

AFRICAN INTERNATIONAL UNIVERSITY

**AN INVESTIGATION OF THE STRESSORS AND COPING MECHANISM
OF SPONSORED YOUTH: A CASE STUDY OF YOUTHS FROM LOW
INCOME FAMILIES SPONSORED BY COMPASSION
INTERNATIONAL-KENYA**

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**A Thesis submitted to the University in partial fulfilment of the
requirements for the degree of Master of Arts in
Organizational Leadership**

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July, 2017

STUDENT DECLARATION

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I declare that this is my original work and has not been submitted to any
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The views presented herein are not necessarily those of Africa International
University or Examiners

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ABSTRACT

Poverty related stress is a reality and it affects all those who are underprivileged. Youth in campus are not exempt. The purpose of the study was to investigate the stressors amongst sponsored youth and the respective strategies that they engaged in order to cope well. The study was guided by the following research objectives: To identify the financial stressors and coping mechanisms among the sponsored youth in the university level of education; To find out the psychological stressors and the coping mechanisms among the sponsored youth in campus; To determine the physiological stressors and coping mechanisms common among the youth in university and to analyze the situational stressors and consequent coping mechanisms among the youth in university. It adopted descriptive research design targeting 298 students under the sponsorship of Compassion International Kenya distributed in 5 projects within Nairobi. 30 respondents were sampled, stratified into the 5 projects and accessed through random sampling and administered with questionnaires. Reliability Cronbach alpha coefficient of 0.81 was obtained showing that the questionnaire was reliable. The data collected was summarized into frequency means and standard deviation and presented in form of tables. Pearson moment correlation was used to establish the relationship between various stressors and the various coping strategies. The study found that factors contributing to financial stress among the students were; Most of the youths did not have enough money to participate in most of the same activities as their peers do, Were spending more than they had by borrowing, Could not afford paying their bills in time and were not in a position to buy all their learning materials in time. For psychological stress, the study found that most sponsored students were always anxious, felt bored with the daily college routine, felt isolated from fundamental decisions in their lives, and did not have the right motivation to continue with their college life hence having psychological stress. On physiological stress, the study found that most of the youths sweated a lot when faced with problems in college, felt stomach pains when they were unable to complete their tasks in time. As situational stressors, most of the students felt stressed when they could not obtain their course requirement, failed in their coursework and stressed when they could not read due to power blackout. Generally, the sponsored students prefer the following coping mechanisms: planful problem-solving ($R = 0.673$) for financial stressors; seeking social support ($R = 0.859$) for psychological stressors; accepting responsibility ($R = 0.811$) for physiological stressors and accepting responsibility ($R = 0.834$) for situational stressors. The study recommends that students under sponsorship program should always seek the services and help of the guidance and counseling teachers to help them develop positive coping mechanisms to manage stress. Parents and guardians of these students should adequately provide financial support to these students as this will decrease financial stress among them. The sponsored youth should also be able to articulate their needs to the sponsors from an informed place so that the support will fully address their needs. Organizations that run scholarship programs should also improve their scholarship programs to adequately address the needs of the students, to make them more youth friendly by lessening the stressors and enable them benefit fully from the support they offer.

DEDICATION

I dedicate my proposal work to my family and my many friends. A special feeling of gratitude to my loving family members, William, Ian, Stacy and Robby whose words of encouragement and push for tenacity ring in my ears and they never left my side and are very special to me.

I also dedicate this proposal to my many friends-Pastor Willy, Pastor Charles, Victoria, Peter and ICC church family who have supported me throughout the process. I will always appreciate all they have done, especially Pastor Willy who took it upon himself to make a continuous follow-up on my progress and for helping me develop my writing skills, Hannah Wambui for the many hours of proofreading, and for Dr.Loice Kosgei for helping me to master the art of thesis writing.

I dedicate this work and give special thanks to all the youth who are being sponsored by Compassion International and more particularly to the thirty for taking their time to participate in filling the questionnaires that provided important information for this study. They have been my source of inspiration to complete this research.

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To all of you, may God richly work out His good plan and purposes in your lives.

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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
CDC	Child Development Centers
CDSP	Child Development Support through Sponsorship
CIK	Compassion International-Kenya
GAS	General Adaptation Syndrome
GHQ	General Health Questionnaire
KE 355	Kenya compassion project No.355
LBQ	Lifestyle Behavior Questionnaire
NSSE	National Survey of Student Engagement
WCQ	Ways of coping Questionnaire

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Kenya is one of the nations in sub-Saharan Africa that is known to be having high poverty levels though with many other contrasts, from its landscape to demographics, and more so it's social and economic inequalities. Kenya is one of the most unequal countries in the sub-region. Forty two percent of its population of 44 million lives below the poverty line. A research done by United Nations Children's Fund (UNICEF) Kenya in 2009 shows that access to basic quality services like healthcare, education and clean water and sanitation has not been achieved for a majority of the population. The population is therefore highly vulnerable to climatic, economic and social needs United Nations Children's Fund (UNICEF Kenya, 2009).

Central Intelligence Agency (CIA) World Fact book (2016) recorded that 43.4% of Kenya's population is below the poverty line and a lack of access to education has posed a huge gap on the country's infrastructure. Many children do not have the resources to make it past primary school. Fortunate to some though, they are able to access support through various sponsorship programs that are available both locally and internationally. They are then able to go to school and achieve their dreams. Although this presents a positive answer to a problem, more often than not, the emotional effects that such a gesture places on youth from disadvantaged backgrounds is usually assumed or ignored against the anticipated big wins of attaining the certificate.

In this study, attempts are made to find out the stressors faced by sponsored youth and hence the coping mechanism engaged by these youth. A case study of youth who have been sponsored or are being sponsored by Compassion International Kenya will be considered. The youth will be drawn from the Compassion sponsorship projects within Nairobi County.

1.1 Background to Study

High poverty levels in Kenya (43.4%) have caused tremendous derails in the development of the various sectors of the society. These setbacks have caused negative impacts to Kenyans. The education sector not left behind. Kristina Birdsong states that “Today more than ever, education remains the key to escaping poverty, while poverty remains the biggest obstacle to education (Kristina, 2016)

It is evident that children from disadvantaged backgrounds, if not supported to access an education, will form the big bulk of the misfits in the society. Some of these children who are fortunate to find someone to supports them through school are but a handful. Some get support right from the primary level all through to university while others get sponsorship through high school to university. Whichever the level, this is a welcome support as it forms a bridge to a better future to these children which they could have otherwise missed an education altogether (Kimalu, 2002).

In Kenya, there are many groups who offer scholarships to needy children. They range from governmental to non-governmental, faith based organization, charitable and profit making organizations and some are individually owned institution while others are corporately owned. Whichever the case, the common denominator for all is that they support needy children to access an education. There is a sponsor and the sponsored and terms and conditions that guides the relationship.

The study is divided into five main chapters. This chapter includes an introduction to the chapter, the background of the study, the significance, problem statement, purpose of study and the objectives. The rationale, assumptions, limitations and delimitations will also be discussed as well as the terms used defined. The study is restricted to the study of sponsored children under Compassion International Kenya. This will be our case study.

1.1.1 Compassion International Kenya

Compassion International is a child-advocacy ministry that pairs compassionate people with those who are suffering from poverty. The ministry's goal is to try to release children from spiritual, economic, social, and physical poverty with an aim of seeing each child become a responsible and fulfilled adult.

Compassion's work has grown from modest beginnings in South Korea in 1952 when American evangelist Rev. Everett Swanson felt compelled to help 35 children orphaned by the Korean conflict. Today it is a worldwide ministry where millions of children are now reaping the benefits of one man's clear, God-given vision.

Here in Kenya, Compassion International began in 1980. More than 95,400 children participate in more than 355 child development centers. Three Cs distinguish them. Christ Centered. Child Focused. Church Based.

Jesus is the core of their ministry and his life and teachings shape their programs. They reflect the spiritual commitments of the staff. And they guide how they love people, respect communities and cooperate with nations.

Child development through Compassion is all about the individual child. Each one receives the holistic care they deserve to realize their full, God-created potential in

life. It is only through a careful blend of physical, social, economic and spiritual care that a child can fully mature in every facet of life and transcend a legacy of poverty. Compassion partners with indigenous local churches for effective child development. They believe that the strategic placement of local churches makes them best suited to address the holistic needs of the children in their communities.

In support of Christ's mandate to care for and protect His little ones, we are committed to safeguarding children in our programs from all forms of abuse and exploitation. Compassion International (2017)

1.1.2 Stressors

A Stressor is defined as anything (physical or psychological) that produces stress which can be negative or even positive. Youth in the tertiary level of studies (university or college level) are usually exposed to different types of stress because of many reasons. These stressors cover a wide range from internal stress to stress that is brought about by the environment (external stress). Other stressors include financial constraints, frustrations, conflicts, pressure from peers, Pressure from high expectations to perform, change, self-imposed stress, school burnout, depression ,managing relationships, anxiety causing conflicts, tough economy just to mention but a few. For purposes of this study we shall categorize these stressors under four broad categories of: Family stress, Emotional stress, Financial Stress and Social Stress (Hamaideh, 2011).

Stress is a common terminology that is often used loosely by many people when they feel overwhelmed by situations or life events. Stress and stressful events affect almost everyone, the youth included. Stress, if not well managed or treated can pose serious challenges in the normal healthy development of the affected, even the youth. This is

because an exposure to stress hormones at any stage of development; during prenatal period, infancy, childhood, adolescence, adulthood or aging, has an impact on brain structures that are involved in cognition and mental health. However, the specific effects on the brain, behavior and cognition will depend on the timing and the duration of exposure (Sonia et al, 2009).

Stress has a potential to cause negative health challenges to the physical, emotional and even on behavior. If no intervention is taken, consistently high stress could become a chronic condition which can result in health conditions like Insomnia, high blood pressure, anxiety disorders, muscle pain and a weakened immunity. Research shows that stress can even contribute to the development of major illnesses like heart disease and stroke, anxiety or depressive disorder and obesity, concentration and memory lapse/loss, gastrointestinal disorders or exacerbate existing illnesses (UNICEF, 2004)

Stress can also elicit positive responses to the body. This only happens when one learns to address stressful emotions from a positive point. This makes stress to cause a positive effect on the body. In this case stress will serve as a motivator. It becomes a motivating force that encourages one to overcome the challenge before them. For example the stress that is experienced when one is revising hard before an exam instead of waiting for last minute cramming can cause positive results. Stress will cause one to rectify the problem in order to fix it up. Stress is also known to enhance cognition by boosting several aspects of the mental prowess and hence help in academic and professional capabilities. This is because stress causes an increase in the release of cortisone hormone which helps the brain to focus as well as increase memory and recall among other good effects.

Apart from increasing the brain functioning, stress also can increase the body's physical performance and endurance. This is because of the release of adrenaline hormone which increases heartbeat and therefore metabolism. This helps when in danger and also to the athletes. It is a bit of stress to an athlete then great success.

It is however important to ensure a good balance on the levels of eustress resulting from the release of the cortisone hormone to avoid causing damage to the hippocampus (Seyle, 1976) calls this positive stress "eustress"

Stress can be harnessed by engaging some coping mechanisms. Since people handle stressful situations differently so are the coping strategies diverse. Some of these mechanisms can be broadly categorized as those causing a positive or negative response to the body. Examples of positive responses to stressful situations includes; meditation, engaging in a hobby, relaxing, taking a walk, recreation exercises and workouts, playing games and completing puzzles, watching a movie, listening to music and many others. While some negative responses to stress may include; acting violently, taking excess alcohol, using tranquilizers, biting fingers or nails, driving aimlessly or fast, smoking, hunger strikes, overeating, yelling at people or even pacing up and down aimlessly, engaging in blame games-even blaming oneself and many other negative responses. It is advisable that instead of suppressing stress, one can try to vent it out anticipating the fight or flight situation that one is facing. Distractions from the stressor will also help for example listening to music or listening to positive affirmations or working out can help.

1.1.3 Coping Mechanisms and its Importance

Coping occurs as a response to a stressful situation. People engage different coping mechanisms to cope with the stressful situations. These coping mechanisms may elicit positive or negative consequences depending.

Stress is triggered by many stimuli to include change. Change can be positive, for example birth of a child, marriage, a new job winning a jackpot etc and can also be negative for example the loss of a loved one, loss of a job, divorce, separation by distance etc. Each of these stressors requires the use of coping mechanism in order to adapt to the new change. Coping strategies are the behaviors, emotions or thoughts that we put in place to adjust to the changes that have occurred. Ratana 2003

People engage different coping mechanisms to adjust to different stressful situation. Some of these mechanisms may have adverse side effects and are called maladaptive mechanisms. These may include resorting to destructive habits like premarital sex, drug abuse, alcoholism and addictions for example to social places like bars and entertainment venues. Problem-solving mechanism on the other hand are good coping styles that focuses on ways of tackling issues positively with an aim of reducing stress around a situation.

