# Challenges faced by Women in Pursuing Higher Education, a Case Study of Takoradi Polytechnic and Holy Child College of Education, Takoradi 

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#### Abstract

This study was undertaken to ascertain the challenges women face in pursuing higher education with particular references to Takoradi Polytechnic and Holy Child College of Education. The target population consisted of all women pursuing tertiary programmes and women administrators in both institutions. The accessible population was made up of selected women offering different programmes of study and selected women administrators. Purposive sampling technique was used to select one hundred and forty students ( seventy from each institution ) whiles the simple random technique was used to select ten women administrators for the study (Five from each institution ). In all, the total sample size used was one hundred and fifty (150). The main research instruments used in gathering data were questionnaire and interview guide. The study was guided by four research questions. The study revealed that Women pursuing higher studies are faced with a number of challenges but not all of them have impacts on their studies. Four of the challenges which impacts negatively on their studies include: Lack of proper time management; Balancing marital work with academic work; Lack of financial support and Poor learning environment at home


Key words: African feminism, challenges, motherhood, higher education

### 1.0 Introduction

The United Nations' Universal Declaration of Human Rights, Article 26, states categorically that everyone has the right to education (UNESCO, 1998).This means both boys and girls as well as men and women all over the world should be given equal opportunities to attend school especially from the Basic level to the tertiary level. Again, the United Nations' third goal of the Millennium Development goals aims at promoting gender equality and women empowerment (WHO, 2012).
Much as many countries including Ghana are trying to attain these goals, there are however serious challenges confronting female education. Female dropout from school in any country is a great concern for government. Despite many policies and strategies developed to enhance a smooth transition rate in school there are still some students who withdraw from school prematurely even at the tertiary level in Ghana.
Based on the above background, it can be said that not many women as compared to men get enrolled in higher institutions of learning such as the Universities and others. The few who get enrolled have to battle it out strongly against challenges they face in their studies.
Education is believed to provide knowledge and resources that hold potentials for economic empowerment for better livelihood and social development. For this reason access to education has been the prime objective of everyone. This also explains why education is seen as a fundamental human right. According to Mbagwu and Ekwelum (2006), the increased need for higher education was first expressed during the oil boom era of the 1970s in Nigeria which led to the establishment of many universities in the country. Interest in continuing higher education or part time programme is accentuated by the desire to acquire knowledge, skills and values that would enable recipient cope with every day changes in the environment or social milieu in which the individual finds himself or herself.
The goal of establishing continuing higher education according to Eldered and Johnson cited in Kazeem (1998), includes the provision of an alternative form of higher education. According to Egunyomi (2009), higher continuing education seeks to build highly individualized and flexible programmes of learning and makes use of largely untapped resources for teaching and learning. It moves towards a new faith in the student and his capacity for learning on his own, while at the same time, providing close and continuing contact between the students and teacher.
Thus, higher education can be viewed as a means of acquiring knowledge that will enable the individual keep up with the rapid social, cultural, economic, political, industrial and technological changes taking place in the environment in which the individual finds himself (Kazeem, 1998; Olomukoro, 2005). This type of education is aimed at remedying the deficiencies which are multiplied daily because of advancement in every aspect of
human existence. In the same vein, Omoruyi and Omiunu (2006), observed that education is geared towards ensuring the continued relevance of the individuals in the society, the provision or access to education for all citizens. It is geared towards meeting the need of individual who must seek to update his knowledge and feel he needs the education for his cultural and personal development. Thus, the idea of continuing higher education is to provide formal instruction to a large group of people who are generally more matured than students who are regular in colleges and whose studies are somewhat irregular and held at unconventional times and places (Kazeem, 1988; Egunyomi, 2001).
However, mass involvement of women in continuing higher education is a recent development. Before the turn of the twentieth century, only a handful or few women could gain access to education (Osunde and Omoruyi, 2003). The number of illiterate women was subsequently increasing since they had no access to education or sent to school. This was because at the time, women were victim of all sort of cultural and social constraints.
They were subjected to all forms of discrimination and marginalization by the existing cultural and social practices in the society, especially in traditional African culture. They were denied access to education at the expense of their most fortunate brothers who were most preferred. Recent global events led to a shift in the marginalization of women.
There is evidence of an increase in the number of women pursuing meaningful educational programme at all levels both in the formal and non-formal education settings. This is due principally to the realization and recognition in contemporary times that women constitute a great asset in nation building and so, increasing women access to education will enable them develop their rich human potential with which they are endowed by nature and maximize their contributions to nation building. Besides, as major home managers, having access to further education, will ensue better child care, nutrition, smooth family norms and a better learning climate on a continuous basis. These developments have enhanced the chances of many women to pursue further education up to university level. This has been accentuated by the development of women's movement or feminism involving all those organizations, structures and network organized around women's concerns. They include clubs, friendship societies, associations, philanthropic organizations, non-governmental organizations (NGOs) that have been vigorously involved in addressing women and their issues. They have been instrumental in pursuing a better deal for women in terms of enhanced access to education for them.
In addition, changing career expectation, obsolesce of ideas, changing technologies coupled with knowledge exploitation and increasing awareness regarding quality of life have also helped to fuel interest and desire for further education up to University level. Women's participation in higher education or interest in seeking further higher education is seen as a means of ensuring career enhancement, personal enrichment and a medium of transformation.
The mounting interest of women in further education in the form of continuing education must be sustained and nurtured. This will enable them maximize the benefits of participating in such programme. This by implication means that efforts must be made to identify any major challenges they are likely to encounter in the process and evolve measures aimed at mitigating them or institute a measure that can help them overcome the challenges. This constitutes the major focus of this study.

