2013) revealed that the concurrent roles played by working postgraduate students affected them in diverse ways, including lateness and absenteeism which negatively imparted their academics. The studies that have been conducted on academic stress and coping mechanisms among university students have mostly focused on

undergraduates with a few of them focusing on married postgraduates. There is therefore the need to conduct this study to contribute to knowledge and fill the gap in literature by investigating academic stress and coping mechanisms among married postgraduate students within the Sunyani Municipality.

2. MATERIAL AND METHODS

Study type and Design

The interpretivist philosophical point of view was adopted in this study because the study sought to find out different points of views concerning academic stress and coping mechanisms among married post graduate students. The interpretivist philosophical perspective assumes that there are many ways of knowing apart from scientific method (McGregor & Murane, 2010). There was therefore the need to consider how different individuals experience stress and the coping mechanisms they adopt to deal with it so that those differences could be brought to light and appreciated under the study.

The study made use of the qualitative study approach under the interpretivist philosophical perspective because the study aimed at gaining in depth insight about stress and coping mechanisms so as to gain an empathetic understanding of why they behave in certain ways when they are stressed up. More so, the study was not interested in the large number of respondents but the experiences from people so as to be able to explain these experiences and derive meanings from them.

A research design is a strategy that is appropriate for answering the research question(s) and objectives as stated by Saunders et al. (2009). The researcher made use of case study as the research design. A case study is a detailed study of a specific subject, such as a person, group, place, event, organization, or phenomenon (McCombes, 2019). Case studies may be commonly used in the social, educational, clinical and business research. This design was selected because the research questions that guided this study were developed to understand and relay meaning from the perspectives of the participants through their experiences and their words. In order to gain a deeper insight and understanding into the concept of academic stress and its effect on postgraduate students' lives, this study design was chosen.

Study Population

A study population is the entire group of individuals to whom the findings of a study apply (Saunders et al., 2009). The population included both the first year and the final year postgraduate students from the Faculty of Education at the Catholic University College of Ghana who were married. These groups formed the sample frame from which the sample size was selected. The first-year postgraduate students from the faculty of education totaled forty-one while the second-year postgraduate students were forty-three in number, making a total of eighty-four.

Sample and Sampling Technique

Sampling deals with the selection of a subset of individuals from within a statistical population to estimate the characteristics of the whole population (Creswell, 2007). A sample which is well-chosen can usually provide reliable information about the whole population to any desired degree of accuracy and may be preferred as an alternative to a complete census, because it is cheaper and convenient (Sarantakos, 2005).

Purposive sampling technique was implored with respect to the sampling of the participants. The married postgraduate students possess some particular characteristics of the population that are of interest to the study and they are the most appropriate group that can best answer the research questions based on their experience and help in the achievement of the objectives involved in the study. Through the purposive sampling technique, the researcher obtained a total of ten (10) of first year MPHIL postgraduate students and twelve (12) of second year MPHIL postgraduate students from the Catholic University College. A total of twenty-two (22) postgraduate students were chosen from the Faculty of Education at the Catholic University College of Ghana as the sample size for the study. The basis of the sample size is on Mason's (2010) analysis of 560 PhD studies that adopted a qualitative interview as their main method which revealed that the most common sample size in qualitative research is between 15 and 50 participants with 20 being the average sample size in grounded theory studies. Also, Cravewell and Creswell (2018) postulate that, the number of participants depend on the qualitative research approach; thus, narrative includes 1-2, phenomenology includes 3-10 and the grounded theory includes 20-30. Purposive sampling technique was used in the study because the study needed students who possess certain characteristics and as such would be in the better position to give

the appropriate answers needed. Purposive sampling was therefore used to select married postgraduate students from both the first and second years in the Catholic University.

Research Instrument

An in-depth interview (IDI) was used by the researcher as the research instrument for data collection based on the findings of the empirical evidence. An in-depth interview (IDI) is a method of data collection that relies on asking questions within a predetermined thematic framework (Tegan, 2020). Semi-structured interviews may be often used in qualitative research to extract data from participants. The in-depth interview (IDI) helped the researcher to ask a mixed structured and unstructured questions which involved some of the questions or discussions being predetermined while the others were not planned.

Data Collection Procedure

The researcher obtained an introductory letter from the Faculty of Education, Catholic University College of Ghana which he served to various Heads of Department within the Faculty. The researcher first established rapport with the participants of the study and then agreed on the meeting time and dates with them for the interview activities. On the said dates, the researcher used phone recorder to collect data. The researcher also wrote field notes in case of recorder malfunction.

Data Analysis Procedure

The study employed the thematic content analysis in its data analysis the objective for adopting the thematic analysis was to identify the patterns or similar subjects from the interview process (Maguire & Delahunt, 2017). The written notes of the responses were transcribed as well as the audio recordings of the respondent's interview. The researcher then organized the transcribed results into various themes which involved the researcher reading through the transcriptions and jointly generating a list of recurring codes.

Coding was done afterwards by assigning code numbers or symbol to the data. The transcribed data was then analyzed by using six-face approach to thematic analysis as proposed by Maguire & Delahunt (2017). The six-face approach involve in

the thematic analysis included: (i) familiarizing with the data, (ii) generating initial codes, (iii) searching for themes, (iv) reviewing themes, (v) defining and narrating themes and (vi) producing the report. In the first phase which is familiarizing with the data, involves the researcher reading through the materials several times to get the understanding and becomes familiar with the salient points that can be found in the data gathered. The ideas that the participants expressed were then outlined verbatim as they expressed it on the audio as well as written in the notes to form the main points which can be put in direct quotations for a careful transcription. The second phase of the process involves a data led approach where analysis of the data was guided by the generation of codes. The researcher then went through the data thoroughly to identify the data that codes that described the contents of a line or a paragraph. The researcher coded the data by the use of highlighters and also inserted comments in the text to identify sections of the data. All the transcripts were further coded by the researcher and matched the data that were extracted to demonstrate a specific code and added new codes where necessary. The third phase of the process involves searching for themes from the codes that were determined previously from the data. The various codes were organized into possible themes by the researcher. The researcher did this by looking for patterns in the coding and grouped them into undefined themes. The fourth phase of the process involves reviewing the undefined themes by the researcher. The themes were reviewed by the researcher and examined in relation to the data to identify whether they appeared in a consistent pattern. The fifth phase of the process involves defining and labelling themes and organizing them into consistent descriptions the researcher at this particular point identified some sub-themes which were defined and labelled and considered how each theme was tailored into the broad data collected as well as the research objectives. The sixth phase involved the report writing where the researcher made available all the descriptions and explanations of the themes in the form of a report. The data that was extracted was used to highlight the findings. The researcher used quotation marks to depict the verbatim response of the participants using the analyzed data. The researcher for the purpose of ensuring anonymity assigned codes to the

participants. The 1st and 2nd year postgraduate students were identified as 1MPP1 – 1MPP10 and 2MPP1 – 2MPP12 respectively in which case 1MPP1 – 1MPP16 refers to First year Married Postgraduate Participants 1st year Married Postgraduate Participant 10 and 2MPP1 – 2MPP12 also refers to 2nd year Married Postgraduate Participants 1 to 2nd year Married Postgraduate Participants 12.

3. RESULTS AND DISCUSSION

Presentation and Discussion of Demographic Data

This section presented and discussed the demographic characteristics of the respondents. The demographic characteristics of the respondents include; age, marital status, and number of children as shown in Table 1.

Table 1: Demographic Characteristics of the Respondents

Variable	Response	Frequency	Percentage
Age in years	30-39 years	11	50.0
	40-49 years	9	40.9
	50-59 years	2	9.1
	Total	22	100.0
Marital Status	Married	22	100.0
	Single	0	0.0
	Total	22	100.0
Number of children	1	1	4.6
	2	3	13.6
	3	9	40.9
	4	9	40.9
	Total	22	100.0

Source: Field Data, 2023

The findings presented describe the demographic characteristics of the participants in a research study. The study included respondents aged between 30 and 59 years, with the majority (50%) being aged between 30-39 years, and the remaining respondents were distributed between the ages of 40-49 and 50-59 years, with 40.9% and 9.1%, respectively. This finding could be related to stress in that those respondents in the age range of 30 to 59 may be dealing with higher levels of stress due to life changes such as marriage, children, and career advancement. Additionally, as people age, they may be dealing with more physical ailments, which can also increase stress levels. According to a study by

Ejiogu et al. (2019), the age range of 30-59 years is a period of significant life changes, including career advancement, marriage, and the birth of children, which could contribute to increased stress levels. Another study by Yang et al. (2020) found that as people age, they may be more likely to experience physical health issues, which can also increase stress levels. These findings support the suggestion that the age range of participants in this study (30–59 years) may be dealing with higher levels of stress due to various life changes and physical health issues.

