UNIVERSITY OF EDUCATION, WINNEBA

BARRIERS TO FEMALE HIGHER EDUCATION IN SELECTED COMMUNITIES IN THE KETU-SOUTH MUNICIPALITY

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BARRIERS TO FEMALE HIGHER EDUCATION IN SELECTED COMMUNITIES IN THE KETU-SOUTH MUNICIPALITY

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DECLARATION

Student's Declaration

I, Edith Selase Yibor, hereby declare that this research, except quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my original work, and it has not been submitted, either in part or whole, for another degree elsewhere.

Signature: …………………………………
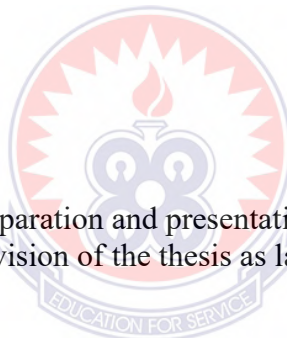
 Date: …………………………………………

Supervisor's Declaration

I hereby declare that the preparation and presentation of this work were supervised per the guidelines for supervision of the thesis as laid down by the University of Education, Winneba.

Name of Supervisor: Prof. Lucy Effeh Attom

Signature: ……………………………

Date: …………………………………

DEDICATION

This thesis is dedicated to my dear and lovely husband Mr. Prosper Kudjoe Adzale and my mother Madam Alice Tanyedzi.

ACKNOWLEDGEMENTS

I will be gross ingratitude if I do not give credence to the following who in one way or the other accorded me assistance needed in my thesis. First and foremost, I give great appreciation to God almighty who gave me life and strengthened me throughout my infancy and educational journey of life till now.

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Lastly, to all my friends (Paul Akwasi Baami, Kingsford Lavoe, Leonard Atsu Torsu) and to all those who supported me in any aspect till the end of my work I say God richly bless you.
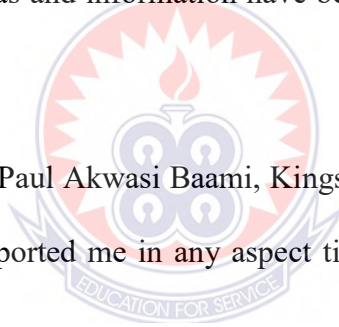
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LIST OF ABBREVIATIONS

AU	African Union
BECE	Basic Education Certificate Examination
CG	Capitation Grant
FAWE	Forum for African Women Educationists
fCUBE	Free Compulsory and Universal Basic Education
FSUP	Free School Uniform Programme
FUPE	Free Universal Primary Education
GEIG	Girls Education Initiative of Ghana
GES	Ghana Education Service
GET Fund	Ghana Education Trust Fund
GEU	Girl Education Unit
GSS	Ghana Statistical Service
GTEC	Ghana Tertiary Education Commission
HND	Higher National Diploma
JHS	Junior High school
MDGs	Millennium Development Goals
MOE	Ministry of Education
NCTE	National Council for Tertiary Education
NCWD	National Council for Women and Development
NGOs	Non-Governmental Organizations
OAU	Organization of Africa Union
SD	Standard Deviation
SFG	School Feeding Programme
SHS	Senior High School

SPSS	Statistical Product and Service Solution
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific, and Cultural Organization

ABSTRACT

Despite efforts by researchers and institutions to promote women's empowerment, the gender gap persists in higher education institutions. This study, therefore, sought to examine the barriers to female higher education in Kopeyia, Hatsukope, and Tokor communities in Ketu South Municipality. The study examined perceptions about female higher education, sociocultural and economic factors that impede female higher education, as well as the support systems available to them. Using a convergent parallel design, the study gathered quantitative data from 355 female SHS graduates that were selected using a disproportionate stratified sampling technique and qualitative data from 10 participants, including 7 parents and 3 chiefs of female SHS graduates who were purposively selected. Quantitative data was gathered using a questionnaire, and qualitative data was gathered using a semi-structured interview guide. Quantitative results were analyzed using frequency, percentages, and means, whereas qualitative results were analyzed thematically. The study found that female SHS graduates in the chosen communities' value higher education, but this desire is hindered by various socio-cultural and economic factors. Poor academic performance was identified as the major barrier to female higher education; however, participants disagreed that factors such as gender norms, early marriage, pregnancy-related issues, traditional rites, and religious beliefs formed barriers to female higher education. All economic barriers to female higher education were supported. Also, it was seen that females receive little attention in terms of support systems for higher education. Hence, all traditional rulers and NGOs should collaborate to strengthen support systems to increase female higher educational enrollment.
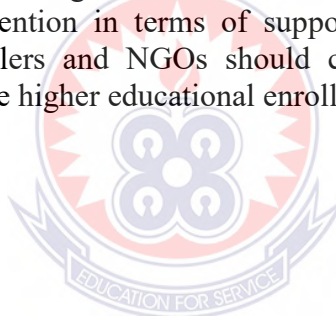
CHAPTER ONE

INTRODUCTION

1.1   Background to the study

In the twenty-first century, there has been a rise in the number of initiatives that aim to improve the position of women. These initiatives include the establishment of women's organizations, organizing seminars on gender-related issues, and re-adjusting existing organizations to make way for gender issues. For example, the establishment of the Organization of African Unity (OAU) in 1963 as an African multilateral organization emphasized issues such as trade integration and the fight against all forms of colonialism without considering gender issues as an issue of concern during its inception. However, the transformation of the OAU into the African Union (AU) in 2002 sought to address these deficits. These included the adoption of the AU Constitutive Act, the establishment of a Gender Directorate within the African Union governance architecture, and the adoption of the African Charter on Democracy, Governance, and Elections.

The Durban Declaration of July 9, 2002, had a positive influence on the global development agenda, and the elimination of gender-related obstacles started to take center stage as a result of this influence. In addition, the African Union (AU) collaborated with the United Nations to work towards the achievement of the Millennium Development Goals (MDGs), particularly Goal 3, which emphasizes the promotion of gender equality and women's empowerment. This collaboration is part of the AU's commitment to the advancement and empowerment of women. The African continental organization held regional meetings on the MDGs throughout the continent of Africa and made important decisions that led to actual steps being taken

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to implement these goals. The implementation of the MDGs across the continent was pushed and supported by the African Union through a variety of different approaches.

On September 30, 2013, in Addis Ababa, Ethiopia, a High-Level Panel discussion on Gender Equality Women's Empowerment, and Post-2015 MDGs was conducted. The event was organized by the United Nations. The seminar provided an opportunity to conduct an in-depth analysis of the MDGs (in particular, MDGs 3, 5, and 6), as well as the obstacles that stand in the way of achieving gender-related goals (Onditi & Odera, 2017). In addition to this, it investigated a wide range of potential avenues, from the sociopolitical to the economic, for boosting the contributions of African women to the African Common Position on the Post-2015 Agenda. The First African Union High-Level Panel on Gender Equality and Women's Empowerment was held from October 2 to 4, 2013 in Abidjan, Cote d'Ivoire to provide a forum for women's perspectives on the Post-2015 Agenda. The panel's theme was "The Pre-2015 Agenda for Women in the Context of Economic Empowerment," and its purpose was to further the conversation by providing a forum for women's perspectives on the Post-2015 Agenda. These seminars had the dual purpose of generating support from the African continent for ongoing initiatives relating to gender equality as well as educating the global community on the fundamental requirements that will be faced by African women over the next two decades.

The gender mainstreaming initiative, which was launched in 2011, was responsible for yet another big step forward. A comprehensive strategy for the African Union's Gender Policy has been developed, and on June 6, 2014, a five-year Gender Peace and Security program (2015–2020) was presented to the public for the first time. Its work plan is still being prepared, and it is intended to signify the

beginning of the commencement of the translation of policy into practice in terms of gender mainstreaming in Africa. Also, the GUNi International Conference on Sustainable Development Goals, which took place in Barcelona on the 5th and 6th of March, 2020, brought attention to the necessity of increasing research into gender disparity issues conducted by institutions of higher learning to assist the UN in achieving its goals before the year 2030 (Blasco, Brusca, & Labrado, 2020). In this regard, it is evidence that the empowerment of women has gotten a significant amount of attention in the twenty-first century.

Education has been one of the most essential means of empowering women throughout all of these endeavors, with the focus being on the information, skills, and self-confidence that are necessary to engage actively in the development process. To realize the full incorporation of women into the process of national development in Ghana, the National Council for Women and Development (NCWD) was established in 1975, and the Forum for African Women Educationists (FAWE) was established in the early 1990s. These organizations were founded to achieve this goal. The Universal Declaration of Human Rights, which was adopted in 1948 and declared that "everyone has the right to education," was the impetus for the beginning of global efforts to empower females through education (United Nations General Assembly, 1948, p. 1, cited in Morsink, 2010).

In 1990, during the World Conference on Education for All that was held in Jomtien, Thailand, governments committed themselves to the goal of providing all citizens with access to fundamental education. There are about 960 million illiterate adults globally, with females accounting for two-thirds of the total (Zua, 2021). Despite major efforts by countries around the world to dramatically extend access to

basic education (Hackfort & Burchardt, 2018), More than one-third of the world's adults, the vast majority of whom are females, do not have access to printed knowledge, new skills, or technologies that would allow them to improve the quality of their lives and allow them to shape and adapt to social and economic change. These adults are primarily found in developing countries. There are 130 million children around the world who are not enrolled in primary education, with girls accounting for 70 percent of those youngsters (Evans & Yuan, 2022).

Even though more people are becoming aware of how vital women's education is to the growth of a country, the number of females participating in higher education is still low, especially in developing countries and rural areas. This is a problem that has to be addressed (Arku, Angmor, and Tetteh, 2014). Education has been transformed into a tool that is crucial for the growth of nations as a result of formal educational reforms carried out throughout the years. Huggins and Randell (2007) found that the percentage of Rwandan females who participated in the country's educational system was low. Their research showed that the female population at the primary and secondary school levels was less than 40 percent and 33.7 percent, respectively, and that it remained less than 20 percent at the tertiary level, so they concluded that the proportion of females participating in higher education has significantly increased in all regions except for Africa (Huggins & Randell, 2007). Odera and Momanyi (2020) came to a similar conclusion when they found that a significant concern in many nations across Africa is the high rate of female illiteracy.

The 1948 Universal Declaration of Human Rights identifies access to education as one of the fundamental human rights. This provision may be found in Article 25 of Ghana's 1992 Constitution, which, among other things, seeks to offer

free, universal, and obligatory basic education as well as initiatives that promote functional literacy. However, the United Nations Children Emergency Fund report on promoting equality for the years 2020 stated that after over 25 years of the Beijing Declaration and Platform for Action, girls still face challenges to education in the majority of nations. These barriers were most prevalent in Central Asia, Northern Africa, Western Asia, and sub-Saharan Africa. To be more specific, in Ghana, approximately 71 percent of youngsters earn their basic education. However, the percentage of students who finish their lower and upper cycles of school is declining at an alarming rate. Students in Junior High School have a graduation rate of 47 percent, while students in Senior High School have a graduation rate of 35 percent (UNICEF, 2020).

The obstacles that are placed in the path of a female's education change from country to country, as well as from community to community and culture to culture. They can manifest in a variety of ways, ranging in severity. Some of these barriers include those that prevent people from accessing education, those that prevent people from receiving a quality education, and those that prevent people from receiving relevant curricula and/or pedagogy (Arku et al., 2014). In most cases, numerous sociocultural, school-related, economic, and religious elements are the root causes of barriers. This is true regardless of the nature of the barrier. The degree to which these elements contribute to the effect of the dropout barrier determines whether or not these factors are considered to be inherent or extrinsic to the female (Achempong, 2005).

These barriers to higher education for females may be overt or covert, depending on their degree of severity. Some factors may be the primary ones that

prevent females from going to higher education, while other factors may work in conjunction with other factors to prevent females from going to higher education in a variety of different ways (Boateng et al., 2014). It is essential to understand that the obstacles facing females seeking higher education are highly multifaceted. In light of this, the research presented here employs both quantitative and qualitative, phenomenological, and hermeneutic inquiry approaches to investigate the myriad of factors that may prevent females from pursuing higher education.

1.2   Statement of the Problem
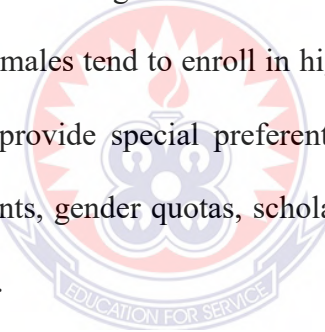
Since the dawn of the post-colonial era, the government of Ghana has embarked on efforts to make education accessible for all as a means of addressing the deficit of education during the colonial era, which educated a select few for serving the interests of the colonial master (Adzahlie-Mensah & Dunne, 2018). Dr. Kwame Nkrumah is credited with introducing the law that established Free Universal Primary Education (FUPE) in 1961 (Act 87). The Act required all children to attend school. However, funding constraints, infrastructure and resource deficits, and sustainability issues, coupled with repeated cases of military takeovers during the early years of Ghana's independence, stalled the agenda until the fourth republic.

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, would not only be adequately and effectively addressed but also that the dropout rate for girls in high schools would be drastically reduced (Abdul-Rahaman, 2016). This is because the government of Ghana, through the Ministry of Education and various educational intervention programs such as the Free Compulsory and Universal Basic Education (FCUBE), which was started in 1995, the

Capitation Grant (CG), which was started in 2005, the School Feeding Programme (SFG), which also started in 2005, and the Free School Uniform Programme (FSUP), initiated in 2010, embarked on a concerted effort to ensure that no child, especially the girl child, is left as far as Ghana Vision 2020 project is concerned. This vision seeks to promote accessible, quality, and affordable education for all. This agenda has been supported by international organizations such as the United Nations Educational, Scientific, and Cultural Organization (UNESCO), the United Nations Children Emergency Fund (UNICEF), and NGOs such as Camfed Ghana, World Education Ghana, etc.

Even though these initiatives have led to an increase in female education, it has been found that females are not only underrepresented from junior high school through senior high school and up to the tertiary level, but the number of females drops dramatically as they move up the educational ladder (Li et al., 2018). Also, the enrollment ratio of females in rural Ghana remains low in comparison to that of females in metropolitan Ghana, even though all of the initiatives that have been implemented to obtain a complete school enrollment rate have been executed by past administrations (Christel, 2020). Despite large sums of money invested to promote this agenda across the world, there has been little progress in higher education for girls, particularly in developing countries such as Ghana. Despite extensive studies on the benefits of female education to a person's socioeconomic growth (Arku, Angmor, &Tetteh, 2014; Asamoah, Sundeme, Quainoo & Charles, 2019), this remains the case. Furthermore, various studies on the issue of female education have been done throughout the years by a diverse range of academics (Ayentimi, Abadi, Adjei, & Burgess, 2020; Arku et al., 2014).

A gender imbalance in the participation of females in education, which has been confined to enrollment, retention, and achievement, has been found, according to research that focuses on the role of gender in educational studies (Shabaya & Konadu-Agyemang, 2004; Achempong, 2005; Ary et al., 2006). These studies focused their attention on the young females who were attending school at all levels, from junior high school to senior high school. Available statistics on the Gender Parity Index (GPI) in Ghana suggest that basic and secondary schools have achieved acceptable index ratio values of 1.02 and 1.00 in 2020, but the GPI for tertiary institutions in Ghana is 0.90 for 2020, which is below the acceptable GPI value of 0.93 (UNESCO, 2016; World Bank, 2021). The existence of gender disparity in tertiary institutions in Ghana suggests that some challenges hinder female SHS graduates from pursuing higher education, as more males tend to enroll in higher education than females, even though most universities provide special preferential treatment to female students, such as flexible cutoff points, gender quotas, scholarships, and financial supports for females (Osei-Tutu, 2021).

Furthermore, reports from the Ketu-South Analytical Report for the 2010 population and Housing showed that 1.7% of the male population had tertiary education, compared to 0.3% of the female population within the municipality (GSS, 2014). It appears that female graduates of senior high schools have to contend with a greater number of obstacles in the community than their male counterparts do to gain entrance to and take part in tertiary education. Therefore, this research sought to examine the factors that prevent female graduates of senior high schools from continuing their education in higher education in selected communities in the Ketu South Municipality.

1.3   Purpose of the Study

The purpose of the study was to examine the barriers to female higher education and the support systems within selected communities in the Ketu South Municipality.

1.4   Research Objectives

The objectives of the study were to:

1. Assess the perceptions of female SHS graduates within the selected communities in the Ketu-South Municipality on female participation in higher education.

2. Examine the socio-cultural barriers to female higher education within the selected communities in the Ketu-South Municipality.

3. Explore the economic-related barriers to female higher education within the selected communities in the Ketu-South Municipality.

4. Examine the support systems available to females who aspire to attain higher education within the selected communities in the Ketu-South Municipality

1.5   Research Questions

This study was to answer the following questions:

1. How do the female SHS graduates within the selected communities in Ketu-South Municipality perceive female participation in higher education?

2. What are the socio-cultural barriers to female higher education within the selected communities in the Ketu-South Municipality?

3. What economic factors constitute barriers to female higher education within the selected communities in the Ketu-South Municipality?

4. What support systems are available to females who aspire to attain higher education within the selected communities in the Ketu-South Municipality?

1.6 Significance of the Study

The study's findings will aid government officials such as the gender ministry and policymakers such as chiefs and local authorities who are working on issues related to female higher education in developing policies that will improve the education of female students at the national level. The findings will better inform the people about the changes that need to be done to the female educational system in the Ketu South municipality.

The study's findings would also shed light on the barriers that females face when pursuing higher education, as well as the support systems that are presently available. Furthermore, the study's findings will aid educational authorities and gender activists in their efforts to argue for gender parity in tertiary education and provide empirical evidence on how to overcome barriers that prevent females from enrolling in and benefiting from higher education.

Furthermore, the study's findings would add to the existing body of literature on the barriers that prevent Ghanaian girls from pursuing higher education, which other researchers might use as a reference for future studies.

1.7 Delimitation

The Ketu-South Municipality, which is located in the Volta Region, was where the research was carried out. The scope of the study was restricted to just three different communities: Kopeyia, Hatsukope, and Tokor. The sample included females who had graduated from senior high schools as well as their parents from the neighborhoods that were chosen. The following are some of the issues that are taken

into consideration: how female SHS graduates living in the selected communities in the Ketu-South Municipality see female participation in higher education; the sociocultural barriers to female participation in higher education within the selected communities in the Ketu-South Municipality; the economic factors that constitute barriers to female participation in higher education within the selected communities in the Ketu-South Municipality; and the support systems that are available to females who aspire to participate in higher education.

1.8   Operational Definition of Terms

Barrier: It refers to any obstacle that serves as a hindrance for the female to assessing higher education

Gender Equality: it refers to equal rights, responsibilities, and opportunities for females and males

Higher Education: This term is used to describe post-secondary education in Ghana. This term is usually defined as education that follows the completion of secondary education, typically at colleges, universities, or other institutions that offer advanced academic degrees and programs.

Opportunity Cost: It refers to non-financial elements that influence a student's ability to pursue their educational goals and serve as obstacles to achieving a higher education for women

Patriarchy: This is the dominance of men in society and the oppression of women for men to gain.

Socio-cultural factors: They refer to the tradition, customs, and religious practices that prevent females from accessing higher education.

The Direct Cost of Education: The direct cost of education refers to economic factors that directly prevents female from attaining quality basic education which eventually affects the proportion of female involved in higher education.

1.9   Organization of the Study.

The thesis has been organized into five chapters. Chapter One contains the background For the study, which outlines the milieu that gave rise to the study. There, the researcher also highlighted the variables the study aimed at dealing with. This was followed by the statement of the problem, where the researcher gave a vivid picture of what prompted him to conduct the study and the gaps in the literature the study was to fill. Next was the purpose of the study, the objectives of the study, and the research questions the researcher sought to find answers to, and concluded with the significance of the study. The Second chapter was on the literature review and theoretical and conceptual framework. Chapter Three deals with the methodology of the study. The methodology encompassed the philosophical approach, research design, setting, population, sample, sampling procedure, method of data collection, data collection procedure, and method of data analysis. The fourth Chapter covers findings and discussion. The last chapter focuses on a summary of findings, conclusions, recommendations, and areas for further research.

CHAPTER TWO

LITERATURE REVIEW

2.1   Introduction

This chapter focuses on the relevant research that has been undertaken on the same topic and also demonstrates the gap that this study fills in the knowledge base. This chapter focuses on important studies that are related to the major issue of this study as well as the remarks of the researcher. In addition, this chapter provides a summary of the findings of the study. As a result, consideration was given to how other researchers, journals, publications, articles, and authors have articulated their perspectives on the obstacles that prevent females from obtaining higher education. Because the researcher was interested in determining the factors that prevent females from obtaining higher education, it was required to investigate the hypotheses concerning gender inequality and how these factors affect females' education. The following subheadings were discussed in greater depth in this section: the concept of education, with a particular focus on higher education in Ghana and its relevance to national development; gender disparity in higher education; and the various factors that influence the barrier to higher education. Accessible support mechanisms to promote higher education for females around the world, with a particular emphasis on what pertains within Ghana.
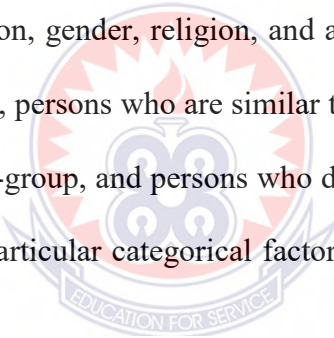
2.2   Theoretical Framework

There have been numerous attempts made by prominent gender and education theorists to explain why females' access to higher education has lagged behind that of men in our culture. Their theories provide a basis for investigating different types of social interactions by providing a framework to do so. As a result, to get understand

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of the barriers to female higher education, this study employed social identity theory and liberal feminist theory to explain social categorization based on gender, region, and age and the principles behind approaches to addressing barriers to female higher education in Ghana.