Some of the positive coping strategies that the youth engage include being humorous; they tend to point out the amusing aspects of the problem at hand and down play it to look small or not serious. They also try to seek support or help, or find emotional support from family members or friends. This can be an effective way of maintaining emotional health during a stressful period. Some try to engage Problem-solving measures. Problem solving is an instrumental coping mechanism that aims to locate the source of the problem and determine solutions. By engaging in relaxing activities, or practicing calming techniques can help to manage stress and improve overall

coping or even through physical recreation and regular exercise like running, or team sports helps the youth to handle the stress of given situation. Yoga, meditating, progressive muscle relaxation, among other techniques of relaxation is also engaged. One other major cause of stress is unmet expectations. By adjusting expectations and prior anticipating various outcomes to scenarios in life may assist in preparing for the stress associated with any given change or event.

On the other hand, some youth may handle these stressful events by engaging negative coping mechanisms or maladaptive coping strategies which may include strategies like denial. They try to avoid the issue altogether which may lead to denying that a problem even exists. Denial is usually maintained by distractions, such as excessive alcohol consumption, overworking, or sleeping more than usual. They also enter into Self-blame by internalizing the issue and blaming oneself (beyond just taking responsibility for one's actions). This leads to low-self-esteem and sometimes depression. Some try to Venting out their problems. Venting is the outward expression of emotions, usually in the company of friends or family. In moderation it can be healthy; however, ruminating on the negative can lead to strained relationships over time.

Coping mechanisms are grouped according to their manifestations and purposes. In general, the general classifications of coping mechanisms include: Defense - the unconscious ways of coping with stress for example through reaction formation and regression. Adaptation involves the toleration of the stress. Example is altruism and symbolization. Avoidance is keeping self away from the stress. Examples are denial, dissociation, fantasy, passive aggression and reaction formation. Attack is diverting one's consciousness to a person or group of individuals other than the stressor or the stressful situation. Examples include displacement, emotionality and projection.

Adjusting Behavior involves modifying the way they act in order to minimize or eradicate the stress. Examples include compensation, sublimation and undoing. Cognitive adjustment involves altering the way they think so that stress is reduced or removed. Examples include Compartmentalization, intellectualization, rationalization, repression and suppression. Harmful ways include self-harm where an intention to harm self as a response to stress is engaged. Examples are introjection and self-harming. Conversion involves the changing of thought, behavior or emotion into another. Example is somatization. Explorable.com (2017)

1.2 Problem Statement

Although strategies of poverty reduction and youth empowerment through sponsorship interventions have been found to be important factors in the fight against ending the vicious cycle of poverty, there is a lack of research on how such concepts may or may not cause other challenges to the recipients. While numerous studies have been conducted on the benefits of such support, few have addressed the types of stressors and subsequent impacts to the youth broadly, and to youth from disadvantaged backgrounds specifically.

Several stressors affect sponsored youths and they continue to pose as serious challenges in their holistic development. This is because an exposure to stress hormones, whether it occurs during the prenatal period, infancy, childhood, adolescence, adulthood or aging, has an impact on brain structures involved in cognition and mental health. However, the specific effects on the brain, behavior and cognition will depend on the timing and the duration of exposure.

This research therefore narrowed down to stressors affecting sponsored youth of ages 19-23 years old who are in college and university level of studies (Sonia et al,2004)

and what the sponsors can do to minimize these stressors as they administer the sponsorship. Sekhukhune (2008) found that many poor students from low-income households are unable to handle the myriad of challenges that face them while in university despite the external support given to them to access an education. These youth therefore, engage various strategies to cope through these stressful situations. This was our main focus of study.

1.3 Purpose of the Study

The purpose of this study was to investigate the stressors that sponsored youth face while in tertiary level of education and the mechanisms that they engage to cope. This study also explored on what the sponsoring organizations like Compassion International can do to minimize stressors among their recipients.

1.4 General Objective of Study

This study investigated the stressors and the consequent coping strategies among sponsored youth from low-income families who are sponsored by Compassion International-Kenya.

1.4.1 Specific Objectives

- i. To identify the financial stressors and coping mechanisms among the sponsored youth in the university level of education.
- ii. To find out the psychological stressors and the coping mechanisms among the sponsored youth in university.
- iii. To determine the Physiological stressors and coping mechanisms common among the youth in university.
- iv. To analyze the situational stressors and consequent coping mechanisms among the youth in university.

1.5 Research Questions

The main questions answered by the study were:

RQ1) how do financial stressors affect sponsored youth in the university and how do they cope with this stressor?

RQ2) what are some of the psychological stressors and coping mechanisms among the youth in the university?

RQ3) what are some of the physiological stressors and coping mechanisms among the youth?

RQ4) how do the presenting situations pose as stressors and how do the youth cope up with these situations?

1.6 Scope of Study

This study was restricted to the sponsored youth who are in college and university who are between ages 19 years to 23 years old. The youths were sampled from 5 different compassion international supported projects within Nairobi County.

An attempt was also be made to find out how some of these projects operate and if there are efforts by each to minimize the common stressors that affect their beneficiaries in universities.

1.7 Assumptions, Limitations and Delimitation of the Study

- a) Lack of or insufficiency of funds to carry out an in-depth research. This is because of dependence on the goodwill of sponsors and friends.
- b) The sample size might also be significantly small to give a true reflection of what is happening in the wider compassion projects nationwide.

- c) The books in the campus library were not enough to cover this field of study.
- d) The challenge of not so much research having been undertaken in this field of study hence limited books with local case studies have been written on the topic.
- e) Same compassion projects are in poorly accessible slums with a lot of insecurity.
- f) Logistical issues like travel time, finances and unwilling interviewees was the other challenges that caused limitations to successful research.

1.8 Significance of Study

This study is significant because the findings from the research, if adopted, will contribute to the general improvement of the quality of sponsorship by all parties offering sponsorship in Kenya. They include: Non-Governmental Organizations, government institutions, community based organizations, faith based organizations and any other formal or informal organization that offers sponsorship. These findings will hopefully help them to enable the beneficiaries to sponsorship services offered to the children.

The current assumptions are that once a child is sponsored and school fees paid, other basic needs that goes along with the child`s upkeep do not count, it is assumed-by the sponsors that somehow these “other side needs” will be addressed by the parent or guardian who is also needy with other siblings to take care of. This is the main assumption that this study seeks to address.

The findings will also help the recipients (sponsored youth) to be able to articulate their needs to the sponsors from an informed place so that the support will fully address their needs and be holistic.

Finally the deductions from this research study will thereafter be used to draw recommendations to organizations that run scholarship programs for further improvement of their scholarship programs to make them more youth friendly by lessening the stressors and enable them benefit fully from the support they offer.

1.9 Definition of Terms

- Poverty-the general scarcity, a state of one who lacks a certain amount of material possessions, or money.
- Below the Poverty line- an economic bench mark and poverty threshold used to indicated economic disadvantage and to identify individuals and households in need of aid or help
- Compassion –showing sympathy, pity and concern for the suffering or misfortunes of others.
- Social justice- the right to equitable treatment, support for human rights and fair allocation of resource without discrimination.
- Stressors- Stressors are demands made by the internal or external environment that upset balance, thus affecting physical and psychological well-being and requiring action to restore balance.Coping mechanisms-the ways to which external or internal stress is managed, adapted to or acted upon.
- Coping-cognitive and behavioral efforts to manage specific external and/or internal demands that are appraised as taxing.

- Mechanism-A natural or established process by which something takes place or is brought about.
- Sponsor- One that finances a project, event, or organization directed by another person or group, such as in education sponsorship.
- Beneficiary- the recipient of money or other benefits
- Support-providing money or physical things to someone who needs them
- Respondent- a person who is called upon to issue a response to a communication made by another. The term is used in legal contexts, in survey methodology, and in psychological conditioning.
- Recipient- a person or thing that receives or is awarded something:

-

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

Although strategies of poverty reduction and youth empowerment through sponsorship interventions have been found to be important factors in the fight against ending the vicious cycle of poverty, there is a lack of research on how such concepts may or may not cause other challenges to the recipients. While numerous studies have been conducted on the benefits of such support, few have addressed the types of stressors and subsequent impacts to the youth broadly, and to youth from disadvantaged backgrounds specifically.

This section will therefore discuss and review related literature on academic support to poor children through giving them sponsorships, the stresses associated with this and the subsequent impacts to the recipients. The section will cover the rationale for the choice of quantitative method of research that will be used for this study as well as research sample, data collection, validation and analysis. The researcher will also bring out the differences between qualitative and quantitative methods of research with the aim of better justifying the selection of the design used. The researcher will aim at drawing the general standards for managing scholarship programs that will expose minimum stress to its beneficiaries. A theoretical study of the problem statement will be discussed with reference to two theories; the gratification theory and social learning theory.

An empirical literature review where all the stated objectives will be discussed in-depth, a conceptual framework, discussions and a summary of the chapter will be made. The researcher will aim at making suggestions on managing scholarship programs that will expose minimum stress to its beneficiaries.

2.1 Theoretical Framework:

2.1.1 Systemic Stress: Selye's Theory

The theory was pioneered by Hans Selye (1907- 1982). He was an *endocrinologist*, the first one to give a scientific explanation for biological stress model as a general adaptation syndrome (GAS). Selye explains that when an event that threatens an organism's well-being (a stressor) occurs, the body systematically responds in three stages. In the first Stage, an Alarm is sent out and stress is experienced. The body responds with "fight or flight". Adrenaline hormones are produced into the bloodstream, and the whole body resources are mobilized to face the threat. In the second stage, the body exerts some resistance and is kept on a red alert with increase in Heart rate, blood pressure and increased breathing. The third Stage is the Exhaustion stage -if stressors increase beyond the body's capacity, the organism exhausts resources and become susceptible to disease and death.

Selye (1976) argues that the brain prepares the body to cope with stress in a systematic way and defines Stress as a state produced by a change in the environment and the nature of the stressor is variable. The individual appraises and copes with the stress, to reach the goal of *adaptation*. This process is called coping with the stress, and it is achieved through a compensatory process with physiologic and psychological components (Selye, 1976).

Transitions from high school to tertiary level of education are a major milestone which is a change that can elicit stress and frustrations, especially to youth who have never lived away from home. The expectations placed on them are so high; competition for grades, the need to perform, peer relationships, fear of failure, career choice, and many other aspects of the college environments are real life challenges that manifest as mental stress. It may take them time before they fully adapt to the new environment. Some may opt out in stage one-fight or flight, where they may fight for their space within the new environment or quit all together. Some may end up in stage two where some resistance is elicited and if they succumb they face exhaustion and quit or resort to some coping strategies to help them stay afloat in campus.

2.1.2 Psychological Stress: The Lazarus Theory

According to Richard Lazarus, stress is a two-way process; it involves the production of stressors by the environment, and the response of an individual subjected to these stressors (Lazarus, 1966). The theory of cognitive appraisal by Richard Lazarus & Sarah Folkman is useful in understanding psychological stress among the youth. According to one variation of this model; an individual can appraise stressful events as "challenging" or "threatening" (Lazarus, 1966). When these youth judge their situation as disadvantages or challenging as is usually referred to, this can open a door to embrace psychological stress. When education is seen as a threat, however, stress can elicit feelings of helplessness and a foreboding sense of loss and hopelessness. In one early attempt to define coping, Folkman and Lazarus (1980) suggested that coping is all the cognitive and behavioral efforts to master, reduce, or tolerate demands. It makes no difference whether the demands are imposed from the outside like by family, friends, job, school or from inside like while wrestling with an

emotional conflict or setting impossibly high standards. Coping seeks in some way to soften the impact of these demands.

2.2 Empirical Review

For purposes of this study, more emphasis will be placed on stress emanating from financial constraints to the sponsored youth and how these youth cope with this kind of stress. However, a mention on the other stressors will be made.

2.2.1 Financial Stressors and Coping Mechanisms

Financial stress can be defined as the stress that is caused by your finances; Stress that comes from being in debt because of being unable to meet your financial obligations (Hillman, 2016).

Subethra (2015) explains how financial stress distracts university students from academic success. For many, stress about money is a distressing and unwelcome distraction from achieving their degrees which is a qualification they hope can lift themselves and their families out of poverty. In her recent research about the factors that influence first-year students' experiences and academic performance, she found out that a vast majority – 94% – of the students involved needed external funding like student loans, bursaries and scholarships to support their university life. Some had even enrolled for degrees without having funding confirmed. In total 41% of the participants received some form of financial support from their parents, 53% relied on external funding – 10% received student loans and 43% obtained student bursaries – and 6% paid for their own studies. Across the board, the students' main priority was to desperately secure financial aid before focusing on academic activities. Without these finances, it remained a stumbling block to academic achievement (Subethra,

2015). This places emphasis on the importance of financial support that brings stability that is needed while pursuing university education.

Inceptia (2012) terms financial stress as an everyday reality for college students. They have shown that students, both those enrolled and those ones who have recently graduated, are under high levels of stress due to several reasons. Most of them being those related to student finances. Needs like daily expenditures, cost of tuition, repayment of loans and many other needs contribute to the new financial obligations not experienced in the past by these students. Among their findings was a confirmation to the fact that financial stress has had a negative impact on the academic performance or progress of the affected students. Some of the students reported that in order to cope they had to work during the academic year either part or on full-time terms (Inceptia, 2012).

