

UNIVERSITY OF CAPE COAST

FACTORS THAT AFFECT FEMALE PARTICIPATION TO TERTIARY  
EDUCATION: A CASE STUDY OF ODOMPO AND AYELDO  
COMMUNITIES

GIFTY DAWSON-AMOAH

2015

UNIVERSITY OF CAPE COAST

FACTORS THAT AFFECT FEMALE PARTICIPATION TO TERTIARY  
EDUCATION: A CASE STUDY OF ODOMPO AND AYELDO  
COMMUNITIES

BY

GIFTY DAWSON-AMOAH

This thesis submitted to the Institute for Educational Planning and Administration of the Faculty of Education, University of Cape Coast, in partial fulfilment of the requirements for award of Master of Philosophy Degree in Administration in Higher Education.

JANUARY 2015

## DECLARATION

### Candidate's Declaration

*I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.*

Candidate's Signature: ..... Date: .....

Name: Gifty Dawson-Amoah

### Supervisors' Declaration

*We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.*

Principal Supervisor's Signature: ..... Date: .....

Name: Dr. Rosemary Bosu

Co-supervisor's Signature: ..... Date: .....

Name: Dr. Janet Koomson

## ABSTRACT

The purpose of the study was to investigate the factors that impede female access and participation in tertiary education, focusing on Odompo and Ayeldo communities in the Abura Asebu Kwamankese (AAK) District of the Central Region. Specifically, the study examined the socio-cultural, school related and economic factors that impede females' access to and participation towards education at the tertiary levels. The perception citizens have towards female access to and participation in tertiary education was also examined.

The study was a case study with a sample of 33. Since the total number of respondents in the two communities was unknown, the snowball sampling technique was used to select the SHS graduates and their parents. However, the purposive sampling procedure was used to select chiefs, assemblymen and the staff of GES. The data were collected using a semi-structured interview guide and analysed qualitatively. However, frequency and percentage were used to analyse the closed-ended items.

The findings from the study show that lack of proper education on the essence of educating females is a major problem hindering the accessibility and participation of females in tertiary education. Furthermore, parents' negative perception and attitude toward female education also hindered female access and participation in tertiary education. It is therefore, recommended that non-governmental organisations, religious groups, government through the district should organise periodic education and seminars to enlighten people of the two communities on the importance of educating the girl-child up to the tertiary level. Also, women role models should occasionally visit the

communities to meet women groups and boost their morale to enhance the idea of educating the girl-child up to the tertiary level of education.

## ACKNOWLEDGEMENTS

The success of this thesis is due to the help, encouragement and support I got from many people. I am greatly indebted to all of them. First, I would like to express my gratitude to Dr. Rosemary Bosu, my principal supervisor, for making constructive criticisms and invaluable suggestions that have made it possible for this work to be completed. Mum I say thank you and may your doors always be open to all.

Secondly, I am deeply indebted to Dr. Janet Koomson, my co-supervisor for her patience, interest and invaluable contributions in reading and correcting this thesis. Thirdly, my heartfelt gratitude goes to Dr. Albert Dare for his immense contributions in the form of suggestions, constructive criticisms, and furthermore spending part of his limited time to edit this work. I am equally indebted to the following people who contributed in diverse ways to make the completion of this thesis a reality: Mrs. Rebecca Nhyira Bedford, Mrs Bernice Ohene, Mr. Kwame Acheampong, Madam Nora Afful, Prof Ganu and Prof. Josephine Ganu.

I would like to register my sincerest appreciation to my children, for their understanding of my absence from the house to campus most of the time to attend lectures and other issues related to my research work. Also, my profound thanks and appreciation goes to the chiefs and elders of Odompo and Ayeldo communities for their support. Finally, I wish to thank my colleagues, family and friends for their support, especially, Cynthia Tetteh.

## **DEDICATION**

To my husband and T. B. Joshua.

## TABLE OF CONTENTS

	Page
DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	iv
DEDICATION	vi
LIST OF TABLES	ix
LIST OF FIGURE	x
CHAPTER	
ONE INTRODUCTION	1
Background to the Study	1
Statement of the Problem	5
Purpose of the Study	7
Research Questions	7
Significance of the Study	7
Delimitation of the Study	8
Limitations of the Study	9
Organisation of the Rest of the Study	10
TWO REVIEW OF RELATED LITERATURE	11
Theoretical Framework	11
Female Education and Development	18
Access and Participation in Tertiary Education	19
Gender Disparity in Education	26
Factors Affecting Female Access and Participation in Education	31



Socio-cultural factors and female participation in tertiary education	31
Economic Factors Affecting Access and Participation in Tertiary Education	38
Political and Institutional Policy Practices Affecting Female Access and Participation in Education	45
School-related Factors Affecting Female Participation in Tertiary Education	47
Challenges Females Encounter in Their Quest for Tertiary Education	51
Parental Educational Background and Female Education	52
Effect of Teenage Pregnancy and Early Marriage on Female Participation to Tertiary Education	54
Barriers to Girls' Enrolment, Retention and Learning Achievement	57
Conceptual Framework	61
Summary of the Literature Reviewed	63
<b>THREE METHODOLOGY</b>	<b>64</b>
Study Area	64
Research Design	65
Population	66
Sample and Sampling Procedure	66
Instrument	69
Validity of the Instrument	70
Ethical Considerations	71

	Data Collection Procedure	72
	Data Analysis	73
FOUR	RESULTS AND DISCUSSION	75
	Background Characteristics of the Respondents	75
	Socio-Cultural Factors that Affect Females' Participation to Tertiary Education in Odompo and Ayeldo Communities	79
	School Related Factors and Females' Participation to Tertiary Education	88
	Economic Factors that affect Females' Participation to Tertiary Education	95
	Citizens of Odompo and Ayeldo Communities Views on Female Participation to Tertiary Education	98
FIVE	SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	105
	Summary of the Study	105
	Key Findings	106
	Conclusions	112
	Recommendations	113
	Suggestions for Further Study	115
	REFERENCES	116
	APPENDIX	132
	INTERVIEW GUIDE FOR RESPONDENTS	133

## LIST OF TABLES

Table		Page
1	Current and Projected Population for Ayeldo and Odompo Communities	65
2	Distribution of Respondents Category by Gender	76
3	Age Distribution of Respondents by Gender	77
4	Distribution of Respondents Category by their Highest Level of Education	78

## LIST OF FIGURE

Figure		Page
1	Conceptual framework for examining the factors affecting female access and participation in tertiary education	61

## **CHAPTER ONE**

### **INTRODUCTION**

#### **Background to the Study**

Education plays an important role in the socio-economic development of a nation. Often, governments commit huge investments to education projects and programme in order to realise its intended benefits. Throughout the world, people look up to education as a conduit to achieve sustainable change and development. Education contributes to the development of analytical mind and reasoning powers in the individual which helps him or her to build up a sense of confidence, self-esteem and self-respect. Anderson (1992, p. 8) states that “in today’s world, a child who is not educated is disadvantaged in terms of income, health and opportunity. In coming years, a society that does not educate its children will be disabled in terms of the economic productivity and social welfare of its people.

Female education has significant implications for maternal and child welfare development. Educating girls contributes to lower maternal and infant mortality and reduced fertility rates (Awumbila, 2001). Studies have shown that one year of a mother’s education could contribute to a decrease of nine percent in under-five mortality (Anamuah-Mensah, 2000, p. 4). According to Anamuah-Mensah (2000), there is a positive relationship between female education and improved household incomes and nourishment. Education is seen as one single

important contributor to national economic growth, self-sufficiency and cultural reawakening of a people (Abosi & Brookman-Amisshah, 2002; Ahmed & Ahmed, 2002; Takyi & Addai, 2002; World Bank, 2001). Banbeis (2003) added that education of women enables them to better manage their households, to apply improved hygiene and nutrition practices and effectively utilise available health services.

Research has conclusively linked the education of women to reduced fertility, lower child mortality, longer life expectancy and improved child health and education for all which is ranked high on the agenda of African socio-economic and welfare development (Colclough & Lewin, 2003). Abagi and Wamahiu (as cited in Colclough & Lewin, 2003) noted that despite the importance of education to women, their access to and participation in education in Africa still leaves much to be desired. In their view, poor enrolment and dropout rates of girls in education continue to be high in spite sensitisation on gender issues in education, increased policy dialogue and political recognition of persistent gender imbalances in the education system. Colclough and Lewin (2003) argued that there is inadequate data to go by on the role and modus operandi of the various factors that influence women participation in education. Chen, Vanek and Carr (2004) and UNESCO (2004) reinforce the point by indicating that no development strategy is better than one that involves women as central players.

The level of education of women in African countries such as Nigeria and Ghana is generally low (International Labour Organisation [ILO], 2010).

Specifically, in Ghana 41 percent of females above 18 years had never been to school as against 21 percent of males. Similarly, 38 percent of females had only primary education and only six percent of female's level of educational was higher than secondary education (National Development Planning Commission [NDPC], 2012).

According to the Ministry of Education, Science and Sports [MoESS] (2012), the rural areas and fishing communities in Ghana are the most disadvantaged areas in terms of access and participation in tertiary education. Therefore, efforts must be concentrated on such disadvantaged communities to reduce the high illiteracy rate among the women folks. This will enable them contribute their quota to the development of their communities. In order to achieve the objective of high literacy rate among women, the MoESS, the World Bank and UNICEF have raised great concern regarding awareness and firm commitment in improving girls' education in Ghana (Organisation for Economic Co-operation and Development [OECD], 2013). It was followed by the development of a National Plan which affirmed the need to empower women through education for national development (Ghana Education Service [GES], 2012; NDPC, 2013).

Since 2009, in order to meet the target of empowering women through education, the Abura-Asebu-Kwamankese (AAK) District Assembly has put in place an Education Taskforce to go round the communities to interact with teachers, parents, pupils and the District Education Oversight Committee (DEOC) to sensitize people on the importance of education and the need to inspire the girl-

child (AAK, 2012). The purpose of this measure is to help with the implementation of recommendations of the Education Taskforce and to increase female access to and participation in education each year.

The Campaign for Female Education (CAMFED) and other Non-Governmental Organisations in the district have collaborated with the AAK District over the years in initiating a number of incentive programmes include provision of bursary for girls, among others, with the aim of improving girls' access to and participation in education (AAK, 2012). Despite these efforts, there is little information as to whether the initiative is having the desired effects in terms of female SHS graduates access to and participation in tertiary education.

The literature suggests that institutional, social, cultural, economic and environmental factors militate against educational of students especially females (World Bank, 2012). At the institutional level, it is common knowledge that due to inadequacies in the educational facilities in some secondary schools, students are not well equipped to obtain the necessary grades at the West Africa School Certificate examinations (WASSCE) to qualify them to enter tertiary institutions. For those girls who manage to get good grades to enter a tertiary institution, more challenges emerge in the form of admission fees that must be paid while learning materials, clothing and some amount of pocket money must be met (World Bank, 2013).

According to Flabbi (2012) and Finnie and Frenette (2012), in situations where incomes of families are generally low, investment in female education may be considered a low priority. Perhaps, since most parents in the Abura-Asebu-



Kwamankese traditional area operate on subsistence farming level they are likely to face challenges in obtaining enough funds to educate their children. Besides the foregoing challenges at the community level, certain issues such as traditional beliefs, attitudes, and cultural restrictions also hinder girls in accessing and participating in tertiary education. The natural physical make up of girls and the general economic environment are also some of the challenges many female graduate faces in their attempt to participate in tertiary education (American Association of University Women [AAUW], 2012; OECD, 2012).

Ghana and for that matter the AAK District Assembly's quest to eliminate or narrow the challenges females face in participating in tertiary education have put in place many interventions and incentives such as scholarships, guidance and counselling programme, and community sensitisation on education. These initiatives by the district and CAMFED as discussed earlier motivated me to look at the challenges females in the Odompo and Ayeldo communities face in accessing and participating in tertiary education.

### **Statement of the Problem**

With the establishment of the Girls' Education Unit in 1997, it was expected that the needs and concerns of the girl-child including female senior high school (SHS) graduates especially, in deprived regions, districts and communities will not only be adequately and effectively addressed but also the dropout rate for girls in high schools will be reduced drastically (GES, 2012). Efforts to boost female education have been made by governments, international organisations and NGOs. However, there are still some loopholes in education

with regard to access and participation. Some of the loopholes are that females still have low access to education, low participation and poor performance in many subjects, especially mathematics, science and technical subjects (West African Examination Council [WAEC], 2012).

According to OECD (2013), many factors such as gender parity, socio-cultural and socio-economic factors and school related factors affect female access and participation in tertiary education and restrict developments in female education. For those female graduates who are unable to continue to the tertiary level and are inadequately prepared for the job market, the available options open to them are to settle into early marriage or migrate to urban areas to look for non-existing white-colour jobs (OECD Development Centre, 2013).

It appears that female graduates are more likely than their male counterparts to face numerous challenges in their quest to access and participate in tertiary education. However, we do not know which of these challenges pertain to female SHS graduates in the AAK traditional area. Research is needed to explore the factors which work against female SHS graduates in their pursuit of tertiary education especially in deprived regions, districts and communities including the AAK traditional area which is one of the deprived districts in the Central Region of Ghana. Therefore, this study was designed to investigate the factors that influence female SHS graduates in their pursuit of tertiary education in the AAK traditional area, focusing on Ayeldo and Odompo communities.

### **Purpose of the Study**

The purpose of the study was to investigate the factors that affect female participation to tertiary education, focusing on Odompo and Ayeldo communities in the AAK District of the Central Region. Specifically, the study looked at the socio-cultural, school related and economic factors that affect females in Odompo and Ayeldo communities in terms of participation towards education at the tertiary levels. The study further examined the perceptions citizens of Odompo and Ayeldo communities have towards female participation to tertiary education

### **Research Questions**

In order to achieve the purpose of the study, the following research questions were formulated to guide the study:

1. What are the socio-cultural factors that affect females' participation to tertiary education?
2. What are the school related factors that affect females' participation to tertiary education?
3. What are the economic factors that affect females' participation to education at the tertiary levels?
4. What perceptions do the citizens of Odompo and Ayeldo communities have towards female participation to tertiary education?

### **Significance of the Study**

The study is a contribution to knowledge in female education. It is a source of reference for researchers who may wish to embark on gender and tertiary education in the future. The information provided by the study may help

educational authorities, policy makers and gender activist to make a case for gender equity in tertiary education. The information may provide insights regarding how to address the challenges females face in accessing and participating in tertiary education.

Theoretically, the study confirms the post-colonial feminist theory which explains that women were double colonized by imperial and patriarchal ideologies. These ideologies are stealing visible in most deprived communities in Ghana. They operate as standing blocks that impede females' participation to tertiary education.

Moreover, the results may draw attention to the factors that impede female education at the tertiary levels so that the authorities may take measures to overcome the challenges. The results may also provide gender activists with valuable information about the challenges that women face in their quest for tertiary education in order for them to make informed decisions and to strategize to meet these challenges.

### **Delimitation of the Study**

The study examined the factors that affect female participation in tertiary education, focusing on Odompo and Ayeldo communities. It was therefore delimited to challenges that women in the Odompo and Ayeldo communities face with regard to participation in tertiary education. Of interest to the study were challenges arising from the attainment of minimum requirements for entry to post SHS programmes, accommodation, sexual harassment and financial constraints. In relation to variables, the study was delimited to socio-cultural, school related

and economic factors. This was so because they are the most visible variables in the communities that affect females' participation in tertiary education.

### **Limitations of the Study**

The use of SHS graduates in the two communities imposes a limitation on the generalisability of the findings, since that group is not necessarily typical of all girls in SHS in the AAK District. Therefore, any generalisation of the findings should be done cautiously. Also, poor record keeping and data management posed some difficulties in extracting data from the existing literature in the district, education offices and some NGOs. Furthermore, the inability on the part of the researcher to solicit views from all the stakeholders of education in the two communities may result to lack of triangulation of research data. This may have some negative effect on the study with regard to the consistency of the responses or data.

Another limitation to this study is one that is found in all qualitative studies. The results are applicable only to the group under study; and therefore, broad generalisations cannot be made. However, since an in-depth understanding will be gained from the phenomenon under study it would be informative for researchers and practitioners interested in gaining insight into the status of women in higher education. In order to reduce some of the limitations expected, the researcher took time to translate the questions in the interview guide into their local dialect (Fante) for easy understanding and cooperation. Also, detailed and appropriate data were elicited from respondents in order to narrow the effect of these limitations of the study.

### **Organisation of the Rest of the Study**

The study is organised in five chapters. The rest of the study is in four chapters. The second part, which is Chapter Two, is the review of related literature. It covers both theoretical and conceptual framework of the study. It also reviews related empirical studies on the topic. Chapter Three discusses the methodology used in conducting the study. The results, findings and discussions of the findings make up the fourth chapter. Finally, a summary of the study, conclusions and the recommendations make up Chapter Five.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

This chapter is devoted to a review of the literature that relate to the research. There is a wealth of literature on the topic. However, in this study the focus will be on the factors that affect female senior high school graduates when participating in tertiary education. Quite apart from the theoretical review, the chapter further presents and reviewed some empirical studies that are of relevance to the current study. Lastly, the chapter presents the conceptual framework of the interrelationship between various factors that affect females' participation in tertiary education.

#### **Theoretical Framework**

Because this study examines the factors that impede female access and participation into tertiary education in Odompo and Ayeldo Communities, in the Central Region of Ghana, an exploration of theories that deal with experiences of women in postcolonial societies is appropriate. Postcolonial and postcolonial feminist theory provides the theoretical framework for this study. In order to understand postcolonial feminism, it is important to briefly explain postcolonial theory as it has had a powerful bearing on postcolonial feminism. Postcolonial refers to the time period after colonial rule; but in some instances, it refers to the literature that has been written in opposition to colonialism.

According to Carlson and Dimitriadis (2003), post colonialism is about reading colonial texts alongside text written from the perspective and standpoint of former colonial and subjugated people. For these peoples to free themselves of the colonial mind-set, and to actively resist subjugation, they must engage in the process of representing themselves, in telling their own stories, in regaining control over their own representation in popular culture (p. 8). Thus, a goal of postcolonial theory is to give voice to unacknowledged voices recovering from decades of colonial rule and oppression. This theory has been chosen as one of the models for this study as its principles advocate giving a voice to the marginalised in society, women in this case.

According to Narayan and Harding (2000) post-colonial theory is shaped by its origins in imperialism and challenges the notion of “independence” in formerly colonised countries by highlighting the lingering consequences of colonialism (Narayan & Harding, 2000). Dirlik (1996) notes that the label “postcolonial theory,” in its various usages, carries a multiplicity of meanings which he distinguished for analytical purposes. He acknowledges three uses of the term: (a) as a literary description of conditions in former colonial societies; (b) as a description of a global condition after the period of colonialism; and, (c) as a description of discourses concerning the above-named conditions that are informed by the epistemological and psychic orientations that are products of the above conditions. Hence, postcolonial theory can be seen as a theory that digs into the past and trace problems that are associated with colonialism and subsequent neo-colonialism. When postcolonial theory focuses on colonialism, it



acknowledges that this form of oppression distorted, disfigured, and destroyed the past of the oppressed people (Fanon, 1994).

One purpose of postcolonial theory has been to examine the condition of the postcolonial woman. Postcolonial feminism has centered generally around issues of cultural identity, language, nationalism, and the position of women in formerly colonised countries as they become nation-states (Rosser, 2007). Within postcolonial feminism it is important to understand the notion of double colonisation, a theory formulated in the 1980s that describes women in former colonised societies. This theory explains that women were double colonized by imperial and patriarchal ideologies (Ashcroft, Griffiths & Tiffin, 1995). According to Kim (2007) postcolonial feminists “typically rely on a rigorously historical and dialectal approach to understand the imbrications of gender, nations, class, caste, races, culture and sexualities in the different but historically specific contexts of women’s lives” (p.112).

Feminists have suggested that patriarchy still dominates post-colonial life as much as it dominated colonial, everyday life. Thus, women continue to remain in subordinate positions. Feminist postcolonial work shares many similarities with postcolonial theory. Kim (2007) reveals that these theories offer gendered conceptualisation of colonialism and post colonialism. Both theories engage themselves in the politics of racial relations and in the struggle against injustice and injustice. Additionally, they reject established patriarchal systems and challenge the supremacy of hegemonic masculine authority and power. Postcolonial and post-colonial-feminist discourses centre on the “other.”