2.2.1 Social Identity Theory

The social identity theory developed by Tajfel and Turner (1979) is one of the social-psychological theories that examine group or intergroup interactions and the social self. The purpose of developing this theory was to describe how individuals determine and establish their place in society. According to the theory, people have a kind of tendency to classify themselves and others into some social categories such as members of an organization, gender, religion, and age (Hornsey, 2008). Through the social comparison process, persons who are similar to the self are categorized with the self and are labeled the in-group, and persons who differ from the self are categorized as the out-group. These particular categorical factors determine their place in society (Tajfel & Turner, 1979).

This social classification has two functions. First, cognitive social classification will divide and manage the social environment, which then makes individuals able to divide themselves and others. Second, social classification will enable people to locate themselves in the social environment that is appropriate or fits them. This assumption raises the concept of social identification. Social identification is a feeling of oneness or belongingness to some social group (Stets & Carter, 2011). This is because a person's identity is tied to their self-awareness, which in turn is connected to their unique individual qualities. This idea proposes that differences between groups can be attributed to how individuals within those groups define

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themselves. This has resulted in a greater knowledge of what people identify with when they identify with one group as opposed to another, as well as how consistent and long-lasting such identifications are. For example, if adolescent males see their dads and other men being valued more than women, they may believe that such conduct is acceptable and even typical to them (positive in-group) (Tajfel & Turner, 1979). As a result, in certain communities, the autonomy placed upon a male kid has come to be considered fundamentally more privileged and potent than the autonomy bestowed upon a female child. As a result, males are viewed as clever and play the role of the father.

On the other hand, the perception of females is that they are timid, subservient, ignorant, and powerless. As a consequence of this practice of social identity classification, women are compelled to obey the directives of men and to submit to their authority (Fagot, Rodgers & Leinbach, 2012). As a consequence of the pervasiveness of role discrimination, which is developed and accepted via the process of socialization in every society, men and women have been confined to particular roles and patterns of life. Tajfel and Turner stated that individuals belonging to a subordinate group might employ different strategies to enhance their self-concept upon being confronted with a challenge to their positive self-concept. Individuals might decide to leave their existing group (social mobility) to avoid a negative social identity. These disintegrative processes may eliminate the prospect of a positive change in status for the entire group. Alternatively, a challenge to a social group's positive self-concept can stimulate social creativity. In determining alternative means of establishing positive distinctiveness for the in-group, its members might compare it on a new dimension to another relevant social group (s) or change the values associated with attributes or practical identities assigned to their community (Tajfel &

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Turner, pp. 19–20). Differences between oneself and others are due to individual self-identification at the group level. These critical perceptions of difference can become extreme enough to produce the complete distancing and dehumanization of the out-group based on the stereotypical dimension with which the out-group is defined.

Social identity theory was later developed as self-categorization theory based on the emphasis on their views on social and personal identity. Social identity theory suggests a continuum of interpersonal and intergroup behavior, whereas self-categorization theory pronounces that both social and personal identity processes may be at work simultaneously (Turner, 2005). Indeed, one fundamental assumption that underpins social identity theory is that groups and not individuals are the main engines of both social conflict and social change (Reicher, Spears, Haslam, & Reynolds, 2012). According to the self-categorization theory proposed by Turner (2005), group members lead people to develop a shared group-level fate and regulate whether people conform and expect others to conform to group norms. Hence, either the positive or negative values of the group will reflect on the group members as a whole. Individuals shift from a personal to a social identity. Group membership encourages cooperation within the in-group and conflict with out-groups (Hornsey, 2008).

This theory is thus significant to this research since it provides insight and information on how society regards the female and male genders, as well as how they choose their place in society. If the female gender is aware that their gender is not highly valued in terms of higher education, it will not boost their self-esteem, which will lead to a bad impression of higher education, preventing them from pursuing it. Again, this theory was selected because it provides a comprehensive understanding of

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how societies are formed and how numerous socio-cultural and economic variables, as well as how women see themselves, restrict them from pursuing higher education.
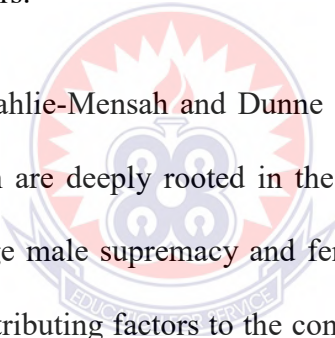
2.2.2   Liberal Feminist Theory

It is vital to conduct a feminist study of social structures and gender relations to engage with issues of educational inequalities and structural foundations, as well as concerns regarding higher education in Ghana. Dalal (2015) defines liberal feminist theory as a feminist theory that believes gender inequality is created by lowering access for women and girls to civil rights and the allocation of social resources such as education and employment. This situation is mainly centered on the socially constructed ideology of patriarchy, which perpetuates inequality between the two sexes. Liberal feminism theory is rooted in the belief that women and men are rights-bearing and autonomous human beings. The liberal feminists' theory upholds the view that the abolition of gender segregation in occupational roles is necessary to achieve female equality. Feminists who adhere to the liberal tradition are interested in advancing opportunities for women and equality within the context of society as it currently stands. The goal of liberal theory in education is to eliminate the limits that prevent women from reaching their full potential. Their efforts include adjusting socialization tactics, shifting attitudes, and enacting laws that are relevant to the situation (Kabeer, 2021). Liberal feminists have been called out for not being able to articulate a clear critique of imperial and capitalist systems and for taking accommodating positions inside the state. This has led to criticism of liberal feminists. It has been said by critics that liberal ideology shows reluctance when it comes to challenging authority and patriarchy (Baehr, 2013).

Feminism as a social movement originated as a response to the subordination of women. Participation in political engagement is necessary to ameliorate the subservient status of women in society. To achieve full gender equality, feminism has traditionally held the belief that cultural shifts are necessary. In the past, feminist organizations have frequently conflated demands for specific and immediate reforms with broader revolutionary aims (Kyei, 2019). Despite the wide variety of feminist theories and publications, most feminists agree with the oppression of women and the vital importance of social change (Fagot et al., 2012). Females have a similar identity due to their shared experiences of being subjected to various forms of discrimination, including economic oppression, commercial exploitation, legal discrimination, and other forms of prejudice. This pervasive subjection has led to several negative outcomes for females, including poverty, a lack of access to higher education, and bleak life prospects. Liberal feminists rededicate their right to play an active role in society and to be treated in the same way as their male counterparts.

But many feminists noticed that the liberal feminist goal of removing legal and social barriers to the full participation of women in education and employment did not completely address the issue of women's subordination. Two issues, in particular, remained to be addressed: the economic condition of women and the structure of the family. Liberal feminists aim squarely at the nuclear family. This insight underpins liberal feminism's attitude toward the status of women: to function as rational agents, humans have to be provided with social safeguards such as education and the right to vote. The movement seeks to enlighten women to see oppression for what it is and not as an inescapable fate for women in society (Dalal, 2015). Feminist theories attempt to describe women's oppression, explain its causes and consequences, and prescribe strategies for women's liberation.

On a worldwide scale, females have always been regarded as being of lesser value than their male counterparts (Fagot et al., 2012). This image of females permeates everything about them, especially their interactions with males, in today's society. Men are typically seen as more capable of taking charge in all facets of life in Ghanaian society, although women make up the majority of the labor force (Kabeer, 2021). Regarding the roles that men and women are expected to play in society, there are a lot of misconceptions and prejudices floating around. These biases are utilized to promote conventional gender norms and the notion that men are superior. As a result of gender stereotypes, many people believe that men are better suited for positions of power and prestige, while women are better suited for childbearing and aiding men in their professional endeavors.

According to Adzahlie-Mensah and Dunne (2018), the majority of men who seem to dominate women are deeply rooted in the culture of most societies, which have norms that encourage male supremacy and female enslavement. These societal norms can be seen as contributing factors to the control that men appear to have over women. This suggests that disparities in the rates of violence committed by men and women appear to be heavily influenced by cultural acceptance and societal standards. The social context and the way people communicate about biological differences are where we get our understanding of those differences, and the way people talk about them can be interpreted in a variety of different ways (Baehr, 2013). As a result of the current culture and norms in Ghana, males are given a higher social position than females, which leads to discrimination against the majority of females who pursue education at higher levels (Kabeer, 2021).

The fact that women in Ghana have a long history of being subordinated and treated unequally in many aspects of life, notably higher education, emphasizes the need for feminist theory to be applied to address gender equity in Africa. This is especially true in Ghana's case. Women in modern culture face a slew of additional disadvantages just because they are feminine. For example, Attom, Adu-Boahen, and Wiredu (2021) showed that cultural and institutional constraints hindered women's capacity to take student leadership posts in Ghana. As a result, addressing the issue of inequality is critical if substantial and long-term development is to be made. This is because the disparity is a barrier to growth.

It is therefore useful in this context as an analytical framework for assessing the degrees and types of discrimination females face as well as how females are subordinated, which prevents them from accessing higher education. In addition to this, it is being utilized to examine the causes and dynamics of bias, including their respective histories, trends, manifestations, and effects. This type of analysis makes it possible to gain understandings that are essential for adapting to change and ensuring that women can access higher education.

2.3   The Concept of Education

Adhikary (2018) defined education as a process of development from infancy to maturity, the process by which an individual adapts himself gradually in various ways to his physical, social, and spiritual environment. It is also possible to define it as a contact that is maintained and organized in such a way that it helps a person, as well as society as a whole, realize self-improvement and an enhanced quality of life through the exchange of knowledge and abilities. Formal, informal, and non-formal

learning were the three categories that were initially proposed by pioneering researchers such as La Belle (1982). This system is still widely used today.

Formal education is the term used to describe the hierarchically organized and chronologically graded "education system" that stretches from primary school to university and includes, in addition to general academic studies, a wide range of specialized programs and institutions for full-time technical and professional training. This "education system" extends from primary school to university (Nelson, Cushion & Potrac, 2006). The process by which an individual acquires attitudes, values, skills, and knowledge from daily experience as well as the educative influences and resources in his or her environment, such as from family and neighbors, work and play, the marketplace, the library, and the mass media, is referred to as informal education. This is a process that continues throughout an individual's entire life (Asamoah et al., 2019). The phrase "non-formal education" was later used to refer to any structured educational activity that takes place outside of the conventional educational system and is designed to serve defined learning clients and learning objectives. Regardless of whether the action is carried out separately or as a part of a broader activity, this definition is applicable (Aziabah, 2018).

For this study, the term "education" will refer to formal education. Formal education is defined as the practice of enrolling a child in an institution that has distinct physical structures, teaching-learning materials, equipment, and trained pedagogical professionals who impart knowledge and skills to people within a specific time frame to develop the child into a useful individual or person who contributes to the realization of her community's development potential.

2.3.1   Formal Education in Ghana

The formal education system in Ghana is divided into three parts: basic education, secondary education, and tertiary education. The academic year usually goes from August to May inclusive and lasts 40 weeks in primary and senior high school and 45 weeks in junior high school. Basic education lasts 12 years (ages 4–15). (Asamoah et al., 2019; Aziabah, 2018). The curriculum is free and compulsory and is defined as "the minimum period of schooling needed to ensure that children acquire basic literacy, numeracy, and problem-solving skills as well as skills for creativity and healthy living. It begins with kindergarten, continues with primary school, and culminates with junior high school (JHS), at the end of which students take the Basic Education Certificate Examination (BECE) (MOE, 2018).

Students that are successful in the BECE are allowed to continue their education into secondary school, where they may enroll in academic or vocational programs according to their ultimate career goals. Students will either participate in training that must be completed within a specified amount of time and be issued a recognized certificate, or they will sit for a higher level of an external test. Following this, the students can pursue higher education at any college or university that awards diplomas. Senior High School (SHS) candidates must have six (6) credits, including English Language, Mathematics, and Science subjects, and an overall minimum aggregate of twenty-four (24). Additionally, candidates are expected to fulfill the standards of both the Department and the Faculty. Therefore, the aforementioned constitutes the overall requirements; however, it is up to the various faculties and departments to make their own decisions per the criteria established by their respective departments. Some private institutions of higher learning offer candidates who do not satisfy the general criteria the opportunity to either study certificate

programs that qualify them to eventually pursue diploma and degree courses, or they can opt out of the program entirely.

Adults who want to apply for admission but do not meet the aforementioned requirements must have a decent level of education and job experience, as well as be at least twenty-five (25) years old when they submit their application forms. After passing an entrance exam, a long essay, and an interview, candidates are picked for further consideration. Again, after clearing the entrance test and interview procedure for the University of Education, candidates who possess a Teachers Certificate "A" are qualified for admission to the university.

2.3.2 Higher Education in Ghana

Public universities, technical universities, and university-level professional training institutions are the three categories that makeup Ghana's higher education institutions. The Ghana Tertiary Education Commission is responsible for the provision of education for programs that typically last between three and four years. In Ghana, there are currently 7 university-level professional training institutions, 15 public universities, 10 public technical universities, 54 public post-secondary teacher training colleges, and 82 nursing training colleges. In addition, 110 private tertiary institutions offer HND or Degree Programs (National Accreditation Board, 2020).

The National Accreditation Board, which operates under the auspices of Ghana's Ministry of Education, has been the body in charge of regulating, supervising, and accrediting the country's higher institutions. After that, this board was amalgamated with the National Council for Tertiary Education (NCTE) to become the Ghana Tertiary Education Commission, per the new Education Regulatory Bodies Act, 2020 (Act 1023).

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2.4   Gender disparities in Higher Educational Institutions

Education in Ghana has recently seen remarkable growth on various fronts, such as widening access and participation, expansion of academic facilities, and the implementation of transformative policy (Atuahene & Owusu-Ansah, 2013). Despite these efforts, research has shown that gender discrepancies still exist in the majority of developing nations' educational sectors (Abdul-Rahaman, 2013; Bhandary, 2017). This disparity extends back to the time of colonialism, when men were given positions of authority in the community and females were relegated to the responsibilities of housekeepers and, in extreme cases, the assets and properties of their male counterparts (Adzahlie-Mensah & Dunne, 2018).

According to Gupta (2021), the exclusion of women from a variety of aspects of national life has significant implications for the upward movement of the country. When it comes to fully participating in higher education, females continue to experience the same discrimination that males do from society. In higher education institutions across Sub-Saharan Africa, females continue to be significantly underrepresented in a wide variety of academic disciplines (Achempong, 2005). Increased efforts are being made to boost the number of females who enroll in higher education since it is recognized that gender equality is vital to the success of long-term development. These include the founding of the Girl Education Unit in 1997, the construction of female-only schools around the nation, and the introduction of scholarship schemes to promote female education. The percentage of females with children in primary school decreased from 58 percent in the year 2000 to 52 percent in the year 2015 as a result of this strategy (Kyei, 2019). Despite this, there are still certain communities in sub-Saharan Africa, the Arab States, South and West Asia, and other countries where women are still subject to discrimination (UNESCO, 2016).

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2.5   Concept of Perception
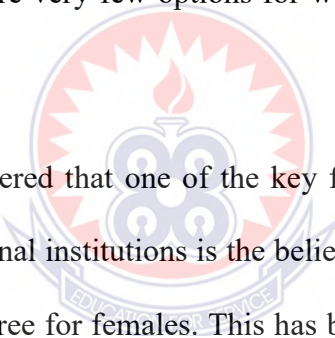
The way female SHS graduates perceive higher education determines whether or not they will like to pursue higher education after completing SHS. According to Qiong (2017), perception is a process by which sensory stimuli are interpreted, analyzed, and integrated. He further stated that perception is the primary process by which we obtain knowledge about the world. Opoku-Asare, Tachie-Menson, and Essel (2015) also defined perception as the process of selecting, organizing, and interpreting sensory data into a usable mental representation of the world. This means that perception has to do with selecting, organizing, and interpreting information received by our senses. It is the process by which individuals and organizations interpret their sensory impressions to give meaning to their environment.

According to McDonald (2011), perception utilizes sensory and cognitive processes to appreciate the world around us. It is a unique way of understanding phenomena by interpreting sensory information based on experience, processing information, and forming mental models. He maintained that for perception to occur, these defining attributes must be present: Sensory awareness or cognition of the experience, personal experience, and comprehension that can lead to a response. He then concluded that perception is a personal manifestation of how one views the world, which is colored by many sociocultural elements. Qiong (2017) concluded that people in different cultures have strikingly different perceptions of themselves and others. This means that perception varies from person to person since individuals have their own experiences and ways of thinking about and understanding a phenomenon.

2.5.1   Perception of female SHS graduates pursuing higher education

Every economy is dependent on the caliber of its human resources to find answers to real-world issues, influence the environment in which they live, and

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establish a strong footing for the future on which people will rely. There is an extensive amount of evidence pointing to the fact that female students are disproportionately underrepresented in higher education institutions situated in most developing nations. Just like other sub-Saharan African states, Ghana is not an exception (Atuahene & Owusu Ansah, 2013; Christel, 2020). Despite this, the majority of people in developing countries like Ghana have different opinions about women's involvement in higher education institutions. These perspectives were divided into three categories: community perceptions, parental perceptions, and female adolescent perceptions. These opinions are thought to have deep roots in a variety of cultures and faiths; education is not inclusive, and it expressly excludes girls and women. There are very few options for women to seek higher education in Ghana.

It has been discovered that one of the key factors contributing to the gender gap that exists in educational institutions is the beliefs held by communities regarding the value of a college degree for females. This has been identified as a primary cause (Atuahene & Owusu-Ansah, 2013). The pre-colonial era is the period in which the communal beliefs that contribute to the barrier that prevents females from obtaining higher education had their origins. During this historical period, communities saw men as assets for the community because they were seen as being the primary determinants of a people's strength and their capacity to endure. To this day, the stereotypes held by communities continue to act as a roadblock to the higher education of women. This is the primary rationale behind the preference for males over daughters in many developing countries and regions, such as India, South America, the Middle East, and Africa. It is also the primary reason why daughters are neglected (Adzahlie-Mensah & Dunne, 2018).

Before the arrival of Europeans in the 15th century, informal education existed in Ghana intending to introduce young people to the traditions and values of the community as well as the meaning of life (Pinto, 2019). The introduction of Western formal education dates back to 1529 when European merchants established schools in the Elmina, Cape Coast, and Christiansburg castles. The primary purpose was to Christianize the local people and train them for employment as interpreters in European commercial enterprises; therefore, educational opportunities were initially extended to a limited number of boys from elite families who were seen as potential candidates for such positions. Girls, on the other hand, were often excluded from formal education, and the prevailing belief was that their role was primarily to be wives and mothers (Adu-Gyamfi et al., 2016).

For both economic and societal reasons, it makes sense for a family to look for a male heir, as this expectation decreases the probability of having a female kid and raises the likelihood of having a male child. Daughters are married off to another family when they reach a particular age, whereas sons contribute to the family's money and property. Sons contribute to the family's money and property, and thus females do not receive the same financial and emotional support from their parents throughout their later years (Hussain, Zulfiqar, and Ullah, 2020). It is more challenging for the parents to see a return on their investment in their daughter because of their worry that their daughter would become pregnant or get married while still a teenager. As a result, some parents decide to invest the least amount of money possible in their daughter's development, even if they have any intention of investing in the future of their children.

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Studies on gender disparity in higher education have established the existence of the unconscious dissemination of stereotypes by educators, parents, and society as a whole. This was shown to be one of the reasons why there is such a discrepancy (Moss-Racusin, Dovidio, Brescoll, Graham, & Handelsman, 2012). For example, females may be taught by teachers and parents that they have inherently lower capabilities than men in fields such as science and mathematics. They further suggested that the majority of professions, including medicine, engineering, politics, and a significant number of other sectors, are seen as male jobs by society; as a consequence of this, the majority of women do not perceive themselves as excellent possibilities for these vocations.

In addition, the female child is socialized to feel that her role is in the home as a caregiver, and her life is geared toward accomplishing the goals that have been set by her counterpart male child. Because of this, the vast majority of young females consider their education to be a burden, and therefore do not see the value in continuing their education after high school. This is because the major role that society wants them to play is that of a responsible mother and a committed partner to their husbands. Female secondary school graduates may, in certain circumstances, observe other women in their community who, with little attention, have successful businesses; as a result, they may feel forced to forego their career goals in favor of concentrating on pursuing business to achieve similar financial freedom. As a consequence of this, the vast majority of high school girls lack the will to put in the effort that will be required of them to have successful careers in the future. The process of enrolling in schools like colleges and universities would become more challenging for students as a result of this.

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Consequently, some female junior high and senior high school graduates, especially those from rural areas, believe that apprenticeship and trade school are better career prospects for their future than competing with the preferred male gender for employment opportunities that have decreased over time. This is due to the growing issue of graduate unemployment (Ampong, 2020). Particularly, people from rural areas think that apprenticeship and trade are better career options for the future than competing with the favored male gender for jobs that have been less common over time. This image is further supported by the growing desire among young people to start their businesses as a result of the scarcity of employment opportunities and the small number of prosperous local businesspeople (Allotey & Sey, 2013).

This view is reinforced by the growing push towards youthful entrepreneurship as a result of employment scarcity. This notion is further supported by the increased urge for youth entrepreneurship because of the restricted supply of jobs (Buame, Asempa, & Acheampong, 2013). Although the majority of these young women have the aspiration to become successful career women like other women, they do not have any role models living in their communities that they can look up to. This is even though the majority of these young women have the desire to become successful career women. As a consequence of this, the meager amount of education that they do receive, which primarily consists of teaching a female how to read and write, is regarded as being very important to pursue artisanship or entrepreneurial endeavors.

As a result, the goal of this research is to determine how the various opinions held by the community, the female's parents, and the female themselves form barriers

to female higher education within selected communities in the Ketu South Municipality.

2.5 2   Education and Socio-economic Development

The importance of promoting education is globally acknowledged as the fourth goal of the Sustainable Development Goals (SDGs), adopted by all United Nations Member States in 2015. Education is recognized as one of the essential pillars that underpin the success of all the other goals, as education remains a crucial tool to transform societies, promote sustainability, and create a better future for all. By investing in education, governments can address the root causes of poverty, inequality, and environmental degradation and move closer to achieving a more equitable, prosperous, and sustainable world (Brissett & Mitter, 2017).