Heckman, Lim and Montalto (2014) conducted a research on the factors related to financial stress among College Students, Concerns that debt loads and other financial worries negatively affect student wellness. The study revealed that financial stress is widespread among students – 71% of the sample reported feeling stress from personal finances. This study successfully identified important financial stressors among college students as not having enough money to participate in the same activities as peers and expecting to have higher amounts of student loan debt upon graduation. The results also indicated that students with higher financial self-efficacy and greater financial optimism about the future are significantly less likely to report financial stress (Heckman, Lim & Montalto, 2014).

However some coping strategies are maladaptive or destructive to the body. They include responses like criticizing yourself (negative self-talk), driving fast in a car,

chewing fingernails, becoming aggressive or violent (hitting someone, throwing or kicking something) over eating or eating too little or drinking a lot of coffee or alcohol using substances of abuse like tobacco, yelling at your spouse, children, or friends, taking a recreational drug, or misusing prescription medicine, avoiding friends and family and many others (Health wise) , 1995-2015).

College students frequently experience financial stress. According to a recent national survey, 35 percent of students said their finances were “traumatic” or “very difficult” to handle (American College Health Association, 2013). Students only more frequently cited academics as a stressor causing the same level of distress. However, only nine percent of students indicated that financial worries affected their academic performance.

A survey focusing specifically on financial stress found that four of the five most common stressors among students related to their personal finances (Trombitas, 2012). First-year students more frequently experienced “extreme” or “high stress” related to the cost of education and living than other students. A third of students also said that finances negatively influenced their academic performance and progress, a rate substantially higher than the study above. Additionally, one out of five students reduced the number of courses they enrolled in due to their finances.

A predecessor to this study found that about 70 percent of first-year undergraduates surveyed evidenced financial stress (Fosnacht, 2013). Among these students, it identified four latent ways or types that students cope with financial stress. The first group, *financially stressed, no impact*, was comprised of students concerned about paying for college and their regular expenses, but did not change their behavior due to their finances. Students belonging to the second group, *financially stressed, low impact*, reported worrying about money and investigated working and/or borrowing

more. Members of the *financially stressed, medium impact* group were stressed, choose not to participate in activities due to a lack of money, investigated working more, and believed that their financial concerns interfered with their academic performance. The fourth group, *financially stressed, high impact*, contained students who indicated support for all financial stress questions including not participating in activities, not purchasing required academic materials, and investigating dropping out due to costs, and believed that financial concerns impacted their academic performance. The analyses also identified a fifth group, *not financially stressed*, comprised of students who did not worry about paying for college and having enough money for their regular expenses.

While the above research suggests that financial stress is common among undergraduates, little research has investigated how it impacts students. The results of two studies suggest that students under financial stress are more likely to also suffer from depression, anxiety, or suicidal thoughts (Eisenberg, Gollust, Golberstein & Hefner, 2007; McPherson, 2012). While others have associated financial difficulties among college students to their self-esteem related to their physical appearance (Crocker & Luhtanen, 2003). Financial stress may also lower academic performance (Ross, Cleland, & Macleod, 2006).

In Philippines, Generoso (2015) conducted a study to determine the causes of stress, the effects of stress, and the stress coping mechanisms of Bachelor of Science in Information Technology students in the Leyte Normal University, Tacloban City. The study tested some assumptions using the descriptive survey method with 51 respondents. The study found that thesis writing/research and school requirements/projects were the most common causes of stress. Sleepless nights and irritable/moody feeling were the common effects of stress. There was disparity on the

causes and effects of stress between the male and female respondents. The use of computer and praying to God were found to be the common stress coping mechanisms.

In the reviewed study, Generoso (2015) focused on Bachelor of Science in Information Technology students but not sponsored students of other programs. Moreover, Generoso (2015) sought to establish the causes of stress but did not investigate the financial stressors and their coping strategies. Consequently, the present study investigated the financial stressors and coping mechanisms of sponsored students in Kenya to be able to fill the gap.

Fosnacht and Dong (2013) examined the relationship between undergraduate engagement and financial stress coping strategies. The study used data from the 2012 administration of the National Survey of Student Engagement (NSSE). During this survey administration, students attending 43 institutions were asked to fill out a supplemental questionnaire related to their financial stress in addition to the core NSSE instrument. We used the responses of just first-year students younger than 23. We limited the sample to these students because we lacked parental income data for older students, a key variable related to financial stress thus 5,490 students were included in the study. Multilevel modeling with a random intercept was used to estimate all models. The study found that students who evidenced financial stress perceived a less supportive campus environment, but tended to participate in more academically beneficial activities. The results indicated that magnitude of the impact of financial stress varied by the type of financial stress coping strategy used.

The study by Fosnacht and Dong (2013) relied on data from a national survey thus did not rely on primary data. Moreover, the focus was on first year undergraduate

students thus did not consider the aspect of students from low socio-economic background. The present study filled the gap in research by narrowing down on sponsored students in Universities in Kenya where Pearson correlation was used to establish the strength of relationship between financial stressors and the various coping strategies.

According to Njoroge (2013), child sponsorship is one of the strategies adopted globally to fight poverty among the disadvantaged and impoverished in the community. Thus, Njoroge (2013), sought to establish the influence of Child Sponsorship on Community Empowerment in Limuru District. The survey was conducted through interviews of the formerly sponsored youth in this region, the church leaders and Project Directors of Compassion Assisted Programs. One hundred and ten questionnaires were issued to randomly sampled formerly sponsored youth in four compassion assisted projects in Limuru District. The study results showed that formerly sponsored children were actively involved in the community and had significant influence at the community-level decision making process. The study established that child sponsorship has a significant positive influence on the community empowerment in Limuru District in Kiambu County.

The study by Njoroge (2013) was conducted among former sponsored youths of Compassion International and not current university students under the sponsorship of Compassion International. Moreover, the focus of the study by Njoroge (2013) was on sponsorship and community empowerment thus did not cover the aspect of financial stressors and coping strategies among university attending youths which is the focus of the present study.

2.2.2 Psychological Stressors and Coping Mechanisms

Stress occurs when we have a difficulty in coping. Any event or stimulus that requires you to change in some way has the potential to cause stress. Psychological stress is created when a person feels unequipped to handle a situation or thinks in a negative or exaggerated way about the past, present or perceived future. In other words, we can create stress by the way we think. Examples are marital problems, death of a loved one, abuse, health problems, dysfunctional families and financial crises (Explorable.com 2017)

Sincero (2012) argues that psychological stress also occurs when you are under pressure or having difficulty coping with a situation or stimulus thus creating anxiety. A situation that produces an emotional response whether an actual experience or one that you perceive to be real, can become a source of psychological stress. For example, a student who is summoned to the dean's office without much explanation may experience some stress because of the fear of the unknown. The student's perception of the situation can cause the students to experience psychological stress, even though the students perception was incorrect when the summoning turned out to be an appraisal instead (Sincero, 2012).

In Ireland, Deasy, Coughlan, Pironom, Jourdan and Mannix-McNamara (2014) concurred that psychological distress among higher education students is of global concern. Based on this understanding, Deasy *et al.*, (2014) conducted a study to investigate psychological distress and coping amongst higher education students using mixed method enquiry. The study General Health Questionnaire (GHQ), Ways of coping Questionnaire (WCQ) and Lifestyle Behavior Questionnaire (LBQ) to obtain self reported opinion of a total sample (n51557) of undergraduate nursing/midwifery and teacher education students in one university in Ireland. Individual interviews

(n559) provided an in-depth understanding of students' experiences of psychological distress and coping. The study found that a significant percentage (41.9%) of respondents was psychologically distressed with the factors contributing to their distress being study, financial, living and social pressures. Students used varied coping strategies including seeking social support, problem solving and escape avoidance.

Whereas Deasy *et al.*, (2014) investigated psychological distress and coping strategies among students, the study did not focus on psychological stressors. The population of the study by Deasy *et al.*, (2014) included all students in the university and not sponsored students who come from poor background hence the research gap. The present study used quantitative data to establish the coping strategies to psychological stressors of sponsored students in universities in Kenya to be able to fill the research gap.

Samira *et al.*, (2015) conducted a study aimed at exploring the perceived stress, stressors, and coping strategies employed by medical students studying in a problem-based learning curriculum. The study was a cross-sectional study of randomly selected medical students that explored demographics, perceived stress scale, sources of stress, and coping strategies using self administered questionnaires. The study found that nearly 53% of the students often felt stressed, and a third felt that they could not cope with stress. Over 82% found studying stressful and 64.3% were not sleeping well. Perceived stress scores were statistically significantly high for specific stressors of studying in general, worrying about future, interpersonal conflict, and having low self-esteem. Coping strategies that were statistically significantly applied more often were blaming oneself and being self-critical, seeking advice and help from others, and finding comfort in religion.

Samira *et al.*, (2015) focused on stressors and coping strategies among medical students thus leaving out students in other programs. Moreover, the population was strictly randomly sampled thus did not look at a specific characteristic which would be obtained purposively. Further, the study looked only at perceived stress levels and academic stressors but did not consider the aspect of psychological stressors. The present study focused on sponsored students in universities under a specific sponsorship program to investigate the coping strategies for psychological stressors to fill the gap.

In another comparative study in the USA, Misra and Castillo (2004) compared academic stressors and reactions to stressors between American and international students using Gadzella's Life Stress Inventory. Five categories of academic stressors (i.e., frustrations, conflicts, pressures, changes, and self-imposed) and four categories describing reactions to these stressors (i.e., physiological, emotional, behavioral, and cognitive) were examined. The sample consisted of 392 international and American students from 2 Midwestern universities. American students reported higher self-imposed stressors and greater behavioral reactions to stressors than international students. Respondent's status (American or international) and interaction of status and stressors emerged as the 2 strongest predictors of their behavioral, emotional, physiological, and cognitive reaction to stressors. Five stressors attained statistical significance in the regression model.

From the foregoing, Misra and Castillo (2004) investigated stressors and reactions among students comparing international to American students. However, the study did not investigate the socio-economic backgrounds and coping strategies to stressors. Moreover, the study narrowed down on two universities as opposed to students in

universities under a sponsorship program hence the research gap. The present study sought to fill the gap by using regression analysis on a sample of 30 university students under the sponsorship of Compassion international Kenya, to assess psychological stressors and coping mechanisms adopted by students of low socio-economic backgrounds.

In India, Nandamuri and Ch (2011) conducted a study whose aim was to explore the components of academic stress among the post graduate management students. Nandamuri and Ch (2011) noted that academic stress among students has long been researched on, and researchers have identified different stressors. The study focused on each component of academic stress such as curriculum and instruction, team work related issues, assessment, and placement, to identify the micro issues that are causing stress. The sample comprised of 500 postgraduate management students from various management institutes spread across the Warangal district of Andhra Pradesh in India. Data was collected through self designed academic stress questionnaire based on previous models available. The study found that team work related issues and placement were leading stressors among postgraduate management students.

The main focus of Nandamuri and Ch (2011) was to identify stressors in a population of postgraduate management students and not all levels of studies in the universities. Moreover, the study focused on curriculum and instruction, team work related issues, assessment, and placement as the stressors and not psychological stressors which was the focus of the present study. Thus, the present study investigated psychological stressors and coping mechanisms among university students under the sponsorship of Compassion International using a sample of 30 subjects to be able to fill the research gap.

Similar research was conducted by Pariat, Rynjah, Joplin and Kharjana (2014) to assess the interrelationship between Stressors and Coping Strategies among college students. A well structured questionnaire was framed and used to collect data from a sample of 600 undergraduate students including both males and females where 537 questionnaires were duly filled and returned. The data was analyzed by using SPSS software where the frequency and percentages, t-test and correlation analysis was found out for the different parameters. The study found a high degree of correlation between the coping strategies like meditation, prayer, sleep and academic stress. It was also found that students having academic stress did pursue hobbies and interest as a coping strategies and this was significant at 0.05 level. Academic stress was negatively correlated with coping mechanism like listening to music or watching television and negative coping strategies like using drugs/ smoking or taking alcohol.

The study by Pariat *et al.* (2014) focused on academic stressors and coping strategies of undergraduate students and not psychological stressors. Moreover, all students were included and only stratified by gender thus did not consider the aspect of such stressors and coping strategies among students from poor socio-economic backgrounds who are beneficiaries of sponsorship hence the research gap. The present study adopted a descriptive survey design and collecting data from a special population of university students under the sponsorship of Compassion International Kenya to assess psychological stressors and the coping mechanisms among university students to be able to fill the gap.

2.2.3 Physiological Stressors and Coping Strategies

Physiological stress is a form of stress that is generated from the failure of the human body to respond appropriately to the load from the physical environment. The process

of physiological stress response starts from the moment the body realizes the presence of the stressor, followed by the sending of signals to the brain, and to the specific sympathetic and hormonal responses to eliminate, reduce or cope with the stress.

Physiological stress, just as psychological stress needs to be managed or controlled. Some of the positive coping strategies that are engaged are those that are directed towards challenging personal assumptions, reducing or eliminating stressors, changing personal emotional reactions or even directing them towards lasting occupation(s), which generates positive feedback (Sincero, 2012).