### 1.1 Statement of the problem

Women's involvement in higher education or their interest in pursuing further education cannot be without challenges. In spite of the fact that there has been a remarkable increase in the participation of young girls and married women in educational pursuit and had continued to exhibit their desire or yearning for higher education, their efforts have continued to be limited by social norms and dictates (Marim and Greenberger cited in Kazeem 1998; Osunde and Omoruyi 2003). Studies according to the authors have also shown that the poor socioeconomic status of women has a relatively greater effect on the educational aspiration or desire to seek further education. Therefore, women who enlist in educational programme are daily confronted with challenges that tend to undermine their efforts. The increasing interest in women education and its importance to nation building and development of individual woman demand that the challenges they face be exploited and identified with a view to helping to evolve measures that would enable women deal with them.
In this regard, this study seeks to make its contribution by examining the challenges women face in continuing higher education with particular reference to Takoradi Polytechnic and Holy Child College of Education, Takoradi, the implications it has on their academic performance and also how to deal with the challenges

### 1.2 Objectives of the study

The study was aimed at attaining the following specific objectives:

1. To find out the kind of challenges faced by women in higher education
2. To assess how the challenges women face in higher education impact negatively or positively on their academic performance
3. To determine the extent to which women in higher education are able to complete their programmes of study

### 1.3 Research questions

The following research questions guided the study:

1. What are the major challenges confronting women in higher education?
2. To what extent do the challenges faced by women in higher education impact negatively or positively on their academic performance?
3. To what extent are women in higher education able to complete their programmes of study?

### 2.0 Methodology

The descriptive design was used. Descriptive design deals with phenomena and reports the way things are. It involves data collection in order to test hypotheses or answer research questions concerning current status of the subject of the study. It describes situations as they naturally exist. According to Mugenda and Mugenda, 1999), Descriptive survey research design is most appropriate when the purpose of study is to create a detailed description of an issue. It describes the nature of existing conditions and to identify standards against which existing conditions can be compared and also to determine the relationships that exist between specific events. According to McMillan (2000), descriptive survey designs are used to collect data in order to answer questions concerning the current status of the subjects being studied. Further to this the purpose of descriptive survey design is to observe, describe and document aspect of a situation as it naturally occurs (Osuala, 2001).
The target population for the study consisted of all women pursuing tertiary programmes and women administrators in both Takoradi Polytechnic and Holy Child College of Education, Takoradi. According to Mugenda and Mugenda (1999) a target population is that population which the researcher wants to generalize results. The accessible population for the study was however made up of selected women offering different programmes of study and some women in administrative capacities. The purposive sampling technique was employed to sample out the students-respondents. Whiles simple random sampling was used to select women in administration. The total sample size used was 150 consisting of 140 students ( 70 from each institution ) and 10 administrators ( 5 from each institution ).
Questionnaire and Interview Guide were the main instruments used for the study. Both open-ended and closed ended questions were used. Questionnaires were used because it is one of the reliable ways of getting information from people. Again, questionnaires are useful instruments of collecting the primary data since the respondents can read and then give responses to each item and they can reach a large number of subjects. Interview was used in order to confirm peoples' responses to the questionnaires.