Rosser (2007) acknowledged that the decolonisation of the formerly colonised states led to a disparity in the advancements between men and women. Rosser (2007) reveals that, “as new nation-states are constructed, women in formerly colonised countries experience discrimination along race, class and gender lines due to the entanglement of patriarchy with colonialism” (p. 244). In affirmation of this observation, McClintock (1994) articulates that ,“in a world where women do two-thirds of the world’s work, earn 10 percent of the world’s income, and own less than one percent of the world’s property, the promise of ‘post-colonialism’ has been a history of hopes postponed” (p. 298).

Postcolonial feminism in my research is employed to give silenced others a voice. By interviewing women in higher education in Ghana and some female SHS graduates, I sought to highlight the importance of women’s participation in tertiary education by paying specific attention to the factors that impede female access and participation to tertiary education in Ghana. Feminist scholars argue that research practices should seek to reveal the voices of the silenced and marginalised, particularly those who have been used to oppress certain groups (Hooks, 2000). Howry and Wood (2001) note that feminism brings women’s experiences into existence, offers a premise for understanding and articulating women’s experiences, and provides a means of healing, solving their problems, and narrowing or eliminating their challenges in society. These values can only be achieved when a space for subjectivity among the marginalised is created and facilitated through a search for the marginalised voice.

According to Kim (2007), third world women are often perceived and represented as victims or members of a minority, both authorially and politically and are allowed to speak only to give evidence of Third World Difference. Thus, in discursive representations, subaltern women are excluded from having their voice and subjectivity (Kim, 2007). This situation occurs in most poor and deprived communities in Ghana. In such communities, most of the societal resources such as education are easily accessible to males as compared to females. Therefore, the issue of voice is an important component in ensuring that marginalised experiences are able to surface in deprived and poor communities in Ghana.

African women's mobilisation and self-assertion are not represented adequately in feminist theorising and this can be traced, in part, to colonial forces and practices (Oyewumi, 2005). Although Oyewumi (2005) contends that much of the emphasis has been on the voiceless African woman, Kolawole (2007) opposed such distorted forms of representations. Kolawole (2007) emphatically points out that African women are not only speaking out but are also actively engaged in work that deconstructs misrepresentations or distorted images of African women. In support of this assertion, Rosser (2007) reveals that some women from African countries have extended definitions of motherhood beyond the biological to the communal. "Including community and culture and providing new models of femininity independent of patriarchal and western definitions, makes these women exemplify the survival and integrity of their culture and people" (p.244).

In articulating women's voices, caution needs to be taken to ensure that traditions and cultures are not condemned, but, rather a platform must be established to see if collaboration can occur. Therefore, calling for more women/females to participate in tertiary education should not lead to rampant singly motherhood, divorcees, and other western cultural practices that are not entwined with Ghanaian culture. Spivak (2001) theorises about the possibilities of border crossings and addresses the tensions and the contradictions across the academic and non-academic divide. According to Kim (2007), Spivak's and other postcolonial feminist theorists' strategies of intervention are enabling as they advocate for an analytical shift away from the difference impasse and move beyond the binary hierarchy and across various borders to forge a dialogue among women.

Postcolonial theory has been criticised as an intellectual project that is produced by scholars from developing countries based in the West (Appiah, 1992; Williams, 1997). Coincidentally, most of the scholars cited in this chapter are based in the West. Appiah (1992) articulates that post-coloniality "is the condition that we might ungenerously call a comprador intelligentsia: of a small, Western-style, Western trained group of writers and thinkers who mediate the trade in cultural commodities of world capitalist at the periphery" (p. 432). Spivak (2001) sees postcolonial studies as a new opportunity to liberate and enable the "other" to experience and articulate those parts of itself that fall outside what the dominant discourse has constituted as its subject hood. She asks whether such work can succeed. She asks: "Can - with or without the intervention of well-intentioned

intellectuals - the subaltern speak?" (p. 2195). Her blunt answer is no. Spivak rejects the alternatives of letting subalterns speak for themselves.

As articulated in this chapter, my standpoint is informed by postcolonial feminist and postcolonial theories. The coupling of these perspectives provides a theoretically sensible place from which to understand the experience of women in higher education and the factors that impede female access and participation tertiary education in Ghana. As I engaged in fieldwork, I paid particular attention to issues of voice and how women narrate their experience. I embarked on this journey with the goal of working with participants to make sense of the experiences of women in higher education and the factors that impede female in accessing and participating in tertiary education, focusing on Ayeldu and Odompo communities in the Central region of Ghana.

The literature reviewed reveals that even women in higher education in developed countries face challenges. Universities have been considered as patriarchal institutions and have, one way or the other, contributed to the gender imbalances that occur in higher education today. Research findings reveal that in developed countries, there is evidence of disparities in salaries as well as in the award of research grants and promotions. In Africa, the effect of colonialism and patriarchal society impacts the experiences of women in higher education, especially in poor and deprived communities. Women's childbearing and childrearing roles directly affect their freedom to operate in and articulate issues that affect them in the academy. Clearly absent from the literature review were the factors that impede female access and participation in tertiary education, and the

experiences of women in higher education in Ghana, yet research is needed to understand these factors and experiences of Ghanaian women and to identify challenges they face so as to answer the question about women's underrepresentation in higher education.

### **Female Education and Development**

Education connotes a process of sustained and systematic interaction that helps an individual and the society at large to realise self-improvement and enhanced quality of life through the transfer of knowledge and skills (Cobuld, 2003; Olomukoro, 2005; UNESCO, 2000). For purposes of this study, the working definition of the concept of education adopted is the one that perceives the concept as the process of enrolling a child in an institution with demarcated physical structures provided with teaching-learning materials, equipment, and trained pedagogical professionals who impart knowledge and skills to people within specific time frame with the intent of making the child a useful individual or person and one who contributes to the realisation of the development potentials of his or her community or nation (Abosi & Brookman-Amissah, 2002).

Education is the prime mover in the lives of individuals and in a nation's development. Education also provides the key to economic assets for individuals and nations. According to Psacharapoulous and Patrinos (2002), every year of schooling lost represents a 10 to 20 percent reduction in girls' future incomes. They argued that countries could raise per capita economic growth by about 0.3 percent points per year or three percent points in the next decade if they attained gender parity in enrolment. When girls are educated it has implications for

improved infant/child and maternal health with rippling effects on household incomes and nourishment.

For instance, a literate woman gains access to employment more easily than the illiterate woman and tends to manage scarce capital better by bringing to bear the knowledge and skills acquired in training to ensure greater success. There is a direct relationship between female education and poverty reduction. Educated women tend to have smaller family sizes and reduced fertility which has great potential benefits for their future generation. For instance, UNDP's statistics have indicated that the high fertility rate in Tanzania and Ghana in the early 70s (1970-75) dropped drastically from 6.8 births per woman to 5.1 and 6.9 to 4.1 respectively between 2000 and 2005 due to continued and sustained efforts at ensuring the participation of girls in education in the two countries (UNDP, 2005).

Female education is important for a nation's development. The relevance of female education to Ghana's national development process has long been recognised by scholars in the past. Dr. J. E. Kwegyir Aggrey once stated that when a man is educated it is an individual who has been educated but if a woman is educated it is a nation that has been educated (Achempong, 2005; Addae-Mensah, 2006).

### **Access and Participation in Tertiary Education**

A literate population is a necessity for any nation wishing to take advantage of modern technological growth. Research has shown a direct relationship between literacy among women and improved health and child care

in the family (Burkitt, 1995). UNESCO has long supported the concept that education must be considered an ongoing process by encouraging literacy programmes, agricultural extension, and community instruction. It is in the light of this that research and advocacy have become crucial for facilitating participation of higher education among women.

In 2011 a study conducted by Egenti and Omoruyi (2011) observed that women in Edo, Nigeria had a low level of formal education. About 32.8 percent of the women had no formal education, 44.89 percent were schooled up to the basic level and 1.16 percent had attended training college. The study showed that 97 percent of the women desired to participate in training programmes to upgrade themselves and their careers. This implied that the women were determined to enhance themselves and to promote female education.

Participation in tertiary education aims at improving the situation of people by increasing their skills, knowledge and awareness. Given that women form over 50 percent of the world's population, their capacity building is crucial for holistic development (World Bank, 2002). Women's participation in tertiary education could also be said to comprise building their capacity or making the best of the lives of women for governance and socio-economic advancement. It is obvious that acquiring education, information or knowledge resources, natural or material resources, productive skills and capital facilitates the empowerment of women and positive development of the world.

Efforts need to be made to sustain progress in national or institutional educational goals which will help women to contribute to economic growth and



share in its benefits. Promoting equality in educational opportunities involves entering the education system at the primary level, progressing to higher levels, and making the transition to the labour market. According to Akakpa (1996), restricting women's access to services (be it education, health, or transportation) and their economic opportunity is unfair: life chances should not be preordained at birth. In economic terms, restricting women reduces their well-being and the welfare of families. Thus, it limits economic growth and slows down progress in poverty reduction. It could also be observed that cultural factors, situational factors, tradition, formed opinions and perceptions all combine to define a marginalised status for women in society (Sperling, 2000). Efforts will therefore have to be made to transform the patriarchal society through conscientisation and awareness creation.

The importance of female education is not only a means to an end but an end in itself. It is a key to human resource development as well as a prerequisite to the advancement of women. Formal education is a powerful agent of progress. The formal educational system is also a major institutional mechanism for developing critical human skills and knowledge. It is, thus, a key element in promoting economic growth, social equity and over-all national development. Education helps to develop the potential in individuals so as to make them useful to themselves and the society as a whole. Thus education leads to the development of "the whole person" by developing their intellectual, affective character and psycho-motor skills (Baafi-Frimpong & Yarquah, 2001).

The importance or benefits of female education to socio-economic development of a nation cannot be over-emphasised. For instance, Boro's (2005) study showed that investing in female education is probably the most cost-effective measure a developing country can take to improve its standard of living. Since a nation cannot leave her female population behind in terms of education, then, barriers to female education which is a central issue in female education must be looked into again and the means of promoting it explored. Educated women are more likely to be aware of the importance of population control and taking their children's health concerns more seriously. The literature on gender and food security indicates that female education "significantly improves household health and nutrition, lowers child morbidity and mortality rates and slows population growth" (Knights, 2004; p. 235).

Bortie-Doku (2000) also posits that education helps to delay age at marriage and increase age at first child birth, thereby reducing fertility rate. Awareness of cost of children, increased knowledge of contraceptives, improved communication between couples and a sense of control over one's life are also influenced by education, which in turn leads to smaller and healthier families. According to the World Bank, women level of education to some extent has an inverse association with the number of malnourished children in every society.

Hertz and Sperling (2004) noted that conscientisation is a crucial point with regard to this current study in getting females to participate in tertiary education. They explained that for women to take appropriate action to close gender gaps or gender inequalities there must be a recognition that their problems

stem from inherent structural and institutional discrimination. They added that women must also recognise the role they can often play in reinforcing the system that restricts their growth and address them. In their view, female higher education is not the sole space but it is, without any doubt, central to the acquisition and production of knowledge that shapes the contemporary world.

In Mensah's (2005) study, 357 respondents from Hwindo Village, Western Region were captured for the study. The study observed that women had a low level of formal education. About 32.8 percent of the women had no formal education, 44.89 percent were schooled up to the basic level and 1.16 percent had attended training college. The study further revealed that the extent of female participation in education in Ghana is low as compared to that of males and it ranges from 45 percent, 33 percent and 25 percent.

Clearly, the representation of females in education slows or reduces as fewer females project themselves into the tertiary domain. It is also obvious that acquiring education, information or knowledge resources, natural or material resources, productive skills and capital facilitates the empowerment of women (Lewis & Lockheed, 2007).

The cultural beliefs that perceive the role of a woman to be nothing other than a wife and mother has a consequence for reducing parents incentives to invest in the human capital of their daughters (Omoruyi, 2001). Lack of academic culture is one of the biggest obstacles to girls' and women's discriminations issue. However, women are not only discriminated against in their household but also in the wider society in the name of religious beliefs (Olomukoro, 2005).

Decades of research detailed the obstacles that face adult learners as they attempt to engage in educational activities in a variety of locations. Fraser (2004) has observed that one group of research focused specifically on the obstacles faced by women students in tertiary education such as the university, community college, or polytechnic education. Within that literature, many authors have written of the obstacles created by the tension between women's roles in the public sphere of formal, institutionalised education and their roles and responsibilities in the private sphere of the home and relationships. These spheres are not clearly dichotomous.

Furthermore, the attitudes of those around women, their moral stances and their emotional support or betrayal, are identified as integral to women's participation (Stanley & Munn, 2000). Relationships with neighbours, friends, and elders within the community can also create obstacles. They may interfere with supportive networks that help women to interpret and get the major benefits from their education. They may label women's work as less intellectual and thus women learners as intellectually incapable (Sperling, 2000).

The literature that addresses obstacles to women's participation in tertiary education suffers from the same flaws as the general literature on obstacles to adults' participation. Flaws such as blame-the-victim and individualised view on the potential learner. Motivation and attitudes are given prominence, and often macro-level factors are ignored. The literature that deals specifically with obstacles to women's participation in tertiary education has particular flaws related to its content. Some of the literature assumes that the private sphere

demands that women face are, although undesirable, a “normal” part of their participation. It may refer to women who assume the “additional role of student” (Redding & Dowling, 2002) and who work toward solutions that allow women to fit domestic commitments to their study patterns (Sperling, 2000).

Sometimes an over careful, almost apologetic acknowledgment is made such that men may share the same obstacles and requires similar attention (Sperling, 2000). Some reframe women’s struggle as a “challenge” (Robertson, 2001) equal for both men and women. This tendency in the literature to homogenise the experience between men and women and to reduce it to a challenge diminishes the poignancy, the pain, and the vileness of women’s situation. The literature is most disappointing in its lack of theoretical depth, an essential component of gender-sensitive work (Stalker, 2004).

First, much of the research is presented through anecdotal stories designed to give voice to women’s experiences. Without a theoretical base, they do little to move our understandings forward or to create new solutions. Second, the concepts of sexism, power relationships, and patriarchy are usually only hinted at as explanations for women’s experiences. Third, studies that do undertake theoretical analyses tend to follow well-worn intellectual paths. Although a few exceptions are emerging (Omoruyi & Omiunu, 2006), interpretations based on socialisation, correspondence, and role theories dominate.

These flaws might be forgiven if we could see that obstacles to women’s participation had been reduced. Although women are now participating in greater numbers and proportions within most tertiary settings, there is an international

trend in which women are distributed unequally among the faculties and within the qualifications hierarchy (Edwards, 2004). In the face of the many arguments for full and equal participation by women in all areas of tertiary education, the persistence of these data deserves attention. Thus, the present study moved away from the comfort of dominant theoretical approaches and introduced misogyny as a theoretical base for this study.

### **Gender Disparity in Education**

The World Bank (2002) notes that rapid enrolment growth has produced noteworthy progress in many countries in providing access to higher education for traditionally less privileged groups, including students from rural areas and women. However, the World Bank concludes that tertiary education, especially in the university sector, generally remains elitist, with most students coming from wealthier segments of society. Interrogation of Demographic and Health Survey (DHS) data shows this to be the case in Ghana (Government of Ghana, 1991).

One of the main determinants of inequity is family income, but, depending on the country, other factors may contribute to unequal access and outcomes. Among these are caste, ethnicity, language, religion, regional origin, gender and 'physical or other' disability. Language can contribute to social inequity in countries where higher education is conducted in a language different from that of primary and secondary education. In Tanzania, for example, English is the language of higher instruction while in pre-tertiary level both English and recommended local languages are used as language of instruction.

According to the United Nations Development Programme (UNDP), discrimination based on sex, religion, race, ethnicity, class and age remains at the core of social exclusion, poverty and human misery (UNDP, 2005). Gender disparities also tend to increase at higher levels of education. Of the 181 countries for which 2004 data were available, two thirds had achieved gender parity in primary education and one third had achieved gender parity in secondary education in that year. At tertiary level, gender parity only exists in five countries out of 148 with available data (UNESCO, 2006). In most developing countries, women's participation in tertiary education remains below that of men; in Sub-Saharan Africa, only 38 per cent of students in tertiary education are women (UNESCO, 2007).

However, Morley et. al. (2006) reported that the under-representation of women as students in African higher education has received some research and policy attention. With respect to research, recent research findings suggest that the gender gap has been slightly reduced in quantitative terms, but it still remains in qualitative terms. Researchers, including Dunne and Leach (2005) indicate that there are many explanations for the gender gap. In their view, low enrolment in basic education and gendered socio-cultural practices contribute to the gender gap. Furthermore, gender is not always considered in relation to socio-economic background, disability and ethnicity (Morley et. al., 2006). As regards policy attention, Lihamba, Shule and Mwaipopo (2005) reported that Tanzania and Uganda have introduced affirmative action, pre-entry programmes, gender mainstreaming, and sensitisation courses to help promote gender equity.

A central question is whether equity interventions are being extended to a range of socially disadvantaged groups. The two countries in Lihamba et al. (2005) study have decided to focus on gender, socio-economic status and age as categories of analysis in their data collection on students. The parental factors which influence female participation in tertiary education, includes, level of education, income and attitude. Research has shown that the higher the level of the mothers education, the higher the educational participation of daughters (Chaousis, 2001). In a study to find out the attitude of rural settlers towards female education, Mensah (2005) reported that parents with little education in the rural areas influence decisions and their attitude is in favour of enrolling boys rather than girls. It was obvious that parents without any educational background had little interest in educating their female children.

Parents with little or no formal education fail to appreciate the essence of schooling for their female children, on the other hand, parents who had some form of education place equal value on both male and female education (Carlson & Dimitriadis, 2003; Mensah, 2005). Those with much higher level of education even place emphasis on the equal education for their female children. Daughters are often considered as an economic liability due to the dowry system as well as the high cost of weddings. Once a daughter is married, she becomes physically as well as psychologically isolated from her natal home. Daughters are seldom seen as making significant contributions to their natal family (Omoruyi & Omiunu, 2006).



In rural areas, from the very early age, a girl learns to expect endurance and modesty, which is determined as the socio-cultural values and practices that favour boys. For such social and religious beliefs, a woman always tries to make up an ideal wife and a good mother. A girl is taught to sacrifice her individual identity as a good wife and a mother (Kim, 2007; Mensah, 2005). Due to socio-cultural practice, in the family usually the best food is always offered to the male child. Nutritional deprivation is one of example of everyday forms. Additionally, Fraser (2004) points out that parents who are themselves illiterates tend to see little value in education especially for females.

In a research to ascertain the factors that militate against females from attaining higher levels of education, Acheampong (2005) found out that females who participated in tertiary education level were those whose parents had either secondary or tertiary education. The parental factors which influence female participation in tertiary education, includes, level of education, income and attitude. He concluded that the higher the level of the mothers education, the higher the educational participation of daughters.

In another study to find out the attitude of rural dwellers towards female education, Kolawole (2007) reported that the background of many educated parents in the rural areas influences decisions and attitudes in favour of enrolling boys rather than girls. It was clear that parents without any educational background had little interest in educating their female children. They failed to appreciate the essence of schooling for their female children, on the other hand, parents who had some form of education place equal value on both male and

female education. Those with much higher level of education even placed emphasis on the equal level of education their female children should have.

Haldaner-Lutterrodt (2009), points out that parents who are themselves illiterates tends to see little value in education especially for females. The functions of parenting greatly influence how children develop. One important task of parenting is the socialisation of children. This task requires parental expectations and guidance that change with the development of the child to encourage positive child outcomes (Tiao, 2006). In countries where girls' enrolment is low, the literacy levels of mothers are also low (Brock & Cammish, 1991). This low educational base among females diminishes the likelihood of daughters going to school and if they do, retained within the school system long enough to make it worthwhile. Parents who are themselves illiterates tend to see little value in education especially for girls (Haldaner-Lutterrodt, 2009).