Lane (2012) researched to examine the global correlation between measures of educational progress and rates of economic expansion. They looked at nations that had industrialized, developing, and underdeveloped economies to determine whether or not there was a correlation between literacy rates and economic indicators like Gross National Product and per capita income. They found a significant correlation between literacy rates and economic growth. They found that the literacy rate in low-income counties was lower than forty percent that middle income countries had literacy rates that ranged from forty to seventy percent, and that industrialized economies had literacy rates that were higher than ninety percent. Kotásková et al. (2018) used econometric estimations with the Granger Causality Method and the Cointegration Method to study the relationship between education and development in India from 1975 to 2016. Their analysis uncovered solid data indicating a favorable relationship between the level of education and the rate of economic progress in India.

This demonstrates that education and growth are intrinsically related to one another. Lane (2012) made an effort to highlight some of the ways education influences growth. He believes that literacy increases access to important information, which is essential for the economic progress of any nation in this day and age of information and technology. Education also raises the overall quality of a nation's human resources, which has a direct bearing on a nation's level of productivity as well as its rate of economic expansion. According to Ogujiuba and Jumare (2012), everyone needs a good education to enhance their quality of life, which is vital for increasing the quality of life for all people. In addition, education is necessary for improving the quality of life for all people.

Aside from the importance that education plays in the production of human capital, Osiobe (2019) emphasized that human resources are the ultimate basis for a nation's success. This is because human resources actively engage both capital and natural resources to acquire wealth, utilize natural resources, establish social, economic, and political institutions, and progress national development. He went on to warn that the failure of individuals to nurture and effectively utilize their knowledge and abilities will be damaging to the economy's growth. Furthermore, education can uncover new skills, new commodities, new technology, and new instruments for social policy.

According to Pinto (2019), education inspires development since it causes positive changes in people's usual behaviors, motives, and attitudes toward socioeconomic advancement. This implies that education makes progress possible. The orientation of a person's goals, attitudes, and routines might provide insight into whether or not they will pursue and realize any form of growth. According to Tilak

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(2007), the human component, as represented by an educated and skilled workforce, is appropriately attributed to Japan's performance both in economic development and in rebuilding, and this has proven to be the most significant resource in building up the country. Tilak (2007) also stated that "the human component is appropriately ascribed to Japan's performance both in economic development and in rebuilding." As a consequence of this, education is now widely recognized as a key factor in both individual lives and the growth of nations (Kotáskov et al., 2018).

This helps to explain why high-quality education is one of the sustainable development goals outlined by the United Nations Development Program (UNDP), as well as why the majority of nations feel the need to make investments in and improvements to their educational systems (Ogujiuba & Jumare, 2012; UNDP, 2015). In Ghana, the Accelerated Development Plan for Education from 1951, the Education Act from 1961, Provisional National Defense Council (PNDC) Law 42, the Free Compulsory Universal Basic Education (FCUBE) Act of 1985, which has been in effect since 1997, and the Free Senior High School program, which has been in place since 2017, are all examples of the urgency with which education needs to be promoted. It is the goal of these legislative initiatives to make sure that every child in Ghana has access to a primary education that continues until senior high school.

2.6   Barriers to Female Higher Education

The United Nations Educational, Scientific, and Cultural Organization (UNESCO) believes that all individuals should have access to educational opportunities throughout their lives and that this access should be complemented by high standards (UNESCO, 2016). Although these limits impact men as well, the negative consequences on women are far more severe. The barriers can be classified

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into three main three categories: barriers to access, barriers to retention, and barrier to achievement.

i. Barriers to access include traditional beliefs and practices and perceptions of the role of females by families and communities; costs to families, including the opportunity costs of sending females to school, and females having to travel long distances to school.

ii. Barriers to retention include an inadequate number of female teachers and role models, rigid adherence to school times and calendars and child labor requirements, teenage pregnancy, early marriage, and inadequate sanitary facilities.

iii. Barriers to achievement include low self-esteem (Bhandary, 2017), gender biases in classroom practices, minimal guidance and counseling services, and teasing and sexual harassment (Madu & Obi, 2021)

This study, therefore, seeks to explore some factors that contribute to the barriers to accessing female higher education.

2.6.1 Socio-cultural barriers to female higher education

These include some antiquated and divisive laws, customs, religious beliefs, and attitudes that inhibit women's advancement in society (Odera & Momanyi, 2020). These practices are deeply ingrained in the cultures of many communities, as evidenced by the widespread use of the patriarchal system, early marriage, early pregnancy, heavier domestic and subsistence duties for females, and generally lower regard for the value of female life, all of which affect female participation in education in most developing countries. There are three sorts of socio-cultural

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barriers, according to Bhandary (2017). Gender norms, cultural customs, and some religious practices are examples of these.

Gender norms

Gender norms are cultural standards that influence how girls, boys, women, and men behave in society and limit their gender identity to what is considered acceptable. Gender norms also restrict what is thought to be acceptable behavior for women and men. These criteria are not static or universal (Addo & Berchie, 2021). They can be rather different from one another based on the norms and customs of the community in question. By encouraging constructive ideas like respect and dignity, the purpose of these regulations is to ensure that people's values and dignity are preserved. But the application of some norms has significantly altered how men and women are distinct from one another. The majority of communities in undeveloped nations have gender norms in place that restrict girls from acquiring an education. This is due to the belief that a female child is expected to be responsible for the majority of household tasks in this society (Addo & Berchie, 2021). Therefore not going to school is efficient in specializing the female to be a housekeeper (Adzahlie-Mensah & Dunne, 2018).

Females make up two-thirds of all children who do housework for at least 21 hours per week—the amount of time that might affect a child's academic performance (Tuwor & Sossou, 2008). This percentage of girls is higher than it is for boys. In a similar vein, women devote two to ten times the amount of time that men do to unpaid domestic work and caring responsibilities (Dzansi & Biga, 2014). As a consequence of this, when faced with the decision of whether or not to send their daughter or son to school, most parents will opt to send their boy since he will be more qualified for

positions in the public sector than his sister will be for work in the agricultural and informal sectors. As a result of the widespread belief held by many parents that women were obligated to care for the home and provide for the family, many women were forced to seek employment in fields and markets to make ends meet. These harmful gender stereotypes have had an impact not just on women's female opportunities, but also on women's access to female care, independence, and the contributions they make to society (Bhandary, 2017).

Cultural practice

Culture is described as the characteristics and accumulated knowledge of a certain group of people, which includes religious beliefs, language, food, arts, music, and social characteristics (Kyei, 2019). Some of these cultural behaviors have hurt females' higher education. The Trokosi culture and early marriage were investigated in this study's literature review.
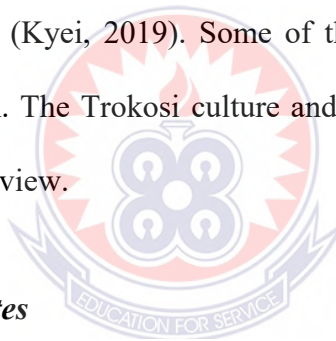
Traditional/customary rites

Some countries in West Africa, including Ghana, Togo, Benin, and Nigeria, have maintained a blend of long-standing cultural traditions that have been integrated into daily communal living (Dzansi & Biga, 2014). Some traditions, including the Trokosi and female genital mutilation, have harmed the agenda of women's empowerment. The name Trokosi translates to "slaves of the gods." Trokosi places a strong emphasis on one's religious beliefs. It is a system in which female virgins, depending on the circumstances, are forced to serve a fetish or a priestess as a sort of atonement to the gods for an offense done by a member of their own family. It has been determined that the actions in question constitute a breach of the rights of women and children. As a result, in the year 1998, the legislature of Ghana put an end

to all forms of forced labor and ceremonies (Akaba & Kudu, 2011). Other communities practice other forms of traditional practices similar to Trokosi, where individuals are made slaves of deities either to avert a "curse" or attract a "blessing" (Dzansi & Biga, 2014).

It is forbidden for any of these females to receive an education of any kind. Furthermore, not only are the slaves barred from receiving an education, but the offspring that the slaves have are also not permitted to receive an education or acquire a trade. Although in 1998 the Ghanaian Criminal Code was revised to safeguard victims of ritual slavery, the practice of trokosi is still widely practiced in rural areas of the country (particularly in the Southern ewes). However, there has not been a single priest sentenced to jail or prison since then (Dzansi & Biga, 2014). This is most likely attributable to the degree of fear that has been instilled in the hearts of the majority of people, especially those who work in law enforcement. In addition, groups that practice such traditions have firm faith in the ability of gods to bring misfortune upon families (Dzansi & Biga, 2014).

Early marriages

Early marriage has remained a significant cultural tradition in many rural communities in developing countries. In some societies, the female child is either given away at the age of adolescence or as a betrothed child bride at a later date. Alhassan (2013) estimates that 12 million African teenage girls marry before the age of 18, and if certain measures are not put into place, there will be over 150 million child brides by the year 2030. According to Ahonsi et al., (2019), the sub-Saharan region of Africa is responsible for 38 percent of all cases of marriages to forced child brides. Either these young females are not allowed to attend school at all, or they are

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given only very minimal education and are compelled to give it up because they are expected to have children (Delprato, Akyeampong, Sabates & Hernandez-Fernandez, 2015).

In some instances, these young women are allowed to receive instruction or to go to school; however, in the vast majority of cases, these assurances are not kept because they are soon coerced into the family path (i.e., pregnancy), which forces them to either abandon their aspirations and objectives or give up on achieving them. They are not taken care of properly, and the promise of sending them to school has not been kept. Even when a girl is forced to marry against her choice, some of them grow to despise both their parents and their husbands, and the family's status never appears to improve as a consequence. Early marriage, on the other hand, is exceedingly difficult to eliminate due to a combination of religious and financial factors. Some of these reasons include a lack of education, a lack of money, and the desire to escape the stigma that comes with getting pregnant at such a young age (Dzansi & Biga, 2014; Delprato et al., 2015).

Teenage pregnancy

Teenage pregnancy refers to pregnancies that occur in females who are between the ages of 13 and 19 years old. Thirty percent (30%) of all births registered in Ghana in 2014 were by adolescents, and 14% of adolescents aged between 15 and 19 years had begun childbearing. This increasing prevalence is due to multifaceted problems with many contributing factors; financial challenges have remained one of their leading causes, especially in rural areas. Financial challenges for parents coupled with the increasing cost of education predispose several females to deviant behaviors, which usually result in teenage pregnancy and sexually transmitted diseases. This has

also been identified as a barrier to female higher education, as the male child is sometimes allowed to pursue higher education (Dawson - Amoah, 2015).

Religion

Weber (1930) is credited with being the first person to theorize the influence of religion on socioeconomic activity. Weber argued that the Protestant Reformation was the fundamental cause of economic development through the advent of capitalism. In his analysis of the causes of underdevelopment in Islamic nations, Kuran (1997) points to the influence of religion as a barrier to both free thought and innovative practice. Countries in Latin America show considerably higher levels of gender inequality when measured by life expectancy, educational attainment, and income; furthermore, these countries are more likely to have patriarchal institutional frameworks that foster greater gender disparity (Forsythe, Korzeniewicz, & Durrant, 2000).

Darnell and Sherkat (1997) stated that the views of specific religious groups might impact a parent's support of their children to pursue higher education at a college or university even in the United States. Lehrer (1999) discovered that non-Hispanic whites with the lowest levels of educational attainment were conservative Protestants. Jews, on the other hand, have the greatest educational attainment rates. Because of lower family sizes, Jewish parents have more resources to invest in their children's education, contributing to the Jewish population's overall higher educational attainment.

A significant proportion of Ghana's religious population has remained rather liberal. According to the government's 2021 census, approximately 71% of the population identified as Christian, 18% as Muslim, 5% as a follower of indigenous

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religions, and 6% as members of other religions or people who do not have any religious beliefs (Charway & Houlihan, 2020). The Christian community is made up of several denominations, all of which have learned to coexist in an atmosphere of mutual respect as a result of the rigorous constitutional evaluations that have taken place.

Academic performance

Despite the universality of poor academic performance as a barrier to higher education in general, females are more affected than their male colleagues (Atuahene & Owusu-Ansah, 2013). This has been attributed to various gender roles and expectations, which make females prioritize domestic responsibilities over education, affecting their time and energy for studying. Huggins and Randell (2007) stated that female students, especially those from rural communities, tend to have a high risk of dropping out of school due to poor academic performance, especially in external examinations. These students are constantly faced with the opportunity cost of staying in school or focusing on other factors, mostly for financial gain at the expense of studying. This significantly affects the results of students, thereby causing them to drop out of school.

2.6.2 Economic barriers to female higher education

These are a collection of situational and monetary aspects that influence a female's schooling. These impediments range from governmental constraints, such as the government's unwillingness to provide the necessary infrastructure to improve female higher education, to personal decisions, such as the prevalence of adolescent pregnancy, which prevents females from pursuing higher education (Madu & Obi,

2021). This study divided economic obstacles into two categories. This covers both the direct and opportunity costs of education.

The direct cost of education

The direct cost of education refers to economic factors that directly prevent females from attaining quality basic education, which eventually affects the proportion of females involved in higher education. Some of these factors include schooling costs and the political and administrative costs of schooling. Schooling cost refers to the amount of money spent to educate a child. This includes school fees, hostel fees, resource materials, and so forth, needed to enhance the quality of education. Schooling costs are an important factor in the education of females. Schooling costs, particularly school fees, are a major reason for female school dropouts (Asamoah et al., 2019). Schooling costs are sometimes connected to the gender of the children, as parents are sometimes disinclined to pay the school fees and also meet other expenses, such as books, stationery, hostel fees, and so forth, for their daughters. When parents have financial problems, it becomes difficult for them to meet the schooling costs. The effect of schooling costs is evident in the significant difference in gender disparity in basic education and higher learning institutions. Since the introduction of FCUBE in 1996 and the free Senior High School in 2017, there has been a significant increase in the enrolment of females in basic schools and senior high schools as compared to higher learning institutions (Aziabah, 2018).

The political and administrative cost of school refers to the national economic factors that have affected female education. Although policies exist in most cases to promote educational advancements such as universal primary education, gender equality in education, and the elimination of gender bias in texts and other materials,

the political will to carry these out seems weak in the face of severe economic constraints. There have been laws and policies enacted in the current era that states that women should be treated equally, encouraged to obtain an education, and given equal rights and opportunities (Senadza, 2012). There should not be any type of discrimination between females and males, and they should be equally considered regarding employment opportunities, pay, enrollment in educational institutions, and so forth. However, the infrastructural challenges associated with education, particularly in rural areas, make it difficult for females to have the same opportunities as males. Students are expected to travel a long distance to school and back. Some facilities, such as washrooms, increase the risk of female genital and urinary infections (Achempong, 2005).

The opportunity cost of schooling

The "opportunity cost of school" is used to describe all non-financial elements that influence a student's ability to pursue their educational goals and serve as obstacles to achieving a higher education for females. This describes all the potential benefits or opportunities that an individual foregoes when they choose to invest time, effort, and money in pursuing a college or university education instead of alternative options (Aziabah, 2008). These include issues that occur at the home level as well as pregnancies among adolescents. These factors, unlike the direct cost of schooling, examine other factors such as household-level factors, which describe societal expectations of women, the prospects of other career options such as trade and vocation, and poor academic performance that can contribute to a potential barrier to female higher education.

Household-level factors

Due to patriarchal predominance in most developing countries, individuals possess the viewpoint that the female is the keeper of the home, and therefore, from infancy, they are trained to excel as home keepers. Within the household, females are meant to perform more work as compared to males. Besides the tasks such as preparation of meals, cleaning, washing, fetching water, etc., they are required to take care of their younger siblings while their parents go to work. In the implementation of household tasks, females are compelled to drop out of school. It becomes difficult for them to take out time for studies due to domestic work; as a result, they are unable to perform well academically and eventually give up their studies. In some families, the education of the female child is sacrificed to engage in household trade to support the education of the male child (Adzahlie-Mensah & Dunne, 2018).

2.7 Support Systems that are available for the Female who Aspires to attain Higher Education

According to the findings of socioeconomic research conducted by several organizations, including the World Bank, the International Monetary Fund (IMF), and the Department for International Development (DFID), educated women have a significantly better chance than uneducated women of advancing their careers by obtaining higher-paying and more prestigious jobs (Dibie & Okere, 2015). This shows that educating girls is a strategic investment for the individual, the family, the local community, and the entire nation. This will considerably improve the nation's development indicators by offering several favorable results, and it will also benefit the person and the family. The current government of Ghana is required by the country's constitution to offer free primary and secondary education to all of its residents, as well as to work toward the goal of making university education available

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to all citizens over time. Therefore, the purpose of this research is to determine the various avenues of assistance that are open to female senior high school graduates who are interested in continuing their education at the tertiary level.

2.7.1 Government educational policies

In 2001, the government of Ghana established the Ministry of women and Children Affairs, which was later renamed the Ministry of Gender, Children, and Social Protection in 2013. The primary objective of this ministry is to identify and address issues that are unique to women and girls in Ghana, notably those related to access to education. The problem of gender inequality in higher education is being addressed by the government through the implementation of a variety of new laws. Access rules implemented at colleges are geared specifically toward enrolling female students. To accomplish this goal, the amendments enabled female students to join universities with somewhat lower aggregate cut-off points on secondary school tests. According to reports from 1996, the University of Ghana increased its focus on female enrollment in response to a government directive requiring all public universities in the country to reserve a certain percentage of their total enrollment for females (a female quota in higher education). This instruction was issued to all Ghanaian public universities (NAB, 2020). If a female applicant and a male applicant have the same total, university officials should give the female candidate preference for enrolment, especially in the sciences.

In addition, the decision to establish a Ministry of Women's Affairs in Ghana was an important step toward the empowerment of women in the country. They have conducted some of their efforts to remove some of the obstacles that stand in the way of women obtaining higher education. To increase the number of young women who

enroll in higher education institutions, the Ministry of Women and Children's Services has established several training and mentorship programs (Ayentimi et al., 2020).

2.7.2   Non – governmental organization

A non-governmental organization (NGO) is a non-profit organization that is founded independently of the government and actively works to address a social or political issue. Clubs and groups that provide services to their members and others might also be included (Gupta, 2021). Today, the phrase refers to a diverse spectrum of organizations, from small to large, local to multinational, and advocacy groups to project implementers (Dibie & Okere, 2015). NGOs, according to Gupta (2021), are independent development actors that exist independently of governments and corporations, operate on a non-profit or not-for-profit basis with a focus on voluntarism, and pursue a mandate of providing development services, undertaking communal development work, or advocating on development issues. In the quest to support female higher education, NGOs have played some significant roles in supporting some females in their pursuit of higher education in Ghana. For example, some renowned NGOs such as Vibrant Village Foundation, Songbata Organization, Cybergirls, and some NGOs affiliated with some international universities offer scholarships specifically for qualified but needy female students in their quest for women's empowerment (Dibie & Okere, 2015).

The Girls Education Initiative of Ghana (GEIG) was established with the mandate to provide academic and financial support for girls and applicants with special needs so that they can access higher education and professional opportunities. This is done to transform the lives of young women in Ghana and improve the development and poverty reduction of the country overall by offering higher

education and professional opportunities to an untapped source of talent (King, Casely-Hayford & Akabzaa, 2009).

The Alliance for African Women's Initiative (AFAWI) is also playing an immense role in closing the gender gap in Africa. The organization launched the Empowering Communities: Care and Assistance for Deprived and Vulnerable Children (ECCACHILD) project, which targets marginalized girls in deprived communities to support their educational dreams (King et al., 2009).

Camfed (also known as the Campaign for Female Education) is an international non-governmental, non-profit organization founded in 1993 whose mission is to eradicate poverty in Africa through the education of girls and the empowerment of young women. CAMFED Ghana was launched in 1998, working in the Northern Region, and by 2021 was operating in 12 regions and 38 districts. AMFED Ghana works to support the most marginalized girls to finish secondary school and, through our transition programs, help them into post-secondary employment or further education and training (King et al., 2009).

The study is thus concerned with how efficiently these institutions have reduced barriers to female higher education in the Ketu South Municipality.

2.8   Benefits of female higher education to development

The old African proverb that states, "If you educate a man, you educate an individual; however, if you teach a woman, you educate a family (country)," was a pioneer in its time for appreciating the importance of women's education during a time when men predominated educational opportunities (Senadza, 2012). This purpose is driven by the aspiration to challenge the patriarchal nature of education and

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development while simultaneously enabling females to develop the self-assurance and general life skills necessary to successfully navigate and adjust to an environment that is constantly shifting (Grépin & Bharadwaj, 2015). Investing in the education of females has been touted for a long time as the silver bullet that will solve all of the problems plaguing developing countries. There has been a lot of discussion among researchers, legislators, and prominent individuals about the internal and external benefits of women receiving an education.

For example, a fifteen-year-old review of the evidence concluded that investing in females' education delivers high returns not only for female educational attainment but also for maternal and children's health, more sustainable families, women's empowerment, democracy, income growth, and productivity" (Hong et al., 2019). While serving as First Lady of the United States, Hillary Rodham Clinton stated, "If women are healthy and educated, their families will flourish (Greco et al., 2015). Controlling the father's educational attainment, Hong et al. (2009) showed that a mother's educational attainment had a clear and statistically significant impact on the death rate among children under the age of five. As a result, more active participation in the family for women should result in lower death rates, which are mostly caused by a shortage of food in underdeveloped countries. This is because gender equality has a positive effect on mortality rates.

When the right to education for women is denied to them, many different civilizations are left in the dark and at a disadvantage. This is because no country can prosper until its females are educated (Oztunc, Oo, & Serin, 2015; Hassan & Rafaz, 2017). According to Hassan and Rafaz (2017), civilization and industrialization have advanced to the point where the intellectual contributions of females and males cannot

be disregarded or minimized. This is because females naturally possess a more empathic disposition, which, when paired with the specific training that they receive as home keepers in the majority of civilizations, gives them a unique view of the world. As a consequence of this, the failure to educate them will result in the degradation of society. According to several different lines of research, the level of education attained by females is a significant factor in both economic expansion and general well-being. According to Brissett and Mitter (2017), investing in the education of women is the single most significant thing that can be done to improve the quality of life of people living in the world's most impoverished economies.

Grépin and Bharadwaj (2015) further stated that the education level of females is a significant factor in child care, notably in terms of mortality rates for newborns. Attendance in school is associated with significant improvements in both physical and mental health, as well as a reduction in the likelihood of having children. There is a correlation between high rates of school attendance and relatively high levels of educational attainment (completion of primary and lower secondary schools), which leads to lower rates of fertility and infant mortality as well as an increase in life expectancy.