Coping techniques such as proper utilization of time, involving in leisure related activities, optimistic appraisal and support from friends and family often relieves stress in students (Blake & Vandiver, 1988). Leisure and exercise relieves stress, motivates and provides directions and increases proficiency in college students (Ragheb & McKinney, 1993). Different coping methods such as finding help, solving problem, leisure, exercise, cognitive-restructuring, and a sense of security were found to be beneficial (Donaldson & Prinstein et al., 2000).

On physiological stressors, Spriddle (2004) conducted a study to explore the sources of stress, stress reactions (emotional, cognitive, behavioral, and physiological), and coping strategies used by elite amateur and professional female golfers. Four elite amateur golfers and four professional golfers participated in the study. Structured individual interviews were used to gain insight into the sources of stress, stress reactions, and coping strategies used by the two groups of golfers. The responses given by the elite amateur golfers and the professional golfers were analyzed, and common themes were developed. The results indicate that stress is an individual response to each golfer's perception of her ability to cope with a situation. Although

they recognized stress at different times and in different ways, these golfers used some common cognitive and behavioral strategies to deal with stressful situations.

The study by Spriddle (2004) analysed only qualitative data obtained from a total of 8 golfers (amateurs and professional) but did not collect and analyze any quantitative data thus was not able to quantify the physiological stressors and the coping mechanisms. The present study investigates physiological stressors among college sponsored students using quantitative data obtained through questionnaires to fill the gap.

According to Manjula, Kadapatti and Vijayalaxmi (2012), stressors like academics; social, emotional and financial has an impact on the academic achievements of a college student. Results of an Indian study revealed that factors associated with curriculum and workloads combined with economic deprivation are accountable for academic stress. Low academic achievement of some students can be a consequence of improper time management, economic hardships, lack of sleep, and societal engagements .This is also seen in students with children (Maheshwari & Deepa, 2013).

Similarly, Kumar and Bhukar (2013) investigated the stress levels and coping strategies of professional students belonging to Physical Education and Engineering professions in India. The study used simple random sampling technique to select 60 subjects, 30 from each profession. Compulsive, time-urgent and aggressive behavior was measured for the selected subjects using the questionnaire developed by Daniel et al. (1979). The second questionnaire developed by George and Everly and used by Heyward (1991) was also administered to the students to measure their coping strategy. Two way analysis of variance (ANOVA) showed that stress due to all the

stimuli was significantly higher among girls in comparison to boys of their profession. Coping strategy was higher in boys than girls of their respective profession, but Physical Education girls had higher coping strategy than boys and girls of Engineering.

Kumar and Bhukar (2013) measured stress level and coping strategy as a variable. However, the study did not look at physiological stressors. Moreover, the study focused on a comparison between two programs as well as between male and female students without looking at coping mechanisms of students from low socio-economic backgrounds of which sponsored students are. The present study filled the emerging gap by using a modified WCQ administered to a purposively selected group of students using regression and correlation analysis to establish coping strategies for physiological stressors.

In Saudi Arabia, Iqbal and Kokash (2011) conducted a study to explore the faculty perception towards occupational stress using established questionnaire, data collected from five departments in the private university. Research findings on the coping strategies that faculty used to tackle stress were also reviewed. The study recommended that the top management and University Administration should focus their attention on faculty stress, especially on two areas (student Interactions and Professional Identity) to reduce the stress among the faculty members. Care should be taken to make even remote faculty feel a part of the greater whole of this institution thorough regular communication and support.

Iqbal and Kokash (2011) investigated perception of stress and not stressors. Moreover, the study by Iqbal and Kokash (2011) included faculty members who were staffs thus not only students which was the focus of the present study. The present

study sampled 30 university students under the sponsorship of Compassion International Kenya to collect quantities data obtained through administered questionnaires so as to assess the physiological stressors and coping mechanisms of students.

2.2.4 Situational Stressors and Coping Mechanisms.

Situational stress is stress that is faced with everyday stressful situations. These are unavoidable situations that are unavoidable and will appear often times in life. They however need to be managed through measures like avoiding unnecessary stress by learning to say” No”, avoiding those who may cause you stress, taking control of the environment and other such measures.

Situational stress is stress that is faced with everyday stressful situations. These are unavoidable situations that are unavoidable and will appear often times in life. They however need to be managed through measures like avoiding unnecessary stress by learning to say” No”, avoiding those who may cause you stress, taking control of the environment and other such measures. Since we all experience stress in our lives it's important to understand how stress affects your body and learn effective stress management techniques to make stress work *for* you rather than *against* you. Life involves constant change (ranging from changing locations from home to work each morning to adapting to major life changes like marriage, divorce, or death of a loved one), there is no avoiding stress. The goal should not be to eliminate all stress, but to eliminate unnecessary stress and effectively manage the rest. There are some common stressors that many people experience, but each person is different in the way they handle stressful situations based on a mix of personality type, available resources,

habitual thought pattern and many more. A situation may be perceived as "stressful" by one person and merely "challenging" by someone else (Elizabeth, 2016).

Situational stressors emanates from different quarter like from job, relationships, financial issues, health problems, socio-economic status, and even more mundane things like clutter, busy schedule and personal responsibilities and expectations from others (Bulo & Sanchez, 2014).

Mastering coping skills effectively can help reduce the experience of situational stress. For example by creating a stress management plan is often one part of a plan for overall wellness. Stress management plans advocate for an engagement of stress relieving techniques like breathing exercises will help to calm the body. Developing long term stress relieving habits like meditation, exercising, relaxation and other habits can help in developing resilience towards stressors and stressful situations. By eliminating stressors or bringing situations to a manageable level will help one to effectively deal with other stressors, they will seem less overwhelming. For example, if one decide to end a toxic relationship. Discovering a wide variety of stress management techniques, and then choosing a mix that fits your needs, can be a key strategy for effective stress relief (Pfeiffer, 2001).

Bulo and Sanchez (2014) acknowledged that college students are exposed to many problems from family, financial, peers, and school environment. There are common stressors that affect college students: intrapersonal, interpersonal, academic and environmental stressors. Consequently, Bulo and Sanchez (2014) investigated the pressures affecting the college student in dealing with his family, friends and significant persons. A questionnaire on Student-Life Stress Inventory was adopted to gather the needed data among 150 college students. Frequency count, per-cent, rank,

mean and Pearson-r correlation were used. The study found that the interpersonal stressors of students ranked the highest while the environmental stressors the lowest. Specific results under the interpersonal stressors include working to people they do not know, trouble with parents, and relationship with opposite sex.

The study by Bulo and Sanchez (2014) focused on sources of stress but left out the coping strategies. Moreover, the study included all types of college students irrespective of background thus did not consider the stressors and coping strategies among sponsored students, who are a special group. Further the study was conducted in America and not Kenya with total different socio-economic underpinnings. The present study therefore sought to fill the gap in research by investigating situational stressors and coping strategies of sponsored university students in Kenya.

To further understand the concept of stressors and coping strategies, Pfeiffer (2001) conducted a review of literature on Academic and Environmental Stress among Undergraduate and Graduate College Students. This review of literature examined various academic, interpersonal, and environmental stressors. This study determined the major sources of stress for undergraduate and graduate students. Some of the areas that were investigated were the stressors that students are encountering; how they handle various stressors, and ways students manage stressors.

Although Pfeiffer (2001) investigated stressors and coping strategies, it did not consider the aspect of sponsored students benefiting from church sponsorship. Moreover, the study was a review of literature thus did not obtain primary data to be able to explain the problem as it was. The present study collected quantitative data through special questionnaire to determine the situational stressors and coping strategies adopted by students, under the sponsorship of Compassion International, in

universities. Regression analysis and Pearson correlation were used to determine the relationship between the stressors and the coping strategies.

Farther abroad, Oh, Blondin, Cochran and Williams (2011) conducted a comparative study to investigate the perceived Stressors among College Students in an American and a Korean University. A sample of 268 students attending a private university in South Korea and 232 students attending a large public university in the U.S. responded to a measure of stressors used in other studies on college - level stress. The study found that the ratings did not differ significantly according to the year in school but did yield a significant main effect according to nationality and there was a significant interaction between nationality and gender. The specific stressors that most differentiated the responses of the Korean and American students were finances, academic requirements, housing, planning, and feelings of being overwhelmed. The American students obtained significantly higher scores on the perceived frequency of these stressors than did the Korean students. Only the attainment of personal goals was reported as a more frequent stressor by Korean students than their American counterparts.

The study by Oh *et al.* (2011) focused on the perceived stressors in two different populations but did not consider the coping strategies. Moreover, the study did not study the effect of stressors in a population of sponsored college students hence the research gap. The present study adopts a descriptive survey design administering questionnaires to a sample of 30 university students under the sponsorship of Compassion International. Moreover, the present study focuses the situational stressors and the coping strategies adopted by the subjects.

Bataineh (2013) investigated the academic stressors experienced by the students at university. A total sample of 232 subjects who participated in the study was obtained from faculty of education at King Saud University (KSU). Data were collected through self-administered questionnaire which was randomly distributed to the students during lecture time. Data obtained were analyzed using descriptive statistics, correlation, and analysis of variance (ANOVA). The result showed that academic overloads, course awkward, inadequate time to study, workload every semester, exams awkward, low motivation, and high family expectations were drive moderately stress among students. It was also found that fear of failure is the major source of stress among undergraduate students. Moreover, the study found that there were positive correlation between religiosity sources and academic stress ($r = .300^{**}$, $p = .00$). Lastly, the study found that there were no significant differences in academic stress among students with different, level of study and specializations.

From the foregoing, Bataineh (2013) focused only on academic stressors of students in a particular university and not students under a sponsorship program linked to a church. Moreover, Bataineh (2013) did not investigate the coping mechanisms to situational stress, a gap the present study filled.

Similarly, Das and Chacko (2016) assessed the stressors among Basic BSc Nursing students in a selected college. 120 students were selected by stratified random sampling from each of 1st, 2nd, 3rd and 4th year and administered with a structured questionnaire. The study found that maximum contribution to stress was of Clinical and Academic stressors followed by Interface stressors. The study concluded that students are mainly encountered with clinical and academic stressors and age of the students and father's occupation have an association with the higher perception of stress.

The study by Das and Chacko (2016) considered only Basic B.Sc Nursing Students and not students in other faculties as well as not investigating the situational stressors and their coping mechanisms. Moreover, the population was stratified based on level of study as opposed to sponsorship study which was the criteria in the present study hence the research gap. The present study adopts a descriptive design collecting quantitative data from a sample of 30 sponsored students of compassion International to investigate the stressors and coping mechanisms adopted to be able to fill the gap.

2.3 Conceptual Framework

This study will investigate on four major stressors common among the sponsored youth in university. These include stress caused due to lack of sufficient finances to meet all the needs while in school. This challenge affects the sponsored youth the most because a majority of the sponsoring organizations tend to restrict their support to strictly tuition yet these youth have other many competing needs that need money. Another one is Psychological stressors. These are stressors that are brought about by many factors including change itself. When the body is unable to handle change it becomes a stressor. Physiological stress results when the body is unable to handle stressors from the physical environment while situational stress results from everyday stressful situations that one has to constantly confront. It may be as simple as unfinished assignment to stress from failing an interview. Different people engage different coping mechanisms, same to the youth. Some of these strategies are good while other may cause negative effects to the body. These mechanisms include seeking help, going for counseling, engaging problem solving skills, relaxation and recreation or even adjusting expectations just to mention a few of the positive strategies. On the other hand, negative strategies include engaging in self-blame,

going into denial or even venting out on others. This can be illustrated as in the Figure

2.1.