In Malawi, more educated parents tend to send their children to school at an early age and this tends to be more pronounced for girls (Hyde, 1992). A study by Kelly and Elliot (1998) has also shown that the higher the level of parental education, the higher the educational participation of daughters. A survey of teachers, university students and secondary school students in Ghana examined the educational background of parents of students illustrated the multiplier effect of female education. Female students who had mothers with higher levels of education were themselves given opportunities and funding to promote their own education to higher levels. Only a small minority of female students at the university and secondary levels had mothers with no education at all or education

limited to primary school (Acheampong, 2005). The implication of this is that for the multiplier effect to work, it is important for females to be educated beyond the primary level.

Mensah's (2005) study referred to earlier showed that parents without any educational background had little interest in educating their female children. Household income usually has a positive effect, that is, the richer the household, the greater the educational attainment of the children. This additional piece of evidence reminds us that adult education also needs attention as we strive to promote educational participation of girls. The literature indicates that the educational background of parents is an important factor in the educational participation of girls (Baciu & Asandului, 2012).

### **Factors Affecting Female Access and Participation in Education**

The theoretical framework for this research draws on available international and national literature. A synthesis of studies conducted in Ghana, Africa and the world at large has identified a cascade of factors that affect female access to and participation in education. These factors are multi-faceted and interrelated. They are synthesized into socio- economic-cultural practices and conditions, economic factors, policy interventions, political and institutional policy practices of governments, and school-environment or school-related conditions.

### **Socio-cultural factors and female participation in tertiary education**

Some of the socio-cultural factors that affect female access to and participation in tertiary education are level of education and marriage age, level of

educational attainment parents expect for their female children and lack of encouragement from parents and teenage pregnancy (Stanley & Munn, 2000). Despite the several attempts, plans, policies and programmes aimed at improving the gender disparity in education, Mensah (2005) observed that some parents still consider education for girls as a waste of resources because females would end up as wives in men's homes. Some parents also believe that the priority of a woman is to get married and raise children. This is considered an achievement and women without husbands and children are looked down upon in our society. These ideas in addition to others are likely the greatest contributory factors to the gender gap in our educational institution.

Hertz and Sperling (2004) pointed out that, the attitude of the family to formal education is a strong factor that affects the education of females. Families that prohibit formal education no matter how affluent they may be, tend to be indifferent about the schooling of their girls. It is not rare to meet rich Ghanaian fathers who refuse to send their children, especially females to school because they think it is a waste of resources to invest in them. Society and parents particularly tend to use cultural and traditional values to perpetuate prejudices and negative impacts on female education. Society tends to favour and support boys' education more than girls. This undoubtedly widens the gender gap and increases in favour of boys as one climbs the academic ladder from the basic level to the tertiary (Oyewumi, 2005). Omoruyi and Omiunu (2006) argued that, the primary obstacles that girls face are bigotry and negative peer interaction provided by the school.

In spite of the benefits in female education participation, the rural areas of most developing countries are characterised by lower enrolment especially for females (Mensah, 2005; Rosser, 2007). Studies conducted in Africa, Asia, the Middle East, and Latin America show that girls are more likely than boys to drop out before completing their primary school, especially in rural areas (UNESCO (2006). Acheampong (2005) attributed the deteriorating standards of living in the third world to the world-wide economic recession, and with the fast rate of population growth and the poverty situation in particularly Africa has been worsened. Consequently, the socio-economic status of women in the developing world is too poor. For instance, in the Ghanaian society, cultural attributes have reinforced the belief that childbearing is the most important role of women with its obvious implications for population growth.

In considering formal education, even though an increasing number of females are upgrading themselves as compared to previous years researchers attributed the drop-out rate of females to premature pregnancy. They are of the view that unequal access to education and lack of education continuity puts a premium on repeated child bearing (Mensah, 2005; Spivak, 2001). The benefits of female education cannot be overlooked. The social benefits of female education are high and exceed those of males (Habib, 2005). Female education improves children's health, reduces the number of unwanted births and causes women to want smaller families. The potential for more productive labour, better health and slower population growth, all argue for more investment in female education.

Various household characteristics, such as the level of education of parents, occupation of parents, family size and income group, have been put forward to explain variations in female enrolment. Studies show that as parents' level of education increases, so does the likelihood of female enrolment. However, there are variations in studies as to whether mother's or father's education has the greatest impact on daughters' education. One study in Lahore, Pakistan, found that fathers' education had a much greater influence over daughters' than sons' schooling. Mothers' education was less important, except in upper middle class families (Khan, 1991). Some studies by Tilak (1991) have shown that mothers' educational level has a major effect on attitudes to daughters' education and, in some cases, a significant impact on the education of both sons and daughters. In some cases, mothers' education affects daughters but not sons (Tilak, 1991; Hertz, Subbaro, Habib & Raney, 1991).

The literacy rate of the community as a whole, as well as within particular households, has a significant impact on female participation rates in education, suggesting a demonstration effect within communities, even socially very conservative ones (Khan, 1991). Literacy, especially of women, has also been found to be a significant predictor of both total enrolment and gender parity at the national level (Hertz et al., 1991), lending analytical weight to the saying 'When you educate a woman, you educate a nation'.

Similarly, parents in white collar occupations are more likely to support daughters' education than those in blue collar occupations (Tilak, 1991). Where mothers are working, they may be more motivated to send daughters to school,

because they perceive the connection between education and increased earnings and, possibly, because they can financially assist in supporting their daughters. On the other hand, female employment and increased female wages may increase the likelihood of dropout or non-attendance of girls, due to substitution of labour. According to one study in India, a 10 percent increase in female wages was said to cause a five percent drop in girls' school attendance (Rosenzweig, cited in Khan, 1991). The overall impact of mothers' occupation depends on the relative strength of substitution and income effects (Hertz et al., 1991). Researchers have suggested the combination of labour market initiatives with counter measures to offset the increase in opportunity cost of daughters' labour in the home, when mothers engage in market activities.

There is some evidence that girls in larger families are less likely to go to school and/or perform well, on aggregate. This is, however, not necessarily borne out in all cases. A study conducted in the Philippines showed that an average family size of 5.9 percent had better female enrolment than other countries with smaller average family sizes. Thailand, on the other hand, had the second highest aggregate family of 5.7 percent in the East Asia region (and one of the lowest female participation rates in secondary and tertiary education (Tilak, 1991).

Poverty may be critical in decisions on female education. Income or other measures of wealth, such as land-holding, has been found to have more effect on girls' than on boys' education. In higher income strata, girls are considerably more likely to be enrolled in school than in low income groups. This may reflect a strategy favouring boys where parents cannot finance all children to attend school,

and also higher opportunity costs of girls' labour in poorer households (Tilak, 1991). Opportunity costs of child labour may be particularly hard for low income households to bear. In poorer households, girls are less likely to attend school, since their labour is more essential to the household, where mothers are more likely to be working. Poorer households, in particular, have been found to find it harder to meet the direct costs (Hertz et al., 1991).

Social scientists have found out that socio-demographic factors such as religion, age at marriage, marital systems and ethnicity, have put considerable constraints on female education. A study carried out by Tilak (1991) on the impact of religion on girls' enrolment suggests that it is too simplistic to associate low participation of girls with particular religious affiliations. Whilst examples can be found which appear to link, for example, the predominance of Islam with low female enrolment and wide gender gaps in education, there are also counter examples. The two predominantly Muslim countries in East Asia, Malaysia and Indonesia have the lowest female literacy levels in the sub-region after China. However, Malaysia has relatively good record of gender disparity in secondary and higher education.

In another study Khan (1991) observed that in Sri Lanka, for example, Muslim communities lag behind other communities in terms of access to education and concluded that religious practice varies considerably between different countries, and that communities and class, income and other factors mediate the impact of religious attitudes.



Marriage, particularly early marriage, may affect girls' educational achievement. Single women tend to have higher educational levels than married women (Tilak, 1991). In most countries, the legal minimum age for marriage, and actual average age for marriage, is lower for women than that for men. For instance, in South Asia, the legal minimum age at marriage in most countries is reported to be between 15 and 16 for women, and at least two years older for males; and in Pakistan, Bangladesh and India, the actual average age at marriage ranges between 17 and 22. Early marriage thus, acts as more of a deterrent to female than to male education. In Sri Lanka, which reports better participation of women in education, over half of women were still unmarried at age 23 (Khan, 1991; Takyi & Addai, 2002).

The practice of dowry introduces further "hidden costs" of female education. Allowing girls to continue in education means that, where men expect to marry women less educated than themselves, parents will have to pay more dowry to marry their daughter to more educated men. Even men with university education do not show a preference for women of the same educational level (Khan, 1991). The need to save up resources for a girls' dowry may take away resources which might otherwise be available for girls' education or oblige girls to enter the labour market to save towards marriage (Tilak, 1991). Some researchers have suggested providing a dowry subsidy to parents as an incentive to promote female education as a solution to this problem (Seetharamu & Ushadevi as cited in Khan, 1991).

On the other hand, in some instances, education of daughters may be seen as a substitute for dowry, and, therefore, represents a good investment from parents' point of view, rather than a hidden cost. This is found to be more likely among urban and middle class families, however, where women are increasingly expected to be wage earners (Tilak, 1991). Ethnicity may also impact on female education, partly due to cultural practices in particular communities and partly as a result of state policies. Where state policies positively discriminate in favour of one particular ethnic group, for example, through scholarship or quota systems, this may either exacerbate or temper gender differentials in particular ethnic groups (Tilak, 1991; Anyagri, 2003).

#### **Economic Factors Affecting Access and Participation in Tertiary Education**

There are numerous factors which have been found to underlie the continued existence of gender gap in education. These factors have also been found to be interrelated. These constraints can be grouped under economic, household, socio-cultural and school-related factors.

Income level has been found to highly correlate with female education. In a study conducted using cross-national data, Schultz (1991) found that low income countries are more likely than middle or high income countries to have low overall enrolment ratios and low gender disparity in enrolments. High population growth rates are often associated with low levels of educational provision, particularly lack of gender parity. Low levels of education of women are often associated with high fertility (Hertz et al., 1991; King & Hill, 1993). The corollary to this is that higher levels of education, especially for women, may

reduce fertility. At the same time, high population growth rates undermine educational provision because they reduce the amount of available expenditure per child.

Low levels of female participation in the labour force, high female unemployment rates, and wage discrimination faced by women, leading to low returns to educational investment, have also been cited as disincentives to parents. Research shows a clear positive relationship between female participation in education and probability of being in the labour force. Schultz (1991) found that countries with high female participation in education also tend to have high rates of female labour force participation. The impact of participation in the labour market has on participation in education is attributed to the fact that it motivates both women and their parents to increase investment in education (Tilak, 1991).

Unemployment also tends to put a downward pressure on female participation in education. It pushes girls back into a “secondary earner” role and they are taken out of education as a result. Boys may also be removed from school to earn income, but are less likely to be substituted for female labour in the home (Tilak, 1991).

Work done, from an economic perspective, on household decisions about investment in children’s education, has revealed the importance of remittances or inter-generational transfers of income from children to parents, and also, gender differentials in allocation of resources, such as food, health care and education, to children. The broad argument advanced from the studies from an economic perspective is that parents invest less in daughters because they expect lower

returns (either because daughters will get lower paid jobs, spend less time in the labour force, and/or because they will leave the family and get married), or because their tastes and attitudes, which are 'given', prejudice them against female education (Folbre, 1984; Greenhalgh, 1985; Darling-Hammond, 1995).

Other findings, however, contradict this. It is often argued that men support parents because women marry out. Once sons are earning, and particularly when they have their own families, they may be unwilling and/or unable to give money to parents. Moreover, in some kinship systems, social obligations are such that women, rather than men, are expected to support their parents. This is the case, for example, in Thailand and is sometimes used as an explanation for relative gender parity in education there (Tilak, 1991).

Wage discrimination according to gender is a feature of labour markets world-wide. This acts against female participation in education in two ways: by reducing the possibilities for women to support their own education through earnings and by lowering the returns to educational investment for women and/or their families (Khan, 1991). Given pervasive patterns of gender discrimination in the labour market, parents may see the possibilities of their daughters earning a decent income as limited and may not enrol them in school.

Nevertheless, numerous examples can be found where parents do realise the earning power of daughters, at least in particular kinds of jobs, or the value of educating daughters as a strategy for marrying into more wealthy, or well-connected families. In South India, families are said to educate daughters as a strategy against famine, intending to marry them to white collar employees with a

greater degree of security (Khan, 1991). In Bangladesh, and elsewhere, women who work in manufacturing industry, with relatively high education levels and wages, are often sought after as marriage partners (Burns, Scott & Cooney, 2002).

It is documented further that there is at least selective discrimination against some girls within households through unequal allocation of food and health care resources, compared to boys (Burns et al., 2002). Such biases in household resource allocation may act to reinforce any biases in educational expenditure, since undernourished or sick girls are likely to perform less well at school and have more regular absences (Lee & Burkam, 2003).

Various studies have looked at the relative involvement of girls and boys in domestic and market labour, to assess the opportunity cost of schooling. For example, in Nepal, studies have documented that the demand for girls' labour exceeds the demand for boys labour by half. In India, Bangladesh and Nepal, by the age of 5, many girls are involved in such household responsibilities as collecting water and fuel and managing younger siblings and farm activities. Between the ages of 10 and 15, girls may work eight to ten hours a day on productive activities inside and outside the home. Time use studies in India have shown that younger girls worked 5.5 hours and older girls 7.7 hours a day in adult household and agricultural tasks, whereas younger boys spent only 1.8 hours and older boys 3.6 hours on such tasks (Hertz et al., 1991).

Although boys also perform some household chores, they are more likely than girls to work in the market, possibly contributing some of their own income to school costs. Girls are more likely to be assigned domestic responsibilities at a

young age. Research indicates that families rely much more on older girls than on older boys to care for younger siblings and that girls are much more likely than boys to drop out of school to look after sick siblings (Hertz et al., 1991).

In some situations, boys' labour (e.g. in herding) may also carry a high opportunity cost. On the whole, however, sons do fewer chores at home and do not liberate either parent to earn more. The full opportunity cost of educating girls may, thus, be higher than that for boys, especially for poor families. This difference causes poor parents to often invest less in their daughters' schooling than in their sons' (Hertz et al., 1991).

**Policy Interventions:** The need to reform African tertiary education has been widely reported. The World Bank position moved away from focusing on basic education to the exclusion of higher education in the late 1990s. In 2000, the Bank commissioned a Task Force on Higher Education and Society, along with the United Nations Educational, Scientific and Cultural Organisation (UNESCO), to draft a report on the role of universities in the developing world (World Bank, 2001). A conclusion was that tertiary education cannot afford to be considered a luxury good for developing countries in an era of globalised knowledge and commerce. By 2002, the Bank recognised "the need to embrace a more balanced, holistic approach to the entire lifelong education system, irrespective of a country's income level" (World Bank, 2002; p.37). This study describes how tertiary education contributes to building a country's capacity for participation in an increasingly knowledge-based world economy.

In the UK, the Commission for Africa (2005) highlighted the role of universities as enablers of development, rather than as targets of development aid themselves. African higher education is presented as playing an indispensable role in any programme of sustainable development and poverty reduction. Higher education is viewed as central to development as it can provide skilled staff and generate research and analysis to improve effectiveness of government policy and services.

UNESCO has also played a central role in international higher education development. It hosted the first World Conference on Higher Education in Paris in 1998. Representatives of 182 countries endorsed the *World Declaration on Higher Education for the Twenty First Century: Vision and Action* with its commitment to in depth global reform of higher education. The pre-conference report (UNESCO, 1998) outlined difficulties including the shortage of resources, the deterioration of staff conditions and the decline in quality of teaching and research as a consequence of brain drain. It also reported reforms to revitalise higher education *e.g.* strengthening research capacity, access to ICT and improvement of women's access and participation to higher education. Increase in enrolment in higher education in the world is the highest in Sub-Saharan Africa. Africa remains the least developed in the world and countries in Sub-Saharan Africa.

Subsidies to girls' education are justified on both efficiency (externalities) and equity grounds. Incentives are necessary to overcome the direct and opportunity costs of female education, where these may be higher than those for

boys and/or where parents tend to favour educating boys in a situation of scarce resources. Numerous approaches to providing special incentives or subsidies to encourage girls to attend school have been adopted and found to be useful. These include: exemption from fees; subsidies for uniforms and textbooks; scholarships; and school feeding and health programmes.

However, it has also been found that the decision to limit funding to a target group of girls from "poor" families has proved unwise as the chosen indicator of poverty is too low. Again the administrative cost increases and school places are left empty because of problems identifying suitable candidates, and also the community support deteriorates when some girls are excluded (Hertz et al., 1991).

A case in focus is the Bangladesh Fourth Primary Project which provided free uniforms to female students. There was no evidence that the distribution of uniforms contributed to a substantial increase in the enrolment of girls. There was a marginal increase in girls' enrolment at the start of the programme, but enrolment decreased when some girls, although not eligible for free uniforms, dropped out of school because they were excluded from the programme (Hertz et al., 1991). This suggests that the provision of direct incentives may have limited impact, in the absence of other measures, and that narrow targeting of such incentives undermines their effectiveness.

It is clear from the review of the literature that females still face numerous challenges in their attempt to access and participate in education in general. To this end, female education is still a challenge to all stakeholders. Efforts to boost



female education have been made by governments, international organisations and NGOs. Yet, there is still a gender disparity in education with respect to access to education and participation and performance in many subjects, especially Mathematics, Science and Technical subjects. The factors influencing female access and participation in tertiary education in general, especially in developing countries like Ghana remain very basic: home, community and school based factors such as lack of educational facilities continues to restrict developments in female education. Therefore, before any utopian intervention schemes can be considered, the obstacles or barriers including inadequate basic needs to female education in terms of access and participation must be addressed

### **Political and Institutional Policy Practices Affecting Female Access and Participation in Education**

Political and institutional policy practices of governments constitute significant factors that affect female participation in education in the developing world. The pervasiveness of the perception that girls are academically inferior to boys provides significant influences in decisions to side-line girls in education, employment and power sharing or governance systems. Women have become subjects of various forms of discrimination which impinge on their steady progression in the society (Abambilla, 1999). In some instances, women are subjected to discriminatory and segregative practices on the labour market and performance of schedules.

Raj (2002) argues that often a woman's long years of education and training do not constitute significant factors in female employment. According to

Raj (2002), most women suffer discriminatory acts such as lower grade placement, underpayment for equal work and shorter hiring/employment periods despite possessing equal or better qualifications than their male counterparts. The absence of adequate female role models and employment avenues for women underpins the under representation or marginalisation of women in labour issues in developing countries.

According to Coombs (2005), limited employment opportunities for women affects female occupational aspirations and expectations and this contributes to produce few female role models which eventually impinges on female participation in education. Duncan (as cited in Coombs, 2005) has drawn attention to the negative impact of labour practices against women in the teaching profession in Africa. He observes that while women form the majority of the teachers in primary schools in the Western countries, this is not true in many African countries. The proportions decline even further at the secondary and tertiary levels. Less information is available concerning women in administrative positions.

Nevertheless, it is clear that in most African countries, few are appointed as principals or vice chancellors'. With regard to segregating women into lowest states of jobs, school authority and staffing structures reinforce the view that women occupy a subordinate position in the work place. According to Songsoore (2003) and UNDP (2007), most industrialised countries discriminations against women largely abounds in employment and wages with women getting less than two-thirds of the employment opportunities and about half the earnings of men.

Hussain, Sanyal, Abbassi and Shahrukh (2007), however, argue that discrimination against women in labour market issues is not a phenomenon which affects every kind of job. In professions such as the medical and scientific spheres of human endeavour women were not discriminated against men. Rather, they were favoured and paid more highly than men. According to UNESCO (2007), data on labour issues in Pakistan, in the fields of engineering and technology, and teaching women were however paid significantly less. In Ghana, the provisions of Article 35 of the 1992 Constitution guarantee all persons equal opportunity to participate in all spheres of national life. Additionally, the government has ratified a convention which calls for an end to all forms of discrimination against women and children (Awumbila, 2001, p.56).

On the Labour market, the Industrial Relations Act of 1965 entitles women to equal pay and since 1971 women have been entitled to three months' pay of maternity leave in the country (Oppong & Abu, 2008). Female participation in public life is however restricted due to a number of deep-seated socio-cultural structures, systems and practices such as traditional notions which advocate a preference for the education of male children. According to Ghana Human Development Report (2007), female access to the formal job market in urban areas is quite limited. This is because most women do not possess the required skills and qualifications for entry.