2.8.1 Parental educational background and Female Education

Studies suggest that the greater the degree of education of parents, the more their children (both males and females) are sent to school (Nicholas-Omoregbe, 2010; Azhar et al., 2014; Evans & Yuan, 2022). In a survey of university and secondary students in Ghana, it was showed that females with educated mothers outnumbered those without educated mothers, and most of these females in higher learning institutions were supported financially by their mothers (Nicholas-Omoregbe, 2010).

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Azhar et al. (2014) also showed that the background of many educated parents in rural areas affects enrollment decisions and attitudes for both males and females. It was discovered that parents with minimal educational experience were uninterested in teaching their female children. On the contrary, educated parents strive to educate both boys and girls. Furthermore, well-educated parents are more interested in providing quality education to their female children. Females are more educated when both parents are educated.

Researchers discovered a link between parental education and parental attitudes toward schooling. According to Murphy et al. (2017), parents are beginning to appreciate the value of female education. Females are sacrificed for their male counterparts when resources are scarce. According to Azhar et al. (2014), parents with less educational backgrounds are uninterested in teaching their daughters. There are rare exceptions, and some children of low-educated parents want to advance in their schooling. Because of a better awareness of the advantages of education. There is a definite link between mothers' educational levels and their children's school participation. The more educated a woman is, the more likely she is to appreciate how necessary and beneficial it is to send her children to school, not just her son. According to Grépin and Bharadwaj (2015), parental attitude is a key element in determining gender differences in higher education. The key factors in deciding whether or not to send a female child to school are parental opinions and attitudes regarding female education.

2.9   Conceptual framework

A conceptual framework refers to the tool in research that aims at enabling the researcher to develop awareness and understanding of the situation under scrutiny and to communicate it to the reader (Kombo & Tromp, 2006). A well-formed conceptual framework enables the researcher to show how the basic concepts and constructs interact with each other in the actual setting and experiences within which the researcher's study is conducted. The conceptual framework for this study is the result of possible factors derived from the literature. Based on the literature discussed in this Chapter, the conceptual framework for the study discussed how the various factors affect females who have completed Senior High School in Ghana's ability to gain access to a higher learning institution and the support systems available for those who aspire to higher education. The conceptual framework for the study is presented in Figure 2.1 below.
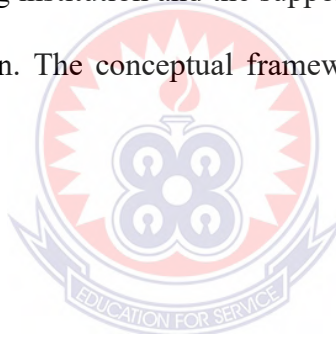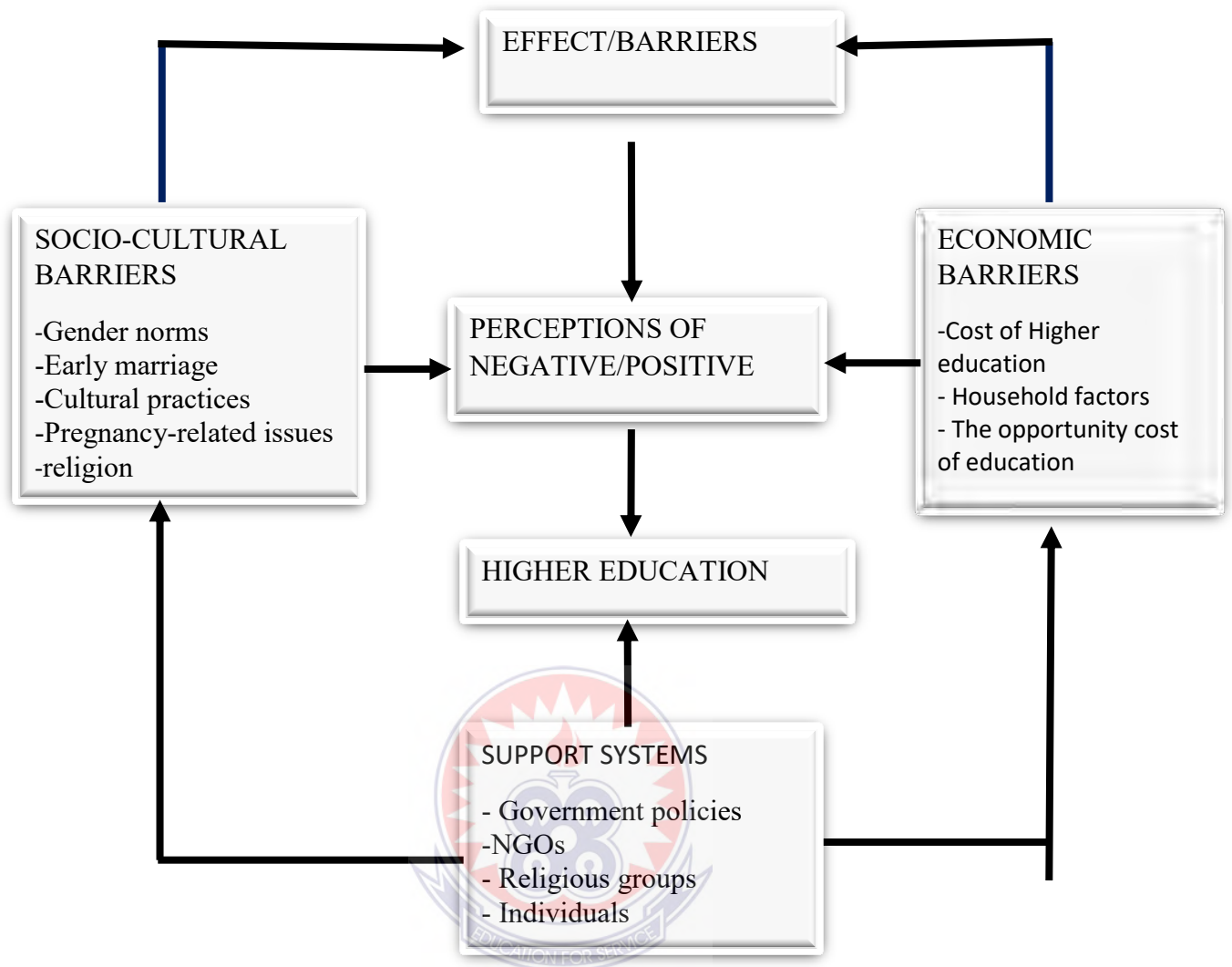
Figure 2.1: Conceptual framework for the study

Source: Authors' Construct, 2022

2.9.1   Explanation of the framework

The effect of Socio-cultural on female higher education

Higher education depends on a lot of factors to make it possible. From the literature review discussed, various socio-cultural factors have been identified to prevent females from accessing and participating in higher learning institutions. Gender norms as a socio-cultural barrier to female education have been extensively explored in the literature. In the field of education, females are expected to sacrifice for their male counterparts, and they are considered home keepers instead of leaders

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in society. This suggests gender norms have the potential to become a barrier for a female who graduates from Senior High School to gain access to higher education in Ghana. Some outmoded cultures hurt female higher education. These cultures prevent women from achieving any form of education. Therefore, this factor may be considered relevant to the outcome of this study. However, early marriages remain prevalent in some parts of the country. This has been explored in terms of how it reduces the quality of life of women who are subjected to it. Because early marriage can prevent a female who graduated from SHS from continuing to a higher learning institution, early marriage positively and significantly contributes to barriers to female higher education.

The effect of economic factors on female higher education.

Economic barriers range from the direct cost of education, such as the actual financial resources needed to take the female child to school, to situations such as teenage pregnancy, which is caused by financial challenges in their quest to achieve higher education. They proved that the lack of financial resources in most homes affects female education. This implies that the cost of school is a potential barrier to preventing females who graduated from Senior High Schools from accessing higher education. This implies that a female who encountered difficulty in attaining Senior High School might consider bringing her educational career to an end either because of the student's poor performance or because of her decreased morale to continue to higher education.

The opportunity cost of school represents all the side distractions that have the potential to affect female education. These opportunity costs are caused by complex and multifaceted factors, such as socio-cultural factors such as gender norms,

financial challenges, Ignorance, and financial challenges. This study explores three such opportunity costs in this section, which include household-level factors, teenage pregnancy, and academic performance. These factors have been established to affect female education. Therefore, this study will examine how these factors act as barriers to female SHS graduates accessing higher education.

Support Systems Available for Higher Education

Females encounter several barriers in their attempts to access and engage in education in general, according to a study of the literature. To that end, female education remains a challenge for all parties. Governments, international organizations, and non-governmental organizations (NGOs) have all made attempts to promote female educational opportunities. In the effort to encourage female higher education, non-governmental organizations (NGOs) have played important roles in assisting certain females in their pursuit of higher education in Ghana.

2.10   Summary of the Literature Reviewed and the study gap

The chapter begins with an overview of some theories that influence gender disparity in developing countries as well as theories to rectify some challenges associated with the patriarchal dominance of education in most developing countries. The barriers that females experience in accessing and engaging in education in general, particularly in poor countries such as Ghana, remain extremely basic. They include gender norms, cultural factors, financial constraints, the administrative cost of building schools, and other opportunity costs of s schooling such as household-level factors, teenage pregnancy, and academic performance. Therefore, before any intervention programs can be considered, whose support systems include government educational policies and non-governmental organizations, the challenges or barriers to

female education in terms of access and participation, such as those listed in this study, should be addressed. To examine the relationship between these factors and barriers to female higher education, the researcher concluded the section with a brief overview of the conceptual framework for the study, stating key areas of interest.

From the literature reviewed, it can be seen that many researchers have explored gender disparity in higher education. However, there is still a gap on what accounts for the disparity of females in higher education; therefore, this study seeks to find the barriers female SHS graduates face in trying to access higher education and the support systems available for them to go to higher education.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1   Introduction

This chapter presents the research methodology, outlining the reasoning and approach utilized to obtain data to answer the various research questions. It describes the philosophical view, research approach, research design, sample and sampling techniques, data gathering and analysis methods, reliability, validity, and trustworthiness. There was also a discussion on ethical considerations and informed consent.

3.2   Philosophical World View

The study was conducted within the context of the pragmatic philosophical paradigm. In social research, the term "paradigm" is used to refer to the philosophical assumptions or the basic set of beliefs that guide the actions and define the worldview of the researcher (Lincoln, Lynham, & Guba, 2011). Introduced by Thomas Kuhn (1970), the term paradigm was used to discuss the shared generalizations, beliefs, and values of a community of specialists regarding the nature of reality and knowledge.

Creswell and Creswell (2017) define a philosophical paradigm as a general philosophical orientation about the world and the nature of research that a researcher brings to a study. Lincoln et al. (2011) also see research paradigms as worldviews or belief systems that guide researchers' actions or investigations. Thus, philosophical paradigms are the research worldviews or a set of beliefs that a researcher holds that inform his or her research practices.

Pragmatist philosophy holds that human actions can never be separated from past experiences and from the beliefs that have originated from those experiences. Human thoughts are thus intrinsically linked to action. People take actions based on the possible consequences of their actions, and they use the results of their actions to predict the consequences of similar actions in the future. A major contention of pragmatist philosophy is that the meaning of human actions and beliefs is found in their consequences. External forces do not determine humans; they are capable of shaping their experience through their actions and intelligence.

Pragmatists believe that reality is not static – it changes at every turn of events. Similarly, the world is also not static – it is in a constant state of becoming. The world is also changed through actions – action is the way to change existence. Actions have the role of an intermediary. Therefore, actions are pivotal in pragmatism (Goldkuhl, 2012). Morgan (2014), who uses the work of John Dewey to develop his approach to pragmatism, identifies three widely shared ideas of pragmatism that highlight that pragmatists focus on the nature of experience, unlike other philosophies that emphasize the nature of reality. Firstly, "actions cannot be separated from the situations and contexts in which they occur" (p. 26). This world is a world of unique human experiences in which, instead of universal truths, there are warranted beliefs, which take shape as we repeatedly take action in similar situations and experience the outcomes. Our warranted beliefs are produced by the repeated experiences of predictable outcomes (Morgan, 2014).

Secondly, "actions are linked to consequences in ways that are open to change" (p. 26), meaning that, if the situations of the action change, their consequences would also change, despite the actions being the same. Pragmatist

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philosophy maintains that it is not possible to experience the same situation twice, so our warranted beliefs about the possible outcome are also provisional, which means that our beliefs about how to act in a situation are inherently provisional (Morgan, 2014). Finally, "actions depend on worldviews that are socially shared sets of beliefs" (p. 27). Pragmatists believe that no two people have identical experiences, so their worldviews can also not be identical.

Creswell and Creswell (2017) provide some hints on the nature of pragmatic research and contend that pragmatic researchers look at "what" and "how" to research based on intended consequences. According to him, a pragmatic research worldview is problem-centered and focuses on the consequences of actions. This applies to mixed-methods research in that inquirers draw liberally from both quantitative and qualitative assumptions when they engage in research. Since the pragmatic paradigm looks at problems from the perspective of the consequences of actions, it was necessary to employ this paradigm to evaluate the barriers to female higher education and make recommendations to mitigate the problem. Finally, pragmatism is useful since its approach allows the possibility of choosing the appropriate research methods from the wide range of qualitative and/or quantitative methods, and this pluralism is a strength of pragmatism that has several advantages for social justice research (Kaushik & Walsh, 2019).

3.3   Research Approach

The research approach lays the groundwork for scientific inquiry into a particular topic. This alternates between deduction and induction, with both methods relying on observation and reasoning to build social ideas (Polit & Beck, 2010). This study employed both quantitative and qualitative methodologies to examine the

barriers to female higher education and support systems in selected communities in the Volta Region. This is due to the requirement for a deductive and interpretative investigation of the impediments to female higher education in Ghana.

This study adopted a mixed-methods technique, which allows the researcher to focus on the research issue while collecting data using several approaches (Polit & Beck, 2010). According to Bryman (2016) and Caruth (2013), mixed methods research is the type of research in which a researcher or team of researchers combines elements of qualitative and quantitative research approaches (e.g., use of qualitative and quantitative viewpoints, data collection, analysis, and inference techniques) for the broad purpose of breadth and depth of understanding and corroboration. They stated that a mixed-method study would include mixing within a single study; this technique is based on the premise that "a comprehensive picture cannot be provided by any single method alone" (Bryman, 2016 p. 32). As a result, the purpose of the mixed approach is to provide a more valid and dependable conclusion by collecting complementary data from many sources and utilizing various methodologies.

Similarly, Caruth (2013) defined the mixed method approach as a pragmatic paradigm that mixes qualitative and quantitative methodologies at different stages of the research process. According to Creswell and Creswell (2017), the general goal and basic premise of mixed methods research are that combining quantitative and qualitative approaches may give a greater understanding of study challenges and complicated phenomena than utilizing only one method. Improved comprehension can be acquired, for example, by triangulating one set of findings with another, thereby increasing the validity of conclusions (Caruth, 2013). This argument is supported by Bryman (2016), who stated that using many methodologies to

investigate phenomena of interest will offer mutual confirmation and hence higher confidence that the finding is legitimate.

In terms of intent, the mixed-methods approach entails triangulating data from many methodologies and sources (Kaushik & Walsh, 2019). The architecture of the mixed-method approach ensured the collection of both qualitative and quantitative data. The data was gathered using a variety of approaches. As a result, utilizing a quantitative method allows the researcher to experimentally establish the important components that contribute to female higher education hurdles.

Despite the necessity to scientifically identify the elements that contribute to female higher education hurdles, the study also employed a qualitative method to acquire an in-depth analysis of the complex human phenomenon. According to Creswell and Creswell (2017), qualitative data provides a source of well-grounded, rich descriptions and explanations of processes in a discernible local context. Bryman (2016) notes that quantitative processes give greater coverage of a series of events by merging data from a larger sample, but qualitative methodologies allow for the possibility of producing findings that were not part of the research project's initial purpose. This is critical in assisting in the identification of important management challenges as well as the exploration of potential courses of action that may be employed to address these issues (Creswell & Creswell, 2017). This study, therefore, chose a mixed-methods research approach because a flexible combination of both qualitative and quantitative designs helps overcome the limitations associated with each design. The mixed-methods design recognizes that the natural and social sciences are different and that social concepts such as gender disparity are complex constructs that are influenced by myriads of factors. It also acknowledges that science

must be empirically based, rational, and objective, and thus argues that social objects can be studied "scientifically" as social objects (Guetterman & Fetters, 2018). Therefore, choosing a mixed method allows the researcher to perform exploratory surveys while supporting the findings with statistical evidence.

3.4   Research Design

Research designs describe procedures for collecting, analyzing, interpreting, and reporting data in research investigations. They give a framework for strategic activity (Chawla & Sodhi, 2011). This study used a convergent-parallel mixed-methods design. A convergent-parallel approach is a concurrent approach that involves the simultaneous collection of qualitative and quantitative data to discuss the convergence or divergence of both results (Cleary et al., 2018). This method provides a holistic overview of the problem and is ideal for unraveling complex social problems such as barriers to female higher education. The method was chosen because it offers an extensive evaluation of barriers to female higher education by collecting quantitative data from female SHS graduates and qualitative data from their parents, comparing or relating the two, and then interpreting them. This will help better understand the factors that form barriers to female higher education (Morgan, 2014).

3.5   Description of the Study Area

The study was conducted in Kopeyia, Hatsukope, and Tokor. The three settlements are located in Ketu South Municipality, on the section of road that connects the Ho and Aflao Roads. These communities were chosen because they appropriately reflect the communities within the Ketu South Municipal Assembly when they work together.

Ketu South Municipal Assembly, originally Ketu South District, is one of the Volta Region's eighteen districts in Ghana. Ketu South District was previously part of the then-larger Ketu District, which was formed from the former Anlo District Council on March 10, 1989, until the northern half of the district was split to become Ketu North District on February 29, 2008; hence, the remaining portion was renamed Ketu South District. On June 28, 2012, it was raised to the municipal assembly level, becoming Ketu South Municipality. Denu is the capital of the municipality, which is located in the southeast corner of the Volta Region.

Kopeyia is a vast community populated primarily by peasant farmers and tradesmen. The Danube Cultural Institute and Art Centers, non-governmental institutions that attempt to promote rural development via cultural exhibitions, are well-known in the neighborhood. This community was chosen to reflect the Municipality's typical rural settlers. Kopeyia has a population of 3450 people, according to the 2020 Population and Housing Census (GSS, 2021). Tokor, near the Denu lagoon, acts as an extension of the Municipality's headquarters, housing different agencies. This community was chosen to symbolize the Municipality's peri-urban areas. Tokor has a population of 2680 inhabitants, according to the 2020 Population and Housing Census (GSS, 2021). Hatsukope is positioned between the two settlements and is the Municipality's rapidly growing center. It is home to the municipality's oldest secondary school, St. Paul's Senior High School. The standard of living in this community varies depending on its proximity to the peri-urban center, Tokor, or the rural center, Kopeyia. Hatsukope has a population of 5,030 people, according to the 2020 Population and Housing Census (GSS, 2021).

3.6   Study Population

A population is a group of people, events, situations, or things that share observable characteristics (Chawla & Sodhi, 2011). Bryman (2016) defines a population as a group of individuals or people with the same characteristics in whom the researcher is interested.

Bryman (2016) differentiates between two types of populations: the target population and the accessible population. The target population is the total group of subjects to which a researcher would like to generalize the results of a study, and the accessible population is the group of subjects that is accessible to the researcher for a study and from which the study sample can be drawn. Again, Trotter (2012) argues that the accessible population is the research participants who are available for participation in a given research project. The part of the general population left after its refinement is termed the target population, which is defined as the group of individuals or participants with specific attributes of interest and relevance (Creswell & Creswell, 2017).

The population of this study for quantitative study includes all female SHS graduates from 2008 and 2021. According to the 2020 Population and Housing Census analytical report on the Ketu South Municipality that was obtained from the office of the Municipal Assembly, the total number of female SHS graduates who completed SHS between 2008 and 2021 in   Kopeyia is 1604; Tokor is 981; and Hatsukope is 1948. Therefore, the total population of SHS graduates eligible for recruitment in the study from the three communities is 4533 (GSS, 2021).

3.7   Sample and Sampling Techniques

A sample, according to Trotter (2012), is representative of a population.

The formula used to select the sample size is represented below

$$n = \frac{\frac{Z_{\propto/2}^2 \times p(1-p)}{MOE^2}}{1+(\frac{Z_{\propto/2}^2 \times p(1=p)}{MOE^2 \times N})} ---------(1)$$

And $Z_{\alpha/2}$ is the critical value of the Normal distribution at α/2 (e.g. for a confidence

level of 95%, α is 0.05 and the critical value is 1.96), MOE is the margin of error

which is estimated at 5%, p is the sample proportion, and N is the total population of

the study which was estimated to be 4533.

$$\text{Therefore } n = \frac{\frac{1.96^2 \times 0.05(1-0.05)}{0.05^2}}{1+(\frac{1.96^2 \times 0.05(1-0.05)}{0.05^2 \times 4533})}$$

$$n = 355$$
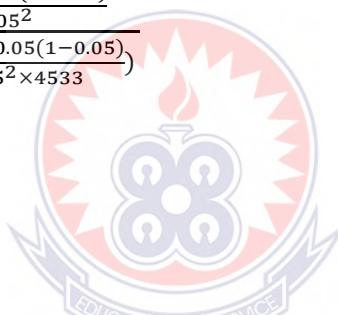
Therefore, the researcher selected 355 participants who had graduated from

SHS for at least 1 year, had not yet enrolled in any tertiary institution, and should

have completed their studies for not more than 15 years. A disproportionate stratified

sampling was employed to pick the female SHS graduates for the study. This was to

make the sample adequately representative, with every female SHS graduate having

an equal chance of being chosen. This sample was drawn from all of the strata

communities (Hatsukope, Kopeyia, and Tokor). In each stratum, participants were

randomly selected using the lottery method. By using the house numbers in each

stratum that were obtained from the Ketu South Municipal Assembly as the sample

frame, the researcher carried out the lottery method by writing a codified version of

the house numbers in each stratum on pieces of paper, thoroughly mixing the pieces of paper, and picking them singularly without replacement.