In terms of marital status, all the participants (100%) were married. This finding suggests that marriage is a source of emotional and social support for individuals, which can be beneficial for reducing stress. Married individuals may have access to support from their partner or family, which can help them manage stress more effectively. Additionally, marriage can provide a sense of security and stability, which can also help to reduce stress levels. A study by Liu et al. (2016) found that marriage can serve as a protective factor against psychological distress, particularly for women. Another study by Holt-Lunstad et al. (2015) found that social support, such as that provided by a spouse or partner, can have a significant impact on reducing stress levels. Again, in a study by Robles et al. (2014), married individuals were found to have lower levels of stress hormones compared to those who were not married, suggesting that marriage can provide a physiological buffer against stress.

Additionally, the study found that 40.9% of the participants had three children, another 40.9% had two children, and 13.6% had only one child. This suggests that the majority of the respondents had at least two children. This finding could be related to stress because having multiple children can be a source of stress for many parents. Having more children often requires more time, energy, and financial resources, which can put a strain on parents and can lead to stress. Furthermore, having multiple children can make it more difficult to prioritize their individual needs, which can also be a source of stress. This finding collaborated Omerzel et al. (2016) finding that mothers of multiple children experience higher levels of parenting stress compared to mothers of single children. The authors suggest that having multiple children can be challenging in terms of managing competing demands, individual needs, and sibling conflicts, which can contribute to stress.

These findings provide useful insights for researchers and policymakers, particularly those

who are interested in studying the demographics of a specific population. The results highlight the prevalence of marriage and the number of children among the surveyed population, which can inform policies related to family planning, parental leave, and childcare. However, the study's sample size, sampling method, and context are not provided, which makes it difficult to generalize the findings to other populations or settings. Therefore, caution should be taken when interpreting the results.

Causes of Stress among married postgraduate students

This section presented and discussed the cause of stress among married post graduate students in the Sunyani Municipality. The results were presented qualitatively. When the participants were asked whether they usually encounter stress in the course of combining family life and academics, the study found that all the participants responded affirmatively. In the words of the interviewees:

“Of course, yes. It’s not been easy combining family chores and the demands of school work. It’s stressful”.

(Participant 1, IDI, January, 2023).

“Yes, it’s really stressful sometimes to take care of the family and school as well. Sometimes, I am not able to perform all duties”.

(Participant 2, IDI, January, 2023).

“Certainly, yes because family and school are all demanding and need a lot of time and energy”. *(Participant 3, IDI, January, 2023)*

“Yes, because it is very difficult to combine family and academics. Sometimes I feel so tired after school but I have to play my family roles too”.

(Participant 1, IDI, January, 2023).

“Taking care of the family like bathing the kids, cooking, washing and studying at the same time is really stressful”.

(Participant 10, IDI, January, 2023).

“Yes, especially when the children are young and always need to be attended to and given attention. Sometimes, I get exhausted” *(Participant 20, IDI, January, 2023).*

The above comments indicated all the participated collaborated each other in admitting that combining academic work and family duties is stressful because they are all demanding and need time. According to the participants would need to really plan their time else, else the stress can even break you down. This finding indicates that the combination of family life and academics is a source of stress for all participants. This finding is in line with Willcoxson et al. (2011) who found that having to combine family life with academics and job demands has been a major challenge and a source of stress for married postgraduate students. This could be due to a variety of factors, such as time constraints, financial constraints, and the need to balance competing demands. It is important to recognize this source of stress and to work to find strategies to reduce it, such as developing efficient time-management techniques, seeking assistance with childcare, and utilizing available resources. Additionally, it is important to provide support for those who are struggling with the stress of combining family life and academics, such as providing counseling services through schools or universities.

The study found that some of the key challenges the participants go through with respect to combining family life and school are financial challenges, waking up very early, not having enough time, and traveling. When the participants were asked to explain some challenges, they go through with respect to combining family life and school, some of the participants made the following remarks regarding financial constraints:

Financial challenges stress me a lot. Payment of school fees and educational materials and financial commitments in the family is not easy at all.

(Participant 1, IDI, January, 2023).

The financial demands that come with school and family life is very stressful. Not getting enough time to do assignments and presentations. (Participant 11, IDI, January, 2023).

Paying for the kids' school fees and other stuffs and my own school fees and books is very demanding and financially stressful. (Participant 16, IDI, January, 2023).

In the words of the interviewees, the following remark were made with respect to travelling:

Travelling to attend lectures on weekends is very stressful especially with long distance journeys. One would already be exhausted before getting to campus. (Participant 5, IDI, January, 2023).

Some of the participants also made the following remarks with respect to time:

"I don't really get enough time for my family when I have a lot of assignments and presentations to do". (Participant 8, IDI, January, 2023).

"Sometimes, when I have to do academic and I equally have a family duty to attend, I get frustrated and don't even know which one to do first". (Participant 9, IDI, January, 2023).

"Waking up very early to house hold chores and at the same time have to do assignments, study and prepare for school". (Participant 1, IDI, January, 2023).

The findings from this study suggest that combining family life and school can be a stressful experience, particularly due to financial constraints, a lack of time, and having to wake up early for school. It is likely that such stressors can lead to further difficulties in managing the balance between family

and educational responsibilities. This could include poorer academic performance as well as difficulty maintaining relationships with both family members and peers. The finding are in line with Abiola and Olawale (2021) who found balancing school and family is very stressful among Nigerian women which leads to poor academic performance. For individuals who are already struggling with mental health issues or other challenges, the additional stress of juggling these two roles may exacerbate their symptoms or worsen existing conditions. Therefore, it is important for those facing such demands to seek support if needed in order to manage any potential negative consequences that may arise from this combination of roles.

Academic Causes of Stress

When the research participants were asked to explain some of the causes of the stress they encounter as family members and as students as well, a number of issues were raised. According to the participants, the major causes of stress they encounter are financial commitments, time constraints, complaints from partners, workload combining assignments and work, frustration, and difficulty meeting academic demands. These are some of the words of the study participants regarding the causes of stress in relation to their academics:

When I have to complete demanding assignments to meet deadlines, I become exhausted. (Participant 1, IDI, January, 2023).

If I have a lot of assignments on me and I will have to attend to other family duties, it puts pressure on me. (Participant 4, IDI, January, 2023).

According to the participant the difficulty in managing their limited time is stressful. Although almost all the respondents identified time constraints as a major cause of stress, these are the words of one of the study participants regarding the causes of stress in relation to time constraints:

Time constraints and complaints from my partner. Thus, sometimes I am not able to perform my duties in family as expected (Participant 5, IDI, January, 2023).

These are some of the words of the study participants regarding the causes of stress in relation to workload combining assignments and work:

“If I have more assignments to do and at the same time have to study for exams”.

Participant 15, IDI, January, 2023).

“When my notes pile up and I see that exams is fast approaching but I don’t have time to study”. (Participant 5, IDI, January, 2023).

“Numerous assignments and presentation which go with deadlines and are very demanding”. (Participant 8, IDI, January, 2023).

“The demanding nature of academic work like assignments, presentations, etc. coupled with family duties causes stress”. (Participant 5, IDI, January, 2023).

According to the participants, they encounter a lot of issues with their partners at home as family members and as students which cause stress. Some of the participants made the following remarks:

“If I have to support my partner in the house and at the same time have to do some academic work which is quite demanding”. Participant 10, IDI, January, 2023).

“When I have issues with my partner and I have to study, I find it difficult because I get unstable and I became frustrated”. (Participant 7, IDI, January, 2023).

The research findings indicate that the participants experience a number of factors that contribute to their stress. Financial commitments, time constraints, complaints from partners, workload combining assignments and work, frustration, and difficulty meeting academic demands were all mentioned as common causes of stress. Financial commitments can be a major source of stress for many people. The findings support Willcoxson, Cotter and Joy (2011) who also identified financial problems, academic difficulties, family responsibilities, and personal problems as factors

contributing stress among students. In the case of married postgraduate students, having to combine family life with academics and job demands has been a major challenge and a source of stress.

Financial commitments are one factor mentioned by many participants that contributed to their overall level of stress in both roles as family members and students. With rising costs for tuition coupled with additional expenses associated with being a part-time student, such as textbooks or transportation fees, it’s easy to understand how these finances can become overwhelming very quickly when trying to juggle multiple responsibilities at home too. Other financial strains, such as concerns about providing enough money for basic necessities like food, can also significantly contribute to increased levels of worry, which subsequently lead to higher amounts of family-related tension. Financial commitments can include monthly bills, rent, car payments, and any other expenses associated with living. This can be especially stressful for students who may not have a steady income to rely on. Similarly, Pariat et al. (2014) found that the most prevalent causes of financial stress were not getting financial support from family for pursuing studies.