### **School-related Factors Affecting Female Participation in Tertiary Education**

The extent, quality and nature of available schooling can have a considerable influence over educational enrolment patterns. In many instances,

the ways in which schooling is delivered limits girls' access or performance. The quality of educational provision tends to affect attendance and performance. This may have particular impact on girls, where, for example, there is a general tendency for teachers in large classes to pay less attention to girls. The type of school, distance and location of school facilities, curriculum bias and relevance, and female teachers are school-related factors that have a direct effect on educational attainment.

In some countries, such as Malaysia, girls have much higher enrolment ratios in religious schools than boys. This is attributed to the likelihood that parents feel that such schools inculcate moral values which are not taught in state schools (Tilak, 1991). Sex-segregated schools are also found to be preferred by parents for girls, and there is some evidence that girls, and not boys, perform better in these than in co-educational schools (Tilak, 1991). There is also some indication that parents prefer to send daughters to church-schools and, thus, girls have higher representation in church-schools at post-primary level (Booth, n.d.).

Distance of school facilities is used as a conventional measure of the adequacy of supply of school places (Khan, 1991). It is often argued that the greater the distance of the school, the more the gender gap in participation will be increased, because of parents' concern about girls' safety, or moral reputation, particularly in communities where female seclusion is the norm. Falling-off in attendance tends to occur especially as girls approach puberty, when family honour in some predominantly Muslim societies becomes linked to concerns over daughters' sexual modesty. Transport availability has, therefore, been identified

as a bigger issue for female students than male and may introduce other “hidden” costs of female education. Similarly, the need to provide girls with suitable clothing, where questions of moral reputation and seclusion are at stake, can prove a disincentive to female education.

Haddad (1991) however, points out that, although some studies have shown that relatively short distances reduce female attendance, it is parents’ worry about their daughters or female wards crossing a major river or road, or simply being exposed to public scrutiny, which prevents girls from attending school. These studies indicate that issues of social, rather than simply physical distance may be constraints on attendance.

From a gender perspective, questions of distance take on a different slant. The real barriers around distance transport and secure facilities relate directly to questions of violence against women, or the pervasive threat of this. The threat, particularly of sexual violence, against young women, becomes a rationale for parents to keep daughters out of school (Booth, n.d.). There is some evidence that female enrolment can be increased with a greater supply of school places and greater proximity, or accessibility of schools to communities.

Curricula may project stereotyped and limited role models of girls and women. Mazumdar (1989) found that too much emphasis is placed on women’s lack of representation in courses which she sees are often irrelevant to women’s needs, such as agricultural courses, rather than on their under-representation in areas, such as law, through which women may have direct influence on policy and the political process. Tilak (1991) also observed that, in technical training courses,

women are found primarily in areas such as garments, embroidery, clerical work, nutrition, and food processing. Men, by contrast, are concentrated in mechanical disciplines. Culturally gender-based conditioned perceptions of girls and the hidden curriculum in schools, thus, influence their educational and vocational aspirations, their subject choices and their options for further study and employment (Jayaweera, 1987; Ntschoe, 2003).

Another aspect of the curriculum is its perceived relevance, both by parents and students, and the impact of this on attendance. Parents' perceptions of what subjects are appropriate and relevant for girls may be a determinant of school enrolment of girls. Parents tend to have an instrumental attitude towards education, seeing it principally as a route to employment, or transferring skills and values which will make girls better wives and mothers (Jayaweera, 1987). Rural families particularly, have been found to favour traditional skills, such as childcare, cooking and handicrafts, for girls (Khan, 1991, p. 191).

Studies have also found out the following: where places at higher levels are rationed by a rigid examination policy, female access may suffer, or drop out may be higher; domestic demands on girls may mean that they take more regular absences; they may also have less time for homework. These can result in them doing less well in exams, thus reinforcing parental bias towards investing more in boys; and where girls drop out and repeat years, performance will be affected since repeaters or those withdrawn for temporary periods and re-entering do less well than those with consistent attendance (Hertz et al., 1991).

Low representation of female teachers is also thought to be a constraint on improving access of girls to education and quality of girls' education, due to (a) parental worries about contact of adolescent girls with male teachers, particularly in highly sex-segregated societies; (b) conversely, the lack of attention given by male teachers to female students; and (c) the need for female teachers as a role model for girls. Research indicates that countries with a low representation of female teachers also tend to have low enrolment ratios of females in schools, and low gender parity (UNESCO, 1991). There is also an association between low representation of female teachers and poor performance of girls, and conversely, between high representation of female teachers and high female enrolment and gender parity (Tilak, 1991). All these broad patterns suggest that female teachers encourage female enrolment.

### **Challenges Females Encounter in Their Quest for Tertiary Education**

Traditionally, women have not been encouraged to go to school. This is because women have been forced out of formal education to learn domestic skills at home. Even if the women are enrolled in schools some aspects of the curriculum has been tailored to satisfy women's special needs. Subbarao (1994), UNESCO (1998) and Morley et al. (2006) are of the view that the societal view that the man is the breadwinner and the wife is dependent on the husband does not encourage parents to send their daughters to school. Neither does it encourage females to work hard at school, hence their poor academic performance.

Egunyomi (2009) postulated that the Nigeria society has demarcated the women's place to be in the home, regarding her as an 'object' to be seen and

admired (and used) but not heard. Consequently, her job is childbearing and rearing and performance of all the household chores. Since these functions are usually ‘full time’, there is little or no time for most women catch up in these roles to acquire skills that would enable them to participate effectively in the labour force. He added that it is common knowledge that Nigerian men are afraid to marry women who are ‘too well educated’ – implying women in scientific and technical studies in particular. Females do not want to lunge themselves out of the marriage market. Consistently, therefore, most female students tend to follow the traditionally expected pattern of acquiring sufficient general education to be able to discuss things with their husbands, bring up their children, and obtain jobs that fit their traditional role, and avoid the pursuit of any rigorous profession.

This explanation by Egunyomi (2009) accounts for the hovering around in the arts courses by female students at both the secondary and higher educational levels. Even in cases where the negative social attitudes do not dissuade females outright from pursuing higher education, the social attitudes of families, peer group pressures and adults who serve as role models define their educational choices, and point young women in the direction of traditionally ‘female’ careers (Haldaner-Lutterrodt, 2009).

### **Parental Educational Background and Female Education**

Studies have shown that the higher the level of parental education, the higher educational participation of their daughters. A recent survey of teachers, university students and secondary school students in Ghana, which examined the educational background of parents of students, illustrates the multiplier effect of



female education. Female students whose mothers had higher education were themselves given opportunities and funding to promote their own education to higher levels. Only a small minority of female students at the university and secondary levels had mothers with no education at all or limited education up to primary school level. The implication of this is that the multiplier effect to work, it is important for females to be educated by beyond the primary school level (Osei, 1991; 1994; Leach, 2000).

Other studies have also shown that the impact on daughters schooling will be greater if the mother has secondary education. According to Shani (1996), the background of many educated parents in the rural area influence decisions and attitude in favour of enrolling boys rather than girls in school. It was clear that parents without any formal educational background had little interests in educating their female children. They failed to appreciate the essence of schooling for their female children. On the other hand, parents who had some form of formal education placed equal value on both male and female education. Parents' educational backgrounds therefore go a long way to change their attitudes towards the bias against women and consequently increase the number of female children who go to school (Achempong, 2005).

Haldane-Lutterdot (2009) points out that parents who are themselves illiterates tend to see little value in girls' education. In a study to ascertain the factors that impede females from attaining higher levels of education, Habib (2005) found out that girls aspired to the literary educational level were those whose parents had wider secondary or tertiary education. In conclusion the

literature indicates that the educational background of parents is an important factor in the educational participation of girls. The literature also suggests those better educated mothers are likely to educate their daughters to any possible level.

### **Effect of Teenage Pregnancy and Early Marriage on Female Participation to Tertiary Education**

Issues of teenage pregnancy and early marriage have been matters of public concern in most development countries. They are a source of worry to individuals, organisations and governments. Akakpa (1996) defines teenage pregnancy, as pregnancy that occurs before the girl is psychologically matured. He says that this happens when the female is usually between the ages of twelve and twenty and that although the girls can have a baby, her socio-economic condition may not favour tendering or caring for a baby.

Shani (1996) describes early marriage on the basis of cordial relationship between two families, on moral grounds or for economic reasons. Even though there are several factors which may lead to teenage pregnancy depending on the environment in which the girl lives or comes from, the researcher's interest is that of early marriage, which may hinder the girl's participation to tertiary education. Anyagri (2003) maintains that most women become mothers during their reproductive years. He says that in some countries women start having children as early as in their teens. This assertion is true of most African regions especially those in the sub-urban and rural areas where female education is secondary matter of concern, because of the views about who and what a woman is and what is envisaged about her future. For instance in societies where woman are seen

primarily as wives and mothers, and other social roles are considered difficult for women to achieve girls enter marriage and bear children at very young ages.

In these societies women are less likely than boys to receive any form of tertiary education and fewer job opportunities. The men fail in realising that educational achievement is critical to improving women's ability to choose the number of children they desire and is strongly associated with many other fertility related choices. According to Atakpa (1996) schooling beyond the primary level provides skills and enhances that schooling opens the door to knowledge and information and promotes independence. Educated women marry later, want smaller families, start child bearing later and have fewer children. They are likely to know more about contraception, start using it earlier in the family formation process and rely on modern as opposed to traditional methods. Thus, educated women do not experience teenage pregnancy and early marriage, which are two notorious factors that affect the educational attainment of the girls-child and her subsequent role in the family and in the community.

As mentioned earlier on, most girls who become pregnant prematurely come from traditional settings or societies, which cherish child-marriage. These girls are fully much aware of the problems they encounter but the nature of marriage contract that they go through does not allow them to throw any challenges, whatsoever. They therefore resort to bearing their pain in silence or eloping with men to very distant places far from home or if they ran away from on their own they fall prey to prostitution and other vices.

Habib (2005) maintain that parents do not give out their children for marriage for nothing. They have reasons, which vary from to place to place. Some of these are economic morality based, religious affiliation or socio-cultural factors. In all cases when it comes to satisfying any of these, on matter the educational attainment of the girls, her education is usually terminated. If for any of the above reasons a girl is given out in marriage, the husband will in no way consent to the girls' appeal to continue with her education to the tertiary level especially. This is because of the assumption that education aids girls to behave immorally coupled with the fact the girl is likely to discontinue the marriage when she becomes more enlightened about life. Also a husband who had to pay so much dowry and other related costs will never allow his teenage wife to go back to school. He will rather want her to be housewife as well as helping him till his land.

It has been found out that, girl do not normally like going to their former schools after giving birth to children. They prefer to continue their education in schools which are cited far away from their former schools. But it must be noted that no man will like his teenage wife to move into a different environment without him because of education. For these and other reasons best known to them, girls refuse to go back to school even though they are aware that it is only education that can help them out of their predicaments (Habib, 2005).

From the discussion so far, it is clear that if women are given the necessary education which is a keynote to all developmental process they can contribute meaningfully to themselves and to national development. It is in this

regard that government, non-governmental organisation as well as individuals locally, national and internationally are dwelling much on female education to enhance their status and socio economic development.

### **Barriers to Girls' Enrolment, Retention and Learning Achievement**

Although almost every study reviewed has touched upon the barriers to girls' education, retention and learning achievement, seven studies in particular have made an in-depth investigation into these issues. As reported in the studies, girls face numerous barriers in their efforts to acquire formal education. These barriers can be grouped into nine major categories:

**Social and cultural barriers:** Social and cultural beliefs, practices and attitudes often do not favour girls in their pursuit of education to the same extent as boys. Discriminatory values and norms against girls and women are deeply rooted in some Ghanaian culture and society. A tradition of early marriage, social norms and values that undermine the importance of educating girls on an equal footing with boys, preferential treatment of the male child, perceived dubious benefits of educating girls, the traditional view of girls as someone else's property, all conspire to limit girls' enrolment and school attendance (Mazumdar, 1989). Why invest in a resource that will soon be someone else's? Is the common attitude to be found in most communities? Untouchability is also identified as a factor influencing non-enrolment or withdrawal of 'untouchable' girls from school.

Untouchability is still rampant in some parts of the country. Parents are largely unaware of the benefits of girls' education. It is often difficult for people

to see a connection between women's education and economic development, better health, child development, family welfare and overall social progress (Egunyomi, 2001; Lewis & Lockheed, 2007; Jung, 2007).

**Economic barriers:** Ghana is predominantly an agricultural country, with almost 79 percent of the population earning their living from subsistence farming (National Development Planning Commission, 2012). The annual per capita income is USD 220, with nearly 40 percent of the population estimated to be living in absolute poverty. The incidence of poverty is acute in rural areas, where the majority of the population lives. Poverty discourages families from sending their children to school, particularly tertiary school. Tertiary education requires a substantial commitment of time and resources, as well as sacrifices related to household production. Child labour is important for the economic survival of families. Girls contribute at least 50 percent more labour than boys, and this contribution increases with age (Omoruyi, 2001).

Although there is some level of government subvention in tertiary education, in essence it is still very expensive to participate. Most tertiary institutions charge different kinds of informal fees (e.g., hall dues, associations' dues, departmental levies, SRC dues, computer training charges and so on). The direct costs of tertiary education such as cost of hand-outs, books, feeding and accommodation can be beyond the means of the poor. The opportunity costs of schooling can be even higher because poor families are not able to sustain themselves without the involvement of children in agricultural production and household activities (Olomukoro, 2005). Daughters are traditionally expected to

do more chores at home than sons. As they are expected to do more, the opportunity costs of educating a girl can be higher, and so they are kept at home. The high opportunity costs combined with informal fees make tertiary education too expensive, which undermines the demand for girls' education.

**Psychological barriers:** Schools are not always girl-friendly. They do not protect girls' privacy and safety and do not meet cultural expectations. As girls become older, having separate latrine facilities in schools is essential. The absence of women lecturers can make schools unsafe places. Parents do not feel safe sending their girls to male-dominated environments. They may be concerned that sending girls to school will expose them to physical or sexual abuse from lecturers or boys (Knights, 2004). Educating a young girl does carry heavy risk in a male dominated school environment.

**Institutional barriers:** Families are asked to produce parents' citizenships or children's birth certificates at the time of enrolment, documents many poor families do not possess. School admission must take place during the first two weeks of the new academic calendar. The rigid school hours (from 10 AM to 4 PM) do not suit most families. Children in some communities find the language of instruction used at school different from Nepali. Tertiary education, although enjoy government subventions, is still expensive in effective terms. Tertiary schools charge all kinds of informal fees making the schooling of poor children virtually impossible. The inability of the government to make tertiary education less expensive by setting certain thresholds that the fees cannot go above by law is also a major barrier. The existing system of teacher recruitment in pre-tertiary

education does not encourage women to work in rural areas, although there are quotas for the recruitment of women teachers. These quotas are thus swallowed up by men teachers.

Barriers caused by poor teaching-learning conditions in secondary schools. Some public secondary schools within the catchment areas of Ayeldo and Odompo communities are not properly managed. Some teachers are not qualified, dedicated and motivated. Teacher absenteeism is very high in these communities. Teachers do not always show up at school. In most schools, a physical learning atmosphere is lacking. Instruction is not stimulating (Haddad, 1991). Public schools are perceived to provide irrelevant and low quality education. Parents see the school curriculum as being too theoretical. The studies have shown that the lack of learning is the top reason given for children withdrawing from school. The quality of teaching influences demand for girls' education even more than for boys.

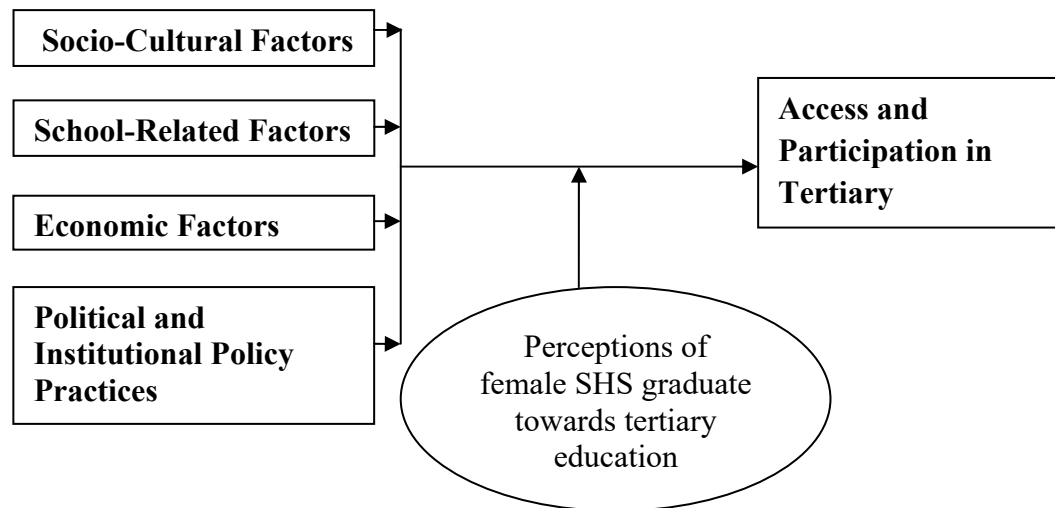
As a result of the poor performance of public schools, there has been a substantial growth of private schooling in Ghana. Private schools are perceived to be superior to public schools in terms of their standards and quality. There is a growing tendency among parents to choose expensive private schools for boys and public schools for girls. The two-tiered system of schooling is creating a further divide in the society, and is certain to increase inequality and the gender gap (Stephen, 2007). Barriers caused by family circumstances. The studies have shown that younger children have a better chance of being in school than older ones. Being the eldest in the family means taking additional responsibility to



support the family, which can lead to failure to enrol or to continue attending school? In addition, often the absence of male members or adults in the family can be discouraging to young children (Morley et al., 2007).

### Conceptual Framework

The conceptual framework for this study is the result of possible factors derived from the literature and from observations. It shows the variables investigated in the study. The dependent variable is access and participation in tertiary education while socio-cultural factors, school-related factors, economic factors and policy strategies/interventions constitute the independent variables. Perceptions of female SHS graduates toward tertiary education serve as mediating variable. The conceptual framework is illustrated in Figure 1.



**Figure 1.** Conceptual framework for examining the factors affecting female access and participation in tertiary education

Female access to and participation in tertiary education in general is impeded by socio-cultural factors, school-related factors, economic factors and policy strategies or interventions. The study assumes that these four main factors

when perceived negatively will impede female access and participation in tertiary education. However, the study further assumes that this influence to some extent is indirect. This means that, for female SHS graduates to access and participate in tertiary education they must first develop positive perception towards tertiary education since this will help them to break the barriers caused by these four factors. The study hypothesised that these four factors when perceived positively will influence female access and participation in tertiary education significantly. However, if these females develop negative perception towards tertiary education, no matter what factors are put in place to enhance female access and participation in tertiary education, their level of accessibility and participation will be low and insignificant.

The fact that these four factors are positively implemented does not mean females will have access to tertiary education nor will they participate in it. Female SHS graduates must first develop positive perception towards tertiary education in order for them to participate fully in tertiary education. Therefore, ensuring that socio-cultural factors, school-related factors, economic factors and policy strategies/interventions are there and are perceived positively by females will help boost their perception towards tertiary education.

However, if these factors are not well establish and also if the females develop negative perception towards tertiary education, these four factors may impede their access and participation in tertiary education as a whole. Therefore, with strong and appropriate socio-cultural factors, school related factors, economic factors and policy strategies/interventions in place, coupled with

positive perceptions of female SHS graduate towards tertiary education; we are likely to experience high and significant female accessibility and participation in tertiary education to a large extent.

### **Summary of the Literature Reviewed**

It is clear from the review of the literature that females face numerous challenges in their attempt to access and participate in education in general. To this end, female education is still a challenge to all stakeholders. Efforts to boost female education have been made by governments, international organisations and NGOs. However, there is still a gender disparity in education with respect to access to education and participation and performance in many subjects, especially Mathematics, Science and Technical subjects.

The challenges females face in accessing and participating in education in general, especially in developing countries like Ghana remain very basic: home, community and school based factors such as lack of educational facilities continue to restrict developments in female education. Therefore, before any intervention schemes can be considered, the obstacles or barriers including inadequate basic needs to female education in terms of access and participation must be addressed. Explaining these barriers was, therefore, the objective of the present study.