The female SHS graduates were chosen from each household that corresponded with the number that was randomly picked. After a total of 164 participants were reached at the largest community, which is Hatsukope, the researcher moved on to the other strata communities, which are Tokor and Kopeyia, with a total of 77 and 114 participants, respectively. The stratified sampling technique was employed due to group homogeneity in the study area. A structured questionnaire was then self-administered to participants who fulfilled the study's inclusion criteria.

Since the total number of parents resident in the three communities with at least one ward being a female SHS graduate was unknown. Purposive sampling was used to select participants for the qualitative research. The researcher sampled one chief from each community to provide insight into the issue of perception of female higher education and sociocultural factors that pertain to their respective communities and how they affect female higher education. The researcher also sampled seven parents who had at least one child who is a female SHS graduate who has yet to enroll in any tertiary institution. The responses received reached data saturation after interviewing 7 parents and 3 community chiefs.

3.8   Research Instruments

3.8.1   Questionnaire

Questionnaire have been extensively used for data collection in educational research since they are useful for obtaining formal information regarding processes and circumstances as well as inquiring into the subject's ideas and attitudes (Polit &

Beck 2015). They further stated that it is an efficient approach for gathering information from a large number of respondents in a short period. The questionnaire (Likert scale) was designed using the themes outlined in the research questions about barriers to higher education and support systems. The questions used comprised "closed-ended" questions. The questionnaires were divided into four main sections. Section A focused on the demographic information of responders. Section B gathered information on how the female SHS graduates within the selected communities in Ketu-South Municipality perceive female participation in higher education; Section C focused on socio-cultural hurdles to female higher education; and Section D gathered information on economic barriers to female higher education within the selected communities. The questionnaire gathered quantitative information.

3.8.2 Interview guide

A face-to-face interview was conducted using a semi-structured interview guide to elicit the views of the parents and key informants chosen for the qualitative study. The data was recorded with their agreement and approval. To reduce the chance of technological problems, the recording devices were checked to confirm that they were suitable for the purpose and that they could be heard audibly for documentation and transcription. Field notes were collected in addition to the recorded interviews.

3.9 Data Validity and Reliability

3.9.1 Validity

Validity is an important factor in assessing the quality and acceptance of research (Chawla & Sodhi 2011). They noted that validity answers the question, "Is the study credible and truthful, and does it assess what it is meant or professes to

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evaluate?" (p.13) According to Sedgwick (2015), validity is the extent to which a test or instrument measures what it is supposed to measure. Validity offers trust, utility, and reliability to research, and it is thus the researcher's responsibility to assure validity throughout the research process, from data collection to data analysis and interpretation, by assuring the quality of research instruments utilized (Creswell & Creswell, 2017).

When an expert in the field of study analyzes the many features and behaviors collected by the instrument to verify that they are accurately and successfully measured, content and internal validity are typically achieved. This aids in the elimination or revision of confusing and cryptic questions, as well as the reframing of complicated and ambiguous inquiries. As a result, to improve the study's content and internal validity, the questionnaire and semi-structured interview guide were provided to my supervisor and other lecturers in the Department of Social Studies Education at the University of Education, Winneba, for study and critique. Their ideas were incorporated into the final form of the questionnaire and semi-structured interview guide.

3.9.2 Reliability

A measure is deemed reliable if it delivers the same findings when applied to the same item of measurement several times. As a result, reliability is concerned with the consistency, dependability, and reproducibility of study findings (Caruth, 2013). According to Guetterman and Fetters (2018), establishing the reliability of quantitative research instruments like questionnaires is getting easier and easier since the data obtained is frequently in numerical form. In this research, reliability was achieved by first pre-testing structured questionnaires and semi-structured interview

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tools with participants from colleagues and experts in the field who were not direct participants in the study. Their inputs or comments were incorporated into the instruments and re-tested before their final use in the field. This draft was then piloted in Avesive, a rural community in the Ketu South Municipality.

Results and feedback from the pilot test were used to refine the instrument before the final data collection. The validation was done using to perform the Confirmatory Factor Analysis, which was introduced by Ringle, Wende, and Will (2005). In terms of the factor analysis, the factor loadings, construct validity, and reliability were determined. Items with factor loadings below 0.30 were discarded before the final data collection. Cronbach's Alpha and Average Variance Extracted were used to establish reliability and validity.

3.9.3 Trustworthiness

Qualitative research is trustworthy when it accurately represents the experiences of the study participants (Speziale, Streubert, & Carpenter, 2011). To ensure that the data collected remained trustworthy during and after collection, the researcher discussed the semi-structured interview guide with the supervisor before it was administered. The suggestions from the supervisor helped the researcher modify the interview questions. To not skew the interpretation given by the participants, the researcher maintained a degree of neutrality in her findings. Schiffer (2020) proposed four alternatives for assessing trustworthiness in qualitative research: Credibility, Dependability, Confirmability, and transferability.

3.9.4 Dependability

Schiffer (2020) admits there could be no credibility without dependability in qualitative research. Dependability in this study was related to consistency, and it was

done by making sure that the researcher checked whether the analysis process was in line with accepted standards for the design of the study. Extensive and detailed evidence of the process by which the research is conducted was documented so that others can replicate it and ascertain the level of dependability. To ensure the reliability of the study, information from the literature assisted the researcher in developing questions that elicited appropriate responses to answer the research questions that were formulated to guide the study. There was a systematic data collection procedure that reached saturation, and the extensive documentation of the data (transcriptions of interview narratives), methods, and decisions in the memo are stepping in to prove the dependability of the data. Thesis supervisors assessed the work to find out whether or not the findings, interpretations, and conclusions are supported by the data the researcher gave in the semi-structured interview guide for an external audit by a lecturer in the Department of Social Studies Education who was not involved in the research process to examine the instrument.

3.9.5 Confirmability

To establish confirmability, the researcher, after coding and transcribing the audio tapes regarding the study, gave them back to the participants to confirm their responses. The researcher made changes where necessary and gave the transcribed data back to the participants again for them to authenticate the inferences derived by the researcher. The researcher then took the final transcribed data from the participants as a true record of what the participants factually provided. To achieve conformability, the researcher paid attention to the data analysis so that the findings that emerged from the data were true and not based on personal predispositions.

3.9.6   Transferability

Transferability refers to the potential for extrapolation. To allow transferability, the researcher provided details of the context of the fieldwork to enable the reader to determine whether the findings can justifiably be applied to other settings. The researcher achieved this in this study by extensively and thoroughly describing the process that was adopted for others to follow and replicate. Thus, the researcher kept all relevant information and documents regarding the study. Also, in this study, the research context and methodological processes were provided. These could enable other researchers to apply the findings of this study to similar settings of their choice, thereby viewing the findings in this study as answers in their chosen contexts. Furthermore, there was adequate background information about the participants, the research context, and the setting that allowed others to assess the transferability of the findings. The researcher kept an accurate record of all the activities while carrying out the study. These include the raw data (transcripts of interviews) as well as details of the data analysis.

3.9.7   Credibility

Credibility refers to the extent to which researchers, fairly and faithfully, show a range of realities (Schiffer 2020). In addressing credibility, all participants were taken through the same questions, and the same introduction and additional information were taken into consideration during the analysis. To further enhance the validity of the study, the researcher once again carried out member checking. The participants involved in the qualitative aspect were required to examine the interpretations, categories, and conclusions made from the collected data. These processes were carried out to ensure clarity and accuracy while collecting qualitative data.

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3.10   Pilot Testing

The research instrument was utilized in a pilot study to increase its dependability before the actual study. This allows the researcher to become familiar with the study tool and enhance the data-gathering procedure (Polit & Beck, 2010). A pilot study was conducted with 20 female SHS graduates and 5 parents in Avesive, a rural community in the Ketu South municipality. Avesive's economy is dominated by farmers and petty traders, with a population density equivalent to the density of the selected communities. This pilot testing was essential because it helped to rephrase the questions to improve the instrument's internal consistency.

To establish the reliability of items, Cronbach's alpha and Average Extracted coefficient was calculated for each dimension to ensure that the items included all had indices that indicated internal consistency. Table 3.1 provides a summary of the results obtained from the structural equation modeling, indicating Cronbach's alpha and Average Variance Extracted for each construct.

Table 3.1: Reliability and validity result of questionnaire

Construct	No of items	Cronbach's Alpha	Average Variance Extracted
Perception of HE	7	0.78	0.67
Sociocultural factors	7	0.82	0.61
Economic Factors	7	0.71	0.65

Source: Field Data, 2022

3.11   Data Collection Procedure

An introductory letter was obtained from the Department of Social Studies Education, University of Education Winneba, to seek permission from community leaders for their consent. The study participants were informed ahead of time of the researcher's visit at their convenience. Participants for the questionnaire were

randomly chosen, while parents (which include chiefs) were chosen on purpose for the face-to-face interview. All interviews scheduled were conducted and recorded as well. Notes were taken to supplement the recording in case of any loss or lapse in the recording. Each interview took approximately 20 to 30 minutes while responding to questionnaires took approximately 15 to 20 minutes to complete.

3.12   Procedure for Data Analysis

The data obtained from the questionnaire was screened, edited, and coded. Statistical Product and Service Solution (SPSS v26) were used to code and analyze the quantitative data gathered from the questionnaire. Frequency, percentage, mean, and standard deviation were determined as part of the descriptive analysis. First, the demographic data in Section A was tabulated in frequencies for each item and reported by percentages. Section B was analyzed using descriptive statistics involving tables, frequencies, and percentages for each item.

A 5-point Likert scale, "Strongly Disagree", "Disagree" "Not sure," "Strongly Agree", and "Agree", and the mean, frequencies, and standard deviation were all used in the analysis for easy presentation and understanding. Summaries and conclusions were drawn from the findings and supported by the literature. The next step was to analyze the data descriptively to find out the mean and standard deviation. To facilitate easier checking, the data were calculated using SPSS v26.

The minimum and maximum length of this 5-point Likert-type scale was used to estimate the ranges for each mean value. Polit and Beck (2010) suggested that the mean ranges are estimated by dividing the range (maximum – minimum) by the number of points (5). The mean ranges for this study are therefore shown below;

- Range from 1.00 to 1.80 represents Strongly Disagree
- Range from 1.81 to 2.60 represents Disagree
- Range from 2.61 to 3.40 represents not sure.
- Range from 3.41 to 4.20 represents Agree.
- Range from 4.21 to 5.00 represents Strongly Agree

The qualitative data collected were transcribed and classified into several categories based on the themes expressed. The transcribed data were organized using thematic analysis. According to Guetterman and Fetters (2018), the analytical strategy necessitates the researcher to organize or prepare the data by immersing in and transcribing the data, generating themes, coding the data, and describing them. This technique requires the researcher to organize the data from all of the interviews and replies to detect similarities and discrepancies. According to Lochmiller (2021), the thematic analysis consists of six essential steps: familiarization, coding, theme generation, theme review, theme definition, and reporting. Some direct quotations were utilized in reporting the information gathered. This is significant since it increases the uniqueness of the data obtained (Lochmiller, 2021).

3.12   Ethical Issues

According to Creswell and Creswell (2017), ethics is a key concern in every piece of research and should not be treated as an afterthought. According to Bryman (2016), ethical issues include informed consent, self-determination, harm minimization, and anonymity. Participation was voluntary, and participants were made aware of the fact that they could withdraw from the study at any point in time if they so wished. Also, participants were assured of confidentiality. Besides, anonymity was used to ensure that the identities of the participants were not showed to any third parties. The study adhered to all codes of ethics, including plagiarism. Recorded

interviews were password-protected. In addition, all academic sources consulted, such as books, articles, journals, newspapers, and websites, were duly cited and referenced. As a result, the research attempted to cover all aspects of the ethical concern.

3.12.1 Informed consent

Informed consent is vital component of any research study. This is to offer the participant the necessary information on the study to make an informed decision about whether or not to participate in the research or continue participation (Chawla & Sodhi, 2011). According to Sedgwick (2015), the informed consent document must be prepared in a language that the participants understand.

Furthermore, Creswell and Creswell (2017) recognized two types of informed consent: written consent and oral consent. An oral consent agreement is granted verbally for a low-risk treatment or operation. However, with written consent, the agreement is granted by signing a contract for a difficult or high-risk treatment or operation. Because this study includes parents and their daughters, an oral agreement was obtained. The participants were also presented with the paperwork acquired from the University of Education, Winneba.

3.13   Summary of the Chapter

This chapter provides the research methodology that was used in this study. It included a detailed discussion of the research study area, including the demographics and sample chosen for the study. The section examined and justified the study methodology in depth, which included the design, research instrument, trustworthiness, data collection and analysis, ethical consideration, and informed consent.

CHAPTER FOUR

FINDINGS AND DISCUSSION

4.1 Introduction

This chapter focuses on the presentation, findings, and discussion of the study. Various datasets were gathered through questionnaires and face-to-face interviews with the participants. The purpose of the study was to examine the barriers to female higher education within selected communities in the Ketu South Municipality in the Volta Region of Ghana. Specifically, the study sought to identify barriers to female higher education among residents in three selected communities within the Ketu South Municipality, namely: Kopeyia, Hatsukope, and Tokor. The research questions that guided the study were;

1. How do the female SHS graduates within the selected communities in Ketu-South Municipality perceive female participation in higher education?

2. What are the socio-cultural barriers to female higher education within the selected communities in the Ketu-South Municipality?

3. What economic factors constitute barriers to female higher education within the selected communities in the Ketu-South Municipality?

4. What support systems are available to females who aspire to attain higher education within the selected communities in the Ketu-South Municipality?

A questionnaire was administered to the female SHS graduates with in the selected communities in the Volta Region of Ghana, and face-to-face interviews were conducted with their parents (which included chiefs) from the various selected communities. Overall, the study questionnaire was administered to 355 female SHS graduates within the selected communities to obtain their responses. All 355

participants completely and correctly filled out the questionnaire. Thus, the researcher proceeded to analyze the data gathered from the field survey. A Likert scale was used to elicit participants' views on the items presented on the questionnaire. It started from Strongly Disagree (1) to Strongly Agree (5).

A face-to-face interview was conducted with ten participants who had daughters that had completed Senior High School but were not able to pursue any form of higher education at the time of data collection.

4.2   Demographic information of the study participants

The demographic characteristics of the participants centered on their age, the number of years after Senior High School, marital status, current occupation, and religious affiliation. Tables, Frequencies, and percentages were used to present the demographic data. The demographic data of participants sampled for the quantitative analysis is shown in Table 4.1.
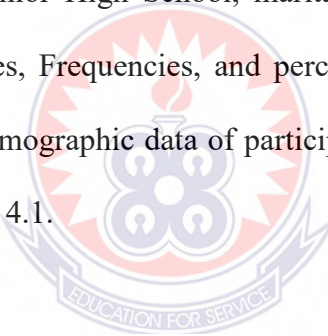
Table 4.1: Demographic profile of participants

ITEM	FREQUENCY	PERCENT
Age		
Below 20years	49	13.8
20-24	116	32.7
25-29	91	25.6
30-34	53	14.9
35-39	46	13.0
Total	**355**	**100**
Years after completing SHS		
Below 2years	22	6.2
2-4years	109	30.7
5-7years	98	27.6
8-10years	95	26.8
11-15years	31	8.7
Total	**355**	**100**
Marital Status		
Never Married	194	54.65
Married	107	30.14
Divorced	21	5.92
Separated	33	9.30
Total	**355**	**100.0**
Employment Status		
Unemployed	117	32.96
Trading	99	27.89
Employed (Private Sector)	81	22.82
Apprenticeship	58	16.34
Total	**355**	**100.0**
Religious affiliations		
Christian	234	65.92
Islam	76	21.40
Traditional	37	10.42
Others	8	2.25
Total	**355**	**100**

Source: Field Data, 2022

The result from Table 4.1 indicated that 49 (13.8%) participants were aged below 20 years, and 116 (31.3%) were aged between 20 and 24 years. 91 (25.6%) were aged 25–29 years. The cumulative age range of 30–39 years is 91 (27.9%). This suggests that a significant portion of the participants were below 30 years of age. This finding is consistent with other studies that have been conducted among senior high school graduates and tertiary students (Bhandary, 2007; Madu & Obi, 2021). This distribution is large because issues based on gender disparity in higher education are a pressing issue for individuals below 30 years of age compared to those above.

The number of years after completing SHS was also examined and presented in The result from Table 4.1 showed that 22 (6.2%) of the participants completed senior high school in less than 2 years. This category had the lowest number of participants and represents the proportion of students that completed their senior high school between 2020 and 2021. The data indicated that 109 (30.7%) of the participants completed senior high school between 2 and 4 years ago, and 98 (27.6%) of them had completed between 5 and 7 years. There were 95 (26.8%) of the participants who had completed senior high school between 8 and 10 years; 31 (8.7%) of them had completed SHS between 11 and 15 years. Based on these results, it can be concluded that a significant portion, cumulatively representing 85.1% of the participants, completed senior high school between 2 and 10 years ago. This result is in line with what was found when the sample was broken down by age. A large portion of the sample was between 20 and 30 years old.

Table 4.1 also evaluated the marital status of participants, grouping them into four major categories. The first category, which describes participants that have never married, formed the majority of the sample population of about 194 (54.65%) participants. This finding is consistent with other studies that were conducted among

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senior high school graduates and among tertiary students who stated that those who had never married formed more than half of a youthful sample population (Madu & Obi, 2021). The remaining three groups described those that have some sort of marital experience, either currently married, divorced or separated. Out of these categories, 107 (30.14%) of the participants were married, 21 (5.92%) were divorced, and 33 (9.30%) were separated from their partners and did not live together. Over 45% of the participants have experienced some form of marriage, which implies that marriage is a significant factor in the barrier to female higher education. This is because evidence from other studies indicates that marriage has a significant effect on access to higher education among women (Mabefam & Ohene-Konadu, 2013).

The results from Table 4.1 showed that 117 (33.0%) of the participants were unemployed and depended on their parents and relatives for their survival. This is the largest category of high school graduates sampled for the study. Most of them directly support the businesses of their parents and therefore do not earn any meaningful income for their survival. The data showed that 99 (28.0%) were engaged in petty trading. These trades include the sale of food items in the market and on the streets, as well as the sale of fruits and sweeteners at various public gatherings. It was showed that 81 (22.8%) were employed across various private companies, ranging from formal employments such as pupil teaching, store attendants, restaurant cooks, and waitresses, as well as informal sectors such as domestic staff and "kayaye". There were 58 (16.3%) pursuing apprenticeship programs in either seamstress or hairdressing. This group was mostly made up of people who wanted to work in the informal sector because of graduate unemployment.

The final demographic characteristic examined was the religious affiliation of female Senior High School graduates sampled for the study. The results in Table 4.1 showed that 234 (65.9%) of the participants were Christians. This is the largest category of high school graduates involved in the study. This finding supports the statement that the Christian religion is the most predominant in Ghana, accounting for about 70% of the country's population. It was indicated that 76 (21.4%) were Muslims. 37 (10.4%) practice the traditional African religion of their various communities, and eight (2.3%) stated that they do not affiliate with any particular religious organization.

An overview of the demographic profile of participants suggests that participants sampled for the study were not biased and that the results obtained are representative of the population of female SHS graduates in the Ketu South Municipality.

4.3   Perceptions of female SHS Graduates on Higher Education

This section seeks to answer research question 1, which states "What is the perception of indigenes of female higher education within the selected communities in the Ketu-South Municipality". This research question primarily sought to ascertain the perception of indigenes about female higher education. According to Addo and Berchie (2021), perceptions reveal subtle barriers that may not be external in nature. Therefore, understanding perceptions of female higher education requires examining the various sociocultural and economic factors that form barriers to female higher education. This section presents the results of the quantitative data on the perception of female higher education within the selected communities.

The data on the perception of female SHS graduates in the selected communities toward higher education was measured using five measurement items obtained from Achempong (2005) with slight modifications to improve upon their reliability and validity for this study. The measurement was undertaken using a 5-point Likert scale varying from "strongly disagree" = 1 to "strongly agree" = 5. The results are presented in Table 4.2 below.

Table 4.2: Perceptions of female SHS graduates on female higher education

Perceptions	SD F (%)	D f (%)	N f (%)	A f (%)	SA f (%)	Mean	SD
Higher education is of little importance to me as a female	201 (56.6)	54 (15.2)	23 (6.5)	40 (11.3)	37 (10.4)	2.04	1.42
Highly educated females hardly get married in the community	166 (46.8)	59 (16.6)	34 (9.6)	72 (20.3)	24 (6.8)	2.24	1.4
I do not need higher education to perform my role as a responsible woman (wife/mother) in society	87 (24.5)	93 (26.2)	28 (7.9)	112 (31.5)	35 (9.9)	2.76	1.38
Higher education is a privilege for a selected few especially male child	112 (31.5)	132 (37.2)	27 (7.6)	70 (19.7)	14 (3.9)	2.27	1.37
The ambition of a female SHS graduate is to be successful (career, wife/mother) and not to be highly educated.	73 (20.6)	89 (25.1)	54 (15.2)	98 (27.6)	41 (11.5)	2.85	1.5
There is a general loss of interest to participate in higher education by females within the community	85 (23.9)	89 (25.1)	22 (6.2)	88 (24.8)	71 (20.0)	2.92	1.45
Female higher education does not guarantee a successful life in future	53 (14.9)	57 (16.1)	16 (4.5)	115 (32.4)	114 (32.1)	3.51	1.21
Mean of Means of perceptions of female higher education	0 0	3 (42.9)	3 (42.9)	1 (14.3)	0 0.0	**2.66**	**1.39**

Source: Field Data, 2022
Key*: SD = Strongly Disagree, D = Disagree, N = Neutral, A= Agree,*
SA =Strongly Agree f= frequency, (%) = Percentage

Table 4.2 presents data on how female SHS graduates perceive the concept of higher education within the selected communities. These perceptions were made to

cover various aspects of their beliefs on the relevance and effect of higher education on their future in society.

The table showed that 201 (56.69%) of the participants strongly disagreed and 54 (15.2%) disagreed that education is of little importance to females in society whereas cumulatively, 77 (21.7%) of the sample population agreed that education is of little importance to females within society. With a mean score of 2.04, this suggests that participants generally disagree that female higher education is of little importance. The standard deviation of 1.42 suggests a wide dispersion, indicating a high spread distribution, as seen in the range beginning from 1 to 5.