### 3.0 Results and discussions

### 3.1 Research question one

What are the major challenges confronting women in higher education?
Respondents were asked to provide the various challenges women face in their studies at the Polytechnic. The responses are represented in Table 1
Table: 1 Challenges faced by women in Higher Education

| Challenges | SD <br> $(\%)$ | D <br>  | $\left.\begin{array}{l}\text { A }\end{array}\right)$ | SA $(\%$ <br> $)$ |
| :--- | :--- | :--- | :--- | :--- |
| 1. Problem of managing time | 8.0 | 14.7 | 69.3 | 8.0 |
| 2. Learning environment at home not conducive for studies | 0.7 | 2.7 | 62.0 | 34.7 |
| 3. Discouragement from spouse/fiancé | 13.3 | 79.3 | 6.0 | 1.3 |
| 4. Discouragement from employer | 2.0 | 76.7 | 20.7 | 0.7 |
| 5. Sexual harassment from lecturers | 4.7 | 82.0 | 13.3 | - |
| 6. Problem of combining marriage and schooling | 10.7 | 55.3 | 32.0 | 2.0 |
| 7.Inability to cope with serious intellectual work | 16.7 | 83.3 | - | - |

## Source: Field survey, 2014

Table 1 portrays 7 major challenges faced by women in higher education as given by the respondents for the study. In all the challenges respondents indicated the extent to which they agree or disagree with them as being challenges. Item 1 is about the problem of managing time for studies. Responding, $69.3 \%$ of the target population admitted that time management is indeed a big problem. They indicated that women have a lot of things to do at home so dividing their time in such a way that they can also study has been a challenge to them. $8 \%$ of them strongly agreed with the statement whiles, $14.7 \%$ and $8.0 \%$ disagreed and strongly disagreed respectively.
Item 2 states "Learning environment at home not conducive for studies". Majority of the respondents ( $62.0 \%$ ) selected "Agree" to the statement, $34.7 \%$ selected "Strogly Agree" whiles $2.7 \%$ and $0.7 \%$ chose "Disagree" and "Agree" respectively. The trend of the responses indicates that for most women in higher studies, the home environment is not good for learning. In the home there may be so many distracters which may affects concentration on studies. Married women for example have to contend with their children; preparing them for school, preparing meals and also attending to their husbands. Single women may not have these problems but
may not be motivated enough by the home environment which makes sleeping, relaxation and watching television rather a smart choice.
Item 3 focuses on the problem of discouragement from spouses or fiancés. $79.3 \%$ of the respondents selected "Disagree", $13.3 \%$ selected "Strongly Disagree", $6 \%$ chose "Agree" whiles only $1.3 \%$ also chose "Strongly Agree". From the statistics an overwhelming majority of the target population completely disagreed with the statement. This means the statement is not a pressing challenge to the students. The total disagreement expressed by the respondents suggest that spouses and fiancés would rather encourage their partners to study instead of discouraging them.
Responses to item 4 followed almost the same pattern as item 3. This is so because majority of the respondents ( $78.7 \%$ ) rejected the statement as being a challenge as against $21.3 \%$ who agreed. Overhere, eventhough majority disagreed with the challenge, the number of respondents who disagreed cannot just be easily ignored. It is an indication that some employers do certain things to discourage their employees from pursuing further studies.
Table 1 also reveals that sexual harassment is only a challenge to only $13.3 \%$ of the population. The rest of the entire respondents constituting a whopping $86.7 \%$ totally rejected sexual harassment as being a challenge. In other words, sexual harassment does not have negative effect on their academic pursuit. Item 6 deals with the problem of combining marriage and schooling. In responding to the statement, $55.3 \%$ of the respondents selected "Disagree", $10.7 \%$ selected " Strongly Disagree" whiles $32.0 \%$ and $2.0 \%$ selected " Agree" and "Strongly Agree" respectively. The results is clear that most of the respondents do not consider marriage as an impediment to further studies. Details of the marital status responses as captured in Table 4.4 confirms the position chosen. It gives out the percentage of married women pursuing tertiary programmes as $65.3 \%$. Again if spouses or fiancés do provide some form of motivation for their wives then marriage would not be a problem when combined with education. The inference that can be drawn from the responses to item 3 gives an affirmative conclusion though indirectly that most of the married women who constituted the target population for this study do not consider their husbands as a source of discouragement.
Item 7 states " Inability to cope with serious intellectual work". None of the respondents selected "Agree" or "Strongly disagree" to the statement. All of them disagreed, $83.3 \%$ chose "Disagree". The result clearly refutes the perception that women are not as intelligent as men. They have strong intellectual capacities and hence can cope with serious intellectual work.
The general conclusion based on the responses to the issues raised in Table 1 were that out of the 7 issues raised as posing challenges to the academic pursuits of women in higher education with particular reference to Takoradi Polytechnic and Holy Child College of Education, only 2 of them were accepted as real challenges. Five were not accepted as challenges to a high extent. Items one and two were accepted as challenges, whiles items 3-7 were rejected as challenges.
The findings disclosed above are supported by the outcome of a study conducted in Ghana by Kyei (2014) in which he alluded to certain issues as being barriers to women's pursuit for higher studies in Ghana. According to him the issues include: Women's traditional responsibilities in the home and time burdens and what he described as 'social environment barriers'. The 'social environment barriers' has to do with the learning environment at home by which most of the respondents described as not conducive for studies. In another development, Egenti and Omuruyi ( 2011 ) also confirmed some of the views expressed by the study participants especially with regards to time constraints and marital problems at home. They however referred to them as challenges while Kyei (2014 called them barriers)