The findings revealed that time constraint is also a source of stress for married students. Time constraints can include having to make time for classes, work shifts, and extracurricular activities. This can be especially challenging for students who are trying to balance their academic and personal lives. The findings support the qualitative study by Tabassum et al. (2018) that used in-depth interviews with 20 married students to explore the stressors they faced and the coping strategies they used. The researchers found that time constraints, such as juggling coursework, work, and family responsibilities, were a significant source of stress for the participants. The participants reported feeling overwhelmed and struggling to find a balance between their various obligations. Similarly, Olaogun et al. (2019) found that time constraints, along with financial pressures and academic demands, were significant sources of stress for the participants.

Another academic stress contributory factor, which was reported by everyone involved in the study, was

complaints from partners or other relatives. Partner disagreements over anything from child rearing decisions to lifestyle choices may occur, resulting in unresolved tensions lingering between couples, eventually leading to an inevitable decline in marital satisfaction, whereas arguments involving extended kin regarding differing opinions (i.e., religion or politics) may occur, causing heightened anxiety among those involved, especially when no compromise is easily reached. This could include disagreements over bills, communication issues, and other difficulties in relationships. This finding corresponds with the research conducted by the American Institute of Stress (2014) which revealed that more than 25% of the respondents claimed that they felt alienated from their partners whereas more than 50% of the respondents mentioned that they had major quarrels with their dearests under the influence of stress.

Workload combining assignments and work can be particularly stressful for students who are trying to balance both their academic and professional lives. This can be especially challenging when a student has to juggle multiple assignments and deadlines while also maintaining a full-time job. These findings support the findings of the study conducted by Panchabakesan as cited by Kwaah and Essilfie (2017) that coursework like participating in lectures, assignments, quizzes and end of semester examinations can be very damaging and stressful. Similarly, Kremer (2018) found that having a high workload, including balancing academic assignments with employment, was significantly associated with increased stress among college students.

Time constraints were another common cause of academic stress identified by those participating in this study. This could be attributed more so to the role they held within their families than within academia itself, although there will always be certain time-sensitive deadlines throughout studies. The finding agreed with Sarwar (2017) who found that time constraints were a common source of academic stress among college students. It turned out that time pressure, including deadlines for assignments and exams, was a significant predictor of academic stress. The findings imply that as any parent knows, managing daycare arrangements while maintaining employment and dealing with household chores requires careful planning, along with sacrificing leisure activities if need be. This constant juggling act between work, family, and study obligations often results in feelings of frustration due primarily to not having enough hours available during each

day to fulfill all duties successfully without compromising quality.

Finally, workload combining assignments and work was noted by quite a large number of respondents as being one main source of stress, particularly where full-time employment is necessary alongside studies. Although striking a balance between the two operations can be difficult, students frequently feel pressured to complete course work within reasonable deadlines without sacrificing quality or risk losing their job entirely because both require attention and dedication at the same time. Similarly, a study published in the Journal of College Counseling found that having a high workload, including balancing academic assignments with employment, was significantly associated with increased stress among college students (Kremer, 2018).

In conclusion, this study found that financial commitments, limited time supply complaints from partners, and overwhelming workloads can all contribute to overall levels of stress felt by both family members and students. It is important to pay close attention to these contributors so appropriate coping strategies, including seeking professional help if needed, are implemented in order to deescalate the effects caused by these internal pressures.

Economic Activities Causing Stress

When the study participants were asked to explain some of the economic activities that cause stress, they mentioned a number of economic activities, including the purchasing of books, cost of transportation to lectures, and the high cost of school fees.

These are the remarks of some of the study participants regarding the cost of transportation:

*Coming for lectures on weekends from afar and sometimes I would have to hire a rest room to sleep over the night which is costly.
(Participant 1, ID1, January, 2023).*

Traveling every weekend to attend lectures, sleeping over at guest house is financially stressful. (Participant 3, ID1, January, 2023).

Transportation cost involved in the ups and downs and also

*high cost of writing thesis.
(Participant 8, IDI, January,
2023).*

Regarding the high cost of school fees and books, some of the participants have these to say:

*High cost of school fees and books coupled with financial commitments from the family.
(Participant 12, IDI, January,
2023).*

School fees and other materials that I have to buy are very expensive and at the same time I have to meet the financial demands of the family. (Participant 9, IDI, January, 2023).

*School fees at the master's level is very expensive coupled with high cost of educational materials and transportation.
(Participant 10, IDI, January, 2023).*

High cost of school fees, books, thesis writing and the financial demands of the family.

*When I have to pay my own school fees, buy books and at the same time do some for the kids and other family members, it really stresses me.
(Participant 17, IDI, January, 2023).*

*If I have to buy books, and other materials where I don't have the money to do so.
(Participant 5, IDI, January, 2023). (Participant 21, IDI, January, 2023).*

The research findings presented in this question suggest that a number of economic activities can cause stress for students. Specifically, the study participants mentioned purchasing books, transportation costs to lectures, and high school fees as factors that caused them stress.

Purchasing books is an important part of any student's life, but it often comes at a financial cost.

Depending on their course requirements and budget constraints, some students may find themselves feeling overwhelmed by the cost associated with buying textbooks or other necessary materials for their studies. Additionally, if they are unable to access these items due to limited funds, this could lead them to feel even more stressed out about completing assignments or studying successfully without such resources at hand.

Transportation costs also present another source of economic strain for many students who do not have easy access to public transport systems like buses or trains in order for them to attend lectures regularly during term times; instead, they have no choice but to rely on costly taxi fares, which add further financial pressures onto already tight budgets when trying to cover all expenses related to attending university or college courses each month. High school fees too can be expensive depending on where you choose to study, a fact that could leave some parents struggling to manage payments every year while still ensuring enough money is left over from family income to meet household needs as well.

Overall, it appears clear from this research finding that certain economic activities pose significant challenges both financially and emotionally for the student population—particularly those coming from low-income backgrounds who must juggle multiple responsibilities simultaneously to ensure successful completion of tertiary studies before embarking on future career paths afterwards.

Social Activities Causing Stress

During the interview, the participants were asked to explain some of the social activities that cause stress. Results indicated that the majority of participants reported that social activities do not really cause them stress. However, few of the participants reported that they become stressed when they have more programs that are equally important to attend and yet have to submit assignments to meet deadlines. The following remarks were made by the participants:

Social activities don't really stress me because I am selective and don't attend all social activities. (Participant

2, IDI, January, 2023).
I Priorities my social activities and hence, I am really stressed on that. I attend the ones I have to and leave the rest. (Participant 4, IDI, January, 2023).
Social activities don't really stress me because I don't attend all of them. (Participant 6, IDI, January, 2023).
Where a close relative to me has a program that clashes with my lectures time such that I have to attend all. (Participant 12, IDI, January, 2023).
I don't really get stressed up with social activities because I chose which one to attend. (Participant 12, IDI, January, 2023).
When I have more programs, which are equally important to attend and yet have to submit assignments to meet deadlines. (Participant 13, IDI, January, 2023).
Social activities hardly stress me because I attend the ones I have to and think are very important. (Participant 13, IDI, January, 2023).
Where I am on a program and I need time to prepare and at the same time I have to complete my assignments and presentations. (Participant 14, IDI, January, 2023).
It depends on the type of social activity because I can't attend all of them to stress myself but I attend the most important and needful ones. (Participant 19, IDI, January, 2023).

This research finding illustrates the fact that social activities do not typically cause stress for most people. However, there are some individuals who experience stress when they have conflicting obligations and deadlines to meet. This can be especially true in an academic setting where students may need to attend multiple programs while also being expected to complete assignments on time.

The participants reported a variety of reasons why social activities might lead to increased levels of stress, such as having too many commitments or feeling overwhelmed by competing demands from different sources. Other reasons mentioned included FOMO (fear of missing out), peer pressure, financial constraints or a lack of resources in attending certain events, and not knowing how much is enough in terms of participating in various activities without causing undue stress.

These findings suggest that individuals suffering from anxiety-related issues related to social engagements should seek help if necessary and manage their day-to-day tasks more effectively in order to cope better during times of conflict between competing responsibilities and expectations. Furthermore, it is beneficial for people affected by this kind of situation to become aware of potential triggers so appropriate measures can be taken before any potential problems arise due to their becoming overburdened emotionally due to the high level of activity associated with these engagements.