The study also examined if the perception that higher education affect a woman's ability to marry and become responsible women in society. Table 4.2 showed that 166 (46.8%) participants strongly disagreed and 59 (15.2%) disagreed with the statement that highly educated females hardly get married in the community, while 23 (6.5%) were neutral, 40 (11.3%) participants agreed, and 37 (10.4%) strongly agreed to the statement. This item had a mean value of 2.24, which suggests that participants disagreed with the statement that highly educated women hardly get married in the community. A standard deviation of 1.40 suggests a wide spread of response distribution. Furthermore, 87 (24.5%) of the participants strongly disagreed and 93 (26.2%) disagreed that higher education is not needed to be a successful woman in society, while 28 (7.9%) were neutral, 112 (31.5%) agreed, and 35 (9.9%) strongly agreed with the statement. This item had a mean value of 2.76 and a standard deviation of 1.38. This implies that the responses are slightly below the lower midpoint value of 2.60. This suggests that there is a lack of consensus on whether

women perceive that they do not need female higher education to perform their role as responsible women in society.

The study then further explored if participants think that higher education is a privilege for a select few especially the male child. Table 4.2 showed that 112 (31.5%) participants strongly disagreed and 132 (37.2%) disagreed that higher education is a privilege for a selected few whereas 27 (7.6%) were neutral, whereas 70 (19.7%) participants agreed and 14 (3.9%) strongly agreed with that statement. This item had a mean value of 2.27, which suggests that participants disagree with the statement that higher education is a privilege of a select few in society. A standard deviation of 1.40 suggests a wide spread of response distribution.

Also the study explored the passion of female SHS graduates in the community. Table 4.2 showed that 73 (20.6%) participants strongly disagreed and 89 (25.1%) disagreed that the ambition of female SHS graduates was to be wealthy and not necessarily to be educated, but 54 (15.2%) were neutral, 98 (27.6%) strongly agreed, and 41 (11.5%) agreed that the ambition of female SHS graduates emphasizes wealth rather than education. This item had a mean value of 2.85 and a standard deviation of 1.50. This implies that the responses lie within the average range and suggest a general lack of consensus on whether females perceive that the ambition of a female SHS graduate is to be wealthy and not to be highly educated.

Also, the study explored if there was a desire for female higher education in the selected. Results from Table 4.2 showed that 85 (23.9%) participants strongly disagreed and 57 (25.1%) disagreed that there is a general loss of interest in higher education by female SHS graduates within the communities, whereas 22 (6.2%) were neutral, 88 (24.8%) participants agreed, and 71 (20.0%) strongly agreed with that

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statement. This item had a mean value of 2.92 and a standard deviation of 1.45. This implies that the responses are slightly below the average value and suggest a general lack of consensus on whether participants perceive that there is a general loss of interest for females to pursue higher education. Also, Table 4.2 showed that 53 (14.9%) of the participants strongly disagreed and 57 (16.1%) disagreed with the perception that higher education does not guarantee a successful life for a woman, whereas 16 (4.5%) were neutral, 115 (32.5%) of the participants agreed, and 114 (32.1%) strongly agreed with the statement. This item had a mean score of 3.51, suggesting that the responses obtained from the survey were above average, with the majority agreeing to the statement that female higher education does not guarantee a successful life in the future. A standard deviation of 1.21 suggests a wide spread of response distribution.

Finally, the study estimated the Mean of the means of the perception of participants on female higher education. Results from Table 4.2 showed that out of the 7 measured constructs, participants disagreed to 3 statements that had mean values between 1.8 and 2.6. There was a general lack of consensus for 3 statements having mean values between 2.6 and 3.4 and participants agreed to 1 statement which a mean value of 3.51. The overall mean for perceptions that form barriers to female higher education was 2.66 suggests a lack of consensus that female SHS graduates are prevented from pursing higher education because of negative perceptions about female higher education.

4.4   Socio-Cultural as a barrier to female higher education in the Ketu South Municipality

This section answers research question 2, which states "What are the socio-cultural barriers to female higher education within the selected communities in the Ketu-South Municipality". Sociocultural factors play a significant role in shaping individuals' beliefs, behaviors, and opportunities within a society and have been considered a significant influence in many gender disparity studies (Shabaya & Konadu Agyemang, 2004; Tanye, 2008; Senadza, 2012; UNICEF, 2020). The socio-cultural factors that form barriers to female higher education were measured using measurement items obtained from research by Achempong (2005) and slightly modified. The measurement was undertaken using a 5-point Likert scale varying from "strongly disagree" = 1 to "strongly agree" = 5. With the 5-point Likert scale, where 1 represents strongly disagreeing and 5 represents strongly agreeing, the mean value obtained provides an estimate of the general sociocultural barriers facing participants. Results are presented in Table 4.3 below.
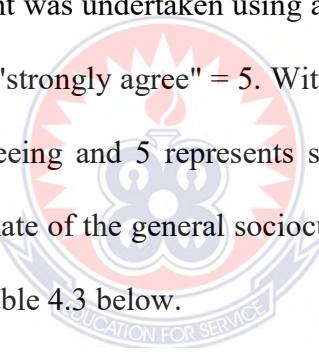
Table 4.3: Result of various socio-cultural that form barriers to female higher education

Socio-cultural factors that form barriers to female higher education	SD f (%)	D f (%)	N F (%)	A f (%)	SA f (%)	Mean	SD
I did not pursue higher education because of my desire to marry at an early age	136 (38.3)	69 (19.4)	64 (18.0)	72 (20.3)	14 (3.9)	2.32	1.4
I did not pursue higher education because of parental expectations of early marriage	132 (37.2)	89 (25.1)	14 (3.9)	83 (23.4)	37 (10.4)	2.45	1.45
I did not pursue higher education due to pregnancy-related factors such as teenage pregnancy/early childbirth	112 (31.5)	128 (36.1)	0 0	88 (24.8)	27 (7.6)	2.41	1.32
I did not pursue higher education because I am expected to perform house chores for my family	112 (31.5)	132 (37.20	27 (7.6)	70 (19.7)	14 (3.9)	2.27	1.21
I ended my education after SHS because of customary/traditional rites required of me	156 (43.9)	177 (49.9)	0 0	22 (6.2)	0 0	1.68	1.34
I ended my education after SHS because of my religious belief.	69 (19.4)	201 (56.6)	12 (3.4)	73 (20.6)	0 0	2.25	1.31
Mean of Means of sociocultural factors	1 (16.7)	5 (83.3)	0 0	0 0	0 0	**2.23**	**1.34**

Source: Field Data, 2022
Key: SD = Strongly Disagree, D = Disagree, N = Neutral, A= Agree,
SD =Strongly Agree   f= frequency   (%) = Percentage

Table 4.3 presents data on the extent to which participants agree or disagree that various socio-cultural factors form barriers to female higher education within the selected communities. These factors include marital expectations, pregnancy-related factors, gender roles, cultural practices, religious beliefs, and poor academic performance.

Table 4.3 showed that 136 (38.3%) of the participants strongly disagreed and 9 (19.4%) disagreed with the statement that they did not pursue higher education because of the desire to marry at an early age. However, 72 (20.3%) agreed and 14 (3.9%) strongly agreed with the statement, with 64 (18.0%) being neutral. With a

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mean score of 2.32, this suggests that the participants generally disagree that the desire to marry is a barrier to female higher education. The standard deviation of 1.40 suggests a wide dispesrsion, indicating a high-spread distribution.

A follow-up question was used to examine if parental expectations to marry was a barrier to female higher education. Table 4.3 showed that 132 (37.2%) strongly disagreed and 89 (25.1%) disagreed with the statement that they did not pursue higher education because of parental expectations of early marriage. Also, 14 (3.9%) were neutral, 83 (23.4%) agreed, and 37 (10.4%) strongly agreed that female SHS graduates do not pursue higher education because of parental expectations of early marriage for their daughters. This item also had a mean value of 2.45, which is below the lower midpoint value of 2.60 and therefore suggests that participants generally disagreed with this statement.

Furthermore, the study sought to examine if pregnancy-related issues such as teenage pregnancy, the expectation of early childbirth, or the fear of pregnancy out of wedlock were considered barriers to female higher education. Table 4.3 showed that 112 (31.5%) participants strongly disagreed and 112 (15.2%) disagreed with the statement that females do not pursue higher education because of pregnancy-related factors, while 88 (24.8%) participants agreed and 27 (7.6%) strongly agreed that females higher education are affected by various pregnancy-related issues. This item had a mean value of 2.41, which suggests that participants generally disagree with the statement that they did not pursue higher education due to various pregnancy-related factors. A standard deviation of 1.32 suggests a wide spread of response distribution.

The study then explores the effect of gender roles such as chores and caring for the elderly as barriers to female higher education. The results from Table 4.3

showed that 112 (31.5%) of the participants strongly disagreed and 132 (37.2%) disagreed that they did not pursue higher education because they were expected to perform various household responsibilities, while 27 (7.6%) were neutral, 70 (19.7%) agreed, and 14 (3.9%) strongly agreed with the statement. This item had a mean value of 2.27 and a standard deviation of 1.21. This implies that the responses are below the average value of the lower midpoint value of 2.6, which suggests that participants generally disagree with the statement that they did not pursue higher education because they were expected to perform various household responsibilities.

Also, the study explored the role of customary rites such as rites of passage, tradition, customary devotion, and appeasement rites required of females in the community as barriers to female higher education for female SHS graduates. The results from Table 4.3 showed that 156 (43.9%) strongly disagreed and 177 (49.9%) disagreed that female SHS graduates were denied higher education due to traditional practices and customs, whereas only 22 (6.2%) agreed to the statement that they were denied access to higher education based on access to traditions and customs. This item had the lowest mean value of 1.68 and a standard deviation of 1.34. This implies that the responses are below the average value of the lower midpoint value of 2.6, which suggests that participants generally disagree with the statement that they did not pursue higher education because of various customary or traditional rites required of them.

The study further examined if some religious beliefs and practices, such as male dominance, segregation, and women's restrictions, formed barriers to female higher education in the selected communities. Table 4.3 showed that 69 (19.4%) of the participants strongly disagreed, and 201 (56.6%) disagreed that religious beliefs

and practices act as barriers to female higher education within the communities. However, 73 (20.6%) agreed and 12 (3.4%) remained neutral on the statement that religious beliefs and practices served as barriers to female higher education within the selected communities. This item had a mean value of 2.25 and a standard deviation of 1.31. This implies that the responses are below the average value of the lower midpoint value of 2.6, which suggests that participants generally disagree that women failed to pursue higher education because of religious beliefs and practices.

Finally, the study estimated the mean of the means of sociocultural factors that formed barriers to female higher education in the Ketu South Municipality. Results from Table 4.3 showed that out of the 6 factors assesses, participants strongly disagreed with 1 of the factors with the item having a mean value of 1.68 and disagreed to the remaining 5 items examined with all these items obtain mean values between 1.80 and 2.60. The mean of means for sociocultural factors that form barrier to female higher education was 2.23. This suggests that participants disagreed that the sociocultural factors examined formed barrier to female higher education.

4.5   Economic factors that constitute a barrier to female higher education in the Ketu South Municipality

This section seeks to answer research question 3, which states "What are the economic factors that form barrier to female higher education within the selected communities in the Ketu-South Municipality". Examining economic factors is vital for understanding the complex dynamics that perpetuate barriers to female higher education (Tanye, 2008; Hussain et al., 2020; UNICEF, 2020). The economic barriers to female higher education were assessed using nine measurement items obtained from research by Shabaya and Konadu-Agyemang (2004) and slightly modified. The

measurement was undertaken using a 5-point Likert scale varying from "strongly disagree" = 1 to "strongly agree" = 5. With the 5-point Likert scale, where 1 represents strongly disagreeing and 5 represents strongly agreeing, the mean value reported provides an estimate of various economic factors that form barriers to female higher education. Thus, in addition to the frequency and percentage of participants that selected each response, the mean responses and standard deviation (SD) for each item were displayed, as shown in Table 4.4

Table 4.4: Economic factors that form barriers to female higher education

Economic factors	SD f (%)	D f (%)	N f (%)	A f (%)	SA f (%)	Mean	SD
The high cost of higher education is a barrier to female higher education	7 (2.0)	89 (25.1)	22 (6.2)	166 (46.8)	71 (20.0)	3.58	1.5
I did not pursue higher education because my family had challenges providing my basic needs for secondary education	75 (21.1)	96 (27.0)	15 (4.2)	113 (31.8)	56 (15.8)	2.94	1.49
I did not continue to higher education because of financial difficulties of secondary education	22 (6.2)	65 (18.3)	87 (24.5)	117 (33.0)	64 (18.0)	3.38	1.49
I did not continue to higher education because they are difficult to access	28 (7.9)	87 (24.5)	93 (26.2)	112 (31.5)	35 (9.9)	3.11	1.38
I did not pursue higher education because of available alternative more affordable career pathways)	7 (2.0)	29 (8.2)	50 (14.1)	132 (37.2)	137 (38.6)	4.02	1.31
I did not pursue higher education because of the role I play in my family's vocation	17 (4.8)	133 (37.5)	122 (34.4)	83 (23.4)	0 0	2.76	1.2
I had very little financial support to pursue higher education after graduating from SHS	20 (5.6)	55 (15.5)	69 (19.4)	144 (40.6)	67 (18.9)	3.52	1.19
Mean of means of economic factors	0 0	0 0	4 (57.1)	3 (42.9)	0 0	3.33	1.37

 Source: Field Data, 2022
 Key: SD = Strongly Disagree, D = Disagree, N = Neutral, A= Agree,
SA = Strongly Agree   f= frequency (%) = Percentage

Table 4.4 presents data on various economic factors and the extent to which participants believe that they form barriers to female higher education within the

selected communities. These factors include the direct cost of higher education, the economic challenges associated with female education, and the opportunity cost of higher education.

The study explored if the direct cost of higher education in terms of school fees, hostel fees, cost of living on campus, etc. formed barriers to female higher education in the selected communities. Results from Table 4.4 showed that 7 (2.0%) of the participants strongly disagreed and 89 (25.1%) disagreed with the statement that females do not pursue higher education because of the direct cost of higher education in Ghana. However, 166 (46.8%) agreed and 71 (20.0%) strongly agreed with the statement, with 89 (25.1%) being neutral when asked if they thought the direct cost of higher education was a barrier to female higher education. With a mean score of 3.51, this suggests that the responses obtained from the study were above the higher midpoint value of 3.40, which suggests that generally participants agreed that the direct cost of higher education is a barrier to female higher education within the selected communities. The standard deviation of 1.50 suggests a wide dispersion, indicating a high-spread distribution.

The study then proceeded to examine if financial difficulty in providing for educational items such as food, transport, and books during secondary formed a barrier to female higher education. Table 4.4 showed that 75 (21.1%) participants strongly disagreed and 966 (27.0%) disagreed with the statement that they did not pursue higher education because their families had considerable challenges providing for basic needs. However, 15 (4.2%) were neutral, 113 (31.8%) agreed, and 56 (15.8%) strongly agreed that they did not pursue higher education because their families had considerable challenges providing for basic needs. This item had a mean

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value of 2.94, which lies within the midpoint range of 2.60–3.40. From the results, it was showed that even though less than 5% of the total population stated that they were not sure, there was a general lack of consensus because 48.1% of the sample disagreed and 47.3% of the sample agreed. A standard deviation of 1.49 suggests a wide spread of response distribution.

A follow-up question examined if financial difficulty in pursuing secondary education formed a barrier to female higher education. Results from Table 4.4 showed that 22 (6.2%) strongly disagreed and 65 (18.3%) disagreed with the statement that they did not pursue higher education because of the financial difficulty they encountered through secondary school education. Table 4.4 further showed that 87 (24.5%) were neutral, 117 (33.0%) agreed, and 64 (18.0%) strongly agreed that they did not pursue higher education because of the financial difficulty they encountered through secondary school education. This item also had a mean value of 3.38, which lies within the midpoint range of 2.60–3.40 and suggests that generally there was a lack of consensus on the statement that female SHS graduates do not pursue higher education because of the financial difficulty they encountered through secondary school education.

The study further examined whether SHS graduates did not pursue higher education because of the limited number of tertiary schools accessible to them within the community. The results from Table 4.4 showed that 28 (7.9%) of the participants strongly disagreed and 87 (24.5%) disagreed that they did not pursue higher education because of the difficulty associated with accessing higher education, while 93 (26.2%) were neutral, 112 (31.5%) agreed, and 35 (9.9%) strongly agreed with the statement. This item also had a mean value of 3.38, which lies within the midpoint range of

2.60–3.40 and suggests that generally there was a lack of consensus on the statement that female SHS graduates do not pursue higher education because of the financial difficulty they encountered through secondary school education. From field observations, Ketu South Municipality lacked a tertiary institution, so residents had to travel to the Akatsi District or the regional capital to enroll in either private or public higher learning institutions.

Also, the study explored if the desire for other career opportunities such as apprenticeship, petty trading, migration, etc. formed barriers to female higher education. Table 4.4 showed that 7 (2.0%) strongly disagreed and 29 (8.2%) disagreed that they did not pursue higher education because of available, more affordable career pathways. Data from Table 4.4 also showed that 50 (14.21%) were neutral, 132 (37.2%) agreed, and 137 (38.5%) strongly agreed that they did not pursue higher education because they desired to pursue more affordable career options. With a mean score of 4.02, this suggests that the responses obtained from the survey were above the higher midpoint value of 3.40, which suggests that generally participants agreed that they did not pursue higher education because of a desire to pursue more affordable career pathways. The standard deviation of 1.31 suggests a wide dispersion, indicating a high-spread distribution.

The study proceeded to examine if an already existing family occupation, such as a farm, trade, or vocation, formed a barrier to female higher education. Results from Table 4.4 showed that 17 (4.8%) strongly disagreed and 133 (37.5%) disagreed with the statement that they did not pursue higher education because of the role expected of them in their existing family occupation. Table 4.4 further showed that 122 (24.5%) were neutral and 83 (234%) agreed to the statement that they did not

pursue higher education because of the role expected of them in their existing family occupation. This item had a mean value of 2.76 which lies within the midpoint range of 2.60–3.40 and suggests that generally there was a lack of consensus on the statement that female SHS graduates do not pursue higher education because of the role expected of them in existing family occupations.

Also, the study evaluated if inadequate financial support for females to pursue higher education formed a barrier to female higher education. Results from Table 4.4 showed that 20 (5.6%) strongly disagreed and 55 (15.5%) disagreed that they had little financial support to pursue higher education, which is a major factor that prevents female SHS graduates from pursuing higher education. Whereas 69 (19.4%) were neutral, 144 (40.6%) agreed, and 67 (18.9%) strongly agreed that they had little financial support, which has been a barrier to their inability to pursue higher education. With a mean score of 3.52, this suggests that the responses obtained from the study were above the higher midpoint value of 3.40, which suggests that generally participants agreed that they did not pursue higher education because of a lack of financial support from society. The standard deviation of 1.19 suggests a wide dispersion, indicating a high-spread distribution.
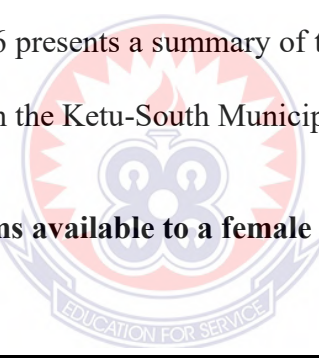
Finally, the study estimated the mean of the means of economic factors that formed barriers to female higher education in the Ketu South Municipality. Results from Table 4.4 showed that 4 out of the 7 items had mean values within the midpoint values and suggest a lack of consensus whether those items formed a barrier to female higher education. Participant agreed on the remaining 3 items that they formed barriers to female higher education. The mean of means value for economic factors as barriers to female higher education was 3.33 which lies within the midpoint range.

This suggests a lack of consensus on the statement that economic factors form barrier to female higher education.

4.6 Support Systems are available for Females who Aspire to Pursue Higher Education

This section seeks to answer research question 4, which seeks to answer what support systems are available to females who aspire to attain higher education within the selected communities in the Ketu-South Municipality. The quality of the financial support system available is crucial to understanding barriers to female higher education (Boateng et al., 2014). Out of the 355 participants examined, 55 (15.5%) stated that they know of support systems available for females who intend to pursue higher education. Table 4.6 presents a summary of the support systems that have been identified by participants in the Ketu-South Municipality.

Table 4.5: Support systems available to a female who aspire to attain higher education

Support system	Frequency	Percentage
Religious Institution	35	63.64
Local Government	10	18.18
Non-Governmental Organization	2	3.64
GET Fund	8	14.55
TOTAL	**55**	**100.00**

Source: Field Study, 2022

Out of the 55 participants who knew of any support systems available for females who aspire to attain higher education, 35 (63.6%) of them identified religious institutions (i.e., churches) as the organizations that supported individuals in the

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community who had intentions of pursuing higher education. No Islamic or traditional organizations were found to help females who want to go to tertiary education.

It was also discovered that 10 (18.2%) participants suggested local government authorities such as District Assemblies and Members of Parliament are a source of support for females seeking higher education. The 2 (3.64%) participants who suggested non-governmental organizations (NGOs) as a source of support for female higher education stated that these NGOs were not residents within the Assembly and that they had applied with the hope of being supported to pursue higher education. Just like the NGOs, the GET Fund as a support system is also centralized, and 8 (14.46%) of the participants have applied for GET Fund scholarships to pursue higher education.

4.7 Discussion of Quantitative Study Results

This section seeks to provide an extensive discussion of the results obtained from the quantitative study as they relate to existing literature to draw meaningful conclusions that will aid stakeholders in minimizing the various barriers to female higher education. Based on the specific goals of the research study, this discussion is broken up into four sub-sections.

4.7.1 Discussion of the quantitative data on the perceptions of female SHS graduates on female higher education

Based on the conceptual framework for the study, this section sought to explore perceptions as a psychological factor that forms barriers to female higher education in line with their theories and existing literature on female higher education. The findings on perception evaluated how people perceive female higher education, misconceptions that discourage the desire for female higher education, and desires

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that promote the drive for higher education among female SHS graduates within the selected communities.