### 3.2 Research question 2

To what extent do challenges faced by women in higher education impact negatively or positively on their academic performance?
Table 2: Impacts of challenges on academic work

| Item | SD | D | A | SA |
| :---: | :---: | :---: | :---: | :---: |
| 1. Time constraints affects my studies | 0.7 | 3.3 | 64.0 | 32.0 |
| 2. Proper planning of my time enhances my studies | - | - | 61.3 | 38.7 |
| 3. Proper learning environment at home affects my performance | - | - | 65.3 | 34.7 |
| 4. Discouragement from spouse/ fiancé compels me to stop my studies | 14.0 | 76.0 | 10.0 | - |
| 5. Discouragement from my employer affects my concentration | 7.3 | 80.7 | 12.0 | - |
| 6. Sexual harassment from some lecturers affects my concentration | 6.7 | 76.0 | 17.3 | - |
| 7. Marital problems at home affects my studies | 2.7 | 26.0 | 68.7 | 2.7 |
| 8. Combining marriage and schooling affects my concentration | 6.0 | 68.7 | 25.3 | - |

## Source: Field survey, 2014

Research question 2 sought to find out how the challenges encountered by women in higher education impacts negatively or positively on their academic work. Respondents were therefore asked to indicate whether they agree or disagree with the purported challenge. Four scales of measurement used were: SD-Strongly Disagree, D-Disagree, A-Agree and SA-Strongly Agree.
The first item which touched on the fact that time constraints affects one's studies received an overwhelming affirmative responses. Only $4.0 \%$ cumulatively disagreed and strongly disagreed to the statement ( $\mathrm{D}=3.3, \mathrm{SD}=$ 0.7 ) whiles a whopping $96 \%$ cumulatively agreed and strongly agreed to the statement ( $A=64.0, \mathrm{SA}=32.0$ ). The implication is clear. Respondents are constrained by time very well and this time constraints have negative impacts on their studies.
The second statement from Table 6 which sought to find out whether proper planning of one's time enhances studies also received an overwheliming affirmative responses. None of the respondents neither disagreed nor strongly disagreed. All of them toed the same direction; Agree $=61.3 \%$, $\mathrm{SA}=38.7 \%$. So in effect, all the respondents were of the view that time management is very important factor which could enhance the academic work of women in higher education. Item 3 raises the issue of proper learning environment at home promoting academic work. This statement is a truism of which all the respondents attested to it. All things being equal, if the home environment is not conducive for studies, academic work will be seriously affected. Conversely, if conditions at home are learner friendly, students can take advantage and make the best out of it. From the responses, gleaned, as per the statement, $55.3 \%$ selected "Agree" with $34.7 \%$ selecting "Strongly Agree". No respondent disagreed.
Item 4 seeks to find out whether discouragement from spouses/fiancés compels the respondents from stopping schooling. The responses were unanimously against the statement ( $\mathrm{D}=76.0, \mathrm{SD}=14.0 \%$ ). Only $10 \%$ selected "Agree". In another development respondents also rejected item 5 which sought to find out whether discouragement from employers affects one's academic concentration. In all, $80.7 \%$ selected 'Disagree", $7.3 \%$ chose "Srongly Disagree" whiles $12 \%$ also chose "Agree". None of them selected "Strongly Agree". This trend of responses seem to harmonize with the views expressed by the same respondents in Table 5. With the exception of item 7 which was upheld as having got an impact, items 6 and 8 were all rejected by the respondents as having no real impact on their studies. Item 