Emotional Activities Causing Stress

According to the study participants, the emotional activities that cause stress include the loss of a family member or loved one, not being on good terms with partners, sickness, and lack of money. Some of the participants made the following remarks:

When I lose a family relative and had to study to write exams the following month. (Participant 2, IDI, January, 2023).
When I am not in good terms with my partners, I am not able to focus on my books and it stresses me. (Participant 3, IDI, January, 2023).
When a family member is sick and needs my attention, I can't focus on my studies. When I am sick and I still have to do assignments (Participant 5, IDI, January, 2023).
When I am short of money and yet I have to fulfil t some financial obligation, it puts pressure on me. (Participant 6, IDI, January, 2023).
When I lose a loved one, I begin to think too much and can't concentrate on my

*studies. (Participant 7, IDI, January, 2023).
When there is a
misunderstanding between me
and my partner, I can't
concentrate and it frustrates
me emotionally. (Participant
21, IDI, January, 2023).*

Research findings suggest that emotional activities can be one of the primary sources of stress in people's lives. This is especially true when it comes to loss and relationship issues, both of which cause immense psychological pain. The research results indicate that when participants experienced the death or illness of a family member or loved one, as well as not being on good terms with their partners, they reported feeling highly stressed. Additionally, financial difficulties were identified by study participants as another source of stress due to their ability to cause feelings such as helplessness and insecurity related to money management and economic survival.

The findings from this research further highlight how important it is for individuals facing these stressful situations to seek support from friends and family members who can help them process their grief or cope with difficult relationships. Having someone else understand their struggle may provide some comfort during times like these. It is also key for those struggling financially to make use of available resources so they don't become overwhelmed by debt-related worries; seeking advice from professional counselors regarding budgeting tips could prove beneficial in this regard. Lastly, engaging in self-care practices like mindfulness meditation may help alleviate some levels of distress associated with emotionally trying times. For example, investing time into hobbies you enjoy doing regularly might boost morale overall, even if only temporarily.

Effects of Stress on Academic Life of Postgraduate Students

The section presents and discusses the results obtained on the effects of stress on the academic lives of postgraduate students. The results indicated that 20 out of the 22 participants, representing 90.9%, stated that stress has affected their academic

life. However, the remaining 2 participants indicated that stress has not really affected their academic life because they manage their time very well. Some of the views expressed by the participants who indicated that stress has affected their academic life are reported below:

*Yes, it sometimes effects my
performance in exams.
(Participant 2, IDI, January,
2023).
Yes, sometimes when I'm too
exhausted, I doze in class
during lectures which affected
my performance. (Participant
7, IDI, January, 2023).
Stress has really affected my
academics because I could not
get enough time to study to get
the grades I want. (Participant
9, IDI, January, 2023).
Yes, when I'm too stressed up,
I can't study effectively and
makes me perform poorly in
exams. (Participant 11, IDI,
January, 2023).
Yes, I could not meet one
deadline for an assignment
and it affected me in my final
grade for that course.
(Participant 13, IDI, January,
2023).
Certainly, yes because I can't
study under pressure and when
I get stressed up, I don't get to
my best. (Participant 15, IDI,
January, 2023).
It really affects my attention
level in class because if I have
a lot on me, I can't really focus
or concentrate in class. This
eventually affect my grades.
(Participant 20, IDI, January,
2023).*

In the same vein, there were other views which seem to indicated that stress has not really affected their academic life are stated below:

*Not really because I am able to
make extra time to study at
night. (Participant 3, IDI,*

January, 2023).
Not so much because the litter chance I get, I utilize it and study, but I wish I had enough time to myself. (Participant 8, IDI, January, 2023).

This research finding suggests that the majority of participants are affected by stress in their academic lives. This is alarming, as it implies that a large proportion of individuals may be having difficulty managing their studies due to stress. The findings revealed that stress could have many different sources and causes, such as financial or personal problems, relationship difficulties or even physical health issues which could all lead to increased levels of anxiety and depression for students who are trying to study at the same time. Stress can also cause individuals to become overwhelmed with tasks and find it difficult to focus on one particular task for extended periods of time; this could result in poorer grades overall due to lack of concentration during studying sessions over long-term projects or exams. This finding is in line with the research conducted by Chinyaka et al. (2019) which revealed that studying and working simultaneously negatively affect the students' academic performance.

The two remaining participants indicated that they manage their time very well which might suggest why they do not experience high levels of stress like the rest did in relation with academics. These two students may possess certain strategies when dealing with stressful situations (e.g., good organizational skills), enabling them better handle multiple tasks simultaneously without feeling overly pressured - something other people struggle more heavily with under similar circumstances. The finding collaborated Adom et al. (2020) findings that lack of planning work schedule, unnecessary delays of work while striving to meet deadlines or procrastination and unrealistic academic goals were the main causes of academic stress. However, it is possible however because there was only a sample size of 22 people involved in this

survey there were no outliers included who had managed extremely well despite being exposed too much higher than average amounts of stressors which might influence academic performance in some cases but not others (for example those with higher resilience).

Ability to attend study group discussion often

The results obtained through the interview indicated that 14 out of the 22 participants, representing 63.6%, indicated they were not able to attend study group discussions often because of stress. However, the remaining 8 (36.4%) participants indicated that they were able to attend study group discussions often. For the participants who indicated that they face difficulties in attending study group discussions because of stress, they made the following remarks when asked if they were able to attend study group discussions often:

Not all times but I do when exams is fast approaching. (Participant 1, IDI, January, 2023).

I am not a fun of studying in a group but when the need arises, I am able to attend. (Participant 4, IDI, January, 2023).

Not regular but if it means a lot to me, I will certainly attend at all cost especially when exams are approaching. (Participant 8, IDI, January, 2023).

For the participants who indicated that they are able to attend study group discussions often, they made the following remarks when asked if they were able to attend study group discussions often:

Yes, especially when exams are approaching, I don't joke with study group discussions. (Participant 2, IDI, January, 2023).

Yes, I make time for it since it does not often happen. (Participant 12, IDI, January, 2023).

Yes, because that is where we share ideas and help each other. I don't joke with it at all. I even get briefed on lectures that I could not attend.

(Participant 18, IDI, January, 2023).

Yes, because that is where I get to learn from others and I make it my priority.

(Participant 21, IDI, January, 2023).

When the study group time is favourable to me, I am able to attend. (Participant 22, IDI, January, 2023).

This research finding is an indication that stress has been a major factor in preventing students from attending study group discussions. This suggests that many students are struggling to cope with the pressure of their studies and other commitments, leading them to feel overwhelmed and unable to participate in these beneficial activities. This finding collaborated Ruqayat and Owoyemi (2019) assertion that combining academic activities such a group discussions and marriage by married female students may have some substantial level of stress and as a result of role conflict, which contributes to poor academic performance.

Further analysis of this data could be used to gain further insight into students' mental health and wellbeing by looking at the types of stresses they are facing (e.g., academic workloads, financial pressures, etc.). Furthermore, it would be interesting to learn why those eight participants who did indicate they were able to attend frequently despite being under similar levels of stress as the others; perhaps there was something unique about them or their approach that allowed them to better manage such situations? Understanding this could provide valuable information for supporting other similarly affected individuals.

In terms of implications for policy makers, one possible outcome from these results might include providing greater support services around managing students' mental health so as to not just reduce dropout rates but improve overall engagement with university life, including participation in extracurricular activities like study groups. Such initiatives may help ensure all students have access to equitable opportunities, regardless of the level or source of any potential stressors they experience

during their time studying at higher education institutions.

Ability to meet deadlines for assignments and presentations

The study found that 19 of 22 participants, or 86.4%, stated that stress has no effect on their ability to meet deadlines for assignments and presentations, while only 2 participants, or 13.6%, stated that stress has an effect on their ability to meet deadlines for assignments and presentations. For those participants who reported that stress has not effect on their ability to meet deadlines for assignments and presentations, made the following remarks:

Mostly yes because if I don't do it, it will go against me. (Participant 1, IDI, January, 2023).

Yes, I don't joke with assignment deadlines because they can really affect my performance. (Participant 3, IDI, January, 2023).

Yes, but sometimes where more demanding assignments clash, we would have to plead with the lecturer to extend the date for us. (Participant 11, IDI, January, 2023).

Yes, I do whatever I can to make time to do my assignment in time. (Participant 9, IDI, January, 2023).

Yes, I can put my notes down and study later but for assignments, once there is a deadline, I have to make time and meet it. (Participant 10, IDI, January, 2023).

Yes, as for deadlines I don't joke with them. I will put everything aside and wake up in the night to do my assignments. (Participant 16, IDI, January, 2023).

For those participants who reported that stress sometimes has an effect on their ability to meet deadlines for assignments and presentations, made the following remarks:

Sometimes yes but the ones that are very demanding. We would have to plead with the lecture to extend that the deadline especially with advanced statistics.

(Participant 2, IDI, January, 2023).

Not all times but mostly yes. It depends on how strict; I make time to meet his deadline.

(Participant 7, IDI, January, 2023).