## **CHAPTER THREE**

### **METHODOLOGY**

This chapter comprises the methodological facets of the study. It looks at the methods used to investigate the views of chiefs, parents, teachers, SHS graduates and other opinion leaders in the two communities. It reports the data collection, methods and procedures of the data that were collected from the field. It describes research design, population, sample and sampling procedures, instruments, and data collection procedure and data analysis.

#### **Study Area**

The study area is Ayeldo and Odompo communities. These two communities are the most deprived communities in the Abura-Asebu-Kwamankese District (AAKD, 2012). This district is one of the seventeen districts in the Central Region. It was carved out of the erstwhile Mfantseman District by Legislative instrument 1981, and inaugurated on 30th December, 1988. AAKD has about 262 settlements with Abura Dunkwa as its capital. The population distribution of the two communities is depicted in Table 1.

According to the Ghana Statistical Service [GSS] (2010), Ayeldo and Odompo) have population of 1666 and 1481 as at 2010 respectively. This represents about 5.6 percent of the district total population and therefore makes the two communities the least populated communities in the district. The

population growth rate of the two communities is 2.4 percent. Table 1 revealed that, there is a general increase in the two communities' population sizes. The changes though small in relative terms could be said to be quite significant in absolute terms.

**Table 1: Current and Projected Population for Ayeldo and Odompo Communities**

Town	Population		Projected population			
	2000	2010	2011	2012	2013	2014
Ayeldo	945	1303	1666	1707	1749	1793
Odompo	884	1159	1481	1518	1556	1595

Source: Ghana Statistical Service [GSS], 2010.

### **Research Design**

The research design used for this study was a case study. Case study design, as observed by Merriam (2008), is employed to gain an in-depth understanding of the situation and meaning for those involved. This research design was suitable because the study aimed at obtaining an in-depth understanding of factors that affect female access and participation in tertiary education. The interest is in the process rather than the outcome, in context rather than a specific variable, in discovery rather than confirmation. The study focused on discovering factors hindering access and participation to tertiary education of SHS graduates in AAK district. Insights gleaned from case studies can directly influence policy, practice and future research (Carson, Gilmore, Perry & Gronhaug, 2010; Creswell, 2010).

This design created the room for the researcher to go deep in searching for the factors that affect females' participation in tertiary education. The case study design help further in looking at the issues in detailed as intended (Gravetter & Forzano, 2010; Malhotra & Birks, 2010). This design was employed to collect data from the respondents systematically and detailed. The research design focused on case study approach because of its strength over others in investigating how the parents, SHS graduates, teachers, chiefs and other opinion leaders in Ayeldo and Odompo communities perceive the factors impeding female access and participation in tertiary education.

### **Population**

The target population for the study comprised of chiefs, parents, female SHS graduates, assembly man, unit committee chairman, district education staff and other opinion leaders in the two communities who have stayed there for five to ten years or more, and are indigenes. Most of the respondents in these two communities were captured for the study since they were considered to be the major groups when it comes to female access and participation in tertiary education in the communities. The study examined their views on the factors that impede female access and participation to tertiary education in the communities.

### **Sample and Sampling Procedure**

The most used approach for determining the sample in a case study is to specify the precision of estimation desired and then to determine the sample size necessary to insure it. According to Krejcie and Morgan (1970) and Malhotra and Birks (2010), studies that are largely qualitative, emphasis is on the validity of the

data and the appropriateness of the information. They added that the sample size does not necessary need to be large but how it represents the population is what one must look at. Base on the recommendations of Krejcie and Morgan (1970) and Malhotra and Birks (2010), the study made use of small number of elements who are key, important people and stakeholders in education in the two communities.

Since the total number of parents who are staying in the two communities with at least one ward being a female SHS graduate, the graduates themselves, chiefs, and other opinion leaders in the two communities were unknown, the snowball sampling technique was used to select 33 respondents. The snowball sampling procedure was used since there was lack of sampling frames for the study. Also it was difficult to approach some of the respondents in any other way. There was also no specific number for the targeted population. However, the two communities (Ayeldu and Odompo) were considered because the issues of female SHS graduates participation in tertiary education were more severe and significant (AAKD, 2012). According to the AAKD (2012), female SHS graduates in these two communities are mostly encountered with economic, school-related, socio-cultural, political and institutional policy practice factors that impede their participation in tertiary education. It must be noted with regard to the chiefs, assemblymen and the staff of GES, the purposive sampling procedure was used to handpick them.

Furthermore, due to the difficult nature of getting the respondents, the snowball sampling technique was deemed the most appropriate technique to use

in capturing the elements. The sampling procedure began in each community with the help of the assembly man and the unit committee chairman in the two communities who served as informants. As informants, they were able to identify other female SHS graduates, their parents and other opinion leaders in the two communities. These elements identified in turn identify other elements in the study area not yet captured. In other words, the few respondents available were asked to recommend other people who met the criteria of the research and who were willing to participate in the study. The people who were recommended by the informants were approached to collect the data required and to ask them to also recommend other people in the two communities selected. Emphasis was on elements or respondents who fit the research design and were willing to be studied.

The process continued until no more substantial information was achieved through additional respondents, or until no more appropriate respondents were discovered. The snowball sampling helped in getting the 33 respondents made up of eight female SHS graduates, nine opinion leaders, five teachers, three GES staff and eight parents. The sample size does not necessarily need to be large but how it truly represents most of the characteristics of the elements in the target population is what one must look at (Malhotra & Birks, 2010). Malhotra and Birks (2010) added that in such studies emphasis is on meaningful and appropriate respondents with relevant information or data and not large sample size. The selected elements were capable of providing data that assisted the researcher in examining the factors that affect females' participation in tertiary



education, focusing on Odompo and Ayeldo communities in the AAK District of the Central Region.

### **Instrument**

A semi-structured interview guide was the sole data collection instrument used in collecting the data on the factors that influence female SHS graduates in the two communities. The benefits of this data collection instrument include the ability to compare the data, increase speed and accuracy of recording and facilitate data processing (Ary, Jacobs, Razavieh & Sorensen, 2006). The interview guide was constructed with both closed and open-ended items. This instrument was also preferred because there was a general low level of education among the population in the district. In other words, most of the parents of the female SHS graduates were not able to read and write.

Therefore, the self-designed semi-structured interview guide was employed to obtain information from the female SHS graduates, their parents, assembly men, chiefs and other opinion leaders in the two communities. Other respondents include district and regional officers for the girl child, District Chief Executive, and the distinguished females in the study area. This instrument helped in gathering data from the respondents with regard to the factors affecting females' access to and participation in education at the tertiary levels. The instrument also covered the exact objectives of the enquiry.

As indicated earlier, the primary data were obtained through the use of a semi-structured interview guide. It allowed the study probe further and to ensure open discussion to ascertain detailed information on the factors that influence

female access and participation in education in the two communities from the respondents (female SHS graduates, their parents, opinion leaders, teachers, and GES staff). Furthermore, the high rate of illiteracy among most of the respondents also justified the need for this instrument.

The semi-structured interview guide was made up of six sections: A, B, C, D, E and Section A elicited data on the demographic characteristics of respondents and dealt with personal data of the respondents. It sought to find out, among other things, the following information about the respondent: gender, marital status, religious affiliation, age, highest educational level, and highest educational qualification.

Section B elicited data on the public perception about factors that impede female access to education at the tertiary levels while Section C elicited data on the factors that impede female access into tertiary education. Section D also elicited data on the factors that impede female participation in education at the tertiary levels while Section E elicited data on the personal attitudes of females SHS graduates that impedes access and participation into tertiary education. Lastly, section F created room for suggested solutions to the challenges and the way forward.

### **Validity of the Instrument**

Validity, in the context of this study refers to how accurately the interview guide was able to collect the responses from the respondents as intended by the researcher in order to answer the research questions. Furthermore, it is the degree to which the study accurately answers the questions it was intended to answer

(Gravetter & Forzano, 2010; Pallant, 2001). Both face and content validity of the instrument were ensured. The face validity of the study was granted by the researcher's peers, colleague teachers and other members of the two communities. The content validity on the other hand was determined by the expert judgment of the two supervisors and other professionals in field of girl-child education.

Furthermore, to enhance the validity of the research instrument, the semi-structured interview guides were made available to the supervisors, to review and comment on with the view of establishing content validity. The study modified and deleted materials considered inaccurate or which the study felt infringed on the confidentiality of the respondents. The supervisors further scrutinised unclear, biased and deficient items, and evaluated whether items were members of the subsets they have been assigned. A few modifications were effected to improve the final instrument for the main survey which was then administered. Items that were not clearly stated were corrected. Some of the items were moved to the appropriate section of the instrument. Some of the items were also reformulated to suite the objectives of the study.

### **Ethical Considerations**

An introductory letter was obtained from the Institute of Educational Planning and Administration, University of Cape Coast to introduce the researcher to the coordinator in-charge of girl-child education in the district and leaders of the two communities. To gather data from the respondents, permission was sought from the chiefs of the two communities. Those respondents that were captured to participate in the study were contacted with the help of the assembly

men and other parents in the two communities as informants. The consents of the SHS graduates were sought through their parents. Participants were informed about the purpose of the research and what objective it sought to achieve. They were encouraged to feel free and air their views as objectively as possible and that they have the liberty to choose whether to participate or not. They also had the option to withdraw their consent at any time and without any form of adverse consequence.

Anonymity and confidentiality were guaranteed and the research did not cause harm or mental stress to those who choose to participate. This research and its associated methodology adhered to all of these ethical considerations. A community and organisational entry protocol were observed before the data were collected. Individual respondents in the communities were informed of the reason for the whole exercise and the tremendous benefit the communities, the district and the country as a whole will derive if the research is carried out successfully.

### **Data Collection Procedure**

Prior to the conduct of the interview, an informal familiarisation visit was made to the study area that is Odompo and Ayeldo communities in the AAK District for the confirmation of the number of SHS graduates, their parents, role models from the communities, chiefs, assembly men/women, teachers, headteachers, and other opinion leaders in the communities. The Director in charge of girl-child education in the district, the assembly men and the chiefs were written to for permission to carry out the study in their respective communities. The interview sessions were done on one-on-one bases. In order not

to disturb the work schedule of the respondents, the study ensured that the assembly men in the two communities are met with all the captured respondents in each of the communities to explain the purpose of the study, to seek for their consent to participate in the study and to assure them of confidentiality.

Before the beginning of each interview session, the study ensured that the respondents were taken through all the individual items and items that were not clear were explained. Each interview session lasted for about 20 minutes. Data obtained during the interview sessions were recorded both manually and also with the aid of phone recorder with the consent of the respondents. As indicated earlier, the interviewing processes were done on one-on-one bases, targeting each respondent at a time. Respondents were encouraged to participate in the study by giving relevant information required by the study. They were assured of confidentiality and anonymity. Five weeks were spent in collecting the required data from the respondents.

### **Data Analysis**

The data that were collected were first transcribed and grouped for editing. After the editing, they were coded manually using numerical values. The data were further coded for easy analyses. Due to the small number of respondents involved in the study the study analysed the data manually after the transcription. In relation to the transcription, the recorded data were played several times until the full transcription of the data from each respondent or participant was obtained. The background characteristics of the respondents were cleaned and transformed into tables and extracted for presentation and discussion in the subsequent chapter

of this study. However, the data on the research objectives were analysed qualitatively. In relation to the data on background characteristics of the respondents, they were analysed using frequency and percentage distributions.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

The chapter presents the findings emanating from the data collected from the administered instrument. The discussion includes the interpretation of the findings in reference to previous findings and theory. The chapter is organised into two main parts. The first part deals with background characteristics of the respondents while the second part is devoted to responses given by the respondents in accordance with the research questions and grouped according to the various themes obtained from the objectives of the study.

#### **Background Characteristics of the Respondents**

This section discusses the findings on the demographic characteristics of the respondents in the study. The demographic characteristics analysed were gender, respondents' category, age group of respondents and highest educational level of respondents. The first background characteristics item addressed was respondents' category by sex which is depicted in Table 2.

From Table 2, majority (63.6%) of the respondents were females. With regard to respondents' category, 27.3 percent of the respondents' were opinion leaders. Also, 24.2 percent of the respondents were female SHS graduates. The results mean that the number of female sample captured for the study outnumber that of males. The findings are in line with the objective of the study, does to

capture important and significant peoples who are considered as stakeholders in education in the two communities with regard to female participation in tertiary education.

**Table 2: Distribution of Respondents Category by Gender**

Respondents Category	Gender of Respondents				Total	
	Females		Males		No.	%
	No.	%	No.	%		
Female SHS graduates	8	38.1	0	0.0	8	24.2
Parents	6	28.6	2	16.7	8	24.2
Opinion leaders	2	9.5	7	58.3	9	27.3
Teachers	3	14.3	2	16.7	5	15.2
GES staff	2	9.5	1	8.3	3	9.1
<b>Total</b>	<b>21</b>	<b>100</b>	<b>12</b>	<b>100</b>	<b>33</b>	<b>100</b>
<b>% Sample Size</b>	<b>63.6%</b>		<b>36.4%</b>		<b>100%</b>	

Source: Field Data, 2014.

The study further elicited data on age distribution of respondents. The results are presented in Table 3. As depicted in Table 3, more of the respondents were within the age group of 30 – 39 years (27.3%), followed by those who were within the age group of 20 – 29 years (24.2%) and those who were less than 20 years (21.2%). The combined percentage show that majority (66.6%) of the female respondents were less than 30 years while 91.7 percent of the male respondents were 30 years and above. None of the male respondents' were less



than 20 years. The combined percentage shows that majority (78.8%) of the respondents were 20 years and above.

**Table 3: Age Distribution of Respondents by Gender**

Age Group of Respondents	Gender of Respondents				Total	
	Females		Males		No.	%
	No.	%	No.	%		
Less than 20 years	7	33.3	0	0.0	7	21.2
20 – 29 years	7	33.3	1	8.3	8	24.2
30 – 39 years	4	19.1	3	41.7	9	27.3
40 – 49 years	2	9.5	4	33.3	6	18.2
50 years and above	1	4.8	2	16.7	3	9.1
<b>Total</b>	<b>21</b>	<b>100</b>	<b>12</b>	<b>100</b>	<b>33</b>	<b>100</b>

Source: Field Data, 2014.

The results mean that most of the female respondents were relatively older than the male respondents in terms of their chronological ages. Again, the results show that respondents are in the position to give reliable and valid data on the issues since they are old enough to experience it and to observe it. In other words, all respondents are in a position to participate in tertiary education if they are qualified.

The last item on the background characteristics of the respondents analysed was respondents' category by their highest educational qualification. The results are depicted in Table 4.

**Table 4: Distribution of Respondents Category by their Highest Level of Education**

Respondents Category	Highest Educational Level of Respondents						Total	
	Pre-tertiary		Tertiary (G)		Tertiary (PG)		No.	%
	No.	%	No.	%	No.	%		
<b>Female SHS</b>								
graduates	8	50.0	0	0.0	0	0.0	8	24.2
Parents	4	25.0	3	23.1	1	25.0	8	24.2
Opinion leaders	3	18.8	5	38.5	1	25.0	9	27.3
Teachers	1	6.2	3	23.1	1	25.0	5	15.2
GES staff	0	0.0	2	15.3	1	25.0	3	9.1
<b>Total</b>	<b>16</b>	<b>100</b>	<b>13</b>	<b>100</b>	<b>4</b>	<b>100</b>	<b>33</b>	<b>100</b>
<b>% Sample Size</b>	<b>48.5%</b>		<b>39.4%</b>		<b>12.1%</b>		<b>100%</b>	

Source: Field Data, 2013. Where G = Graduate and PG = Post-graduate

The table shows that more (48.5%) of the respondents level of education was pre-tertiary while 39.4 percent of the respondents had tertiary education. Those respondents with post graduate credentials were classified as post-tertiary education. They represent 12.1 percent of the respondents. As expected, none of the female SHS graduate had tertiary or post-tertiary education. Again, the results mean that opinion leaders, teachers and GES staff had higher level of education than parents and female SHS graduates.

## **Socio-Cultural Factors that Affect Females' Participation to Tertiary Education in Odompo and Ayeldo Communities**

With regards to the first research question of the study, emphasis was placed on the socio-cultural factors that impede females in Odompo and Ayeldo communities in terms of access to and participation towards education at the tertiary levels. First, respondents were asked to describe the nature of traditional practices and beliefs in this community that influence female access and participation to education at the tertiary level.

### **Themes that came up under Research Question 1**

#### **Influence of Traditional Practices and Beliefs on Female Access and Participation in Tertiary Education**

Respondents admitted that the traditional practices and beliefs in their community influence female access and participation to education at the tertiary level. However, five of the respondents view on the issue aver with the assertion that the traditional practices and beliefs in this community do not influence female access and participation to education at the tertiary level. The finding shows that in Ayeldo and Odompo communities, there are certain traditional practices and beliefs that impede female access and participation to tertiary education. When probed further on the issues, one parent avers that in these communities, most people see females as properties that do not belong to them in the long run and that the amount they used in developing them will end up benefiting another family more than theirs. Therefore, they prefer laying much emphasis on their male children than female.

The views of the respondents are consistent with the social and cultural practices of the people within the two communities. In these two communities, parents have the notion that when you educate a girl-child, she will send all the investment you have made on her to the husband's house which the parents may not benefit from her as compare to her current family (family of the husband). The thinking of most of the people in these two communities is common phenomenon in most patriarchal societies in most developing countries such as Ghana. The views of the respondents show that certain social and cultural practices of the people in the two communities serve as impediment to females' participation in tertiary education.

The finding is consistent with the view of Mazumdar (1989) who asserted that social and cultural beliefs, practices and attitudes often do not favour girls in their pursuit of education to the same extent as boys. Discriminatory values and norms against girls and women are deeply rooted in some Ghanaian culture and society. A tradition of early marriage, social norms and values that undermine the importance of educating girls on an equal footing with boys, preferential treatment of the male child, perceived dubious benefits of educating girls, the traditional view of girls as someone else's property, all conspire to limit girls' enrolment and school attendance, especially at the tertiary level (Mazumdar, 1989). Oppong and Abu (2008) also noted that female participation in public life is however restricted due to a number of deep-seated socio-cultural structures, systems and practices such as traditional notions which advocate a preference for the education of male children.

### **Traditionally the females place is the kitchen so no need for schooling**

Two of the respondents who admitted that the traditional practices and beliefs in their communities serve as an impediment to females' participation to tertiary education went further to highlight on some of the practices and beliefs that result to this impediment. One of these respondents said "*in my community, it is belief that a woman place is the kitchen. Therefore, they do not see why female SHS graduates will not abandon their education and go through the family traditional right since this will help them get a husband quickly* (October 14, 2013). She added that "*even if these females participate in tertiary education, men find it difficult to marry them*". One respondent also said "*in my community most men in the community are of the view that such females don't respect their husband as expected in these communities* (October 21, 2013).

Three of the respondents concurrently stated that *teenage pregnancy is a prestige and part of the life style of the young ladies in the community. According to them such people are perceive to be fruitful and fertile*. One of the teachers captured for the study also stated that "*pregnancy and mortality is the order of the day in the community*". She further stated that "*in the community people belief in farming, early birth and learning of trade as foundation of hard working girls in the community*" (October 16, 2013).

The views of majority of the respondents show that certain traditional practices and beliefs in these two communities influence female access and participation to education at the tertiary level. The findings are consistent with the view of Omoruyi (2001) who commented that the cultural beliefs that perceive the

role of a woman to be nothing other than a wife and mother has a consequence for reducing parents incentives to invest in the human capital of their daughters (Omoruyi, 2001). In rural areas, from the very early age, a girl learns to expect endurance and modesty, which is determined as the socio-cultural values and practices that favour boys. For such social and religious beliefs, a woman always tries to make up an ideal wife and a good mother. A girl is taught to sacrifice her individual identity as a good wife and a mother (Mensah, 2005). Acheampong (2005) also commented that in some Ghanaian societies, cultural attributes have reinforced the belief that childbearing is the most important role of women with its obvious implications for population growth.