6 sought to find out whether sexual harassment from some lecturers affects their concentrations. $76.0 \%$ and $6.7 \%$ Disagreed and strongly disagreed respectively. Whiles $17.3 \%$ agreed. On issue of whether marital problems at home affects academic work, the responses were largely in affirmative. $68.7 \%$ agreed to the statement, $2.7 \%$ strongly agreed and another 2.7 strongly disagreed, but $26.0 \%$ also disagreed with the statement. Even though marital issues and problems at home were not collectively seen by respondents as a challenge in Table 1, their purported impact on academic work is hereby acknowledged by the responses in Table 2
Respondents did not consider marriage and schooling as having any impact on their academic concentration. This is so because many of them disagreed with the statement. More than $60 \%(68.7 \%)$ selected " Disagree" with $6.0 \%$ going for "Strongly Disagree". On the other hand, $25.3 \%$ however, agreed that combining marriage and schooling affect their concentration. Marriage is a full time business of its own which has its own intricacies. For a married woman to be able to focus on her studies she needs to play her roles very well as a wife in order not to incur the displeasure of her husband. The understanding on the part of the husbands is also required to help the women have the peace of mind to focus on her studies.
Based on the trend of responses as given by Table 4.6, it can be concluded that out of the 8 purported challenges listed, majority of the respondents agreed that only 3 of them have real impacts on their studies. The rest of them even though are acknowledged as challenges but do not have impact. Concerning the impacts of the challenges on the women students as discussed above, Iro-Idoro, Aluko and Ayodele (2014) described them as 'debilitating' challenges which can result in most of them abandoning their studies. This means the challenges are real threats to the ability of the women to complete their higher studies if not checked.

### 3.3 Analysis of data gleaned by the use of Interview Guide

Interviews were conducted for ten (10) women administrators in Holy Child College of Education and Takoradi polytechnic to ascertain their views on issues related to the challenges women in general face when they pursue further studies in their specialized areas. The interview covered six major issues namely: Demographic information, Challenges, balancing academic work with marital life, motivation for further studies, source of sponsorship for studies completion of programme of study and suggested ways of helping women to overcome the challenges they face. Research question 3 was specifically answered by the interview data. Research question 3 is based on the extent to which women in higher education are able to complete their programme of study. The names found in Table 3 are pseudonyms and not the real names of the interviewees.

Table: 3 Demographic information of interview participants
\(\left.$$
\begin{array}{lllll}\hline \text { Pseudonym } & \begin{array}{l}\text { Age of } \\
\text { participants }\end{array} & \begin{array}{l}\text { Marital } \\
\text { status }\end{array} & \begin{array}{l}\text { Job } \\
\text { position }\end{array} & \begin{array}{l}\text { Highest } \\
\text { qualification }\end{array} \\
\hline \text { Adjoa } & 48 & \text { Married } & \text { Librarian } & 1^{\text {st }} \text { degree } \\
\text { Mavis } & 36 & \text { Single } & \text { Account clerk } & 1^{\text {st }} \text { degree } \\
\text { Millicent } & 54 & \text { Divorce } & \begin{array}{l}\text { HOD-Arts } \\
\text { culture }\end{array}
$$ \& and <br>