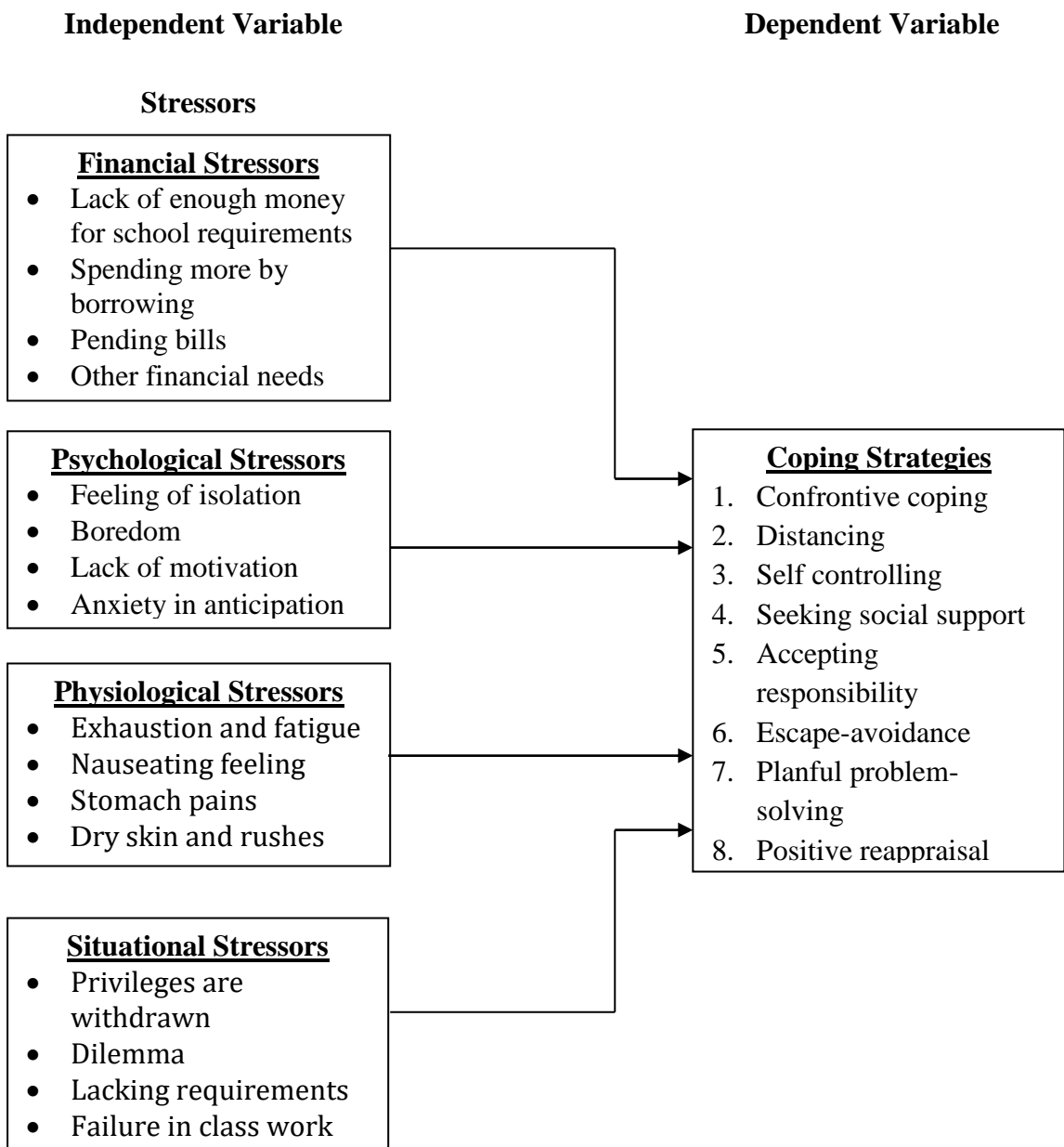


Figure 2.1: Conceptual framework showing the relationship between variables

2.3.1 Why the Youth

In this study, the tertiary level youth of ages 19-23years old were selected as a group of interest because looking at Kenya`s education system, this is the group that stands disadvantaged in that despite the Higher Education Loans Board giving out loans to them, the challenge is that not all of them eventually qualify for the loans (especially

if you declare that you already have a sponsor) and also it takes a long time from application to disbursement. For this reason then a suggestion is given to sponsors to consider giving these children sustenance amounts before the loan goes through to curb this problem.

2.3.2 Socio-Economic Backgrounds of Sponsored Youth

Most of the children who access sponsorship in Kenya are challenged economically. Their poor socioeconomic backgrounds qualify them for support. These backgrounds do affect their overall academic performance because university life without enough financial support can prove to be very stressful. Most of the sponsoring organizations cater for tuition only. The students need other financial support for other basics like accommodation, upkeep, money for assignments etc

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.0 Introduction

“Research methodology is designed before conducting a research because the methodology describes the procedures to be followed in conducting a study” (Mugenda and Mugenda, 2003) It also presents a “systematic way of solving a research problem” (Kothari, 2004). This section discusses design, composition of population under study, sampling techniques, research instruments, data analysis, and presentation of the processed data.

3.1 Research Design

Mugenda and Mugenda (2008) explain that descriptive design attempts to provide further insight into the research problem by describing the variables of interest. In this study, descriptive design was adopted as seeks to determine the stressors and coping mechanisms among the youth. Mugenda & Mugenda (2008) says that a descriptive design describes a thing, situation or a phenomenon and seeks to give complete and accurate description of a situation at hand.

3.2 Research Site

“Research site refers to that area that the researcher and assistants designs and test the sample” (Zandstra, 1981). This study was conducted at Compassion International projects within Nairobi. Resources from their library, from African International Library and from the National Library Services will be used.

3.3 Target Population

Manoj (2006) argues that population is any group of people, events, or things that are of interest to the researcher and that they wish to investigate. The target population in this study was the university students currently under the sponsorship of Compassion International Kenya attached to 5 projects around Nairobi. There are 298 university students currently under the sponsorship of Compassion International Kenya distributed in 5 projects within Nairobi city (Compassion International Kenya database, 2017) as shown in Table 3.1.

Table 3.1 *Target Population*

Project	Total
Project #1	78
Project #2	66
Project #3	43
Project #4	59
Project #5	52
Total	298

3.4 Sample Size and Sampling Technique

3.4.1 Sample Size

A sample is a subset of the population in question and consists of members from a particular population (Kothari, 2004). Thus the researcher determined a representative sample to represent the Compassion International Kenya sponsored university students. According to Mugenda and Mugenda (2008), when a target population is known, then a sample size of between 10 and 30% is considered representative. The researcher determined 10% of the target population of 298 sponsored students to obtain a sample size of 30 respondents.

3.4.2 Sampling Technique

Sampling technique refers to the procedure adopted in selecting the actual elements to represent a population (Kothari, 2004). This study adopted stratified sampling technique to select the sponsored students to participate in the study. Stratified sampling involves dividing the population into homogeneous non-overlapping groups (i.e., strata), selecting a sample from each group, and conducting a simple random sample in each stratum (Mugenda and Mugenda, 2008). This method was adopted for this study because Compassion International university sponsored students in Nairobi are attached to 5 running projects. Thus the projects were considered as the strata from where the representative samples were drawn. The sample within each stratum was selected randomly using their registration numbers. The sample frame is shown in Table 3.2.

Table 3.2 *Sampling Frame*

Category	Total	Sampled	Percentage	Technique
Project #1	78	8	10.3%	Stratified/Random
Project #2	66	7	10.6%	Stratified/Random
Project #3	43	4	9.3%	Stratified/Random
Project #4	59	6	10.2%	Stratified/Random
Project #5	52	5	9.6%	Stratified/Random
Total	298	30	10.1%	

3.5 Data Collection Method

Both primary and secondary methods of data collection were applied in this study (Meredith *et al.*, 1999).

3.5.1 Secondary Sources

Secondary sources were through published and unpublished materials, electronic, journals, internet sources among others from Kenyan Universities (Kombo, 2006)

3.5.2 Primary Sources

This refers to information gathered directly from respondents (Kombo, 2006). Primary sources that were utilized in the study included questionnaire and observation.

3.5.3 Questionnaires

The proposed study utilized structured and unstructured questions to collect data (Cresswell, 2003).

3.6 Data Collection Instrument and Procedure

For the purpose of this study, structured questionnaire were used to gather necessary information with open-ended question which were analyzed quantitatively. The researcher with his assistants sent questionnaires through email to the respondents. Where it was not possible to administer questionnaire electronically, a hard copy was sent to the respondent through mail or dropped by hand. The researcher also communicated to the respondent on agreed date to ask for feedback.

3.6.1 Research Assistant

The researcher relied on one research assistant for selection of respondents and to analyze data.

3.6.2 Reliability of the Instrument

Reliability is the degree to which measures are free from error and therefore yield consistent results that is the consistency of measurement. Borg and Gall (1996) define

reliability as the level of internal consistency and stability of the measuring device over time. The reliability of research instruments in this study was confirmed by carrying out a pilot study. The pilot study determined the instruments' reliability. Since the items are of Likert scale format, the researcher used Cronbach alpha coefficient of reliability (Newman & Ben, 1998).

Alpha coefficients range in value from 0 to 1 was used to describe reliability of factors extracted from multi-point formatted questionnaires or scales. According to Newman and Ben (1998), the higher the score, the more reliable the generated scale. However, a value of 0.7 and higher is always considered to be reliable. Data obtained from the pilot study was entered into SPSS and Cronbach alpha coefficient determined which were then checked against the threshold of 0.7 and thus determine whether the questionnaires are reliable. Reliability for each of the five scales used in the study is present in Table 3.3 where the average for the whole instrument was also determined.

Table 3.3 *Reliability coefficients*

Scale	No. of items	N	Cronbach, α
Financial Stressors	5	5	0.723
Psychological Stressors	5	5	0.783
Physiological Stressors	5	5	0.894
Situational Stressors	5	5	0.865
Coping Mechanism	25	5	0.786
Overall	45	5	0.810

The study found a reliability coefficient of 0.810 for the entire instruments thus the questionnaire was considered to be reliable in measuring the variables it was designed for as the reliability coefficient was greater than the threshold of 0.7 ($\alpha > 0.7$).

3.7 Data Analysis and Presentation

Data was classified in accordance with variables. Data was then entered into SPSS analysis program for subsequent analysis. Data was then analysed using descriptive and inferential statistics (Patton, 1990). Descriptive statistics was used to summarize the data into frequency, means, and standard deviation to identify and describe the various stressors for Compassion International sponsored youths in Universities in Kenya. To be able to make inferences on the coping strategies preferred for various, Pearson Moment Correlation was used as the preferred inferential statistics.

3.8 Ethical Issues

The term ethics comes from the Greek word *ethos* which is translated as “custom or conduct.” It therefore refers to a set of standards around which society is organized and from which duties and obligations are defined, resulting in a set of imperatives that establish acceptable behavior patterns. It is what people ought to do (Wanje, 2008). The researcher will avoid creating data or outcome and reporting and recording them as accurate results. Acknowledgements and giving credit where is due will be adhered to in this study. The researcher in this study will share findings after completion of research to the relevant users that will be interested in research findings (Mugenda et al, 2008).

CHAPTER FOUR

ANALYSIS, INTERPRETATION AND DISCUSSION

4.1 Introduction

This section underscores the study findings, their interpretations and discussions. The findings of the study are based on the research questions as provided in chapter one, which were to; how do financial stressors affect sponsored youth in the university and how do they cope with this stressor?. What are some of the psychological stressors and coping mechanisms among the youth in the university?, what are some of the physiological stressors and coping mechanisms among the youth?, and how do the presenting situations pose as stressors and how do the youth cope up with these situations?. The data was analyzed using both descriptive and inferential statistics such as Pearson Moment correlation. The descriptive statistics was used to describe and summarize the data inform of frequency distribution tables especially on stressors and coping mechanism among the sponsored youth. The inferential statistics was used to make inferences and draw conclusions. This was very useful in determining the relationship between stressors and coping mechanisms. Microsoft Excel and Statistical Package for Social Sciences (SSPS) version 22 were used in tandem to analyze the data.

4.2 Response Return Rate

The study administered the questionnaires to 30 sponsored youth. Table 4.1 shows the response return rate.

Table 4.1 *Response Return Rate*

Respondent category	Frequency	Percentages
Number targeted for response	30	100.0
Number who responded	28	93.3

Source: Researcher's data, 2017

Out of the targeted 30 sponsored students, 28 returned the questionnaires duly filled. This shows that the study achieved 93.3% response return rate. This was achieved because the researcher administered the instruments to each student in person to ensure that each and every respondent took part in the study. However, only 2 students did not accordingly complete the questionnaire, claiming that they could not satisfactorily comprehend the questions being asked.

4.3 Respondents' Demographic Information

4.3.1 Demographic Information of The Students

Students were crucial to this study given that they were the primary beneficiaries of the sponsorship program offered by Compassion International-Kenya. They are in a position to tell the various kinds of stress they were facing, what contribute to these stress, how they were coping and what they need to be improved in the program. The demographic characteristics of the students were summarized in Table 4.2.

Table 4.2 *Demographic Characteristics of Students*

Gender	Frequency	Percentage
Male	15	53.6%
Female	13	46.4%
Total	28	100.0%
Age		
Less than 20 years	4	14.3%
20-25 years	20	71.4%
Above 25 years	4	14.3%
Total	28	100.0%
Duration taken in the program		
Below 1 year	4	14.3%
1-8 years	7	25.0%
9-13 years	10	35.7%
Above 13 years	7	25.0%

Source: Researcher's data, 2017

It was imperative to investigate gender of the students to establish how this sponsoring program related with gender and also to establish gender parity in education, whose information will be significance to the government for policy decision making. The study found that more than half of the respondents (students) were males, while almost half of the students 46.5% were females. The study also found that the sponsoring program was spread almost equally across the gender, to promote gender parity in education. This also shows that gender parity in education was almost being achieved as the ratio of boys to girls was almost balancing out. It is a good indication that enrolment of girls in this program was good, to be in line with MoE (2013) *National Education Policy Framework*, that stress the need to achieve gender equality in education.

According to MoE (2013) on *National Education Policy Framework*, the age at which students are expected to commence tertiary education in Kenya is 19 years and are expected to be through at the age of 22 years. The researcher also sought to establish the age of students in order to establish whether the age of the students would also

influence their enrolment in the program and also to establish how age relate with stress. The study found that majority of the respondents at 71.4% were between the age of 20-25, while less than 20 years and above 25 years were only 14.3% each. This shows that most of the students being in college were in ideal age of this level of education. Age could also relate with stress because as the child advance in age, their financial, psychological and emotional needs increases, which open ways for many kinds of stress. On duration taken in the program, the study found that most of the students had been in the program between 9-13 years. This could be explained by most of these students being under sponsorship right from their primary school education to secondary education all the way to tertiary education. Only 14.3% had been in the program for less than one year.