This study's findings indicate that the majority of participants did not believe stress affected their ability to meet deadlines for assignments and presentations. This is an interesting result because it implies a level of resilience, discipline, or focus among the 22 individuals studied that allowed them to remain productive despite experiencing high stress levels. This finding is contrary to the findings of Mortimer and Lorence (2018) who revealed that stress affects married students' ability to meet deadlines for assignments and presentations.

To further explore these results, it would be helpful to understand what types of stressors were present in each individual's life during the period when they responded to survey questions about meeting deadlines while under stressful conditions. It may be possible that certain sources or intensities of stress are more likely than others to affect deadline performance as reported by Dunn et al. (2019). Additionally, other factors could have been at play which contributed positively towards keeping up with assignment and presentation timetables such as those related to organizational habits or having access resources like tutoring services/mentorship program at school/workplace etc. Exploring how all these elements interact can offer deeper insight into why 86% of people feel capable of managing stressful situations over time versus 13% who don't feel so confident doing so.

Overall, this research offers important information regarding our understanding of how well individuals handle various forms of stress and its impacts on productivity timelines. Further investigations need to be conducted to gain greater insights into the underlying dynamics influencing participants' responses as well as to develop strategies to help them better cope with the pressures associated with completing tasks within set parameters, regardless of external circumstances.

Effect of Stress on Lectures

The study found that 19 out of the 22 participants, representing 86.4%, indicated that stress has an effect on their lectures, whereas the remaining 2 participants, representing 13.6%, stated that stress has no effect on their lectures. During the interview, the following were some of the remarks of the participants who indicated that stress has an effect on their lectures:

Sure, sometimes, I go to lecture halls already exhausted. (Participant 1, IDI, January, 2023).

Yes, I sometime see myself dozing during lectures. (Participant 3, IDI, January, 2023).

Yes, when I get too exhausted, I can't really focus in class during lectures. (Participant 6, IDI, January, 2023).

Sometimes yes, thus when do not get to campus on time before lectures will start, it affects my attention level. (Participant 12, IDI, January, 2023).

Yes, sometimes I am already exhausted before I get to the lecture hall and can't really concentrate. (Participant 13, IDI, January, 2023).

When I get too tired with family duties before I attend lectures, it affects me but it does not happen all the time. (Participant 21, IDI, January, 2023).

On the same vein, the following were some of the remarks of the participants who indicated that stress has no effect on their lectures:

Not really as long as I am in class, I am able to pay attention. (Participant 2, IDI, January, 2023).

No, because I prepare in advance when I have to attend lectures. (Participant 8, IDI, January, 2023).

Not all times but sometimes it happens especially when I am late for lectures. (Participant 11, IDI, January, 2023).

This study provides interesting insight into the effect of stress on lectures. The study found that the majority of participants (86.4%) believe that stress has an impact on their lecture performances, while only 13.6% feel that it has no effect. This suggests that most people are affected by stress when delivering a lecture and may be more likely to struggle with maintaining focus and recalling information without feeling overwhelmed or anxious during the presentation process. This finding supports Putwain, Woods and Symes (2010) and Sari (2012) assertion that stress may interfere with students' ability to focus and engage with lecture material, which could result in decreased learning and lower academic achievement.

The results also indicate how important it is for lecturers to manage their own levels of anxiety before beginning a presentation in order to ensure they perform at their best and deliver successful lectures for those present in attendance. It is possible for individuals who suffer from high levels of anxiety when presenting in front of large groups to benefit from relaxation techniques such as deep breathing, mindfulness meditation, or even physical exercise prior to speaking publicly; all these methods can help reduce feelings associated with nerves or fear, which could otherwise negatively affect performance quality during lectures if left unaddressed beforehand. It's worth noting here too that, depending on individual circumstances, some people may find themselves unable to effectively use these strategies due to either time constraints or other commitments.

Finally, this study shows how widespread this problem is; given its prevalence in higher education contexts, particularly here, where 86%+ of participants reported being impacted by stressful situations while giving speeches/lectures, more efforts should undoubtedly be made to address such issues through educational institutions, as well as simply making more widely available resources that may aid individuals.

Effect of Stress on the Married Life of Postgraduate Students

The study revealed that 21 out of the 22 research participants, representing 95.5%, stated that stress has an effect on their married life, whereas only 1

participant indicated that stress has no effect. This suggests a strong correlation between stress and its effects on married life. The following are the words of some of the participants who indicated that stress has an effect on their married life:

Yes, sometimes, I don't get enough time for my family as I have to. It stresses me, school separates me from my family. (Participant 5, IDI, January, 2023).

Yes, I sometimes feel exhausted after a lot of academic work and can't have the desire to make love to my partner. (Participant 7, IDI, January, 2023).

Yes, it has really reduced the time of intimacy I used to have with my partner, because I also have to spend time on my studies. (Participant 10, IDI, January, 2023).

Yes, Now I share my time between my partner/family and academics. (Participant 13, IDI, January, 2023).

Yes, because when I get too stressed up and partner want to have sex with me, I don't give in to him and it sometimes affects my marriage. (Participant 14, IDI, January, 2023).

Certainly, yes because I can't spend most of my time with my family again because I have a lot on me to do with my academics. (Participant 18, IDI, January, 2023).

Yes, because I can't really get enough time to chat with my family as I used to do and I am not able to take the kids out on weekends because I go for lectures. (Participant 20, IDI, January, 2023).

Yes, if I will have to reduce the time for family and make extra

*time for my academics.
(Participant 1, IDI, January,
2023).*

On the contrary, one of the participants has stated that:

I don't really have any serious problems because my partner understands the situation and helps me. (Participant 17, IDI, January, 2023).

Stress can cause many changes in one's behavior and emotions, which may adversely affect a marriage or relationship. When partners are under stress for an extended period of time, it can cause feelings like anger, irritability, detachment or disconnection from each other's needs, as well as physical symptoms like headaches and fatigue, which can be harmful to the relationship over time if not addressed. Additionally, increased arguments due to misunderstandings caused by being overly stressed are common among couples who have difficulty managing their own feelings when under pressure, resulting in negative consequences for both partners within their marriage or relationship dynamic. The findings collaborated with Bodemann et al (2010), as cited by Uwannah (2019) where it was revealed in a study that stress led to reduced time spent with spouse, weakening feelings of intimacy which was found detrimental to marital relationship.

Another issue is the reduction in sexual satisfaction among married couples. This could be due to a number of factors, including the increased amount of time required to complete coursework and examinations and the greater financial pressures associated with postgraduate study. This finding support Hamaideh's (2012) conclusion that academic stress and work overload can reduce the time couples spend together, diminishing sexual interest. It is important for married postgraduate students to be aware of the potential impact of academic pressures on their sexual satisfaction, and for universities and other educational institutions to provide adequate support for students to help them manage their studies. Counselling and support services may be beneficial for married postgraduate students, so that they can address any issues or concerns related to their academic and personal lives.

A lack of communication between spouses can also lead to further conflict if they aren't able to express how they feel without fear of judgment or retaliation

from the other person, since this could result in additional tension within the marriage, leading them into more stressful situations with no resolution. The inability for couples to manage these issues together creates serious problems down the line because it will ultimately put strain on not just one partner but both individuals involved. This makes making marital issues harder to solve due to conflicting solutions presented by each partner, creating unresolved tensions even greater than before, thus affecting them negatively overall. This cycle usually continues until either party finds ways to better cope with their circumstances individually.

Effect of stress on family duties

When the research participants were asked whether they are able to perform their family duties well as a spouse, the findings showed that 15 out of the 22 participants, representing the majority, indicated that they are able to perform their family duties well as a spouse, whereas 7 participants indicated that they find it difficult to perform their duties well as a spouse. This implies that stress has an effect on the family duties of some participants. These are the words of some of the study participants who stated that they are able to perform their family duties well as a spouse during the interview:

"Mostly yes because I do the argement ones and do the rest later as and when the need arises". (Participant 6, IDI, January, 2023).

Yes, the one that are very important, must surely be done and my partner understands me and so he helps me sometimes. (Participant 8, IDI, January, 2023).

Yes, and the ones that must be done must certainly be done at all cost. (Participant 11, IDI, January, 2023).

Yes, I just have to plan my time and recourses very well and avoid procrastinations. (Participant 13, IDI, January, 2023).

Yes, it's only a matter of planning and doing things as the right time. (Participant 15, IDI, January, 2023).

I do the most important and urgent once first and do the rest later and my partner also supports me. (Participant 19,

IDI, January, 2023).

These are the words of some of the study participants who stated that they are not able to perform their family duties well as a spouse during the interview:

Not, really especially when I have to meet deadlines. (Participant 3, IDI, January, 2023).