MSc\end{array}\right]\)| Domestic bursar |
| :--- |$\quad$| 1st degree |
| :--- |
| Dinah |

## Source: Field survey, 2014

From Table 3, participants represented a variety of educational backgrounds with at least a first degree. Six participants had various types of masters degree; one M.phil, one MBA, and four Msc. Apart from Philomena who had her PhD, the rest of the four ( Adjoa, Mavis, Dinah and Lydia) were first degree holders ( Bachelors ). Eight of the ten participants were married, one divorcee and one single. Table 4.7 also shows that Millicent was the oldest participant, followed by Philomena and Lydia who had 49 years each. Adjoa was 48 whiles Esi, Henrietta, Eva, Kafui, and Mavis were 47, 45, 40, 37 and 36 years respectively. Dinah was the youngest participant (35). All the ten participants were selected for the interview because they occupy various administrative positions in both the Polytechnic and the College.

### 3.4 Challenges

The first major issue focuses on the kind of challenges women face in their attempt to pursue higher studies. The interviewees spoke about so many challenges. One of them Adjoa said "Money is my worry, my husband is not employed now and I do everything for the household". Mavis on her part said "My biggest headache is combining house work with academic work". Millicent did not mince words at all when she blamed the society for looking down upon women. According to her, some of her friends who know her very well often ask her "what are you going to school again for after all your husband has enough money". Infact all the respondents raised the issue of money as being a major challenge to their academic pursuits. Other challenges raised by some of the interviewees include; combining housework with academic work, leaving the family home for school and not having enough time to study at home.

### 3.5 Balancing academic work with marital life

Balancing academic work with marital happened to be one of the thematic issues the interviews covered. The respondents came out with many interesting answers. According to Millicent, she temporary employed a house help to assist in the household chores, whiles she attended to other issues including her studies. Adjoa, Millicent and Dinah gave the same response to the question when they indicated that to enable them concentrate a little on their academic work, they sometimes requested for assistance from their mothers who readily provided. Dinah said "my mother takes care of my 2 year boy for me whiles I go to school". Others, such as Henrietta, opined that her mother in -law willingly came to help her. On her part, Philomena disclosed that " I convinced my husband to take up household chores in order for me to concentrate on my academic work". However, Eva and Adjoa explained that they try to apportion their time but "it is not easy at all".

### 3.6 Motivation for further studies

The issue of motivation centred on three basic questions: did your spouse encourage you to do higher studies? What form of support were you given by your spouse during your studies? And what motivated you to pursue further studies?. Responding to the first question, apart from 2 respondents who answered No, the rest of the 8 respondents all said Yes to the question. With regards to the second question, Esi and Lydia categorically stated "No support". However, Philomena, and Mavis explained that they get financial supports from their spouses. In the words of Mavis " He pays all my fees and always encourage me to learn". The rest of the respondents also disclosed that their husbands support them by offering to take up most of the household chores. The third question which sought to find out about what motivated them to pursues higher studies yielded varieties of responses; Eva and Adjoa said they were motivated by their personal ambitions and visions, Kafui on her part indicated that she also want to get to the highest level in education. According to Henrietta, "The world is
changing so I cannot stay at one place hence the motivation to go to school". Responding to the question, Dinah also indicated that " I admire women in higher positions" whiles Lydia on her part said she would like to be an independent woman who will not rely solely on a man. The others related to motivation from siblings and family members.

### 3.7 Source of sponsorship for studies

Respondents were asked to indicate their source(s) of sponsorship for further studies. Four (4) of them mentioned loans from banks as their major source of sponsorship. Another four indicated personal savings and support from parents whiles the last two mentioned their husbands as their main source of finance. These responses confirm what the students gave when the same question was put to them. This underscores the point that when women are empowered financially they can do better in terms of educating themselves to the higher level.

### 3.8 Research question 3

To what extent are women in higher education able to complete their programmes of study?