4.4 Financial Stressors

The student respondents were given five scaled statements on a scale of 1 to 5 where 1 = strongly disagree (SD), 2 = disagree (D), 3 = Neutral (N), 4 = Agree (A) and 5 = Strongly Agree (SA) of strongly agree, agree, neutral, disagree and strongly disagree. They were to rate the statements on that scale based on their opinion as regards to their financial situations and requirements. Detailed findings are shown in Table 4.3.

Table 4.3 *Factors attributing to Financial Stress among the students*

Statement		SD	D	N	A	SA	Mean	STDEV
I have enough money to participate in most of the same activities as my peers do.	F	14	4	3	4	3	2.21	1.475
	%	50.0%	14.3%	10.7%	14.3%	10.7%		
I regularly spend more than I have by borrowing.	F	3	2	2	9	12	3.89	1.521
	%	10.7%	7.1%	7.1%	32.1%	42.9%		
I pay my bills on time every month.	F	15	5	3	2	3	2.04	1.625
	%	53.6%	17.9%	10.7%	7.1%	10.7%		
I am in a position to buy all my learning requirements in time	F	16	5	4	2	1	1.82	1.723
	%	57.1%	17.9%	14.3%	7.1%	3.6%		
All my financial needs both at home and in college are well taken care of	F	17	4	2	3	2	1.89	1.622
	%	60.7%	14.3%	7.1%	10.7%	7.1%		

Table 4.3 reveals that most of the youths did not have enough money to participate in most of the same activities as their peers do. This was shown by majority of the respondents at 64.3% cumulatively, who disagreed with the statement, only a quarter of the respondents at 25% indicated otherwise, with only 10.7% remaining neutral. This shows that most of the youths were financially incapacitated and when youths do not have adequate finance to meet their requirements, they attract financial stress, which would be detrimental to their general growth. This finding supports that of Montalto (2014) who also conducted a research on the factors related to financial stress among College Students, Concerns that debt loads and other financial worries negatively affect student wellness.

The study revealed that financial stress is widespread among students – 71% of the sample reported feeling stress from personal finances. Three quarters of the youths at 75.0% cumulatively also supported the statement that they regularly spend more than they had by borrowing. Only 17.8% disputed the statement, while 7.1%. The study also found that over half of the respondents at 53.6%, strongly disagreed that they could pay their bills on time every month, 10.7% were neutral about the statement while cumulatively, 17.8% indicated otherwise. Generally, (71.5%; Mean=2.04) indicated that they could not pay their bills in time. Over half of the respondents at 57.1% also strongly disputed the statement that they were in a position to buy all their learning materials in time, attesting to their weak financial strength which could lead to financial stress. Only 10.7% indicated otherwise.

Generally, three quarters (75.0%; Mean=1.723) were not in a position to buy all their learning requirements in time, while 14.3% remained neutral on the statement. The study also found that slightly more than two thirds at 60.7% strongly disagreed with the statement that all their financial needs both at home and in college were well taken care of. Only 10.8% indicated otherwise, with 7.1% remaining neutral. From these findings, it can be inferred that most of the youths were facing financial stress, attributed to many factors but notably, having inadequate finance to meet their financial requirements in time and living on borrowing. These findings concur with that of Inceptia (2012) who also documented that in terms financial stress as an everyday reality for college students. They have shown that students, both those enrolled and those ones who have recently graduated, are under high levels of stress due to several reasons. Most of them being those related to student finances. Needs like daily expenditures, cost of tuition, repayment of loans and many other needs

contribute to the new financial obligations not experienced in the past by these students.

4.5 Psychological Stressors

The student respondents were given five scaled statements on a scale of 1 to 5 where 1 = strongly disagree (SD), 2 = disagree (D), 3 = Neutral (N), 4 = Agree (A) and 5 = Strongly Agree (SA) of strongly agree, agree, neutral, disagree and strongly disagree. They were to rate the statements on that scale based on their reactions to psychological stressors in their life.

Table 4.4 *Factors attributing to Psychological Stress among students*

Statement		SD	D	N	A	SA	Mean	STDEV
I am always anxious when dealing anticipating various tasks	F	1	2	4	15	6	3.82	1.362
	%	3.6%	7.1%	14.3%	53.6%	21.4%		
I feel a lot bored with daily college routine	F	4	2	5	10	7	3.50	1.417
	%	14.3%	7.1%	17.9%	35.7%	25.0%		
I do not see the value of completing my course at the college	F	4	5	7	5	7	3.21	1.563
	%	14.3%	17.9%	25.0%	17.9%	25.0%		
I feel isolated from fundamental decisions in my life	F	4	5	4	9	6	3.79	1.614
	%	14.3%	17.9%	14.3%	32.1%	21.4%		
I do not have the right motivation to continue with my college life	F	2	4	2	13	7	3.98	1.532
	%	7.1%	14.3%	7.1%	46.4%	25.0%		

The findings in Table 4.4 reveals that cumulatively, majority of the respondents (75%; Mean=3.82) agreed that they were always anxious when dealing anticipating various tasks, while only 10.7% indicated otherwise as 14.3% neither agreed nor disagreed with the statement. This shows that most of the youths were always anxious when dealing with anticipating various tasks and this could lead to psychological stress. This response was also supported by Sincero (2012) who also argues that

psychological stress also occurs when you are under pressure or having difficulty coping with a situation or stimulus thus creating anxiety.

Most of the respondents at 60.7% also agreed that they felt bored with the daily college routine. Only 21.4% of the respondents disputed the statement, while 17.9% were neutral. On whether they saw the value of completing their course at the college, almost half of the respondents at 42.9% supported the statement. However, significant number of the respondents at 39.3% disputed the statement. It was also found that most of the youths at 53.5% agreed with the statement that they felt isolated from fundamental decisions in their lives, while only 32.2% indicated otherwise, as 14.3% remained neutral. Majority of the respondents (71.4%; Mean=3.98) agreed with statement that they did not have the right motivation to continue with their college life. Only 21.4% indicated otherwise as 7.1% were neutral. From these findings, it can be deduced that several factors explain psychological stress among the youths, especially, being anxious as a results of too much tasks to accomplish, bored with daily college routine, isolation from fundamental decisions and lack of motivation to pursue life. Similarly, Deasy, Coughlan, Pironom, Jourdan and Mannix-McNamara (2014) concurred that psychological distress among higher education students is of global concern. The study found that a significant percentage (41.9%) of respondents was psychologically distressed with the factors contributing to their distress being study, financial, living and social pressures. Students used varied coping strategies including seeking social support, problem solving and escape avoidance.

4.6 Physiological Stressors

The student respondents were given five scaled statements on a scale of 1 to 5 where 1 = strongly disagree (SD), 2 = disagree (D), 3 = Neutral (N), 4 = Agree (A) and 5 =

Strongly Agree (SA) of strongly agree, agree, neutral, disagree and strongly disagree. They were to rate the statements on that scale based on their reactions to physiological stressors in their life.

Table 4.5 *Factors attributing to Physiological stress among the students*

Statement		SD	D	N	A	SA	Mean	STDEV
I sweat a lot when faced with a problem in college	F	0	2	4	17	5	3.89	1.673
	%	0.0%	7.1%	14.3%	60.7%	17.9%		
I feel stomach pains when I am unable to complete my tasks in time	F	3	2	4	11	8	3.68	1.478
	%	10.7%	7.1%	14.3%	39.3%	28.6%		
Whenever I am not able to accomplish tasks in college, I have a nauseating feeling	F	4	2	3	9	10	3.68	1.754
	%	14.3%	7.1%	10.7%	32.1%	35.7%		
During stressful situations in college, I experience dry skin and rushes.	F	4	5	4	9	6	3.29	1.524
	%	14.3%	17.9%	14.3%	32.1%	21.4%		
I frequently experience exhaustion and fatigue due to challenges in college	F	2	3	4	10	9	3.75	1.429
	%	7.1%	10.7%	14.3%	35.7%	32.1%		

According to the study findings, more than three quarters of the respondents at 78.6% agreed that they sweated a lot when faced with a problem in college, with only 7.1% disagreeing with the statement as 14.3% remained neutral. It was also found that most of the respondents at 67.9% confirmed that they felt stomach pains when they were unable to complete their tasks in time. Only 17.9% indicated otherwise as another 14.3% remained neutral. More than two thirds of the respondents at 67.8% indicated that whenever they were not able to accomplish tasks in college, they had a nauseating feeling. Most of the students at 53.5% also agreed that during stressful situations in college, they experienced dry skin and rushes, while only 32.2%

indicated otherwise. It was also found that majority of the youths were experiencing exhaustion and fatigue due to challenges in college as indicated by 67.8% of the respondents, while 17.8% cumulatively indicated otherwise. These findings show that attributes to physiological stress included but not limited to, sweating a lot when faced with a problem, feeling stomach pains when not unable to complete tasks in time, feeling nauseating whenever not able to accomplish tasks and experiencing exhaustion and fatigue due to challenges.

4.7 Situational Stressors

The student respondents were given five scaled statements on a scale of 1 to 5 where 1 = strongly disagree (SD), 2 = disagree (D), 3 = Neutral (N), 4 = Agree (A) and 5 = Strongly Agree (SA) of strongly agree, agree, neutral, disagree and strongly disagree. They were to rate the statements on that scale based on their reactions to situational stressors in their life. The findings are shown in Table 4.6.

Table 4.6 *Factors Attributing Situational Stress among the students*

Statement		SD	D	N	A	SA	Mean	STDEV
I feel stressed when I cannot obtain my course requirement	F	1	2	3	16	6	3.86	1.63
	%	3.6%	7.1%	10.7%	57.1%	21.4%		
I feel terribly low when I fail in my course work	F	2	2	4	11	9	3.82	1.56
	%	7.1%	7.1%	14.3%	39.3%	32.1%		
When I find myself in a situation where I must decide between class work and leisure, I always feel stressed	F	4	3	4	10	7	3.46	1.62
	%	14.3%	10.7%	14.3%	35.7%	25.0%		
The moment my privileges are withdrawn from me in college always weigh down on me.	F	2	5	4	9	8	3.57	1.44
	%	7.1%	17.9%	14.3%	32.1%	28.6%		
I am always stressed when I cannot read due to power blackout while in college.	F	3	4	5	10	6	3.43	1.59
	%	10.7%	14.3%	17.9%	35.7%	21.4%		

The study found that most of the respondents at 57.1% agreed that they felt stressed when they could not obtain their course requirement. While only 10.7% disagreed with the statement. Generally, more than three quarters of the respondents at (78.5%; Mean=3.86) agreed with the statement that they were stressed whenever they failed to obtain their course requirement. Another (71.4%; Mean=3.82) of the respondents similarly agreed that they felt terribly low when they failed in their coursework, while only 14.2% disagreed, as 14.3% remained neutral.

Majority of the respondents at 70.7% cumulatively supported the statement that when they find themselves in a situation where they must decide between class work and

leisure, they always felt stressed. Only a quarter of the respondents at 25.0% disputed the statement, while 14.3% remained neutral on the statement. The study also found that situational stress could also be explained by cases where certain privileges were withdrawn from the youth. For instance, 60.7% of the respondents indicated that they were always down when they were denied of their privileges, in college. Only 25.0% indicated otherwise as another 14.3% remained neutral.

Over two thirds of the respondents at 67.1% indicated that they were always stressed when they could not read due to power blackout while in college; only 25.0% disputed the statement, while 17.9% remained undecided. From these findings, it can be interpreted that many factors explained situational stress among the youths. For instance, they felt stress when they could not obtain their course requirements, felt low and stressed when they fail their course work and privileges withdrawn from them. These findings agrees with that of Bulo and Sanchez (2014) also acknowledged that college students are exposed to many problems from family, financial, peers, and school environment. There are common stressors that affect college students: intrapersonal, interpersonal, academic and environmental stressors.

4.8 Coping Mechanisms

The student respondents were given five scaled statements on a scale of 1 to 5 where 1 = strongly disagree (SD), 2 = disagree (D), 3 = Neutral (N), 4 = Agree (A) and 5 = Strongly Agree (SA) of strongly agree, agree, neutral, disagree and strongly disagree. They were to rate the statements on that scale based on their reactions to stressors in their life. The findings are shown in Table 4.7.