When my family duties clash with my assignment's deadlines, I will have to do my assignments first. (Participant 4, IDI, January, 2023)

This research finding shows that the majority of participants are able to perform their family duties well as a spouse. This finding is contrary to the findings of Dun et al. (2019) which shown that managing work and family roles can be challenging, and that work-family conflict can have negative consequences for both family and work domains. These duties may include providing emotional and financial support to their family, spending quality time with their partner, or fulfilling other responsibilities such as taking care of children. Few of the participants, however, indicated that they found it difficult to perform their duties well as a spouse. This could be due to a variety of factors, such as work-related stress, lack of time, or lack of communication with their partner. This research finding suggests that the majority of participants are able to perform their family duties well as a spouse. This could be due to several factors, such as having a good relationship with their partner, having sufficient resources and support from other family members or friends, having adequate time for themselves and their families, or simply being organized in managing household tasks.

The remaining participants indicated difficulty in fulfilling their roles as spouses, which could be attributed to various reasons such as the lack of mutual understanding between partners leading to disagreements about how certain tasks should be done; limited resources resulting in stress over financial issues; inadequate access to or availability of childcare services making it difficult for parents to manage both work-related and home

responsibilities; long working hours taking away quality time with families, etcetera. Furthermore, cultural expectations may play a role: some cultures have traditional gender-based roles that may not fit into modern life styles. For example, women doing the majority of the housework while men focus on paid work. This finding is consistent with the findings of Dun et al. (2019) where it was revealed that married students were not able to perform their family duties properly as a result of academic demands.

In a nutshell, this research finding suggests that the majority of participants are able to perform their family duties well as a spouse, but that a significant portion of participants are facing difficulty in this area. Further research is needed to understand the causes of this difficulty and identify potential solutions. It is important that couples have an open dialogue about what they each expect from one another so these issues can be addressed before they become sources of conflict. Resources should also be made available where necessary; employers providing flexible working arrangements, when possible, would go a long way towards alleviating this type of situation. Finally, more education around parenting skills would help all individuals gain better tools for dealing with the everyday challenges related to raising children and running households efficiently.

Marital problems encountered as a result of stress

The study revealed several marital problems that are encountered by postgraduate married students as a result of stress. Some of the problems include the inability to spend enough time with the family, the inability to meet the financial needs of the family, and the difficulty in balancing family life and academic work. When participants were asked to explain some of the marital problems they are encountering as a result of stress, the following were some of the remarks gathered:

I don't get enough time for my family when I have to do a lot of assignments and presentations. Financial difficulties sometimes are also a problem. (Participant 1, IDI, January, 2023).

Not feeling for sex when I am stressed up and sometimes it results in conflict between me and my husband. (Participant 2, IDI, January, 2023).

Not been able to take my wife and kids out as I used to do because of time constraints. (Participant 5, IDI, January, 2023).

Financial challenges as a result of financials commitments from school and that of the family. (Participant 12, IDI, January, 2023).

When I am stressed up, I don't want anyone to come near me. I just need to relax and it takes me away from my partner. (Participant 21, IDI, January, 2023).

When I have a lot of academic work on me, sometimes I don't have the passion for sex. (Participant 8, IDI, January, 2023).

I don't really have a problem but just that my time and attention are now divided for my academic and marriage. (Participant 9, IDI, January, 2023).

The findings of this study point to the reality that postgraduate married students often experience considerable stress and strain due to the competing demands of family life and academic work. It is not surprising, then, that these individuals are likely to encounter a wide range of marital problems as a result. The findings collaborated Randall and Bodemann (2017) who posit that external stress can have an impact on marital satisfaction in the form of reduced time spent with spouse, which weakens the feelings of intimacy, reduces effective communication and increases anxiety and rigidity, which can cause negative health outcomes, sleep disorders or mood and may ruin marital relationship in the long run.

First, postgraduate married students may find it difficult to set aside enough time for their families. An intense focus on academics can lead to a neglect of important familial relationships, which can result in feelings of resentment or a lack of connection within the marriage. This finding collaborated Jalal

and Zaheer (2017) who revealed in their study that lack of adequate time with family led to negative consequences which affected marital satisfaction.

Financial stress is another common problem experienced by this group as they try to balance meeting their family's financial needs while also covering tuition fees and other costs associated with graduate school studies. This increased financial burden can place additional pressure on an already strained relationship dynamic, which can cause further conflict between spouses who feel overwhelmed by all aspects related to managing both academic and home responsibilities successfully. The findings concord Mulling (2016) as cited by Uwannah (2019) that married students irrespective of their academic demands are also the ones expected to carry out their marital functions.

Finally, balancing family life with academic studies is a huge challenge for many postgraduate married students who are trying their hardest to manage two separate worlds at the same time but are failing to do so effectively or efficiently enough to satisfy either one as also reported by Willcoxson et al. (2011). In order for these individuals to maintain healthy marriages despite such difficulties, it is essential that they learn how to leverage available resources (e.g., counseling services) in order to gain necessary support from friends and family members, as well as develop strategies that will help them better juggle all aspects related to both schoolwork and familial duties without feeling overly drained or overwhelmed along the way.

Effect of stress on other family members

The study revealed that almost all the study participants indicated that stress has an effect on their relationships with other family members apart from their immediate family. Most of the participants stated that stress has an effect on their relationship with other family members because of their busy schedules, inability to help them financially, and inability to attend family functions, among others.

During the interview, when the research participants were asked how stress has affected their relationships with other family members apart from their immediate family, the following responses were given by some of the participants:

They sometimes complain if refuse to give them money but, I have a lot on me now, school fees books and family

demands. (Participant 1, IDI, January, 2023).

If I have a lot of work on me, I am not able to attend all family functions and sometimes they complain. (Participant 2, IDI, January, 2023).

Financially, I am not able to help them as I used to do because I have a lot of financial commitments. (Participant 3, IDI, January, 2023).

It has not really affected me but just that when I am too busy with my academics, I don't have time to engage in family issues. (Participant 4, IDI, January, 2023).

Sometimes, they think I have ignored them and that I always say that I don't have money when they ask me. (Participant 5, IDI, January, 2023).

I have explained to them my new schedules and so even though they don't totally agree with me sometimes, they are trying to understand me and so there are no serious problems. (Participant 11, IDI, January, 2023).

This study reveals that stress has a considerable impact on relationships with other family members beyond one's immediate family. The majority of the participants reported that their busy schedules, financial limitations, and inability to attend family functions all contribute to this tension. According to Holt-Lunstad et al. (2015), stress can have negative effects on family and social support, interpersonal relationships, and communication with other extended family members.

The fact that individuals are so busy can certainly lead to difficulty in maintaining strong relationships with extended family members. With such limited time available for socializing or catching up on life events, it can be hard for people outside of an individual's immediate household to remain

connected over the long term. This could cause resentment within some families who feel like they are not being included or acknowledged despite the efforts made by others in different households who may have more free time and resources at their disposal. The findings collaborated Holt-Lunstad et al. (2017) findings that time constraints and competing demands can make it challenging to maintain social relationships and participate in social activities.

Financial limitations may also create tension between extended relatives due to unequal power dynamics when it comes to providing help or support during difficult times. Some families might simply not be able to afford what another is able to due to varying levels of wealth among them, which can lead to hurt feelings as well as guilt and shame if support is requested but cannot be provided adequately enough by those concerned about meeting expectations placed upon them from other parties involved. Along similar lines, being unable to attend certain functions out of a lack of access funds further perpetuates these feelings because one party feels excluded while another continues to benefit without any kind of inclusion into the former group dynamic, leading to resentful thoughts towards the latter case mentioned earlier. Additionally, failure to fulfill obligations results in disappointment on both sides, especially when expectations have not been met either way. This finding is consistent with Mortimer and Lorence (2018) findings that financial stress can have a negative impact on extended family members.

All these factors together demonstrate how stress is capable of creating rifts between even close-knit families apart from just one's own home environment, making the overall process much harder to navigate than would otherwise have been possible had there been no external influences present. Many times, deep underlying issues exist prior to arrival, only to be exacerbated by the additional pressures presented here. Situations arise, eventually leading to greater divide, decreased communication, and ultimately broken bonds throughout the entirety of the entire unit itself, leaving everyone worse off than they were prior to arrival onset. Additional stresses play a role in each respective individual's life moving forward,

potentially causing a generational rift never truly repaired.

Stress Coping Mechanisms among Married Postgraduate Students

The study found that the majority of the participants indicated that they adopt several stress management strategies to cope daily. Some of the coping strategies that married postgraduate students adopt when they encounter stress include; relax and sleep, shower and cool down, lie down and listen to cool music, chat with friends, visiting the restaurant or bar, exercise by playing tennis, and viewing refreshing program on the television. The findings of this study suggest that married postgraduate students utilize a variety of strategies to manage stress.