Those respondents who indicated that the traditional practices and beliefs in their communities do not influence female access and participation to education at the tertiary level mention other factors other than the traditional beliefs and practices. With regard to access, most of the respondents aver that *the chiefs and elders in the communities do not have channels that encourage or motivate females to go to school or further their education to the tertiary level.*

In relation to participation, the GES staff in charge of girl-child at the district stated that *“the rate at which SHS graduates participate in tertiary education is low because the rate at which females pass the BECE and WASSCE is nothing to write home about”*. One of the GES staff also said that *“poverty and illiteracy on the part of the parents are factors that affect female SHS graduates not to access or participate in tertiary education”*. The views of the respondents shows that other factors such as poverty and illiteracy are some of the non-

traditional or non-cultural beliefs that affect female SHS graduates access to and participation in tertiary education.

The incidence of poverty is acute in rural areas, where the majority of the Ghanaian population lives. The findings support the view of Omoruyi (2001) who posits that poverty discourages families from sending their children to school, particularly tertiary school. Tertiary education requires a substantial commitment of time and resources, as well as sacrifices related to household production. Child labour is important for the economic survival of families. Girls contribute at least 50 percent more labour than boys, and this contribution increases with age (Omoruyi, 2001).

#### **Community Awareness on the Importance of Female Education**

Respondents were further asked to indicate whether the community is aware of the importance of female education in the two communities. Large chunk of the respondents that is twenty-nine respondents, in the two communities indicated that they are aware of the importance of female education. Generally, the views of most of the respondents show that the importance of female education is not only a means to an end but an end in itself. One of the GES staff said that *“education is a key to human resource development as well as a prerequisite to the advancement of women. She further posits that formal education is a powerful agent of progress”*. One teacher at Ayeldo community also commented that *“formal educational system is a major institutional mechanism for developing critical human skills and knowledge and that all citizens in this community acknowledges its importance”* (October 24, 2013).

The views of the respondents show that citizens in the two communities are aware of the importance of girl-child education, and for that matter female education. Therefore, females' participation in tertiary education is considered relevance and important to most of the respondents. However, lack of fund has made some of them to make a choice between male and female children. In most of the cases, the choice parents in these two communities make with regard to their children education at the tertiary level go in favour of male children at the detriment of their female counterpart. Thus education leads to the development of "the whole person" by developing their intellectual, affective character and psycho-motor skills (Baafi-Frimpong & Yarquah, 2001).

For example, Boro's (2005) study showed that investing in female education is probably the most cost-effective measure a developing country can take to improve its standard of living. Since a nation cannot leave her female population behind in terms of education, then, barriers to female education which is a central issue in female education must be looked into again and the means of promoting it explored (Kim, 2007).

### **Channels and Means to which Community Members become Aware of the Importance of Female Education**

The study further examines the views of respondents concerning some of the channels and means to which the community members become aware of the importance of female education. Summation of the views shows that all the female SHS graduates and two parents indicated that through *television and radio, they hear and see women making giant strides in their education and occupying*



worthy position. For example the current minister of education and the district director of education in the Abura-Aseibu-Kwamankese District. This goes to buttress the point that the citizens in these two communities recognise the importance of female education and their participation in tertiary education. However, their inability to send their girl-child to school or ensure that their female children participate in tertiary education may be as a result of them not having the funds or them not being in the position to afford it.

Availability of female role models within the community and the expansion of mass media accessibility in the area make it easy for people in the area to be aware of the importance of female education. one of the parents said that “*various visits made by the DCE and Member of Parliament in the area with regard to the advice given to females to sharpen their desire to access and participate in education at all the levels makes him aware of the importance of female education*” (October 17, 2013). One of the female SHS graduates added that “*she is aware of the importance of females participation in tertiary education as a result of the various advice she has received from some opinion leaders and role models in the communities*” (October 14, 2013).

The results show that citizens in these two communities knowledge level and awareness of the importance of sending the girl-child to school and also training her up to the tertiary level can be achieve through the mass media. Also, known and recognise females from the community or even neighbouring communities can serve as role models to the female SHS graduates in the

communities. They can even go further to start counselling these students once in a while for them to see the importance of participating in tertiary education.

### **Peer Influence on Education**

Respondents were asked to describe how the peers of the female SHS graduates influenced them with regard to their accessibility, participation and awareness of tertiary education. More of the respondents admitted that the peers of the female SHS graduates influence them with regard to their accessibility, participation and awareness of tertiary education. The views of the respondents mean that the peer group has a significant influence of female SHS graduates with regard to their accessibility, participation and awareness of tertiary education.

Respondents further commented on how female SHS graduates peers influenced them with regard to their accessibility, participation and awareness of tertiary education in the country. A teacher in one of the schools said that “*peer group members who have participated in tertiary education normally bring honour to themselves and the community when they come home or visit the school*” (October 21, 2013). A female SHS graduate from Ayeldo community also stated that “*such people’s life style is attractive to all other youth in the community, and they become the eye of the community*. She added that such people normally encourage them to go to school” (October 11, 2013). A teacher in Odompo community also stated that “*peer members who have participated in tertiary education sometimes organise community sensitisation programmes in the community and also encourage the youth to further their education* (October

28, 2013). In some cases, according to one of the GES staff, *such people serve as mentors for the youth.*

However, two of the parents indicated that the peers of the female SHS graduates do not influence them with regard to their accessibility, participation and awareness of tertiary education. They supported their views with some reasons. These two respondents who are parents concurrently aver that *most of the youth migrate to the big cities such as Kumasi, Accra, Takoradi and Tema in search of white colour jobs that are not even available.* Two of the females themselves also stated that *they don't have any role model in the community.* Generally, the results show that peers to some extent contribute significantly to female SHS graduates accessibility, participation and awareness of tertiary education.

The findings are in line with the submission of Omoruyi and Omiunu (2006) who argued that the primary obstacles that girls face are bigotry and negative peer interaction provided by the school. Haldaner-Lutterrodt (2009) added that even in cases where the negative social attitudes do not dissuade females outright from pursuing higher education, the social attitudes of families, peer group pressures and adults who serve as role models define their educational choices, and point young women in the direction of traditionally 'female' careers.

In relation to the extent to which religious ideas of female SHS graduates influence their accessibility and participation to tertiary education, all (100%) the respondents agreed to some extent to it. Three of the parents asserted that *some of the old churches in the communities encourage parents and the youth on girl*

*child education.* One of the parents stated further that “*the churches help in eradicating superstitious belief among the parents and youth with regard to female access and participation in tertiary education*” (October 29, 2013). Meaning, the church and other NGOs in the communities are doing everything possible to narrow or eliminate the some of the negative traditional beliefs that do not support girl-child education, not to mention educating the female student up to the tertiary level. The findings further support the earlier assertions that citizens in these two communities are still holding on to certain traditional beliefs and practices that do not support the idea of sending the female child to tertiary education.

The findings are in line with the comment of Olomukoro (2005) who asserted that women are not only discriminated against in their household but also in the wider society in the name of religious beliefs. According to the United Nations Development Programme (2005), discrimination based on sex, religion, race, and ethnicity remains at the core of social exclusion, poverty and human misery. In rural areas, from the very early age, a girl learns to expect endurance and modesty, which is determined as the socio-cultural values and practices that favour boys. For such social and religious beliefs, a woman always tries to make up an ideal wife and a good mother. A girl is taught to sacrifice her individual identity as a good wife and a mother (Mensah, 2005).

### **School Related Factors and Females’ Participation to Tertiary Education**

The school related factors that impede females in Odompo and Ayeldo communities’ with regard to their access to and participation in education at the

tertiary levels was the third substantive research question of the study. The respondents were asked to indicate whether the female SHS graduates are aware of the entry requirements of the various tertiary institutions in the country or not.

### **Themes that came up under Research Question 2**

#### **Female SHS Graduates Awareness of the Entry Requirements of Tertiary Institutions in the Country**

Most of the respondents admitted that female SHS graduates are aware of the entry requirements of the various tertiary institutions in the country. Respondents further stated some of the means through which female SHS graduates become aware of the entry requirements of the tertiary institutions in the country. Three and two female SHS graduates in Ayeldo and Odompo communities respectively aver that *they normally become aware of the entry requirement through the print media and in some cases the electronic media*. Some of the female SHS graduates also stated that *they become aware of the entry requirement through friends and peers*.

Even though, most of the tertiary institutions now a days use the internet as a means of publicising their institution and other announcement such as admission requirement, none of the respondents indicated that the internet was one of the means through which female SHS graduates become aware of the entry requirements of the tertiary institutions in the country. This shows that the two communities lack access to the internet and other Information Communication Technology (ICT) gadgets. Most of the parents in these communities use mobile telephone; however, the kind phones they used are not phones that can be used to

browse the internet. In other words, most of the phones were not android phones. Even those that were android phones, the users were not internet literate and for that matter were not in the position to use those phones in subscribing the internet and to search for information.

Respondents were asked to indicate what constitute tertiary education. Generally most of the respondents were of the view that tertiary education is further studies after secondary school where one develops himself or herself professionally to the job market. They mention examples of such institutions as collages of education, universities, and polytechnics. This shows that respondents have some faire knowledge regarding what tertiary education is.

Respondents were asked to indicate whether there are enough tertiary institutions in the country. As expected, most of the respondents comment on the issue suggests that there are enough tertiary institutions in the country. One of the teachers in Ayeldo community further stated that *this is so due to the increase number of private tertiary institutions in the country. According to him, most of the known and premium churches in Ghana now have their own universities quite apart from the training colleges* (October 30, 2013).

### **Awareness and Adequacy of Government Policy Intervention on Female Access and Participation in Tertiary Education**

Respondents were again asked to indicate whether they are aware of policy interventions made by the government through the district or any media that promote female access and participation in tertiary education. They were further asked to indicate whether the interventions of government are adequate or

not. Generally, respondents indicated that they are not aware of policy interventions made by the government through the district or any media that promote female access and participation in tertiary education. Surprisingly, almost all the respondents admitted that the interventions are not adequate. The results mean that more policy interventions relating to affirmative action need to be formulated and implemented in the tertiary institutions.

For example, Hertz et al. (1991) study found out that, where places at higher levels are rationed by a rigid examination policy, female access may suffer, or dropout rate may be higher; domestic demands on girls may mean that they take more regular absences; they may also have less time for homework. These can result in them doing less well in exams, thus reinforcing parental bias towards investing more in boys; and where girls drop out and repeat years, performance will be affected since repeaters or those withdrawn for temporary periods and re-entering do less well than those with consistent attendance. This in the medium term affects their results which serve as a passport to enter tertiary institution. The idea that affirmative action policies should be formulated and implemented in the tertiary institutions support the comments of Lihamba et al. (2005) who reported that Tanzania and Uganda have introduced affirmative action, pre-entry programmes, gender mainstreaming, and sensitisation courses to help promote gender equity.

### **Teachers Attitude in Schools**

All respondents with the exception of two, admitted that the attitude of teachers in SHS impede female accessibility and participation in tertiary

education. The views of the respondents show that there are certain behaviours that are exhibited by teachers which make it unattractive for females to access and participate in tertiary education. The respondents were asked to state some of the attitudes that teachers exhibit in schools that impede the accessibility and participation of SHS female graduates into tertiary education.

In terms of accessibility, one of the female SHS graduates said that “some teachers usually make sexual advances on the girls”. She added that “at the SHS level, those girls who refuse to cooperate are sometimes hated by the teachers”. This situation, according to one teacher can “influence the girls for not to perform well in their secondary education which will help them to be admitted in tertiary education. It can also stop the girls’ ambition to further their education, because most of them usually are embarrassed (October 30, 2013). With regard to participation, one parent stated that:

*When the girls are hated and insulted by teachers, they refuse to attend classes and this makes them not to get good grades enough to access tertiary education. He further stated that unequal gender representation with regard to the secondary school teachers is also a factor, since most of the girls have no role models or people to guide them (October 17, 2013).*

The findings are consistent with that of UNESCO (1991) research which indicates that countries with a low representation of female teachers also tend to have low enrolment ratios of females in schools and low gender parity, especially in tertiary education. Tilak (1991) also found out that there is an association between low representation of female teachers and poor performance



of girls, and conversely, between high representation of female teachers and high female enrolment and gender parity. All these broad patterns suggest that female teachers encourage female students at the secondary level to participate in tertiary education. The existing system of teacher recruitment in pre-tertiary education does not encourage women to work in rural areas, although there are quotas for the recruitment of women teachers. These quotas are thus swallowed up by men teachers.

One of the GES staff also stated that “*bad methods and teaching strategies used by teachers in SHS schools easily accessible to the communities and also poor teaching-learning conditions in secondary schools are also some of the school-related factors that impede female access and participation in tertiary education*” (October 11, 2013). She added that “*some public secondary schools within the catchment areas of Ayeldo and Odompo communities are not properly managed. Some teachers are not qualified, dedicated and motivated. Teacher absenteeism is very high in these communities. Teachers do not always show up at school*” (October 11, 2013). The view of the GES staff is in line with that of Haddad (1991) who posits that in most schools, a physical learning atmosphere is lacking, and that i Instructions are not stimulating in such schools.

### **General Strategies or Interventions Put in Place by Government to Promote Female Access and Participation in Tertiary Education**

With regard to some of the general strategies or interventions that government has put in place to promote female access and participation in tertiary education, one of the GES staff said that “*one major intervention of government*

*in the promotion of female participation in tertiary education is the cut off points for females*". Respondents were further asked to indicate whether the conditions in Ghanaian tertiary institutions favours female who have the desire to participate in tertiary education.

One of the female SHS graduates said that "*the conditions in the tertiary institutions do not favour females who have the desire to participate in tertiary education*". She further stated that:

*Sexual misconduct on the part of some students and lecturers in tertiary institutions is one of such conditions. She added that insufficient accommodations on campus is also one of the conditions in the tertiary institutions that does not favours female who have the desire to participate in tertiary education (October 22, 2013).*

However, one of the teachers captured for the study indicated that the conditions in the tertiary institutions favour females who have the desire to participate in tertiary education. He further said that "*the various cut of points for the various programmes in tertiary institutions favours female candidates*".

The views of the respondents are consistent with the literature. Schools are not always girl-friendly. They do not protect girls' privacy and safety and do not meet cultural expectations. As girls become older, having separate latrine facilities in schools is essential. The absence of women lecturers can makes schools unsafe places. Parents do not feel safe sending their girls to male-dominated environments. They may be concerned that sending girls to school will expose them to physical or sexual abuse from lecturers or boys (Knights, 2004).

Educating a young girl does carry heavy risk in a male dominated school environment. The threat, particularly of sexual violence, against young women, becomes a rationale for parents to keep daughters out of school (Booth, n.d.). There is some evidence that female enrolment can be increased with a greater supply of school places and greater proximity, or accessibility of schools to communities (Knights, 2004).

### **Economic Factors that affect Females' Participation to Tertiary Education**

The third substantive research question of the study was to examine the economic factors that impede females in the Odompo and Ayeldo communities' access to and participation in education at the tertiary levels. Six items made up of three close-ended and three open-ended items were used to answer the research question. First of all, respondents were asked to indicate whether the budget allocation of the Ministry of Education (MoE) is enough to improve female access and participation in tertiary education. Data were elicited from teachers, GES staff and opinion leaders since they are perceived to be more knowledgeable regard the issue at stake.

### **Themes that came up under Research Question 3**

#### **Ministry of Education Budget Allocation**

All GES staff and most of the teachers and opinion leaders' view on the issue was that the budget allocation of the Ministry of Education is not enough to improve female access and participation in tertiary education. one of the GES staff further said that "*there are a lot of community sensitisation programmes that the unit in charge of girl-child education have designed and planned to implement*

*but because there are no funds these programmes are still in the pipeline”*  
(October 24, 2013).

### **Relation Poverty Level within the Community has on Female Access and Participation in Tertiary Education**

More data were elicited from respondents to know whether poverty level within the community have any relation with female access and participation in tertiary education. Majority of the respondents indicated that the poverty level within the community have some relation with female access and participation in tertiary education. The respondents were asked to give some brief explanation and reasons for their answer.

In relation to accessibility, most of the parents and two staff of the GES were of the view that parents within the two communities are basically farmers and cannot at times afford meals. Therefore, getting money for admission fees alone is difficult. According to the AAKD (2012), the poverty level within these two communities is high. With regard to participation, one of the teachers in the Ayeldo community said that *“the cost of living expenses on campus, especially accommodation, feeding, hand outs, and books is very high now a days and is now a burden so some of these females dropout of school or stop schooling”* (October 29, 2013).

Poverty may be critical in decisions on female education. Income or other measures of wealth, such as land-holding, has been found to have more effect on girls’ than on boys’ education. In higher income strata, girls are considerably more likely to be enrolled in school than in low income groups. This may reflect a

strategy favouring boys where parents cannot finance all children to attend school, and also higher opportunity costs of girls' labour in poorer households (Tilak, 1991). Opportunity costs of child labour may be particularly hard for low income households to bear. In poorer households, girls are less likely to attend school, since their labour is more essential to the household, where mothers are more likely to be working. Poorer households, in particular, have been found to find it harder to meet the direct costs (Hertz et al., 1991).

### **Cost of Tertiary Education**

To obtain more data in answering this research question, the study further asked respondents to indicate whether the cost of tertiary education in the country impedes female SHS graduates access and participation to tertiary education in the country. Generally, most of the respondents admitted that the cost of tertiary education in the country impedes female SHS graduates access and participation to tertiary education in the country. Respondents were asked to give brief explanation and reasons behind their choice of answer. Three of the teachers and two of the GES staff views on the issues were that *now a day, university fees are high and also colleges of education no longer receive allowances*. Some of the students also aver that *entry or admission fees are sky rocketing and also admission forms are very expensive now a days*.

The findings are consistent with the comments of Omoruyi (2001) and Olomukoro (2005). The incidence of poverty is acute in rural areas, where the majority of the population lives. Poverty discourages families from sending their children to school, particularly tertiary school. Tertiary education requires a

substantial commitment of time and resources, as well as sacrifices related to household production. Child labour is important for the economic survival of families. Girls contribute at least 50 percent more labour than boys, and this contribution increases with age (Omoruyi, 2001).

One of the GES staff said that “*although there is some level of government subvention in tertiary education, in essence it is still very expensive to participate. She added that most tertiary institutions charge different kinds of informal fees (e.g., hall dues, associations’ dues, departmental levies, SRC dues, computer training charges and so on). The direct costs of tertiary education such as cost of hand outs, books, feeding and accommodation can be beyond the means of the poor*” (October 29, 2013). The opportunity costs of schooling can be even higher because poor families are not able to sustain themselves without the involvement of children in agricultural production and household activities (Olomukoro, 2005). Daughters are traditionally expected to do more chores at home than sons. As they are expected to do more, the opportunity costs of educating a girl can be higher, and so they are kept at home. The high opportunity costs combined with informal fees make tertiary education too expensive, which undermines the demand for girls’ education.

### **Citizens of Odompo and Ayeldo Communities Views on Female Participation to Tertiary Education**

The fourth research question of the study focused on the perception of citizens of Odompo and Ayeldo communities with regard to female access to and participation in tertiary education. The issues considered focused on respondents

opinion on female access and participation in tertiary education. The issues were analysed qualitatively.

Respondents were asked to declare their opinion about female access and participation in tertiary education. Most of the respondents were of the view that *the world is now changing at a faster rate and per their own experience the only way one can catch up with such dynamism is through education*. One of the respondents stated that *women with higher education normally have positive outlook, perception, family life and healthy standard of living in the community*. Two of the respondents also stated that:

*women participating in tertiary education is a good thing to the community and the nation at large because since most women that they know have achieved higher education are financially sound and independent in their respective homes or communities. They added that such women are even serving as role models in their community* (October 3, 2013).

However, four of the parents also stated simultaneously that *ladies who have participated in tertiary education normally do not respect elders in the community*. One respondent added that *female who want to further their education up to the tertiary level should respect and study hard*. The views of the respondents indicates that female participation in tertiary education help in improving their standard of living, life chance, life style, and income level in the community.

The findings are in line with the submission of Burkitt (1995) who posits that a literate population is a necessity for any nation wishing to take advantage of

modern technological growth. According to Burkitt (1995), there is a direct relationship between literacy among women and improved health and child care in the family. Furthermore, there is a direct relationship between female education and poverty reduction. Educated women tend to have smaller family sizes and reduced fertility which has great potential benefits for their future generation. For instance, UNDP's statistics have indicated that the high fertility rate in Tanzania and Ghana in the early 70s (1970-75) dropped drastically from 6.8 births per woman to 5.1 and 6.9 to 4.1 respectively between 2000 and 2005 due to continued and sustained efforts at ensuring the participation of girls in secondary and tertiary education in the two countries (UNDP, 2005).