Table 4.7 *Coping Mechanisms*

Statement		SD	D	N	A	SA
Stand my ground and fight for what I want	F	1	2	4	14	7
	%	3.6%	7.1%	14.3%	50.0%	25.0%
Try to get the person responsible to change his or her mind	F	2	2	4	11	9
	%	7.1%	7.1%	14.3%	39.3%	32.1%
Express anger to the person(s) who caused the problem	F	4	2	4	10	8
	%	14.3%	7.1%	14.3%	35.7%	28.6%
Make light of the situation; refuse to get too serious about it	F	2	3	4	11	8
	%	7.1%	10.7%	14.3%	39.3%	28.6%
Go on as if nothing has happened	F	3	5	5	9	6
	%	10.7%	17.9%	17.9%	32.1%	21.4%
Don't let it get to me; refuse to think too much about it	F	3	4	5	10	6
	%	10.7%	14.3%	17.9%	35.7%	21.4%
Try to keep my feelings to myself	F	1	3	4	11	9
	%	3.6%	10.7%	14.3%	39.3%	32.1%
Keep others from knowing how bad things are	F	2	3	5	9	9
	%	7.1%	10.7%	17.9%	32.1%	32.1%
Try not to burn my bridges, but leave things open somewhat	F	2	4	3	11	8
	%	7.1%	14.3%	10.7%	39.3%	28.6%
Talked to someone to find out more about the situation	F	1	2	3	12	10
	%	3.6%	7.1%	10.7%	42.9%	35.7%
Talk to someone who could do something concrete about the problem	F	1	2	4	11	10
	%	3.6%	7.1%	14.3%	39.3%	35.7%
Ask a relative or friend I respected for advice	F	2	0	3	12	11
	%	7.1%	0.0%	10.7%	42.9%	39.3%
Criticize or lecture myself	F	4	5	1	10	8
	%	14.3%	17.9%	3.6%	35.7%	28.6%
Realize I brought the problem on myself	F	3	1	3	12	9
	%	10.7%	3.6%	10.7%	42.9%	32.1%
Make a promise to myself that things would be different next time	F	1	1	3	13	10
	%	3.6%	3.6%	10.7%	46.4%	35.7%
Wish that the situation would go away or somehow be over with	F	1	0	4	14	9
	%	3.6%	0.0%	14.3%	50.0%	32.1%
Hope a miracle would happen	F	1	2	3	10	12
	%	3.6%	7.1%	10.7%	35.7%	42.9%
Have fantasies or wishes about how things might turn out	F	1	1	3	11	12
	%	3.6%	3.6%	10.7%	39.3%	42.9%
Know what has to be done so I doubled my efforts to make things work	F	1	0	2	14	11
	%	3.6%	0.0%	7.1%	50.0%	39.3%
I make a plan of action and follow it	F	0	0	3	15	10
	%	0.0%	0.0%	10.7%	53.6%	35.7%
Just concentrate on what I had to do next – the next step	F	0	0	4	16	8
	%	0.0%	0.0%	14.3%	57.1%	28.6%
Change or grow as a person in a good way	F	1	2	3	10	12
	%	3.6%	7.1%	10.7%	35.7%	42.9%
Come out of the experience better than when I went	F	1	3	4	11	9

in	%	3.6%	10.7%	14.3%	39.3%	32.1%
Find new faith	F	3	2	5	10	8
	%	10.7%	7.1%	17.9%	35.7%	28.6%
Pray	F	2	1	4	12	9
	%	7.1%	3.6%	14.3%	42.9%	32.1%

Adopted from **WAYS OF COPING** as designed by Lazarus and Folkman (University of California, San Francisco)

According to the study findings in Table 4.7, three quarters of the youth (75%) agreed that they stood their ground and fought for what they wanted. More than two thirds at 71.4% tried to get a responsible person to change their minds as another 73.3% expressed anger to the persons who caused their problems. This response implies that as a way of coping with the stress, youth could use confrontative coping mechanism.

The study also found that sometimes youths could make light of the situation; refuse to get too serious about it as shown by over two thirds of the respondents at 67.9%. More than half of the respondents at 53.9% also indicated that when feeling stress, they could go on as if nothing had happened, with another 67.1% indicating that they did not allow stress to get to them by refusing to think too much about the situation. All these responses point to distancing as a coping mechanism that these youth could adopt to manage their stress.

Another way to cope with the stress among the youth was found to be self-controlling. The study found that during stress, majority of the respondents at 71.4% tried to keep their feelings to themselves, 64.2% indicated that they kept others from knowing how bad things could be, while 67.9% tried to not burn bridges but left things open somewhat. Similarly, Samira *et al.*, (2015) conducted a study aimed at exploring the perceived stress, stressors, and coping strategies employed by medical students studying in a problem-based learning curriculum. Samira *et al.*, (2015) found that coping strategies that were statistically significantly applied more often were blaming

oneself and being self-critical, seeking advice and help from others, and finding comfort in religion.

The study also found that youth could seek social help as a way of managing their stress. For instance, more than three quarters at 78.6% mentioned that they talk to someone to find out more about the situation, another 75.0% could talk to someone who could do something concrete about their problems, while 82.2% could ask a relative or friend they confide in and respect for advice.

Accepting responsibility was also found to be one of the coping mechanisms among the youth to manage stress. For instance, the study found that when feeling stress, 74.1% indicated that they could criticize or lecture themselves, 75.0% indicated that they recognised that they were responsible for their problems, while 82.1% indicated that they could make a promise to themselves that things would be different next time.

The study also found that escapism and avoidance were also some of the coping strategies applied by the youth when faced with stress. For example, majority of the youth at 82.1% indicated that when faced with stress, they wished the situation would go away or somehow be over with the situation. Another 76.8% hoped that miracle would happen, while 82.1% indicated that they had fantasies or wishes that things might turn out well.

Sometimes youth could use thoroughly thought out problem solving techniques to manage their stressful situation. For instance, 89.3% indicated that when having stress, they could double their effort to make things work out. Another 89.1% indicated that when faced with challenging or stressful situation, they could make a plan of action and follow it. Majority of the respondents also indicated that they just concentrated on what they had to do next then focus on the next step.

Lastly, the study found that sometimes youth could use positive reappraisal to manage their problems or stress. For instance, 81.6% indicated that they could change or grow as a person in a good way, 71.4% mentioned that during stress, they struggled to come out of the experience better than when they when in. Majority of the respondents at 74.1% also indicated that they find new faith, with another 75.0% mentioning prayers to manage their stress.

4.9 Relationship Between Stressors and Coping Mechanisms

In order to establish the coping mechanisms adopted for different stressors by the sponsored youths, a Pearson Moment correlation was run including the four investigated stressors and the eight proposed coping mechanisms. Scores on the each of the stressors scale were summated for each respondent to provide the score on total on that particular scale. Thus scores for the 28 respondents on the four stressors scales were obtained. Similarly, the scores on the items making up the each of the coping mechanisms scales were summated for each respondent. Consequently, Pearson moment correlation was run at 95% confidence level ($P = .05$). The resulting R-values for the variables are summarized in Table 4.8.

Table 4.8 *Pearson Correlation between Stressors and Coping Mechanisms*

Coping	Stressors				
	Test	Financial	Psychological	Physiological	Situational
Confrontive coping	Pearson, R	-0.279	0.34	0.392	0.499*
	Sig., <i>P</i>	0.853	0.056	0.117	0.003
	N	28	28	28	28
Distancing	Pearson, R	0.352	0.224	-0.147	0.621
	Sig., <i>P</i>	0.082	0.880	0.315	0.142
	N	28	28	28	28
Self controlling	Pearson, R	0.337	0.513*	0.792*	-0.482
	Sig., <i>P</i>	0.417	0.006	0.000	0.814
	N	28	28	28	28
Seeking social support	Pearson, R	-0.112	0.859*	0.108	0.377
	Sig., <i>P</i>	0.072	0.000	0.315	0.184
	N	28	28	28	28
Accepting responsibility	Pearson, R	0.567*	-0.211	0.811*	0.834*
	Sig., <i>P</i>	0.013	0.168	0.002	0.008
	N	28	28	28	28
Escape-avoidance	Pearson, R	0.254	0.671*	0.543	0.428
	Sig., <i>P</i>	0.340	0.004	0.184	0.799
	N	28	28	28	28
Planful problem-solving	Pearson, R	0.673*	-0.655	-0.398	-0.163
	Sig., <i>P</i>	0.000	0.142	0.799	0.492
	N	28	28	28	28
Positive reappraisal	Pearson, R	0.327*	0.117	0.635*	0.713*
	Sig., <i>P</i>	0.041	0.061	0.024	0.009
	N	28	28	28	28

*Correlation significant at $p < 0.05$

From the findings, the sponsored students prefer accepting responsibility ($R = 0.567$), planful problem solving ($R = 0.673$) and positive appraisal ($R = 0.327$) as the coping mechanisms for financial stressors since the correlation is positive and statistically significant ($P < 0.05$). However, financial stressors were negatively correlated with confrontative coping ($R = -0.279$) and seeking social support ($R = -0.112$) which were nonetheless, not statistically significant ($P > 0.05$).

As for the psychological stressors, the study found a strong positive correlation with seeking social support ($R = 0.859$), escape-avoidance ($R = 0.671$) and self controlling ($R = 0.513$) which were statistically significant. However, there was negative correlation between psychological stressors with accepting responsibility ($R = -0.211$) and planful problem-solving ($R = -0.655$) as coping mechanisms which were not statistically significant ($P > 0.05$).

Physiological stressors were found to have strong positive correlation with accepting responsibility ($R = 0.811$), self controlling ($R = 0.792$) and positive reappraisal ($R = 0.635$) which were statistically significant. The study established that there is a negative correlation for physiological stressors with distancing ($R = -0.147$) and planful problem solving ($R = -0.398$) which were not statistically significant ($P > 0.05$).

As for situational stressors, there is a statistically significant ($P < 0.05$) relationship with accepting responsibility ($R = 0.834$), positive reappraisal ($R = 0.713$) and confrontative coping ($R = 0.499$). planful problem- solving ($R = -0.163$) and self controlling ($R = -0.482$) have weak negative correlation as coping mechanisms with situational stressors, a relationship which is not statistically significant ($P > 0.05$).

Generally, the sponsored students prefer planful problem-solving ($R = 0.673$; $P < 0.05$) as the coping mechanism for financial stressors; seeking social support ($R = 0.859$; $P < 0.05$) as the coping mechanism for psychological stressors; accepting responsibility ($R = 0.811$; $P < 0.05$) as the coping mechanism for physiological stressors and accepting responsibility ($R = 0.834$; $P < 0.05$) as the coping mechanism for situational stressors.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This section provides a summary of this study in the following order; purpose of the study, objectives, methodology, major findings and conclusions. It also provides both policy and academic recommendations based on the study findings.

5.2 Summary of the Study

Poverty related stress is a reality and it affects all those who are underprivileged. Youth in campus are not exempt. They too suffer from stress emanating from different quarters and hence seek to cope with the stress. The purpose of the study was to investigate the stressors amongst sponsored youth and the respective strategies that they engaged in order to cope well. The study was guided by the following research objectives: to identify the financial stressors and coping mechanisms among the sponsored youth in the university level of education; to find out the psychological stressors and the coping mechanisms among the sponsored youth in campus; to determine the Physiological stressors and coping mechanisms common among the youth in university and to analyze the situational stressors and consequent coping mechanisms among the youth in university. The study adopted descriptive research design and targeted 298 university students under the sponsorship of Compassion International Kenya distributed in 5 projects in Nairobi. The study sampled 30

Respondents who stratified into the 5 projects and accessed through random sampling of which 28 questionnaires were duly filled and returned giving a response of rate of 93.3%. Reliability of the questionnaires was ascertained through pilot testing using a sample of 5 questionnaires administered to sponsored students not selected to participate in the study from where Cronbach alpha coefficient of 0.81 was obtained showing that the questionnaire was reliable. The data collected was using descriptive and inferential statistics with the aid of statistical package for social sciences SPSS v.20. Data was summarized into frequency means and standard deviation and presented in form of tables. Pearson moment correlation was used to establish the relationship between various stressors and the various coping strategies

5.3 Summary of Study Findings

5.3.1 Financial Stressors and Coping Mechanism

In the first study objective, the study sought to find out financial stressors and coping mechanisms among the sponsored youth in the university level of education. The study found that as contributing factor to financial stress, most of the youths did not have enough money to participate in most of the same activities as their peers do. This was shown by majority of the respondents at 64.3% cumulatively, who disagreed with the statement, only a quarter of the respondents at 25% indicated otherwise, with only 10.7% remaining neutral. Three quarters of the youths at 75.0% cumulatively also supported the statement that they regularly spend more than they had by borrowing. Only 17.8% disputed the statement, while 7.1%. The study also found that over half of the respondents at 53.6%, strongly disagreed that they could pay their bills on time every month, 10.7% were neutral about the statement while cumulatively, 17.8% indicated otherwise. Generally, (71.5%; Mean=2.04) indicated that they could not pay their bills in time. Over half of the respondents at 57.1% also strongly disputed the

statement that they were in a position to buy all their learning materials in time, attesting to their weak financial strength which could lead to financial stress. Only 10.7% indicated otherwise. Generally, three quarters (75.0%; Mean=1.723) were not in a position to buy all their learning requirements in time, while 14.3% remained neutral on the statement. The study also found that slightly more than two thirds at 60.7% strongly disagreed with the statement that all their financial needs both at home and in college were well taken care of. Only 10.8% indicated otherwise, with 7.1% remaining neutral. As a coping mechanism or strategies, the study found that youth could practice self control, seek social help from trusted friend or relative, use thoroughly thought out problem solving techniques and has positive reappraisal to manage their stress

5.3.2 Psychological Stressors and Coping Mechanism

The second objective of the study was to find out the psychological stressors and the coping mechanisms among the sponsored youth in campus. The findings reveals that cumulatively, majority of the respondents (75%; Mean=3.82) agreed that they were always anxious when dealing anticipating various tasks, while only 10.7% indicated otherwise as 14.3% neither agreed nor disagreed with the statement. Most of the respondents at 60.7% also agreed that they felt bored with the daily college routine. Only 21.4% of the respondents disputed the statement, while 17.9% were neutral. On whether they saw the value of completing their course at the college, almost half of the respondents at 42.9% supported the statement. However, significant number of the respondents at 39.3% disputed the statement. It was also found that most of the youths at 53.5% agreed with the statement that they felt isolated from fundamental decisions in their lives, while only 32.2% indicated otherwise, as 14.3% remained neutral. Majority of the respondents (71.4%; Mean=3.98) agreed with statement that they did

not have the right motivation to continue with their college life. Only 21.4% indicated otherwise as 7.1% were neutral. To cope with these stresses the study found that youth adopted several strategies such as practicing self control, seeking social help from trusted friend or relative, use thoroughly thought out problem solving techniques and has positive reappraisal to manage their stress.