The relevance of female higher education

The study explored the opinions of participants on the importance of female higher education. Results from Table 4.2 showed that participants generally disagreed with the statement that higher education is of little importance to the female child. This is because cumulatively 255 participants representing 71.8% disagreed that higher education is of little importance to females in the community. With a mean value of 2.04, this suggest that do not support the perception that female higher education is of little importance. This was observed because the study sampled females who had completed senior high school know the value of education to a person. This findings is consistent with the current literature that suggests that society have evolved to understand the value of education because of civilization and industrialization (Atuahene & Owusu-Ansah, 2013). This also suggests that the drive to feminism has helped to improve the perception of the communities about the importance of female higher education (Boateng et al., 2014; Adzahlie-Mensah and Dunne, 2018).

Misconceptions that discourage the desire for female higher education

Perceptions define the identity of any class of people within a community, as discussed in social identity theory (Hornsey, 2008). Therefore, the findings obtained from this section will be used to establish the limitations placed on females within society based on various misconceptions about female higher education. The study began by assessing if participants perceived that higher education affects the role of a woman as a mother or a wife. Results from the quantitative data showed that

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participants disagreed to the perception that higher education will have a bad effect on their role as mother or a wife in the future. This is because result from Table 4.2 showed that cumulatively 63.4% of the participants disagreed to the item. This finding contradict the findings of some early researchers such as Tai, Yi, and Liu (2019), who showed that uneducated women tend to have early marriages compared to their educated equals in Taiwan. Also, Singh and Samara (1996) showed that some Chinese families believed that women with higher educational qualifications had difficulty finding a suitable marital partner. However, none of the studies above suggested that the level of education had a significant effect on the quality of marriage; rather, they stated that uneducated women tend to marry earlier than educated women. Anugwom (2009) opined that women with tertiary education tend to have a lower desire for marriage because of their desire to achieve a high-quality partner compared to uneducated females that desire to be married and do not put much expectation on the quality of marital partners. Thus, despite the prevailing notion that highly educated females marry later than uneducated females, the participants disagreed with that perception as being a barrier to female higher education. However, Lefgren and McIntyre (2021) showed that education had no significant effect on the quality of marriage. This could explain the reason for disagreeing with the perception that females in higher education hardly get married in the community, as participants emphasized the quality of marriage rather than the desire to marry early.

In discussing the relevance of higher education to the success of performing the role of women in society, results from Table 4.2 showed that cumulatively 50.7% of the sample population disagreed with the statement that "I do not need higher education to perform my role as a responsible woman in society", whereas 147, representing 41.4%, agreed with the statement. This suggests a lack of consensus on

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the perception that females do not need higher education as a prerequisite to becoming responsible adults in the future. This finding is further evident in the item obtaining a mean value of 2.76, which is interpreted as not sure according to the reference range used for this study. This finding corroborates the findings of Blakemore et al. (2005), who suggested that the push for female empowerment through education had both positive and negative effects on the quality of female marriages, explaining that marriage is considered very important, especially to females in rural communities, and therefore the perception of higher education on marriage-related issues is entirely at the discretion of the individual. This explains why only 28 participants, representing 7.6% of the sample population, were selected not sure, even though the item had a mean value of 2.76.

Finally, the study explored if participants perceive that higher education is a privilege for a select few, especially male children. Table 4.2 showed that cumulatively, 244 (68.7%) disagreed that higher education is a privilege for a select few in society, whereas 84 (23.6%) cumulatively agreed that higher education is a privilege for a select few. This suggests that the majority disagreed with the perception that higher education is a privilege for a select few, especially the male child, as evident in the mean value of 2.27, which is interpreted as disagreeing using the Likert scale range interpretation used for this study. This indicates that Ghana's drive toward women's empowerment through promoting an all-inclusive education has progressed significantly, and now every child sees education as a right instead of a privilege for a select few, as was postulated by Atuahene and Owusu-Ansah (2013). Ghana has seen a rapid transformation and great improvement in girls' access and participation in education during the last decades, as evidenced by a steady increase in the percentage of females enrolled in higher learning institutions (World Bank, 2021).

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The results of this study show that the inability to pursue higher education is not because of a false idea about it. Participants showed clear evidence that higher education is not just for a selected few and does not affect their chances of getting married to a good person, which is also what Boateng et al. (2014) proposed.

Desires that promote the drive for higher education

This section explored the various desires that promote the drive for females to pursue higher education within the selected communities. These include their perception of the need for higher education and their interest in pursuing higher education. Results from Table 4.2 showed that cumulatively, 162 (45.6%) disagreed that females' desire in life is to be successful in their role as wives and mothers in society and not necessarily to be considered highly educated, whereas cumulatively, 139 (39.1%) agreed with that statement. This lack of consensus on the statement suggests that people have varied views on the ambition of females in the community. This is further supported by the items observing a mean value of 2.85 with a standard deviation of 1.50. This suggests that, cumulatively, participants were neutral on the statement that the ambition of a female is to excel in their careers and responsibilities and not to be considered highly educated. This finding corroborates the observations of Allotey and Sey (2013) and Ampong (2020), who stated that the issue of unemployment among graduates is worrying and is making youths in Ghana, especially females, place a little less value on higher education than is required to ensure that Ghana achieves its drive towards inclusive education.

Also, participants were asked if they perceive that there is a general loss of interest among females within the community in pursuing higher education. The results in Table 4.2 showed that, cumulatively, 144 (49.0%) disagreed and 159

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(44.7%) agreed with the statement that there is a general loss of interest for females to pursue higher education in the community. This suggests a lack of consensus, with almost equal numbers divided on both sides of the argument. This is further supported by the items observing a mean value of 2.92 with a standard deviation of 1.45. This suggests that, cumulatively, participants were neutral on the statement that there is a general loss of interest for females to pursue higher education in the community. This finding supports the observations of King et al. (2009), who showed that despite efforts by the government and NGOs to empower women in the 21st century, there is still more to do to ensure that females are mentally liberated to become competitive. This is because most developing countries within sub-Saharan Africa continue in the shadow of colonialism, which suppresses women unconsciously. This suggests that the social identity of a female in most rural communities is secondary to that of a male and that they, therefore, do not have the desire to become pacesetters in their communities.

The study then asked if participants perceived that higher education for females was not a guarantee for financial success in life. Results from Table 4.2 showed that, cumulatively, 229 (64.5%) of the population agreed that higher education does not necessarily guarantee success in life. Whereas 110 (31.0%) disagreed with the statement. This suggests that young ladies do not see higher education as a remedy for poverty eradication. Therefore, they are willing to scout other avenues they perceive can help them live a decent life in the future, such as trading, vocation, or, in some instances, migrating to urban centers or other countries in pursuit of a greener pasture. This further explains why 58 (16.3%) females completed SHS to venture into an apprenticeship or to start up their own business after completion, instead of nurturing the ambition to pursue higher education for

better employment options. Statistically, this item had a mean value of 3.51, which is interpreted as the participant agreeing that Female higher education does not guarantee a successful life in the future. This finding corroborates the findings of Allotey and Sey (2013) and Dako-Gyeke (2016), who opined that rising concerns about graduate unemployment are largely due to a lack of desire to pursue higher education and instead seek out options to achieve financial sustainability.

Finally, examining the means of means of the various constructs under perceptions showed that participants did not support perceptions as barrier to female higher education. This is because perception as a construct had a mean value of 2.66, which is a lack of consensus to support the statement that negative perceptions about female higher education is a barriers to female higher education in the Ketu South Municipality. This results corroborate the findings of women empowerment studies that shows that the drive towards women empowerment is gradually eliminating the negative perceptions that seek to enslave women and so girls are now encourage to go to school (King et al. 2009; Atuahene & Owusu-Ansah, 2013).

4.7.2 Socio-cultural factors as a barrier to female higher education in the Ketu South Municipality

The section provides a detailed discussion of the results obtained from the quantitative data in Table 4.3 to achieve the second objective of the study. The findings of these sociocultural factors are discussed in light of the literature review on gender disparity and female education in general. The themes of socio-cultural factors include the desire for early marriage, pregnancy-related issues, gender roles, traditional rites, and religious beliefs.

The desire for an early marriage

The study explored the effect of the desire for an early marriage as a barrier to female higher education. Marriage remains an essential component of society because it constitutes the foundation of the family unit, which is a fundamental building block of society. However, early marriage has been identified as a major factor in the premature termination of a girl's education, thus perpetuating the cycle of poverty characteristic of most rural communities (Addo & Berchie, 2021).

Results from Table 4.3 suggest that cumulatively, 205 (57.7%) of the sample population, disagreed in comparison with 86 (24.2%), that agreed to the statement that their decision not to pursue higher education was because they intended to marry at an early age. Also, Table 4.3 showed that cumulatively, 221 (62.2%), disagreed with a statement, whereas 120 (33.8%), agreed with the statement that they could not pursue higher education because of parental expectation of an early marriage. Both statements showed that the majority of the participants disagreed that early marriage forms a barrier to female higher education. This is further evidenced by both items having mean values below the lower midpoint value of 2.60. This suggests that, statistically, participants disagreed that early marriage is a barrier to female higher education within the selected communities. Despite existing evidence from studies such as Delprato et al. (2015) and UNICEF (2020) that early marriage is still prevalent in rural communities in Ghana, Dzansi and Biga (2014) showed a decrease in early marriages in most rural communities in Ghana, and this was attributed to modernization and the expansion of western religions such as Christianity. This study also confirms the findings of Ahonsi et al. (2019), who showed that the drive for women's empowerment as a key part of modernization is breaking the traditional idea that women are less important than men. This possibly explains why participants

disagreed with the statements that suggested that early marriages formed barriers to female higher education.

Pregnancy-related issues

The study then proceeded to explore pregnancy-related issues such as teenage pregnancy expectations of early childbirth or the fear of pregnancy out of wedlock. The significance of pregnancy to women is multifaceted and deeply rooted in their biological, social, and emotional aspects. However, it remains one of the major factors forming barriers to female higher education as it poses challenges for women seeking to pursue their academic goals (Hinchliff & Gott, 2008; Gyesaw & Ankomah, 2013). Results from Table 4.3 showed that cumulatively, 240 participants, representing 67.6% of the total sample, disagreed with the statement that they did not pursue higher education because of pregnancy-related issues. Whereas cumulatively, 115, representing 32.5%, agreed to the statement that they did not pursue higher education because of pregnancy-related issues. The mean value of 2.41 suggested that, generally, participants disagreed that pregnancy-related issues are a major factor that prevents female higher education in the municipality. This result contradicts the findings of Gyesaw and Ankomah (2013), who stated that pregnancy and childbirth pose significant challenges and the ambition of women in Ghana, as they are associated with various challenges such as financial constraints and the physical and emotional demands of pregnancy, childbirth, and the raising of the new-born. This contrast could be due to a difference in research design, as Gyesaw and Ankomah (2013) used a qualitative design, whereas this section is discussing the results obtained from a quantitative survey. Also, the former examines the experiences of pregnancy and motherhood of teenage mothers in Accra, an urban center, whereas this study is sampling the opinions of SHS graduates in various rural communities. But the

findings of the study also support the findings of other researchers, such as Dzansi and Biga (2014) and Dawson-Amoah (2015), who state that modernization has had a significant impact on the culture of many societies. This implies that the notion that a female exists primarily to give birth and raise children is eroding and making way for a community where females develop themselves more to become prominent members of society rather than wives and husbands.

Gender role

Gender roles form the system of raising females to become successful wives and mothers in most rural communities in developing countries. This section evaluated how the drive towards feminism has improved the social identity of most women, as it has been reported that some females are denied basic education due to their roles as females within societies (Akaba & Kudu, 2011). Findings from the quantitative study, as seen in Table 4.3, suggested that gender roles as a barrier to female higher education were not supported, and this was evident in the fact that, cumulatively, 244 (68.7%) participants disagreed with the statement that they did not pursue higher education because of their domestic roles as females in their family. 84 (23.6%) agreed that they did not pursue higher education because of their domestic roles as females in their families. The mean value of 2.41 further suggests that, generally, participants disagreed that gender roles formed barriers to female higher education. This supports the findings that modernization and the drive toward women's empowerment have significantly improved the welfare of females across various communities, according to Addo and Berchie (2021). Nevertheless, it is not surprising that a significant portion still agreed with the traditional gender roles that have deep roots in the customs of most traditional Ghanaian communities. This is

possibly due to the rural nature of the study area and the fact that Ghana still has a lot to do toward achieving an all-inclusive educational system (Oppong-Boateng, 2020).

Traditional rites

Traditional rites are important beliefs and practices that are deeply rooted in the cultural, social, and spiritual fabric of most rural communities in Ghana, such as the Ketu South Municipality. Though they play a crucial role in shaping the identity and cohesion of communities, some have been identified as potential barriers to female higher education (Dzans and Biga, 2014). Results from Table 4.3 showed that cumulatively, 333, representing 93.8% of the sample population, disagreed with the statement that they did not pursue higher education because of traditional rites required of them, whereas 22 (6.2%) agreed with that statement. This item had the lowest mean value of 1.68 (SD = 1.34), which suggests that there was a strong consensus that traditional rites were not considered barriers to female higher education within the selected communities. These findings can be attributed to the various efforts by the government, such as the establishment of agencies such as the Commission on Human Rights and Administrative Justice (CHRAJ), to implement laws such as the Ghana Children Act, 1998, that frown on traditions that deprive females of their fundamental rights to education. The findings of the study confirm the findings of Dzans and Biga (2014) and Akaba and Kudu (2011). The 22 percent (6.2%) that agree that customary rites act as barriers to female higher education implies that there is still room for improvement in driving the goal of an all-inclusive education. These findings suggest that the drive towards women's empowerment has significantly mitigated social practices that are demeaning to the female gender, such as the use of young girls as "slaves to gods" or "atonement sacrifices," etc.

Religious beliefs

Religious beliefs hold immense importance for individuals, communities, and societies around the world. However, certain interpretations of religious teachings perpetuate gender inequalities and discriminatory practices (Beit-Hallahmi, 2014). Just like customary rites, religious beliefs are sensitive and require a holistic approach that respects religious freedom while promoting gender equality and inclusive education. Results from Table 4.3 showed that cumulatively, 270, representing 76.1% of the sample population, disagreed with the statement that they did not pursue higher education because of their religious beliefs, whereas 73 (20.6%) agreed with that statement. This statement has a mean value of 2.25, which further suggests that participants generally disagreed. This finding is similar to that of Tuwor and Sossou (2008) and Adu-Gyamfi, Donkor, and Addo (2016), who stated that most countries in sub-Saharan Africa, including Ghana, have made several efforts, such as the education policy reforms and the Girls' Education Campaign, that have promoted women's empowerment by challenging traditional beliefs that may hinder their educational and career aspirations.

Finally, the study examined the means of all sociocultural factors that form barrier to female higher education. Results from Table 4.3 showed that sociocultural factors had a mean of mean value of 2.23 which is below the lower midpoint value of 2.60. This suggest that participant disagreed that sociocultural factors formed barriers to female higher education. This results corroborate the findings of women empowerment studies that shows that the drive towards women empowerment is gradually eliminating the negative perceptions that seek to enslave women and so girls are now encourage to go to school (King et al. 2009; Atuahene & Owusu-Ansah, 2013).

4.7.3 Economic factors that form a barrier to female higher education in the Ketu South Municipality

The section provides a detailed discussion of the results obtained from the quantitative data in Table 4.4 to achieve the third objective of the study. The findings of these economic factors are discussed in light of the literature review on gender disparity and female education in general. The themes of economic factors include the direct cost of higher education, the economic challenges associated with higher education, and the opportunity cost of higher education.

The direct cost of higher education

The study explored the effect of the direct cost of higher education as a barrier to female higher education. The direct cost of higher education refers to the expenses directly associated with attending a higher learning institution, including tuition fees, accommodation fees, facility user fees such as ICT fees and library fees, and Dues and Miscellaneous expenses such as transportation costs, personal expenses, and other incidentals that students may incur while attending college. This item has been identified as a barrier to female education by various studies in Ghana (Achempong, 2005; Atuahene & Owusu-Ansah, 2013; Aziabah, 2018).

Results from Table 4.4 showed that cumulatively, 96, representing 27.0% of the sample population, disagreed with the statement that they did not pursue higher education because of the direct cost of higher education, whereas cumulatively, 237, representing 66.7%, agreed with the statement that the direct cost of higher education is a barrier to female higher education. This suggest that majority of the participants agree that the high cost of higher education can be considered a barrier to female higher education. This item had a mean value of 3.58, which is above the upper

midpoint value of 3.40, and thus the statement that high cost of higher education is a barrier to female higher education within the selected communities. This result also confirms the findings of Azabiah (2008), who identified the increasing cost of higher education as a disincentive in the pursuit of inclusive education. This is because, despite the increased emphasis on the knowledge-based economy that has grown the gross tertiary enrollment ratio considerably from 10% in 1972 to 42% in 2019, Anlimachie and Avoada (2020) established some economic challenges students and their families face to be able to pursue higher education. The high cost of education is seen as a big reason why most females in the Ketu South Municipality do not continue their education at higher learning institutions.

The study then proceeded to explore the socio-economic status of indigenes in the community as a barrier to female higher education. This study thus explored whether participants agreed that low-income status formed a barrier to female higher education in the selected communities. Results from Table 4.4 showed that cumulatively, 141, representing 48.2% of the sample population, disagreed with the statement that they come from low-income families and encountered considerable challenges in providing basic needs such as food, transportation, and uniforms during their secondary education. Also, cumulatively, 169, representing 47.6%, agreed to the statement that they come from low-income families and encountered considerable challenges in providing basic needs such as food, transportation, and uniforms during their secondary education. The item had a mean value of 2.94, which further confirms the lack of consensus on the statement that females did not pursue higher education because of difficulty in providing for basic needs during secondary education. The results suggest that a substantial number of the participants suggested low income as a barrier to female higher education, which is consistent with the findings of Matey

(2020) and Chanimbe and Dankwah (2021), who stated that despite the accomplishments of the free SHS program in easing the financial burden of parents on the education of their wards, its challenges are also very significant, with children from low-income families facing considerable challenges during their basic and secondary education. Osei-Tutu (2021) opined that many females from rural communities in Ghana come from low-income families, experience financial difficulties in pursuing basic and secondary education, and therefore have no desire to pursue higher education. All these factors made the secondary school experience not very delightful, resulting in a general lack of interest in pursuing higher education among most female SHS graduates, as seen in Table 4.4.

Finally, the study explored whether female SHS students' desire to pursue higher education was blocked by financial difficulty in providing educational materials such as extra class fees and books needed to improve the quality of secondary education. Results from Table 4.4 showed that cumulatively, 87 (24.5%) of the sample population disagreed with the statement that they did not continue to higher education because of financial difficulties they encountered in trying to achieve a quality secondary education. 87 (24.5%) also stated that they were not sure if their decision to pursue higher education was affected by difficulty in trying to acquire quality secondary education. This is possible because most SHS students in rural communities cannot afford extra tuition and so depend solely on the tuition and books provided under the school's free SHS scheme (Anlimachie & Avoada, 2020). Also, cumulatively, 181 (51.0%) agreed to the statement that they did not continue to higher education because of financial difficulties they encountered in trying to achieve a quality secondary education. Even though the study suggests that the majority agree with the statement that financial difficulty in pursuing higher education

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is a barrier to female higher education, this item had a mean value of 3.38, which lies within the midpoint range, and thus suggests that there is no strong evidence to suggest that this item forms a barrier to female higher education. This finding further supports the results obtained for item 2 in Table 4.4 and the findings of Anlimachie and Avoada (2020), who stated financial difficulty is a factor deterring female students from continuing to pursue higher education even though the country is trying to improve gross tertiary enrollment.

Economic challenges associated with assessing higher education

Unlike the direct cost of higher education, the economic challenges evaluated the structural deficit of tertiary education within the communities and whether this formed a barrier to female higher education. A report from the municipal assembly stated that the District had no tertiary institution except for The Three Town Senior High School in Denu, which used its campus as a satellite campus for the University of Education, Winneba (GSS, 2014). This implies that students have to travel out of the district to pursue higher education. The study examined whether this challenge formed a barrier to female higher education. The section concluded by exploring whether the lack of financial support also formed a barrier to female higher education.

Results from Table 4.4 showed that cumulatively, 115 (32.4%) of the sample population disagreed with the statement that they did not continue to higher education because of difficulty accessing higher education in the region. 93 (26.2%) also stated that they were not sure if their decision to pursue higher education was affected by difficulty accessing higher education. This is likely because most of these indigenes migrate into various urban centers such as Accra, Lome, and Ho to seek greener pastures and therefore will not consider it a major factor in females pursuing higher

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education, but they also think if they had easy access to pursuing higher education, they would have pursued it. 147 (41.4%) of the sample population agreed that they did not continue to higher education because of difficulty accessing higher education in the region. This item had a mean value of 3.11, which further supports the lack of consensus on the statement that difficulty in accessing higher education formed a barrier to female higher education within the communities. This finding contradicts the findings of Achempong (2005) and Dawson-Amoah (2015), who identified difficulty in accessing higher education as a barrier to female higher education. However, these researchers used a qualitative research approach and identified it as one of the barriers that prevent females from pursuing higher education. However, the study's quantitative design did not support the factor as a barrier to female higher education.

The study then explored the lack of financial support as a barrier to female higher education. Results from Table 4.4 showed that cumulatively, 75 (21.1%) of the sample population disagreed with the statement that they did not pursue higher education because they had little financial support to do so. However, cumulatively, 211 (59.4%) agreed with the statement that they did not pursue higher education because they had little financial support to pursue higher education. This finding indicates that the majority of the participants agree that a lack of financial support can be considered a barrier to female higher education. This item had a mean value of 3.52, which is above the upper midpoint value of 3.40, and thus suggests that generally participants agreed that the high cost of higher education is a barrier to female higher education within the selected communities. This result also confirms the findings of Huggins and Randell (2007), who identified that efforts to promote female education across sub-Saharan Africa have progressed at a very slow pace.