### 3.9 Completion of programme of study

Three questions based on the completion of programme of study were posed to respondents. The first question sought to find out whether women who pursue higher studies generally are able to complete. Responding, all but one of the respondents answered in the negative. Explaining why she answered in that direction, Kafui said most women who attempt to do further studies drop out eventually due to mainly financial problems. As she puts it, " Some women cannot pursue further studies not because of low intelligent but because of lack of financial support"
Respondents were again asked to indicate whether one's ability to complete higher studies is linked to a regular and reliable source of income. Interestingly, all the respondents answered in the affirmative. None of them decided to go for the option 'No'. What it means is that without money it will be very difficult for someone pursuing higher studies to be able to complete. So for women to successfully go through higher education they need financial support from their spouses, friends, well wishers, NGO's and the government through the banks in the form of credit facilities. The overwhelming expression of views by the respondents in this direction indicates a very strong relationship between the variables; Higher education and Money. Adjoa said if you are woman and you don't have a dependable source of money to help you complete your studies, you better take a male friend who is well to do and who is willing to help you financially. Corroborating Adjoa's views, Mavis remarked that " you can go for loans from the banks but how sustainable will it be if one is not into any gainful employment". According to her having a friend to help is a sure option apart from the banks. Philomena, Esi, Lydia and Dinah were of the same opinion. They however, quickly added that scholarship schemes should be provided for women to enable them access and complete higher education to offset the imbalance in favour of men.
Item 3 sought to find out from the respondents whether it ever crossed their mind to abandon their course of studies because of some challenges they encountered. Responding, 7 of them admitted that they were compelled to back out of their programme of studies at one point or the other. Henrietta said she nearly stopped schooling because she became the odd one among her religious friends who perpetually gossiped about her educational ambition in quiet an unfavourable terms. According to her she did not have any source of inspiration or motivation from her religion. They rather wished she had stopped but they could also not tell her directly. Millicent, a divorcee said when she was in school, she was married and that she got divorced not long ago. In her opinion, though the husband was not gainfully employed she was really her backbone. Millicent said whiles she was in school pursuing higher education, hardly a week passed by without her deciding not to abandon the programme. She had all the motivation from the husband but some how found the Accounting programme to be very difficult so decided to stop schooling. Evaon her part also admitted ever having such a thought but said she never entertained the thought. Mavis, Kafui, Philomena and Lydia all expressed the same opinion. But they all explained that inspite of those thoughts they managed to complete. They were able to go through with determination. Three of the respondents who disagreed with the question however admitted that it was not all rosy for them in school.

### 3.10 Overcoming the challenges women face

Women in administrative capacities suggested a number of measures which could go a long way to help women in higher education overcome their challenges. The major recommendations made include the following:

1. Government to provide scholarship schemes exclusively for women who want to pursue higher studies
2. Society should develop positive attitudes towards women and treat them well
3. Spouses should encourage their wives and motivate them to aspire higher
4. Self determination on the part of women to climb the educational ladder
5. Credit facilities should be made available to women who wants to pursue further studies after secondary education
6. Women in employment should be supported financially by their employees
7. Women should do family planning and consequently space out birth rate to enable them go through higher education.

### 4.0 Conclusion and recommendations

Women pursuing higher studies are faced with a number of challenges but not all of them have impacts on their studies. Four of the challenges have been empirically proven as having serious repercussions on their learning. These are:
a. Lack of proper time management
b. Balancing marital work with academic work.
c. Lack of financial support
d. Poor learning environment at home

Again, women pursuing higher studies are able to go through successfully regardless of the challenges they face. Finally, there is a significant relationship between women's socio-economic status and their ability to complete higher studies with special reference to Takoradi Polytechnic and Holy Child College of Education, Takoradi. Based on the findings and the conclusions drawn from the study, the following recommendations are made:

1. The study revealed that inadequate financial support base is a major worry to women pursuing higher education. It is recommended to the government specifically, the Ministries of Education, Gender and Children's affairs to empower women financially by helping them to access credit facilities from the banks.
2. It was found that time constraints was a major problem confronting women. It is recommended to women themselves who pursue higher studies to consider time management as a priority so as to rightly apportion their time effectively for studies.
3. The study revealed that balancing academic work with marital life is a difficult task for women. It is recommended that men should support their spouses by undertaking some of their responsibilities at home and also motivate them financially.
4. It is recommended that women should have a regular, discernible and a highly reliable source of income or financial support before enrolling to do higher studies at the Polytechnic or the University. This will forestall the likely incidence of a drop out or non completion in the event of not getting regular financial support.

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