5.3.3 Physiological Stressors and Coping Mechanism

In the third study objective, the study sought to determine the Physiological stressors and coping mechanisms common among the youth in university. According to the study findings, more than three quarters of the respondents at 78.6% agreed that they sweated a lot when faced with a problem in college, with only 7.1% disagreeing with the statement as 14.3% remained neutral. It was also found that most of the respondents at 67.9% confirmed that they felt stomach pains when they were unable to complete their tasks in time. Only 17.9% indicated otherwise as another 14.3% remained neutral. More than two thirds of the respondents at 67.8% indicated that whenever they were not able to accomplish tasks in college, they had a nauseating feeling. Most of the students at 53.5% also agreed that during stressful situations in college, they experienced dry skin and rushes, while only 32.2% indicated otherwise. It was also found that majority of the youths were experiencing exhaustion and fatigue due to challenges in college as indicated by 67.8% of the respondents, while 17.8% cumulatively indicated otherwise. To cope with these stress, the study found that youth could practice self control, seek social help, have positive reappraisal, accepting responsibility, escapism and avoidance, distancing, could make light of the situation and confrontative coping mechanism.

5.3.4 Situational Stressors and Coping Mechanism

The fourth objective of the study sought to analyze the situational stressors and consequent coping mechanisms among the youth in university. The study found that most of the respondents at 57.1% agreed that they felt stressed when they could not obtain their course requirement. While only 10.7% disagreed with the statement. Generally, more than three quarters of the respondents at (78.5%; Mean=3.86) agreed with the statement that they were stressed whenever they failed to obtain their course requirement. Another (71.4%; Mean=3.82) of the respondents similarly agreed that they felt terribly low when they failed in their coursework, while only 14.2% disagreed, as 14.3% remained neutral. Majority of the respondents at 70.7% cumulatively supported the statement that when they find themselves in a situation where they must decide between class work and leisure, they always felt stressed. Only a quarter of the respondents at 25.0% disputed the statement, while 14.3% remained neutral on the statement. The study also found that situational stress could also be explained by cases where certain privileges were withdrawn from the youth. For instance, 60.7% of the respondents indicated that they were always down when they were denied of their privileges, in college. Only 25.0% indicated otherwise as another 14.3% remained neutral. Over two thirds of the respondents at 67.1% indicated that they were always stressed when they could not read due to power blackout while in college, only 25.0% disputed the statement, while 17.9% remained undecided. To cope with these stress, the study found that youth could practice self control, seek social help, have positive reappraisal, accepting responsibility, escapism and avoidance, distancing, could make light of the situation and confrontative coping mechanism

5.4 Conclusions

Major conclusions drawn from the first objective were that as contributing factor to financial stress, most of the youths did not have enough money to participate in most of the same activities as their peers do. Most youth could also regularly spend more than they had by borrowing, could not afford paying their bills in time and not in a position to buy all their learning materials in time due to financial problem they had both at school and at home. These factors could contribute to financial stress among the youth. As a coping mechanism or strategies, youth could practice self control, seek social help from trusted friend or relative, use thoroughly thought out problem solving techniques and has positive reappraisal to manage their stress.

In the second objective of the study, the study concluded that most youth were always anxious when dealing anticipating various tasks, felt bored with the daily college routine, felt isolated from fundamental decisions in their lives, and did not have the right motivation to continue with their college life hence having psychological stress. To cope with these stresses, that youth adopted several strategies such as practicing self control, seeking social help from trusted friend or relative, use thoroughly thought out problem solving techniques and has positive reappraisal to manage their stress.

In the third study objective, the study concluded that most of the youth sweated a lot when faced with a problem in college, felt stomach pains when they were unable to complete their tasks in time, and whenever they were not able to accomplish tasks in college, they had a nauseating feeling. The study also concluded that some of the youth during stressful situations in college, experienced dry skin and rushes and felt exhaustion and fatigue due to challenges in college. To cope with these stress, youth could practice self control, seek social help, have positive reappraisal, accepting

responsibility, escapism and avoidance, distancing, could make light of the situation and confrontative coping mechanism.

The forth objective of the study sought to analyze the situational stressors and consequent coping mechanisms among the youth in university. The study concluded that most of the felt stressed when they could not obtain their course requirement, were stressed whenever they failed to obtain their course requirement, felt terribly low when they failed in their coursework, were always stressed when they could not read due to power blackout while in college. To cope with these stress, youth could practice self control, seek social help, have positive reappraisal, accepting responsibility, escapism and avoidance, distancing, could make light of the situation and confrontative coping mechanism.

5.5. Recommendations

This section stipulates the recommendations to be implemented for practice and policy for good stress management among the youth and effective coping strategies.

Students under sponsorship program should always seek the services and help of the guidance and counseling teachers to help them develop positive coping mechanisms for managing stress. Parents and guardians of the sponsored students should adequately provide financial support to these students as this will decrease financial stress among the students.

The recipients (sponsored youth) should also be able to articulate their needs to the sponsors from an informed place so that the support will fully address their needs and be holistic.

Organizations that run scholarship programs should also improve their scholarship programs that adequately address the needs of the students, to make them more youth

friendly by lessening the stressors and enable them benefit fully from the support they offer.

5.6. Suggestion for Further Study

In view of the delimitations of the study, the researcher recommends further research to be conducted in the following areas:

- i. The study was conducted among the youth students receiving Compassion International-Kenya. This implies that it cannot be generalized for other organizations offering sponsoring programs. Therefore, a similar study should be conducted in other organizations offering sponsoring programs before generalizations are made.
- ii. Further study should also be conducted on effectiveness of guidance and counseling programs on managing stress among the students under sponsoring programs.
- iii. Challenges facing organizations offering sponsoring education programs in offering their services to the students.

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APPENDICES

Appendix I: Introduction Letter

10th February, 2017

**AFRICAN INTERNATIONAL UNIVERSITY
NAIROBI CAMPUS
P.O BOX
NAIROBI**

Dear Sir/Madam,

RE: STRESSORS AND COPING MECHANISMS OF SPONSORED YOUTHS: A CASE STUDY OF YOUTHS FROM LOW-INCOME FAMILIES SPONSORED BY COMPASSION INTERNATIONAL-KENYA

My name is Jane Ngerry Reg. No. 141170MAOL, a Master of Arts in Organizational Leadership at the African International University. As part of fulfillment for my Masters degree, I am conducting a research titled *“An Investigation of the Stressors and Coping Mechanism of Sponsored Youth: A case study of Youths from Low-Income Families Sponsored by Compassion International-Kenya.”*

The purpose of this letter is to seek your participation in this study by giving your views and contribution towards identification of stressors and the coping mechanisms of sponsored youths. The information provided herein will be treated with utmost confidentiality and strictly for the purposes of this research.

You are therefore advised to carefully read the questionnaire and give your honest response.

Thank you in advance

Sign
JANE NGERRY

Appendix II: Questionnaire for Sponsored Youths

This questionnaire has been prepared to collect information on **Stressors and Coping Mechanisms of Sponsored Youths: A case study of Youths from Low-Income Families Sponsored by Compassion International-Kenya**. The information provided in this questionnaire is highly confidential and will only be used for the purposes of academic research. Kindly take your time and go through the items of the questionnaires and fill in appropriately. Remember, your opinions and views are absolutely valid as there is no right or wrong answers.

SECTION A: BACKGROUND INFORMATION

Name of
participant.....

Gender.....

....

Age.....

.....

Phone
number.....

Compassion Project
No.....

Educational
Institution.....

QN 1.How long have you been under the sponsorship of Compassion International?

- Below 1 Year (before birth)
- 1-8 years (primary level)

9-13 years (high school level)

19-23 years (Tertiary level)

QN3: On average, what are your feelings about the quality of sponsorship given? Rate your feelings:

Excellent [] Very good [] Good [] Fair [] Poor []

SECTION B: FINANCIAL STRESSORS

The following statements relate to instances and reactions to your financial situations and requirements. Indicate the extent to which you agree or disagree with the statement on a scale of 1 to 5 where 1 = strongly disagree (SD), 2 = disagree (D), 3 = Neutral (N), 4 = Agree (A) and 5 = Strongly Agree (SA)

Statement	SD	D	N	A	SA
I have enough money to participate in most of the same activities as my peers do.					
I regularly spend more than I have by borrowing.					
I pay my bills on time every month.					
I am in a position to buy all my learning requirements in time					
All my financial needs both at home and in college are well taken care of					

SECTION C: PSYCHOLOGICAL STRESSORS

The following statements relate to instances and reactions to psychological stressors in your life. Indicate the extent to which you agree or disagree with the statement on a scale of 1 to 5 where 1 = strongly disagree (SD), 2 = disagree (D), 3 = Neutral (N), 4 = Agree (A) and 5 = Strongly Agree (SA)

Statement	SD	D	N	A	SA
I am always anxious when dealing anticipating various tasks					
I feel a lot bored with daily college routine					
I do not see the value of completing my course at the college					
I feel isolated from fundamental decisions in my life					
I do not have the right motivation to continue with my college life					

SECTION D: PHYSIOLOGICAL STRESSORS

The following statements relate to instances and reactions to physiological stressors in your life. Indicate the extent to which you agree or disagree with the statement on a scale of 1 to 5 where 1 = strongly disagree (SD), 2 = disagree (D), 3 = Neutral (N), 4 = Agree (A) and 5 = Strongly Agree (SA)

Statement	SD	D	N	A	SA
I sweat a lot when faced with a problem in college					
I feel stomach pains when I am unable to complete my tasks in time					
During stressful situations in college, I experience dry skin and rushes.					
I frequently experience exhaustion and fatigue due to challenges in college					
Whenever I am not able to accomplish tasks in college, I have a nauseating feeling					

SECTION D: SITUATIONAL STRESSORS

The following statements relate to reactions to situational stressors in your life.

Indicate the extent to which you agree or disagree with the statement on a scale of 1 to

5 where 1 = strongly disagree (SD), 2 = disagree (D), 3 = Neutral (N), 4 = Agree (A)

and 5 = Strongly Agree (SA)

Statement	SD	D	N	A	SA
I feel stressed when I cannot obtain my course requirements.					
I feel terribly low when I fail in my course work					
When I find myself in a situation where I must decide between class work and leisure, I always feel stressed.					
The moment my privileges are withdrawn from me in college always weigh down on me.					
I am always stressed when I cannot read due to power blackout while in college.					

SECTION D: COPING MECHANISMS

The following statements relate to coping mechanisms you employ when faced with different stressors in your life. Indicate the extent to which you agree or disagree with the statement on a scale of 1 to 5 where 1 = strongly disagree (SD), 2 = disagree (D), 3 = Neutral (N), 4 = Agree (A) and 5 = Strongly Agree (SA)

		When faced with stressful situation I always....	SD	D	N	A	SA
1	a	Stand my ground and fight for what I want					
	b	Try to get the person responsible to change his or her mind					
	c	Express anger to the person(s) who caused the problem					
2	a	Make light of situation; refuse to get too serious about it					
	b	Go on as if nothing has happened					
	c	Don't let it get to me; refuse to think too much about it					
3	a	Try to keep my feelings to myself					
	b	Keep others from knowing how bad things are					
	c	Try not to burn my bridges, but leave things open somewhat					
4	a	Talked to someone to find out more about the situation					
	b	Talk to someone who could do something concrete about the problem					
	c	Ask a relative or friend I respected for advice					
5	a	Criticize or lecture myself					
	b	Realize I brought the problem on myself					
	c	Make a promise to myself that things would be different next time					
6	a	Wish that the situation would go away or just be over with					
	b	Hope a miracle would happen					
	c	Have fantasies or wishes about how things might turn out					
7	a	Know what has to be done so I doubled my efforts to make things work					
	b	I make a plan of action and follow it					
	c	Just concentrate on what I had to do next – the next step					
8	a	Change or grow as a person in a good way					
	b	Come out of the experience better than when I went in					
	c	Find new faith					
	d	Pray					

Adopted from **WAYS OF COPING** as designed by Lazarus and Folkman (University of California, San Francisco)

Thank you for your help!