The study further elicited data on the view of respondents regarding the opportunity to access tertiary education as a female SHS graduates. Most of the female SHS graduates stated *that when they get the opportunity to access tertiary education as a female SHS graduate they will accept the offer*. However, two of the female SHS graduates from Ayeldo community stated that *they will not accept the offer because they cannot afford the cost of living on campus*. The results may mean that given the chance and making tertiary education accessible to these female SHS graduates, one can be sure that they will participate in it fully.

One of the SHS graduates in Odompo explained that she will not accept the offer and was of the view that education is not just access but retention too. Truly *her parents cannot afford her feeding and accommodation fees, not to mention the cost of hand-outs, books and other stationaries*. However, majority of the respondents who admitted that when they get the opportunity to access tertiary



education as female SHS graduates they will accept the offer also gave multiple reasons for their response. Two of them stated that *“there are too much benefits or gains when a woman accesses in tertiary education. Some of the gains or benefits they mentioned were fair representation of the sexes, equal chance to participate in national affairs and equal chance for job opportunities”* (October 4, 2013).

Three of the SHS graduates, one from Odompo and two from Ayeldo who stated that they will accept the offer also stated that *“it is good because one will get a profession. They added that it will make them not to depend on anybody for survival, since they are likely to secure better job after graduation which will make them financially sound enough to help other people in the family, especially the young ones”* (October 14, 2013).

One of the three SHS graduates further stated that *“accessing tertiary education will give her the room to learn more either formally or informally which can increase her ability to manage her future home effectively”*. The views of the SHS graduates show that females should not be refused access to tertiary education and that policy makers should create conducive and attractive mechanism that will induce females to have more access to tertiary education in the country. This will help in breaching the gap between male and female with regard to access to tertiary education.

The findings corroborates with the comments of Akakpa (1996) who avers that restricting women’s access to services such as education, health, or transportation, and their economic opportunity is unfair, and that life chances

should not be preordained at birth. In economic terms, restricting women reduces their well-being and the welfare of families. Thus, it limits economic growth and slows down progress in poverty reduction. Efforts will therefore have to be made to transform the patriarchal society through conscientisation and awareness creation.

One of the main determinants of inequity is family income, but, depending on the country, other factors may contribute to unequal access and outcomes. According to the World Bank (2002), education is one of the major variables that can be used to improve the income level of people. Therefore, with equal access and participation in tertiary education, women are likely to compute with their male counterpart fairly as expected. This idea or situation has begun in Ghana. In Ghana, policy makers have ensure that there is equity in the educational system, where more room are provided for female in the tertiary education with regard to access.

### **Staying to Complete Tertiary Education**

The female SHS graduates were asked to indicate whether they will stay till they complete their studies at the tertiary level assuming they were in tertiary institution pursuing their studies. Interestingly, all of them admitted that after getting access to participate in tertiary education, they will stay until they complete their programme. They were asked further to give reasons for their answer. Generally, they were of the view that they will stay in order to acquire the certificates, testimonials, transcripts and all other documents or credentials that will show or prove that they have participated in tertiary education. The findings

may mean that female SHS graduates who dropout from tertiary education, do so not because they want it but it may be so due to certain economic, or socio-cultural factors.

Female access to tertiary education may suffer, or drop out may be higher due to parental bias towards investing more in boys (Hertz et al., 1991). The findings of Hertz et al. (1991) show that families rely much more on older girls than on older boys to care for younger siblings and that girls are much more likely than boys to drop out of school to look after sick siblings. Also, female employment and increased female wages may increase the likelihood of dropout or non-attendance of female in tertiary education, due to substitution of labour. According to one study in India, a 10 percent increase in female wages was said to cause a five percent drop in girls' school attendance in tertiary education (Khan, 1991). The overall impact of mothers' occupation depends on the relative strength of substitution and income effects (Hertz et al., 1991).

In considering formal education, even though an increasing number of females are upgrading themselves as compared to previous years researchers attributed the drop-out rate of females to premature pregnancy. They are of the view that unequal access to education and lack of education continuity puts a premium on repeated child bearing (Mensah, 2005). In spite of the benefits in female education participation, the rural areas of most developing countries are characterised by lower enrolment especially for females in tertiary education (Mensah, 2005). Studies conducted in Africa, Asia, the Middle East, and Latin

America show that females are more likely than males to drop out before completing their tertiary education, especially in rural areas (UNESCO (2006)).

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

This chapter summarizes the research study and also presents a summary of the findings of the study as well as conclusions drawn from the findings. Based on the findings and conclusions drawn from the study, recommendations are also made to guide educational practitioners and stakeholders.

#### **Summary of the Study**

The purpose of the study was to investigate the factors that impede female access and participation in tertiary education, focusing on Odompo and Ayeldo communities in the Abura Asebu Kwamankese (AAK) District of the Central Region. Specifically, the study examined the perceptions citizens of Odompo and Ayeldo communities have towards female access to and participation in tertiary education. The study further examined the socio-cultural, school related and economic factors that impede females in Odompo and Ayeldo communities in terms of access to and participation towards education at the tertiary levels.

The research design is a case study that used survey data collection strategies. However, in pursuance of these objectives, a semi-structured interview guide was used as the main instrument for data collection to arrive at an understanding of this phenomenon. The population for the study comprised of chiefs, parents, SHS graduates, assembly men and women, district education staff

and other opinion leaders in the two communities. Since the total number of parents who are staying in the two communities with at least one ward being a SHS graduate, the graduates themselves, chiefs, and other opinion leaders in the two communities was unknown, the snowball sampling technique was used to capture 33 respondents for the study. The snowball sampling procedure was used since there was lack of sampling frames for the study. Also it was difficult to approach some of the respondents in any other way. There was also no specific number for the targeted population.

The instrument was administered on one-on-one bases. Meaning, the participants were subjected to interview. The interview was based on semi-structured interview guide. The data were transcribed and coded into various themes based on the research questions which were then analysed qualitatively. With regard to the background characteristics of the respondents, they were analysed quantitatively using frequency and percentage distributions.

### **Key Findings**

The main findings of the research were presented base on the specific objectives of the study. The first research question of the study's emphasis was placed on the socio-cultural factors that impede females in Odompo and Ayeldo communities in terms of access to and participation towards education at the tertiary levels. The key findings were:

1. Majority of the respondents admitted that the traditional practices and beliefs in their community influence female access and participation to education at the tertiary level.

2. Traditional practices and beliefs such as the belief that a woman's place is the kitchen make the citizens not to see why female SHS graduates should not abandon their education and go through the family traditional rites since this will help them get a husband quickly.
3. Teenage pregnancy is a prestige and part of the life style of the young ladies in the community since such people are perceived to be fruitful and fertile.
4. In the community, people belief in peasant farming, early birth and learning of trade as foundation of hard working girls in the community.
5. The rate at which SHS graduates participate in tertiary education is low because the rate at which females pass the BECE and WASSCE is nothing to write home about.
6. Other factors such as poverty and illiteracy are some of the non-traditional or non-cultural beliefs that affect female SHS graduates access to and participation in tertiary education.
7. Through television and radio, citizens hear and see women making giant strides in their education and occupying worthy positions. Also, various visits made by the DCE and Member of Parliament in the area with regard to the advice given to females to sharpen their desire to access and participate in education at all the levels make them aware of the importance of female education”
8. The peer group has a significant influence of female SHS graduates with regard to their accessibility, participation and awareness of tertiary education.

9. Peer group members who have participated in tertiary education normally bring honour to themselves and the community when they come home or visit the school. Such people life style is attractive to all other youth in the community, and they become the eye of the community. They normally encourage them to go to school.
10. Again, peer members who have participated in tertiary education sometimes organise community sensitisation programmes in the community and also encourage the youth to further their education. Such people serve as mentors for the youth.
11. Some of the youth also migrate to the big cities such as Kumasi, Accra, Takoradi and Tema in search of white colour jobs that are not even available.

The school related factors that impede females in Odompo and Ayeldo communities' with regard to their access to and participation in education at the tertiary levels was the second substantive research question of the study. The findings were that:

1. Most of the respondents admitted that female SHS graduates are aware of the entry requirements of the various tertiary institutions in the country. They normally become aware of the entry requirement through the print media, the electronic media, friends and peers.
2. Even though, most of the tertiary institutions now a days use the internet as a means of publicising their institution and other announcement such as admission requirement, none of the respondents indicated that the internet



was one of the means through which female SHS graduates become aware of the entry requirements of the tertiary institutions in the country.

3. Generally, respondents indicated that they are not aware of policy interventions made by the government through the district or any media that promote female access and participation in tertiary education. Surprisingly, almost all the respondents admitted that the interventions are not adequate.
4. Certain behaviours that are exhibited by teachers make it unattractive for females to access and participate in tertiary education.
5. In terms of accessibility, some teachers usually make sexual advances on the girls such that those girls who refuse to cooperate are sometimes hated by the teachers. This situation, influence the girls not to perform well in their secondary education which will help them to be admitted in tertiary education. It can also stop the girls' ambition to further their education, because most of them usually are embarrassed.
6. One major intervention of government in the promotion of female participation in tertiary education is the cut off points for females.
7. However, the various cut of points for the various programmes in tertiary institutions favours female candidates in participating education at that level.

The third substantive research question of the study was to examine the economic factors that impede females in the Odompo and Ayeldo communities' access to and participation in education at the tertiary levels. The findings that emerged were:

1. All GES staff and most of the teachers and opinion leaders' view on the issue was that the budget allocation of the Ministry of Education is not enough to improve female access and participation in tertiary education. For example, there are a lot of community sensitisation programmes that the unit in charge of girl-child education have designed and planned to implement but because there are no funds these programmes are still in the pipeline.
2. Majority of the respondents indicated that the poverty level within the community have some relation with female access and participation in tertiary education.
3. In relation to accessibility, parents within the two communities are basically farmers and cannot at times afford meals. Therefore, getting money for admission fees alone is difficult.
4. With regard to participation, the cost of living expenses on campus, especially accommodation, feeding, hand outs, and books is very high now a days and is now a burden so some of these females dropout of school or stop schooling.
5. Generally, most of the respondents admitted that the cost of tertiary education in the country impedes female SHS graduates access and participation to tertiary education in the country.
6. Now a days, university fees are high and also colleges of education no longer receive allowances. Some of the students also aver that entry or admission fees are sky rocketing and also admission forms are very expensive now a days.

7. One of the GES staff said that although there is some level of government subvention in tertiary education, in essence it is still very expensive to participate. She added that most tertiary institutions charge different kinds of informal fees (e.g., hall dues, associations' dues, departmental levies, SRC dues, computer training charges and so on). The direct costs of tertiary education such as cost of hand outs, books, feeding and accommodation can go beyond the means of the poor.

The last specific objective of the study examined the perception of citizens of Odompo and Ayeldo communities towards female access to and participation in tertiary education. The key findings were:

1. Most of the respondents were of the view that the world is now changing at a faster rate and per their own experience the only way one can catch up with such dynamism is through education.
2. Again, women with higher education normally have positive outlook, family life, financially sound, independent and healthy standard of living in the community.
3. However, some of the respondents perceived ladies who have participated in tertiary education as people who normally do not respect elders in the community.
4. Most of the female SHS graduates stated that when they get the opportunity to access tertiary education as a female SHS graduate they will accept the offer. However, they will have some difficulties with regard to the cost of living on campus.

5. All female SHS graduates admitted that after getting access to participate in tertiary education, they will stay until they complete their programme.
6. Also, female SHS graduates were of the view that female students who dropout from tertiary education do so not because they want it but it is due to certain economic, or socio-cultural factors.

### **Conclusions**

On the basis of the findings of the study the following conclusions were drawn:

It can be concluded from the study that, lack of knowledge on the importance of educating girl-child to the tertiary level is a major problem hindering the participation of females in tertiary education. Currently the people of Odompo and Ayeldo are more eager to educate the male-child than the girl-child. Also, some cultural practices and the lifestyle of some parents prevent them from furthering the education of the female to the tertiary level. This implies that majority of the females in the community will remain illiterates and this will affect their home management, reproductive health, finances and among others. Therefore, if parents are aware of the importance of female education to the tertiary level, more parents would be willing to further their girl-child education to the tertiary level and this can serve as motivation to the up and coming young ones.

Furthermore, female education is not given adequate attention and sponsorship. This has adverse effect on the educational background of the community and their socio-economic development which will eventually affect

the nation at large. It may be concluded that solution to this problem of parents not educating the girl-child up to the tertiary level lies in the collective effort of all stakeholders of education including parents, students, religious bodies, opinion leaders, government and non-governmental organisations. At the tertiary level, if government will strictly adhere to the affirmative action policies and other recommendations by the international body, all girls will have access to and also participate in education at the tertiary level.

### **Recommendations**

On the basis of the findings of the study and conclusions drawn from it, the following recommendations are made: Non-governmental organisations, Religious groups in collaboration with gender quality advocate groups should organise periodic education seminars to enlighten people of the Ayeldo and Odompo communities about the importance of educating the girl-child up to the tertiary level. Women role models should occasionally visit the communities to meet women groups and boost their morale to enhance the idea of educating the girl-child up to the tertiary level of education.

Male teachers should be particularly educated on interaction and communication skills. This will enable them relate and communicate effectively with girls. Teacher's attitudes have significant implications for female persistence and academic achievement and attainment in school. It is therefore being recommended that teachers be made aware of their various roles in reducing girls drop out. Teachers should be taken through strategies to serve as advocate for girl-child education. Moreover teachers who engage in practices that militate

against girl-child education should be prosecuted and tougher punishment imposed on them to serve as a deterrent to others. This can be done only when all stakeholders of education serve as watchdogs. Male pupils are identified as major offenders of abusing girls verbally, teasing and cartooning them in public. Male pupils to a large extent therefore, have influence on girl retention at the secondary level of education.

Male pupils who engage in acts, which tend to undermine girl-child education, should be made to face the full rigours of the law. To ensure these, stakeholders of education, especially the District Assembly should enact some by-laws to protect the girls in school. There are school-related expenses apart from tuition fees, which affect girls' retention at the tertiary level. These include living expenses; accommodation; money for purchasing science, agricultural and vocational materials and tools; cost of hand-outs and books etc. Girls who have difficulty in getting these often fall prey to male adults or even their mates. Such relationship often leads to pregnancy and eventually drops out from school.

It is laudable that government and other non-governmental organisations provide specific scholarship programmes such students to narrow or even eliminate their financial challenges. All stakeholders should also endeavour to sponsor girl-child education at the tertiary level since government through FCUBE and other policies is doing helping at the pre-tertiary level. For instance, traditional rulers, District Assemblies and other opinion leaders should set up funds to offer scholarships for female students at the tertiary level. The scholarship should not be limited to only needy pupils with academic excellence

but those with skills in sports and culture to mention but a few. Finally, it is recommended that there should be a provision of a regular review of females' participation in education advocacy at the tertiary level so that problems of females in tertiary education could receive regular attention.

### **Suggestions for Further Research**

Based on the findings of the study the following areas have been identified as suggestions for further study. Future researchers should look at the effect of tertiary education on the well-being of women in the society. The study could be replicated in other districts in the country for comparative analysis. Lastly, other researchers should examine the effect of girl-child education on the socio-economic development of citizens of Central Region of Ghana.

## REFERENCES

- Abambilla, D. A. (1999). *Marriage and its effects on girls' education in the Kusanaba education circuit, Bawku District*. Unpublished undergraduate dissertation, University College of Education, Winneba.
- Abosi, C.O., & Brokman-Amisshah, J. (Eds.). (2002). *Introduction to education in Ghana*. Accra: Sedco Publishing Limited.
- Abura Asebu Kwamankese District Assembly (2012). *Annual report*. Abura: Government of Ghana.
- Addae-Mensah, I. (2006). *The education system in Ghana: A critical analysis, cited in the report of the 57th annual new year school*. Legon-Accra: Institute of Adult Education, University of Ghana.
- Achempong, P. (2005). *Factors that impede from attaining high level education: A case study of females in Schools and dropouts in Mateheko*. Unpublished doctoral dissertation, Department of Sociology, University of Ghana, Legon.
- Ahmed, M., & Ahmed, M. (2002). *Bangladesh education sector overview*. Tokyo: Japan Bank for International Cooperation (JBIC).
- Akakpa, S. K. (1996). *Factors affecting female participation in education in relation to the Northern scholarship scheme*. Research Report for the Ministry of Education Supported by UNICEF Ghana.
- American Association of University Women [AAUW] (2012). *Why so few? Women in science, technology, engineering, and mathematics*. Washington, DC: American Association of University Women.



- Anamuah-Mensah, J. (2000). *The race against underdevelopment: A mirage or reality*. Accra: Ghana Universities Press.
- Anderson, M. (1992). *Education for all: What are we waiting for?* New York: UNICEF.
- Anyagri, S. T. (2003). *The payment of high- bride price by the Kusasis of Bawku District and its effects on female education*. Unpublished undergraduate dissertation, University of Education, Winneba.
- Appiah, A. (1992). *In my father's house: Africa in the philosophy of culture*. New York: Oxford University Press.
- Ary, D., Jacobs, L. C., Razavieh, A. & Sorensen, C. (2006). *Introduction to research in education* (7<sup>th</sup> ed.). New York: Thompson/Wadsworth.
- Ashcroft, B., Griffith, G., & Tiffin, H. (Eds.). (1995). *The post-colonial studies reader*. New York: Routledge.
- Awumbila, M. (2001). Women and gender equality in Ghana: A situation analysis. In D. Tsikata (ed.), *Gender training in Ghana: Politics, issues and tools* (pp. 33-59). Accra: Woeli Publishing Services.
- Baafi-Frimpong, S., & Yarquah, J. A. (2001). *Development of education in Ghana*. Lecture synopses.
- Baciu, L., & Asandului, L. (2012). Considerations on the population's opinions regarding the health services and tertiary education in Romania. *Romania Journal of International Business and Economics*, 12(3), 80-86.
- Banbeis (2003). *Statistical profile on education in Bangladesh*. Dhaka: Bangladesh Bureau of Educational Information and Statistics.

- Booth, H. (n.d.). *Tuvalu: A statistical profile on men and women*. UNDP/AIDAB Pacific Mainstreaming Project.
- Boro, E. B. K. (2005). *Income generating among activities of non-governmental organisations among women groups: The case of centre for the development of people in the upper west region of Ghana*. Unpublished master's thesis, University of Cape Coast, Cape Coast.
- Bortie-Doku, A. E. (2000). The participation of women in the Ghanaian economy. In E. Aryeetey, J. Harrigan, & M. Nissanke (Eds.), *Economic reforms in Ghana: The miracle and the mirage* (pp. 321-343). Oxford: James Currey Ltd.
- Brock, C., & Cammish, K. (1991). *Factors affecting female participation in education in six developing countries*. Hull: University Press.
- Burkitt, B. (1995). Black women returning to education: Progression issues. *Adults Learning*, 6(5), 159-161.
- Burns, A., Scott, C., & Cooney, G. (2002). Higher education of single and married mothers. *Higher Education Research and Development*, 12(3), 189-206.
- Carlson, D., & Dimitriadis, G. (Eds.). (2003). *Promises to keep: Cultural studies, democratic education and public life*. New York, NY: Routledge.
- Carson, D., Gilmore, A., Perry, C., & Gronhaug, K. (2010). *Qualitative marketing research* (2<sup>nd</sup> ed.). London: Sage.