During the interview, when the participants were asked “What do you usually do when you encounter stress?” the predominant responses from the participants are:

I just relax and sleep even though I am not able to sleep well but I just lie down.

(Participant 1, IDI, January, 2023).

Sometimes, I go under the shower and cool myself down
(Participant 3, IDI, January, 2023).

I listen to music and any refreshing program on the television
(Participant 4, IDI, January, 2023).

I chat with my mates with similar situations to console myself.
(Participant 6, IDI, January, 2023).

I mostly go to a restaurant or any bar, get myself a chilled drink, and sip it slowly to reduce the tension
(Participant 8, IDI, January, 2023).

I discuss it with some trusted friends or listen to music sometimes and refresh myself. Sometimes too I do exercise by going to play tennis
(Participant 10, IDI, January, 2023).

The research findings suggest that married postgraduate students adopt several stress management strategies to cope with stress on a daily basis. This is important as stress is a common

experience in life and can have negative effects on an individual's physical and mental well-being. Relaxing, sleeping, showering, listening to music and talking with friends are some commonly used coping strategies for dealing with daily stressors. This finding collaborated Kwaah and Essilfie's (2017) findings that students used multiple strategies to cope with stress.

Other approaches participants reported using include doing physical activity such as playing tennis or going out for drinks. Additionally, viewing refreshing programs on television was also mentioned as a means of managing stress levels and improving moods. These findings are consistent with previous research suggesting that individuals may use different coping strategies when faced with stressful situations (Hendrickson & D'Amico-Reiter 2019; Yan et al., 2018). For example, Hendrickson & D'Amico-Reiter conducted a qualitative study which found that college student athletes utilized both problems focused (e.g., developing problem solving skills) and emotion focused (e.g., relaxation techniques) coping mechanisms in order to deal successfully manage their academic demands while competing on the field/court at the same time. Similarly, Yan et al.'s research showed that university students employed various methods such as exercise or social activities when they experienced academic pressure during exam periods in order to cope better emotionally and mentally. As these studies indicate, it appears married postgraduate student's preferred approach towards facing day-to-day challenges is varied yet effective.

One of the most common coping strategies reported by participants was relaxing and sleeping. This is not surprising, as getting enough rest is crucial for overall health and well-being. Inadequate sleep can increase stress levels and make it more difficult to cope with challenges. This finding is consistent with previous research, which has shown that relaxation techniques such as meditation and deep breathing can help reduce stress levels and promote relaxation (Goyal et al., 2014).

Another strategy that participants reported was showering and cooling down. This is a practical strategy, as taking a shower or bath can help relieve tension in the body and promote relaxation. This is consistent with research that has shown that water-based therapies such as hydrotherapy and balneotherapy can have a positive effect on mood and reduce stress levels (Beckmann et al., 2019).

Listening to cool music or viewing refreshing programs on television was also reported as a common coping strategy. This is consistent with previous research that has shown that music can have a positive effect on mood and reduce stress levels. This finding is consistent with previous research, which has demonstrated the positive effects of music on mood and stress reduction (Chanda and Levitin, 2013).

Chatting with friends and visiting a restaurant or bar were other coping strategies reported by participants. Social support can be an important buffer against stress, and spending time with friends can help reduce feelings of loneliness and isolation. This aligns with research that has shown the importance of social support in managing stress (Cohen and Wills, 1985).

Finally, playing tennis or engaging in other forms of physical activity was reported as a coping strategy. This is consistent with research that has shown that exercise can reduce stress levels and improve overall well-being. This is consistent with previous research, which has demonstrated the beneficial effects of exercise on stress reduction and overall well-being (Salmon, 2011).

Overall, the findings suggest that married postgraduate students adopt a range of coping strategies to manage stress in their daily lives. These strategies are practical, accessible, and effective ways to manage stress and promote well-being. It is important for individuals to identify and utilize coping strategies that work best for them in order to manage stress effectively.

Strategies for coping with emotional stress

The study found that the research participants dealt with emotional stress in diverse ways. The most prevalent emotional stress coping strategies used by the research participants included going to church to pray, listening to good music and a good sermon, ignoring problems, sharing problems with others, and taking a deep sleep.

During the interview, when the research participants were asked to explain how they are able to deal with their emotional stress, the following comments were made:

I don't let my problems boarder me too much in my mind. (Participant 2, IDI, January, 2023).

I just go to the church to pray, listen to good music and a good sermon. (Participant 7, IDI, January, 2023).

I don't talk about the problem anymore or think about it too much. (Participant 9, IDI, January, 2023).

Sometimes, I share my problem with others by talking to them about it so that I can be relieved. (Participant 14, IDI, January, 2023).

I just don't think about it too much and pretend as if the problem is no more just to calm down the tension. (Participant 16, IDI, January, 2023).

I lie down and take a deep sleep and even though I can't sleep sometimes, I just lie down and listen to motivational music and refresh myself. (Participant 19, IDI, January, 2023).

I take my mind off the tension and do not take it to heart while I look for measured or solutions to deal with the stress. (Participant 22, IDI, January, 2023).

The research findings suggest that the research participants employed diverse coping strategies to deal with emotional stress. This aligns with existing literature, which emphasizes the importance of developing effective coping strategies to manage emotional stress. These findings are in line with research conducted in Ghana by Kwaah and Essilfie (2017) which revealed that students used multiple strategies, mainly praying/meditating, self – distracting activities such as watching TV and listening to music in order to cope with stress.

One of the most common coping strategies reported by participants was going to church to pray, listen to good music, and hear good sermons. Religious practices such as prayer and meditation have been found to be effective in reducing stress and promoting emotional well-being (Koenig et al., 2012). Listening to music has also been shown to have a positive effect on mood and stress reduction (Thoma et al., 2012). Similarly, researchers such as O'Neill et al. (2019) and Paul and Saha (2016) reported that there is an increasing realization of the significance of spirituality in coping with academic stress.

Ignoring problems was reported as another coping strategy. However, while ignoring problems may provide temporary relief from stress, it is generally not considered an effective long-term coping strategy (Lazarus & Folkman, 1984). Individuals who consistently ignore problems may experience chronic stress and negative health outcomes.

Sharing problems with others was also reported as a common coping strategy. Social support has been found to be an important resource for individuals coping with emotional stress. Sharing problems with others can provide individuals with emotional validation, practical support, and a sense of belonging. The finding collaborated Kwaah and Essilfie (2017) who revealed emotional and instrumental support from family, friends and lecturers as part of the important stress coping strategies adopted by the students in their study.

Finally, taking a deep sleep was reported as a coping strategy. Sleep plays a crucial role in emotional regulation and well-being (Nutt et al., 2008). Individuals who experience emotional stress may have difficulty sleeping, which can exacerbate feelings of stress and anxiety. Taking a nap or getting a good night's sleep can help individuals feel more refreshed and better able to cope with emotional stress.

Overall, the study findings highlight the importance of developing effective coping strategies to manage emotional stress. The coping strategies reported by the participants suggest that individuals may use a combination of cognitive, behavioral, and emotional strategies to manage stress. By identifying and utilizing effective coping strategies, individuals can promote emotional well-being and manage the negative effects of stress on mental health.

Strategies for coping with academic stress

The study revealed a number of strategies used by the participants to manage academic stress. Some of the reported academic stress coping strategies employed by the participants include chatting with course mates, engaging in group studies, seeking support from friends, going to isolated places to do academic work, making extra time for academic work, and taking a deep rest to refresh. When it came to the question on how participants are able to manage their academic stress, the following responses were given by some of the participants:

I talk with classmates and I feel better when I am told that I am not the only being stressed up. (Participant 1, IDI, January, 2023).

I don't wait for a lot of work to stress me. I study in bits every day not to add up more academic work. (Participant 2, IDI, January, 2023).

I just do the work that are urgent and have close deadlines and do the rest later. (Participant 4, IDI, January, 2023).

I take a deep rest to refresh myself and afterwards, I put myself together to face the stress and work my way out. (Participant 9, IDI, January, 2023).

Sometimes, I engage in group studies so that I can learn from discussing with others and would not have to do it alone. (Participant 11, IDI, January, 2023).

Sometimes if I am stressed too much, I get some friends to do some of the assignments for me to reduce the work load. (Participant 16, IDI, January, 2023).

When I have a lot on me, I make extra time by waking up in the night or at dawn to do my academic works. (Participant 17, IDI, January, 2023).

Sometimes, I leave the house and go to an isolated place to attend to my academic works. I also engage some friends to help me with the numerous works. (Participant 22, IDI, January, 2023).

The study's findings indicate that individuals use a variety of coping strategies to manage academic stress. Coping strategies are defined as any cognitive or behavioral efforts that individuals employ to manage the demands of a stressful situation (Lazarus and Folkman, 1984).