- Chen, M., Vanek, J., & Carr, M. (2004). *Mainstreaming informal employment and gender in poverty reduction: A handbook for policy-makers and other stakeholders*. London: The Commonwealth Secretariat.
- Chausis, L. (2001). Social and economic obstacles to women's access to continuing education. *Australian Journal of Adult Education*, 29(3), 18-21.
- Cobuld, C. (2003). *Advanced learner's English dictionary* (4<sup>th</sup> ed.). Glasgow: Harper Collins Publishers.
- Colclough, C., & Lewin, K. (2003). *Educating all the children: Strategies for primary schooling in the South*. Oxford: Clarendon Press.
- Commission for Africa (2005). *Our common interest. Report of the Commission for Africa*. Retrieved March 2005, from <http://www.commissionforAfrica.org>.
- Coombs, P. (2005). *The world crisis in education: The view from the eighties*. New York: Oxford University Press.
- Creswell, J. W. (2010). *Qualitative inquiry and research design* (3<sup>rd</sup> ed.). London: Sage Publication, Inc.
- Darling-Hammond, L. (1995). Equity issues in performance-based assessment. In M. T. Nettles & A. L. Nettles (Eds.), *Equity and excellence in educational testing and assessment* (pp. 89-114). Boston, MA; Kluwer Academic.
- Dirlik, A. (1997). *The postcolonial aural: Third world criticism in the age of global capitalism*. Boulder, CO: Westview Press.

- Dunne, M., & Leach, F. (2005). *Gendered school experiences: The impact on retention and achievement in Botswana and Ghana*. DFID Education Research No 56. London: DFID.
- Edwards, R. (2004). *Mature women students. Separating or connecting family and education*. London: Taylor and Francis.
- Egenti, M. N., & Omoruyi, E. O. (2011). Challenges of women participation in continuing higher education programme: Implications for adult women counselling and education. *Edo Journal of Counselling*, 4(2), 130-143.
- Egunyomi, D. A. (2001). Problems and constraints of continuing education in Nigeria. In J. T. Okedara, C. N., Anyanwu, & M. A. Laure Omole (Eds.), *Philosophical foundations of adult and non-formal education*, (pp. 10-20). Ibadan: University of Ibadan Press.
- Egunyomi, D. A. (2009). Strengthening the delivery of continuing education in Oyo State Nigeria. *International Journal of Educational Issues*, 4(1), 1-6.
- Fanon, F. (1994). On national culture. In P. Williams, & L. Chrisman (Eds.), *Colonial discourse and post-colonial theory: A reader* (pp. 36-53). New York: Columbia University Press.
- Finnie, R., & Frenette, M. (2012, May). Earning differences by major field of study: Evidence from three cohorts of recent Canadian graduates. *Economics of Education Review*, 22, 179-192.
- Flabbi, L. (2012). *Gender differentials in education, career, choices and labour market outcomes on a sample of OECD countries*. Paris: Mimeo forthcoming.

- Folbre, N. (1984). Household production in the Philippines: A non-neoclassical approach. *Economic Development and Cultural Change*, 32(2), 11-15.
- Fraser, G. (2004). Women as external students. *Australian Journal of Adult Education*, 19(4), 18-20.
- Ghana Education Service [GES] (2012). *Annual report*. Accra: GES.
- Ghana Human Development Report (2007). *Towards a more inclusive society*. Accra: Combet Impressions.
- Ghana Statistical Service [GSS] (2010). *Population and housing census report 2010*. Accra: Government of Ghana.
- Government of Ghana (1991). *Government white paper on the reforms of the tertiary education system*. Accra: Government of Ghana.
- Greenhalgh, S. (1985). Sexual stratification in East Asia. *Population and Development Review*, 11(2), 23-31.
- Gravetter, F. J., & Forzano, L. B. (2010). *Research methods for the behavioural sciences* (3<sup>rd</sup> ed.). Belmont: Thomson Wadsworth.
- Habib, M. (2005). *Factors militating against girl-child education in the Zongo communities in the Bawku East Municipality*. Unpublished undergraduate dissertation, University of Education, Winneba.
- Haddad, L. (1991). Gender and poverty in Ghana: A descriptive analysis. *Institute for Development Studies Bulletin*, 56(6), 27-34.
- Haldaner-Lutterrodt, C. (2009). *Improving the situation of the girl-child in Ghana*. Paper presented at the UNICEF Seminar on girl child education, Kumasi.

- Hertz, B., & Sperling, G. (2004). *What works in girls' education: Evidence and policies from the developing world*. Washington, D.C., Council on Foreign Relations.
- Hertz, B., Subbaro, K., Habib, M., & Raney, L. (1991). *Letting Girls Learn, Promising Approaches in Primary and Secondary Education*, World Bank Discussion Papers, No 133, World Bank, Washington
- Hooks, B. (2000). *Feminist theory: From margin to centre*. Cambridge, MA: South End Press.
- Howry, A. L., & Wood, J. T. (2001). Something old, something new, something borrowed: Themes in the voices of a new generation of feminists. *Southern Communication Journal*, 66, 323-336.
- Hussain, T., Sanyal, B. C., Abbassi, M. H., & Shahrukh, R. K., (2007). *Higher education and employment opportunities in Pakistan*. International Institute for Educational Planning, Paris: UNESCO.
- Hyde, K. A. L. (1992). *Instrumental and Institutional Barriers to Girls Achievement in Secondary Schools in Malawi*: Centre for Social Research, University of Malawi.
- International Labour Organisation [ILO] (2010). *Women in labour market: Measuring progress and identifying challenges*. Geneva: ILO.
- Jayaweera, S. (1987). Gender and access to education in Asia. *International Review of Education*, 33(4), 56-62.

- Jung, I. (2007). Innovative practices of distance education – including e-learning – in Asia and the Pacific. *International Journal for Educational Media and Technology*, 1(1), 48-60.
- Kelly, G. P., & Elliot, C. M. (Eds.). (1998). *Women's education in the third World: Comparative perspectives*. Albany: State University Press.
- Khan, S. H., (1991). Barriers to Female Education in South Asia. PHREE Background Series, No. PHREE/89/17, Education and Employment Division, Population and Human Resources Department, World Bank. Washington.
- Kim, S. H. (2007). The politics of border crossings: Black, postcolonial and transitional feminist perspectives. In S. N. Hesse- Biber (Ed.), *Handbook of feminist research: Theory and praxis* (pp. 71-108). Thousand Oaks, CA: Sage Publications.
- King, E. M., & Hill, M. A. (1993). *Women's education in developing countries: Barriers, benefits and policies*. London: John Hopkinsn University Press.
- Knights, S. (2004). Women and learning. In G. Foley (Ed.), *Understanding adult education and training* (pp. 232-245). Sydney, Australia: Allen and Unwin.
- Kolawole, M. E. (2007). *Womanism and African consciousness*. Trenton, NJ: Africa World.
- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30, 607-610.

- Lee, V. E., & Burkam, D. T. (2003). Dropping out of high school: The role of school organisation and structure. *American Educational Research Journal*, 40(2), 353-393.
- Leach, F. (2000). Gender implications of development agency policies on education and training. *International Journal of Educational Development*, 20, 333-347.
- Lewis, M. A., & Lockheed, M. E. (Eds.). (2007). *Exclusion, gender and schooling: Case studies from the developing world*. Washington, D. C., Centre for Global Development.
- Lihamba, A., Shule, L., & Mwaipopo, R. (2005). Female education in Tanzania. In *Working Paper 6: Research findings*. Retrieved March, 2007, from [www.ioe.ac.uk/efps/GenderEqComHE](http://www.ioe.ac.uk/efps/GenderEqComHE).
- Lewis, M. A., & Lockheed, M. E. (2006). *Inexcusable absence: Why 60 million girls still aren't in school and what to do about it*. Washington, D.C., Centre for Global Development.
- Malhotra, N. K., & Birks, D. F. (2010). *Marketing research* (4<sup>th</sup> ed.). Harlow: Dentice Hall/Pearson Education.
- Mazumdar, V. (1989). *Gender issues and educational development: An overview from asia, centre for women's development studies*. Occasional Paper, No 15, CWDS, Delhi, India



- McClintock, A. (1994). The angels of progress: Pitfalls of the term “post colonialism.” In P. Williams, & L. Chrisman, L. (Eds.), *Colonial discourse and post-colonial theory: A reader* (pp. 291-304). New York: Columbia University Press.
- Mensah, J. (2005). *Attitudes of the rural folks towards female education. The Case of Hwindo Village, Western Region*. Unpublished master’s thesis, University of Cape Coast, Cape Coast.
- Merriam, S. B. (2008). *Qualitative research and case study applications in education: Revised and expanded from case study in education*. New York: Jossey-Bass.
- Ministry of Education, Science & Sports (2012, September). *Preliminary education sector performance report*. Accra: Government of Ghana.
- Morley, L., Gunawardena, C., Kwesiga, J., Lihamba, A., Odejide, A., Shackleton, L., & Sorhaindo, A. (2006). *Gender equity in commonwealth higher education: An examination of sustainable interventions in selected commonwealth universities*. Researching the Issues Report No. 65. London: DfID.
- Mulama, J. (2006). *Spare the plough and school the child*. Retrieved May 23, 2013, from <http://www.ipsnews.net/news.asp?idnews=32835>
- Narayan, U., & Harding, S. (2000). *Decentring the centre: Philosophy for a multicultural, post-colonial and feminist world*. Bloomington, IN: Indiana University Press.

- National Development Planning Commission [NDPC] (2012). *Annual progress report: Ghana Poverty Reduction Strategy II*. Accra: Government of Ghana.
- National Development Planning Commission [NDPC] (2013). *Implementation of the mid-term development plan*. Accra: Government of Ghana.
- Ntschoe, I. (2003). The political economy of access and equitable allocation of resources to higher education. *International Journal of Educational Development* 23(4), 381-398.
- Olomukoro, C. O. (2005). The role of continuing education in national development. *Nigeria Journal of Adult and Lifelong Learning*, 1(1), 41-56.
- Omoruyi, F. E. O. (2001). The dilemma of women in adult literacy education programme in Benin metropolis. *India Journal of Adult education*, 62(1), 55-65.
- Omoruyi, F. E. O., & Omiunu, S. E. (2006). Strategies for strengthening continuing education programmes for the attainment of equal access to education by 2015. *Adult Education in Nigeria*, 13, 116-125.
- Oppong, C., & Abu, K. (2008). *The changing material role of Ghanaian women*. World Employment Programme Research Working Papers, ILO, Ghana.
- Organisation for Economic Co-operation and Development [OECD] (2012). *Babies and bosses: Reconciling work and family life: A synthesis of findings for OECD countries*. Paris: OECD.

- Organisation for Economic Co-operation and Development [OECD] Development Centre (2013). *Gender inequality and the MDGs: What are the missing dimensions? Issues Brief*. Paris: OECD.
- Osei, J. (1991). *Gender inequalities in education and access to the labour market in Ghana*. A Paper presented at the International Institute of Education, Geneva.
- Osei, J. (1994). *Current educational policies and trends with specific reference to the participation of girls*. A paper presented at the Workshop on Enhancing the Awareness of Policy Makers, Implementers and Public to Factors that Militate Against Higher Enrolment and Retention of Girls in School. Organised by FAWE Ghana, Accra.
- Oyewumi, O. (2005). The white woman's burden: African women in Western feminist discourse. In O. Oyewumi (Ed.), *African women and feminism: Reflecting on the politics of sisterhood* (pp. 25-43). Trenton, NJ: Africa World Press.
- Pallant, J. (2001). *SPSS survival manual: A step by step guide to data analysis using SPSS for Windows (Version 10)*. Australia: Allen and Unwin.
- Psacharapoulous, G., & Patrinos, H. (2002). Returns to investment in education: A further update. *Economic and Human Development Costs*, 2(1), 27-32.
- Raj, M. K. (2002). Women work and science in India. In G. Kelly, & C. Elliot (Eds.), *Women's education in the third world: Comparative perspectives* (pp. 64-75). Albany: State University of New York.

- Redding, N., & Dowling, W. (2002). Rites of passage among women reentering higher education. *Adult Education Quarterly*, 42(4), 221-236.
- Robertson, D. (2001). Gender differences in the academic progress of adult undergraduates: Patterns and policy implications. *Journal of College Development*, 32, 490-496.
- Rosser, S. V. (2007). The link between theory and methods. In S. N. Hesse-Biber (Ed.), *Handbook of feminist research: Theory and praxis* (pp. 223-256). Thousand Oaks, CA: Sage Publications.
- Schultz, T. P. (1991). *Returns to women's education*. Baltimore: John Hopkins University Press.
- Shani, A. (1996). *Causes of low level education among Muslim girls in Ghana: A case study of the Nanumba District of Northern Region*. Unpublished project work, University of Cape Coast, Cape Coast.
- Songsore, J. (2003). *Regional development in Ghana: The theory and reality*. Accra: Woeli Punlishing Services.
- Sperling, L. (2000). Can the obstacles be breached? Mature women's access to higher education. *Gender and Education*, 3(2), 199-213.
- Spivak, G. C. (2001). A critique of post-colonial reason. In V. B. Leitch (Ed.), *The Norton anthology of theory and criticism* (pp. 2193-2208). New York: WW Norton & Company.
- Stalker, J. (2004). Women and adult education: Rethinking and rocentric research. *Adult Education Quarterly*, 20(2), 98-113.

- Stanley, I., & Munn, P. (2000). Enhancing the opportunity for rural women to enter tertiary education. *Australian Journal of Adult and Community Education*, 33(2), 110-121.
- Stephen, A. C. (2007). *Attitudes of Muslim parents towards girl-child education in Bawku Municipality in the Upper-East Region of Ghana*. Unpublished master's dissertation, University of Cape Coast, Cape Coast.
- Subbarao, K. (Ed.). (1994). *Women in higher education: Progress, constraints and promising initiatives*. Washington, DC: World Bank.
- Takyi, B. K., & Addai, I. (2002). Religious affiliation, marital processes and women's educational attainment in a developing society. *Sociology of Religion*, 63(2), 177-193.
- Tiao, N. (2006). *Senior women leaders in higher education: Overcoming barriers to success*. Unpublished doctoral dissertation, Eastern Michigan University.
- Tilak, J. B. C. (1991). *Female Schooling in East Asia: A Review of Growth, Problems and Possible Determinants*, PHREE Background Paper Series, No. PHREE/89/13, Education and Employment Division, Population and Human Resources Department, World Bank.
- UNDP (2005). *Human development report: 2003/2004. International cooperation at a cross-road. Aid, trade and security in an unequal world*. New York: UNDP.
- UNDP (2007). *Ghana human development report 2007*. Accra, Ghana: UNDP.

- UNESCO (1998). *Towards an agenda for higher education: Challenges and tasks for the 21st century viewed in the light of the regional conference*. Paris: UNESCO.
- UNESCO (2000). *The Dakar framework for action, education for all: Meeting our collective commitments*. World Education Forum, Dakar, Senegal.
- UNESCO (2004). *Women, power and the academy: From rhetoric to reality*. Paris: UNESCO.
- UNESCO (2006). *Global education digests 2006. Comparing education statistics around the world*. Montreal: UIS/UNESCO.
- UNESCO (2007). *Education for all global monitoring report 2007. Strong foundations. Early childhood care and education*. Paris: UNESCO.
- West African Examination Council [WAEC] (2012, April). *General resume of the chief examiners' reports on the standard of the papers*. Accra: WAEC Ghana.
- Williams, A. (1997). The post-colonial flaneur and other fellow-travellers. Conceits for a narrative of redemption. *Third World Quarterly*, 5, 821-842.
- World Bank (2001). *World development report: Knowledge for development*. New York: Oxford University Press.
- World Bank (2002). *Constructing knowledge societies: New challenges for tertiary education*. Washington, D.C.: World Bank.
- World Bank (2012). *Toward gender equality: The role of public policy*. Washington DC: World Bank.

World Bank (2013). *Girls' education in the 21st century*. Washington DC: The World Bank.

## **APPENDIX**



**UNIVERSITY OF CAPE COAST**  
**FACULTY OF EDUCATION**  
**INSTITUTE FOR EDUCATIONAL PLANNING AND ADMINISTRATION**  
**INTERVIEW GUIDE FOR RESPONDENTS**

**INTRODUCTION**

This study is being undertaken by a graduate student in the University of Cape Coast. The purpose of this research is to find out the factors that impedes access and participation of female tertiary education. So, please, answer each item as frankly as possible. You are assured of absolute confidentiality. Your name will not be mentioned anywhere in the work. I wish to thank you so much in advance for your time and co-operation.

**Section A: Background Characteristics of the Respondents**

1. Gender of respondent
  - a. Male [    ]
  - b. Female [    ]
2. Respondent status/category in the community.....
3. Age of respondents.....
4. Marital Status
  - a. Single [    ]
  - b. Married [    ]
  - c. Divorced [    ]
  - d. Separated [    ]
  - e. Other (specify) .....

- 5. Religious Affiliation
  - a. Christianity [ ]
  - b. Moslem [ ]
  - c. Traditional [ ]
  - d. Others (specify) .....
- 6. Highest educational qualification of respondents:
  - a. Pre-tertiary [ ]
  - b. Tertiary (Graduate) [ ]
  - c. Tertiary (Post-graduate) [ ]

**Section B: Socio Cultural factors that impede Female access and participation into Tertiary Education**

This section seeks to identify the factors that impede female access and participation to education at the tertiary level, focusing on Senior High School graduates who have qualified to be in tertiary education but yet are not in tertiary education.

- 7. Do the traditional practices and beliefs in this community influence female access and participation to education at the tertiary level?.....
- 8. Briefly explain some of the traditional practices and beliefs that impede female access and participation to tertiary education.....  
 .....  
 .....  
 .....
- 9. Is the community aware of the importance of female education?.....

10. Briefly explain some of the channels and means to which the community members become aware of the importance of female education.....  
.....  
.....
11. Do the peers of the female SHS graduates influence them with regard to their accessibility, participation and awareness of tertiary education?
12. Briefly explain how female SHS graduates peers influence them with regard to their accessibility, participation and awareness of tertiary education in the country. ....  
.....  
.....
13. To what extent do the religious ideas of female SHS graduates influence their accessibility and participation to tertiary education?

**Section C: School Related Factors that impedes female access into tertiary education**

14. Are the female SHS graduates aware of the entry requirements of the various tertiary institutions in the country? .....
15. Briefly explain some of the means through which female SHS graduates become aware of the entry requirements of the tertiary institutions in the country? .....
- .....
- .....

16. In your view what constitute tertiary education?

.....  
.....  
.....

17. Are there enough tertiary institutions in the country? .....

18. Please give brief explanation and reasons behind your choice of answer.

.....  
.....  
.....

19. Are you aware of policy interventions made by the government through your district or any media that promote female access and participation in tertiary education? .....

20. Are the interventions adequate? .....

21. Does the attitude of teachers in SHS impede the accessibility and of female SHS students to tertiary education? .....

22. Briefly explain some of the attitudes that teachers exhibit in schools that impede the accessibility of SHS female graduates into tertiary education.

.....  
.....  
.....

23. What are some of the general strategies/interventions that government has put in place to promote female access and participation in tertiary education?

.....  
.....  
.....  
.....

24. Does the conditions in our tertiary institutions favours female who have the desire to participate in tertiary education.....

25. Please give brief reasons to your choice of answer.....  
.....  
.....

**SECTION D: Economic Factors that impede female participation into tertiary education**

26. Is the budget allocation of the Ministry of Education enough to improve female access and participation in tertiary education?.....

27. Please give brief explanation and reasons for your answer.....  
.....  
.....  
.....

28. Does the poverty level within the community have any relation with female access and participation in tertiary education? .....

29. Explain briefly .....

.....  
.....  
30. Does the cost of tertiary education in the country impede female SHS graduates access and participation to tertiary education in the country?

.....  
31. Please give brief explanations and reasons behind your choice of answer....

.....  
.....  
.....

**Section E: Personal Perceptions of Female**

This section seeks to identify some of the personal attitude of female SHS graduates that impede their access and participation in tertiary education.

32. What is your opinion about female access and participation in tertiary education?

.....  
.....  
.....

33. When you get the opportunity to access tertiary education as a female SHS graduate will you accept the offer or not? .....

34. Give reasons for your answer.....

.....  
.....  
.....

35. Will you stay still you complete? .....

36. Give reasons for your answer.....

.....  
.....

**Section F: Additional Comments and Recommendations on the Issues**

37. What are some of the things you think government can do to increase female access and participation to tertiary education in the country?

.....  
.....  
.....

38. What are some of the things you think parents can do to increase female access and participation to tertiary education in the country?

.....  
.....  
.....

39. What are some of the things you think the females themselves can do to increase female access and participation to tertiary education in the country?

.....  
.....  
.....

40. What are some of the things you think the community at large can do to increase female access and participation to tertiary education in the country?

.....

.....

.....

**THANK YOU**