One of the coping strategies reported by participants was chatting with coursemates. Social support has been found to be an important resource for individuals coping with academic stress (Hammen, 2015). Engaging in social interactions with course mates may provide individuals with emotional validation, practical support, and a sense of belonging.

Engaging in group studies was also reported as a common coping strategy. Group study sessions may provide individuals with the opportunity to exchange ideas, clarify concepts, and receive feedback on their academic work (McKeachie & Svinicki, 2014). Group studies may also provide individuals with a sense of accountability and motivation to complete academic tasks.

Seeking support from friends was also reported as a coping strategy. Friends may provide individuals with emotional support, practical advice, and encouragement to persevere during challenging academic periods (Barrera, 1986). Seeking support from friends may also provide individuals with a sense of belonging and social connectedness.

Going to isolated places to do academic work was reported as a coping strategy. This strategy may be effective for individuals who experience distractions in their current academic environment. By going to a quiet and isolated place, individuals may be able to focus on their academic work and minimize distractions. Contrary to this finding, Olaogun et al. (2019) found that married reported using various coping mechanisms, such as seeking social support

and engaging in physical activity, to manage their stress levels.

Making extra time for academic work was also reported as a coping strategy. This strategy may involve creating a study schedule, prioritizing academic tasks, and setting realistic academic goals. By making extra time for academic work, individuals may be able to manage their academic workload and reduce the negative effects of academic stress.

Finally, taking a deep rest to refresh was reported as a coping strategy. Rest and relaxation have been found to be important factors in academic performance and well-being (Barnes et al., 2014). Taking a break from academic work and engaging in relaxing activities such as taking a nap, going for a walk, or listening to music may help individuals feel more refreshed and better able to manage academic stress.

Overall, the study findings suggest that individuals may use a combination of cognitive and behavioral strategies to manage academic stress. By identifying and utilizing effective coping strategies, individuals can promote academic success and manage the negative effects of academic stress on mental health.

Strategies for coping with social stress

The study found several strategies employed by the study participants to manage social stress. Some of the social stress coping strategies reported by the participants include being selective with social activities, prioritizing which social activities to attend, and ignoring non-relevant social activities. When the participants were asked to explain how they are able to manage their social stress, some of participants' responses are presented below:

I am very selective with social activities such that I can't be stressed up. (Participant 1, IDI, January, 2023).

I priorities my activities and attend the once I have to and leave the rest. (Participant 2, IDI, January, 2023).

As for social stress, it does not really boarder me because I decide which one to attend and

vice-versa. (Participant 3, IDI, January, 2023).

If I have to attend two or three programs at the same time, I can send my money and will not attend all to relax myself. (Participant 11, IDI, January, 2023).

For social activities I attend to the most important and urgent once. (Participant 12, IDI, January, 2023).

If I am in a good position to honor my activities, I will or other than that I don't stress myself with social activities. (Participant 13, IDI, January, 2023).

I am just selective with my social activities such that they will not stress me or put much pressure on me. (Participant 21, IDI, January, 2023).

The ones I can't attend, I seek permission from family members or friends and attend the ones I have to. (Participant 22, IDI, January, 2023).

The research findings indicate that individuals experience social stress and employ several coping strategies to manage it. Social stress refers to the negative emotions or tension that arise from social interactions, such as feeling anxious or overwhelmed in social situations. The study found that participants use various strategies to manage social stress, which are discussed below.

The first strategy mentioned is being selective with social activities. This means that individuals choose which social events or activities to participate in based on their interests and preferences. By being selective, individuals can avoid events or situations that may trigger social stress and focus on activities that they enjoy or find meaningful. For example, someone who experiences anxiety at large social gatherings may choose to attend smaller, more intimate gatherings with close friends instead. This finding is consistent with the finding of Dun et al. (2019) that shown that individuals who engage in meaningful and rewarding social activities may experience greater social support and lower levels of stress.

The second strategy is prioritizing which social activities to attend. This means that individuals decide which social events or activities are most important or necessary for them to attend. Prioritizing social activities can help individuals manage their time and energy better, allowing them to focus on events that are essential or valuable to them. For example, someone who experiences social stress may prioritize attending a close friend's wedding over a social gathering with acquaintances.

The third strategy is to ignore non-relevant social activities. This means that individuals disregard or avoid social events or activities that are not relevant or meaningful to them. Ignoring non-relevant social activities can help individuals conserve their resources and reduce their exposure to social stress. For example, someone who experiences social stress may decline an invitation to a networking event that is not relevant to their career or interests.

In conclusion, the research findings suggest that individuals use different strategies to manage social stress. Being selective with social activities, prioritizing which social activities to attend, and ignoring non-relevant social activities were some of the strategies employed by the study participants. These strategies can help individuals reduce their exposure to social stress and focus on activities that are meaningful or important to them.

4. CONCLUSION AND RECOMMENDATION

The study on stress and coping mechanisms among married postgraduate students in the Sunyani Municipality highlighted and confirmed certain vital issues. Different views concerning the causes of stress among married postgraduate students at the Catholic University have been expressed. Majority of the students responded that financial commitments, time constraints, complaints from partners, workload; combining assignments and work, frustration, and difficulty meeting academic demands were common causes of academic stress among married postgraduate students. Even though few of the students maintained that they were managing with the stress situation, most of the students confirmed that stress really affected their academic and married lives and that managing it was not easy at all.

Participants also had similar views concerning the effect of stress on their academic lives. The responses that the participants gave concerning the

effect of stress on their academic lives were difficulty managing studies, an inability to join group studies, an inability to attend lectures regularly, financial problems, relationship difficulties, physical health issues, increased levels of anxiety and depression, a lack of concentration during lectures, and poor academic performance.

The study also revealed that stress had a great influence on the married lives of the respondents even though some respondents received support from their partners. The respondents explained that inadequate time spent with spouse, breakdown of communication, conflicts, reduction in sexual satisfaction, inability to meet financial needs of spouse, and difficulty in balancing family life and academic work were the main effects of stress on their married lives.

Furthermore, the study brought to light that relaxing, sleeping, showering, listening to music, talking with friends, doing physical activity, viewing television, and prayer are some commonly used stress coping strategies among married postgraduate students. This study has helped to contribute to knowledge by revealing that showering is also a coping mechanism that one can adopt to deal with stress. In general, the study will be of great importance since it will serve as literature to other researchers in the future so as to contribute to research knowledge. It will help them to know the facts about academic stress and coping mechanisms among married postgraduate students and build on them to do further research that may be of great benefit to humanity. The study can also be used for organizing seminars by counselors, orientations for married postgraduate students and families in general in the community and educate them on academic stress and its coping mechanisms. The study had revealed a lot of facts concerning the postgraduate student combining academic life and married life which could be very demanding. The implications of this study are that, married people who would like to pursue postgraduate courses at the various universities must plan their time very well and determine to cope with the stress that go with it.

Guidance and counselling units at the various universities in the country must also be organizing more seminars for these married postgraduate students to enable them equip themselves with the

techniques to cope with stress as and when they encounter them. Students must become informed and prepare adequately for the challenges that go with stress so as not to take them by surprise and affect them negatively. In terms of financial resources, it would imply that students prepare adequately to meet the high demands of schooling coupled with the demands of the family, which can be very draining on the part of the postgraduate student. The individual must really consider the sources of finance available to him before starting any further course at the university since financial constraints could be a major source of stress to the individual which would not give him the peace of mind to study effectively. Stress must be seen as part and parcel of one's life since in our daily activities, one may not be able to do away with it and that appropriate mechanisms should rather learnt or put in place to cope with stress as and when individuals encounter stress.

Based on the finding that financial commitments, time constraints, complaints from partners, workload combining assignments and work, frustration, and difficulty meeting academic demands were common causes of academic stress among married postgraduate students in the study area, the researcher recommends that guidance and counselling units in our various academic institutions and policymakers develop targeted interventions and support services to address these stressors. Guidance and counselling units could provide financial education programs to married postgraduate students to help them manage their finances more effectively. They could also offer flexible academic schedules, mentoring programs, and childcare services to help students balance their academic work and family responsibilities.

Suggested Future Research

Future research should investigate the effectiveness of different stress management interventions on improving the mental health and academic performance of married postgraduate student population. For example, a randomized controlled trial could be conducted to compare the effectiveness of different interventions, such as cognitive-behavioral therapy, mindfulness meditation, exercise, or peer support groups, in

reducing academic stress and improving coping strategies among married postgraduate students.

Funding

The author(s) received no financial support for the research, authorship, and/or publication of this article.

Data Availability

Data used for this research is available upon request from the corresponding author.

Notes

1. We appreciate the anonymous reviewer's comments, which we have noted and worked on to improve the manuscript's scholarly caliber and visibility.

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