The opportunity cost of higher education

The study explored the effect of the opportunity cost of higher education as a barrier to female higher education. It refers to the potential benefits or opportunities that an individual foregoes when they choose to invest time, effort, and money in pursuing a college or university education instead of alternative options. In essence, it represents what a person gives up in terms of other potential paths or opportunities when they commit to obtaining a higher education degree (Achempong, 2005; Atuahene & Owusu-Ansah, 2013; Aziabah, 2018). The study examined whether the availability of affordable career options or an established family vocation formed a barrier to female higher education within the selected communities.

Results from Table 4.4 showed that cumulatively 36 (10.1%) of the sample population disagreed with the statement that they did not pursue higher education because it was more convenient to pursue other affordable career pathways instead of investing in higher education, whereas cumulatively 269 (75.8%) agreed with the statement that they did not pursue higher education. After all, it was more convenient to pursue other affordable career pathways instead of investing in a higher education. This finding showed that more than a third of the sample population agreed that alternative career options formed a major barrier to female higher education, as this item had a mean value of 4.02. This suggests that, generally, participants agreed that the opportunity cost of higher education is a barrier to female higher education within the selected communities. This finding corroborates the findings of Dawson-Amoah (2015) and Atuase (2018), who showed that females in rural communities are usually convinced to settle down with vocations such as tailoring, hairdressing, interior design, or trading to attain the financial freedom needed to ensure the sustainability of the family. Most of these ladies are compelled to drop out in order to support their

brothers in pursuing higher education, which further increases gender disparity in higher learning institutions. Allotey and Sey (2013) also explained that the rising concern about graduate unemployment makes it unattractive for low-income families to invest resources in sending their daughters to pursue higher education when they could attain financial freedom by engaging in a trade or vocation within a short time.

Also, the study explored if engagement in family vocations such as farming, trading, or business was an opportunity cost that formed a barrier to female higher education. Results from Table 4.4 showed that cumulatively, 150 (42.2%) of the sample population disagreed with the statement that they did not continue to higher education because of the role expected of them in their family's vocation. 122 (34.4%) also stated that they were not sure if their decision to pursue higher education was affected by any responsibility expected of them in their family's vocation. This suggests that parents have reduced the control they have over the professions of their children due to industrialization. Diao, Magalhaes, and Silver (2019) stated that farming is the leading career in which parents actively engage their children with the hope that they grow to take over from them, but with the increase in population and urbanization, this tradition is gradually phasing away as parents now work hard to provide their children with opportunities they could not afford growing up. 83 (23.4%) of the sample population agreed that they did not continue to higher education because of responsibilities expected of them in the family's vocation. This item had a mean value of 2.7, which lies within the midpoint range and thus suggests a lack of consensus on whether family vocation as an opportunity cost formed a barrier to female higher education. This result contradicts the finding of Dawson-Amoah (2015), who used a qualitative design to identify this factor as a barrier to female higher education. However, this contrast in findings can be attributed to a

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difference in research design, as even though this factor was identified, quantitatively it was not supported as a barrier to female higher education.

Finally, the study examined the means of all economic factors that form barrier to female higher education. Results from Table 4.4 showed that econimic factors had a composite mean of 3.33 which lies within the midpoint range. This suggest a lack of consensus on the agreement that economic factors form barrier to female higher education. This is because even though some economic factors were supported as being barriers to female higher education, other economic factors influence were not supported and therefore the general mean lies within the upper limit of the midpoint range.

4.7.4 Support systems available for females who aspire to pursue higher education

This section sought to examine the various social interventions available to reduce the effect of the various barriers to female higher education that have been identified. Table 4.5 shows that religious institutions, such as churches, were the most common support system available to individuals within the Ketu South Municipality. Few of the participants knew about other ways to get help, like local government scholarship programs like the MPs Scholarship and the GET Funds, the MasterCard Scholarship, as well as scholarships from non-governmental organizations like the Girls Education Initiative of Ghana (GEIG). This lack of awareness of the support system among individuals in the community is likely due to poor public education on the various opportunities available to support females who aspire to pursue higher education.

Findings from this section suggest that there is much work to be done to financially support females to pursue higher education as suggested by feminism theory researchers (Boateng et al., 2014; Dibie & Okere, 2015; Chanimbe & Dankwah, 2021).

4.8   Section B: Findings from Interview Data

This section focused on the qualitative data obtained from the interview to help explain in greater depth the issues that emerged from the quantitative phase (barriers to female higher education) of this research. The interview was conducted with 10 indigenous people. Seven of them were parents of some selected participants involved in the study, and three were chiefs in the community who were expected to provide more insight into the cultural norms that pertain to the selected communities. Although the number of participants in this qualitative phase was small (n = 10), Cleary et al. (2014) opine that this is not unusual in qualitative studies. The themes around which the qualitative data (interview) was collected were;

1. Perception of indigenes in the selected communities on female higher education.

2. Socio-cultural factors that form barriers to female higher education in the selected communities

3. Economic factors that form barriers to female higher education in the selected community.

4. Support systems available for females who intend to pursue higher education

The abbreviations *P1 to P7* are the identities of parents selected for the study and CC1 – CC3 were used as the identities of the chiefs in the communities selected for the

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study. For example, *P1* means first parent interviewee, *P2* means second parent interviewee, and so on.

4.8.1 Perception of indigenes on female higher education in the Ketu South Municipality

To further explore the perception of female higher education within the selected communities, the researcher asked the perceptions of various interviewees about their views on the importance of ensuring that females attain tertiary education. This question was meant to solicit participants' views on how society perceives the relevance of female education, stating various justifications as to why they perceive higher education to be important.

Nine participants expressed the view that female higher education is important not only to the individual but to society at large. The following excerpts are some of the responses participants gave to the question.

> *...It is important because females also contribute to national development and as a parent especially when you have a female you must provide her the needed support to become a responsible adult* (PI, Interview data, 2022)

Corroborating this view, another participant indicates that:

> *.... Society has evolved to a place where both men and women are breadwinners so educating the female in tertiary education is very important* (P3, Interview data, 2022)

It can be deduced from the comment that females are development partners, and as such, they must be equipped with the requisite skills, values, and knowledge that are required to fit well into their society and also be able to make a meaningful contribution towards societal advancement and national development. It also means that, as far as women or females are agents of national development, their education

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must be seen as essential. They must be given the enablers to be able to stay longer at

school and pursue their dreams and aspirations. Other excerpts include the following;

> *.... the idea that female education is not important is primitive and it is only uncivilized people that carry that mentality* (P4, Interview data, 2022)

Another participant mentioned that:

> *.... educating the female child is also important as the male child and once you educate her, she becomes an asset you can depend on in your old age until you died and she can bring a lot of improvement to your life and the family as well* (P5, Interview data, 2022)

A participant also stated:

> *.....educated women can train their children well to fit in society.* (P7, Interview data, 2022)

The comments above echoed the importance of female education. These comments

also prove that these female children will grow up to be mothers, hence the need for

them to equally enjoy their rights to education without any hindrance. When they are

equipped with the best practices, values, and attitudes expected of them in their

societies, they are better able to groom their children to become socially fit and also

contribute their quota towards societal growth and development.

> *.... Looking at our country most of the members of parliament are males meaning that if more females are educated then will get more females at the national level which will intend to ensure development* (CC1, Interview data, 2022)

> *...female higher education is important because the lack of education of most women in our villages is the reason children are not being properly trained to understand the importance of education and this has led to the rise of truant children in society* (CC2, Interview data, 2022)

> *...times are so hard and the man alone cannot provide for all the needs of the family so supporting women to attain higher education will help to raise responsible families where children will be trained properly. These uneducated girls are the ones moving from one man to another giving birth to children without knowing the essence of giving the*

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children the needed training and education (CC3, Interview data, 2022).

Despite these views on the importance of female higher education, few indigenes believe that females need little education to perform gender roles.

However, one participant stated that

> *….as for me, I think that the role of a female is the kitchen or taking care of the home so with little education she has to try hard to settle down quickly and raise a family of her own* (P2, Interview data, 2022)

The findings from the qualitative survey of both parents and community leaders further support the evidence from the quantitative survey that female higher education is considered to be very important in the Ketu South Municipality. These findings suggest that the psychological barrier to female higher education was not supported by the study but rather that other external factors, such as socio-cultural and external factors, could be considered accountable for the gender disparity in admission into higher learning institutions. Therefore, this analysis will categorize the various socio-cultural and economic factors based on various themes in line with the literature review.

4.8.2 Socio-cultural factors that form barriers to female higher education in the Ketu South Municipality

Some themes identified as socio-cultural barriers to female higher education in the Ketu-South Municipality include gender roles, early marriage and childbirth, customs and traditional rites, religious beliefs, and the fear of female pregnancy by parents.

Gender roles as a socio-cultural factor that forms a barrier to female higher education

The question on gender roles sought to examine the existence of gender roles that bring about disparities and how they form barriers to female higher education in various communities. Gender roles are cultural and personal. They determine how males and females should think, speak, dress, and interact within the context of society. Traditionally, fathers teach boys how to fix and build things; mothers teach girls how to cook, sew, and keep house. Gender roles adopted during childhood normally continue into adulthood. In the three communities visited, the main issue that came out was that females are expected to keep the house, so little education is enough.

In the interview, four participants indicated that a distinction between the roles of females and males suggests that females do not need higher education. Some of the participant comments are captured in the following excerpts:

> *… females are expected later in the future to stay in the house, cook for their husbands and do house chores so they need little education to be able to read and write therefore they see that there will be no need for higher education* (P2, Interview data, 2022).

Two participants further reiterated that

> *…men are the heads of the home and so they need to have access to higher education* (P1, Interview data, 2022: P3, Interview data, 2022).

P6 further reiterated that

> *….if the woman is educated and the man is also educated who will take care of the home, that's why many families settle for basic education for their daughters so they can understand that the man is the head and they are to support the man while taking care of the home* (P6, Interview data, 2022).

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Another participant stated:

> *… I don't agree with the idea of men and women being equal because a man is to work as the breadwinner and the woman only has to make enough to support the husband ...not necessarily as much as the husband* (P4, Interview data, 2022).

The findings from this study identified gender roles as gender norms that act as barriers to female higher education. This is consistent with the findings of other researchers who showed that the gender and sex roles of a woman as being nothing other than a wife and mother have the consequence of reducing parents' incentives to invest in the human capital of their daughters (Huggins & Randell, 2007). The findings also agree with the position of Adzahlie-Mensah and Dunne (2018), who showed that the stereotypes held by communities continue to act as a roadblock to the higher education of women. This is the primary rationale behind the preference for males over daughters in many developing countries and regions, such as India, South America, the Middle East, and Africa. It is also the primary reason why daughters are neglected. It also concurred with Hussain et al. (2020), who also opined that parents invest in their sons but not in their daughters to give financial and emotional care, especially in their old age; sons contribute to the family's wealth and property.

Early Marriage as a sociocultural factor that forms a barrier to female higher education

The concept of marriage came up consistently as a reason why women are denied access to higher education. When females marry early, they cease formal schooling and education because of domestic and marital demands within the home. This stops them from acquiring knowledge and life skills that would enable them to become productive members of their households and communities. However, because they are also less educated, they are deprived of the opportunity to gain useful skills

and knowledge that will increase their lifelong earning potential. From the interview gathered, it was released that there should be a priority on marriage and childbirth; education delays marriage. Besides the community belief in early marriage and childbirth, there is the perception that educated women are disrespectful and arrogant, and marriage is seen as a financial bailout for poor families. Some responses obtained from the study include the following;

> *..... as a woman your glory is in your ability to marry and give birth to responsible children and not spend all the years pursuing tertiary education. After all, what does a woman want for this life?* (P2, Interview Data, 2022).

Another participant counted:

> *...... of course, highly educated women do not marry early and this has resulted in some very nice women remaining unmarried* (P3, Interview data, 2022).

A participant also commented:

> *..... Marriage is very important to a woman just as education* (P4, Interview data, 2022)

> *....It is believed in the community that if you are a female you must settle down early and give birth early, to be able to achieve that females are not excited to pursue higher education* (P5, Interview data, 2022)

Similarly, other participant stated that:

> *.....There is this notion that women who are highly educated do not respect their husbands. This notion makes young girls in the community accept that once they finish a certain level of education, especially after SHS they are okay to get married* (P7, Interview data, 2022).

> *.... what I know is that because of poverty, families that can't afford higher education can choose to force their daughters into early marriage so they don't disgrace them (CC1, Interview data, 2022)*

The statements suggest that marriage is held in high esteem and, therefore, can be considered a key barrier to female higher education. The results from this study also confirm the findings of Oppong-Boateng (2020), who noted that female participation in public life is restricted due to several deep-seated socio-cultural structures, such as marriage, which advocate a preference for the education of male children.

Customary or traditional rites as a socio-cultural factor that forms a barrier to female higher education

Results from the qualitative study showed that participants believed that some pagan practices violate the rights of women and children, even though those practices are frowned upon because of civilization. The views of participants suggested that such practices covertly exist but are not done openly, as was practiced in the olden days. Some of these rites include offering girls as brides or slaves to serve at the shrine, either temporarily or perpetually, either as a pledge or a Thanksgiving offering. Others include virginity rites, menstruation rites, etc. In the interview, it was showed that even though every child has the right to education, there are still some females who are yet to receive even basic education because they are from a traditional home. Here are some of the excerpts from the interview:

> *…among some idol worshippers' the menstruation period is considered unclean and so a lady in her menses is prevented from interacting with others including going to school. This has made a lot of females, especially those from such traditional homes stop their education even before higher education* (P1, Interview Data, 2022)

Some statements from chiefs in the community sampled for the study highlighted views on traditional/customary rites as a socio-cultural factor that acts as a barrier to female higher education.

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"*…it is true that some pagan worshipers deny their daughters' education because of the requirement of their idols either as a sacrifice or a thanksgiving offering but we the traditional leaders can't interfere with people's beliefs and dictate to them what is right or wrong because it is their daughter and they deem it fit for her to belong to the gods"* (CC1 Interview Data, 2022).

...There are some practices like that among some few traditional worshippers that deny girls their right to education (CC2, Interview Data, 2022)

This result contradicts the findings obtained from the quantitative study that suggested that traditional or customary rites act as a barrier to female higher education, as reported by other studies that found that even though they are believed to exist, civilization is decreasing its effect on female higher education significantly (Akaba & Kudu, 2011).

Religious beliefs as a socio-cultural factor that forms a barrier to female higher education

Just as customary or traditional rites, religious belief emphasizes how people's faith and beliefs can act as a barrier to a female's higher education. Unlike the rites that are practiced, the beliefs discussed are perceptions based on issues of faith that act as a barrier to female higher education. Unlike the practices, the views were openly expressed, and it was showed that the role of feminism and women's empowerment was having a positive impact on the religious beliefs of people promoting the pursuit of female higher education. In the interview, the majority of the participants made it clear that they do not have any religious beliefs that prevent them from allowing their daughters to pursue higher education. Some statements obtained from the qualitative study include the following:

> *… I don't know of any religious belief that prevents me from allowing my daughter from pursuing higher education"* (P1, Interview Data, 2022)

> *In my church, my pastor always admonishes us to send our children to higher education especially our females so my church doctrine allows us to send our children to school.* (P3, Interview Data, 2022).

A participant had a different view and said:

> *...As for a woman, it is not too good to be too educated, it will make it difficult for you to become submissive to your husband (P2, Interview Data, 2022)*

> *.... I am suffering today because my parents didn't believe female higher education is important so I know that female tertiary education is very important (P6, Interview data, 2022)*

The finding presents the divergent views that were obtained from the field survey. Some participants believe religiously that women are not supposed to be leaders but helpers, so higher education is not that important. This is because men are the heads. They also try to suggest that educated women may not be submissive to their husbands, which contradicts the biblical view of women (Njoh & Akiwumi, 2012). From the interview, there was uncertainty on how religious belief could prevent female higher education; this is captured in the following excerpt:

> *.. People generally have different beliefs about their daughters. Just as some believe education is good for their daughters, others don't think so but I believe that if a female is allowed to go higher in education, it is a good thing* (CC1, Interview Data, 2022).

Another participant asserted:

> *...this matter is really difficult, but I can say there is no cultural practice or belief that forces parents to deny their female daughters of higher education, the parents create their own beliefs based on what exposure they have received* (CC2, Interview Data, 2022)

Another participant added:

> *...it is wrong to deny a girl access to higher education if she can afford it because of a religious belief that females are secondary to men* (CC2, Interview Data, 2022).

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However, the community chiefs from the various communities suggested otherwise and firmly supported the idea that females should be given the needed support to pursue higher education if they qualify and can afford it. This result supports the findings obtained from the quantitative study that did not support the fact that religious beliefs act as a barrier to female higher education as seen in other studies such as Knibbe and Bartelink (2019), which stated that even though these beliefs still linger in society, civilization is significantly decreasing their effect on female higher education (Akaba & Kudu, 2011).

The fear of pregnancy is a socio-cultural factor that forms a barrier to female higher education

Just as marriage as a socio-cultural factor that forms a barrier to female higher education is influenced by a variety of factors, the fear of pregnancy, as well as teenage pregnancy, was discovered to act as a significant socio-cultural barrier to female higher education, implying that because their females are afraid that higher education is not closer to their parents, they will engage in sexual promiscuity that is largely influenced by other peers. According to the participant, most girls are readily enticed into premarital sex, and as a result, their education is ended at the JSS level or early portion of SHS, and even those who complete do not continue their education. Below are some excerpts:

> *...because the fear that the female child will get pregnant is the reason some parents prefer to educate the males to the females* (P5, Interview Data, 2022)

Consistently, one participant said:

> *...It is also believed that when the female child is sent to school to pursue higher education she will go and get pregnant and their money will be wasted because the higher learning institutions are far in terms of distance so parents cannot monitor the female child* (P3, Interview Data, 2022)

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A Participant also added that:

> *...the level of stubbornness on the part of the female child discourages parents to invest in their daughter because most females are easily lured into pre-marital sex and as a result, their education is terminated at the JSS level or early part of SHS, and even those who can complete do not make it to higher education* (P2, Interview Data, 2022).

This suggests the fear of pregnancy by parents is a factor in why parents hesitate to invest in female higher education. Responses from chiefs in the community also supported the fact that promiscuity among females and the fear of disgrace from pregnancy out of wedlock discourage parents from investing in their daughters. Their views were captured below:

> *...The girls are now not listening to their parents and running after their boyfriends. So, most parents do not see the need to support their daughters to pursue higher education. Nowadays too girls want to have everything today so they are not even ready to learn and become prominent in the future most parents think it is not important to try and force their daughters into higher education. (CC1, Interview Data, 2022)"*

Another Chief added:

> *...females in this generation are easily seduced by material things so they are not ready to discipline themselves to become responsible adults and that is why most of them do not continue after senior. Females have always been led astray by friends into a life of promiscuity once they feel they are old enough. How do you expect them to pursue higher education* (CC3, Interview Data, 2022)?

Another chief commented*:*

> *Because most parents neglect their responsibility after SHS, the females get lured by males making them get pregnant and therefore preventing them from pursuing higher education* (CC2, Interview data, 2022)

This suggests that, while fear of unwanted pregnancy does not directly affect female desire to enroll in higher education, it does indirectly affect parents' desire to invest in their daughter's education. This explains why, even though the quantitative study did not support pregnancy as a sociocultural barrier to female higher education,

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the qualitative study identified it as a major factor that forms a barrier to female higher education.

Poor academic performance

Finally, the qualitative data also revealed poor academic performance as an emerging factor that form barrier to female higher education. According to participants, most female SHS graduates do not achieve the desired pass mark to enroll in higher education and that is why they end their education after SHS. Below are some excerpts:

> *...My daughter's WASSCE results was very bad so I will not even waste my money to send her to any school again* (P2, Interview data, 2022)

> *....if my daughter does not pass her WASSCE examination what is the sense in trying to get her to pursue higher education* (P4, Interview data, 2022).

> *.... the girls in this community are not serious with their education and so some of them do not even think of continuing higher education because they know their results will not be good* (P1, Interview data, 2022)

Two participants further reiterated that

> *…the reason boys are sent to school instead of the girls is because they take their studies very serious and perform well in their exams so the parents are encourage to support them to pursue higher education* (P3, Interview data, 2022: P5, Interview data, 2022).

P6 further stated that

> *… Most of our daughters in this community fail the WASSCE examination and that is why they don't even desire to pursue higher education* (P6, Interview data, 2022).

In Ghana, the pass mark to enroll in any tertiary institution requires that the student attain a minimum grade of C6 in at least 3 Core subjects and 3 elective subjects (Opoku-Asare et al., 2015). The inability of female SHS graduates to pass is

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caused by several factors. The attitude of some teachers towards their job, which reflects in their poor attendance to lessons, lateness to school, passing of unsavory comments about student's performance that could damage their egos, and poor methods of teaching, directly affects students' academic performance (Abreh, Owusu, & Amedahe, 2018). They further suggested that conditions that hinder students' learning and affect their performance include cultural background, psychological problems, curriculum changes, and the allocation of subjects to teachers without considering their areas of specialization. Ayentimi et al., (2020) further cited school climate, curriculum change, teaching methods, availability of teaching aids, assessment methods, learners' discipline, school culture, overcrowding in classes, motivation, and student background as factors that require attention to ensure academic success among learners. Females raised in rural communities are severely affected by these factors and therefore find it difficult to attain the required passing mark that will enable them to pursue higher education.

4.8.3 Economic Factors that form barriers to female higher education in the Ketu South Municipality

Some themes were identified as economic factors that form barriers to female higher education in the Ketu-South Municipality. These themes include the high cost of higher education, household factors, and the desire for financial freedom at an early age.

The high cost of higher education is an economic factor that forms a barrier to female higher education

Findings showed that the high cost of higher education was a factor that prevented females from pursuing higher education within the selected communities.

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Findings from the interview indicated that participants generally agreed that the high cost of higher education remains a significant barrier to higher education for all, especially for females. The participant indicated that higher education is expensive, their children encountered difficulties at their previous level of education, and their household condition is very poor. The following are the views of the participants:

> *..Most female SHS graduates in the community are forced to step down from education because higher education is expensive* (P1, Interview Data, 2022)

Another participant said:

> *..it is my earnest desire to give all my children all the support they need to access higher education but there is no money* (P3, Interview Data, 2022)

Consistently, one participant added:

> *…because of the poverty level of the community, parents are not able to perform their responsibility as expected by sending their female to higher education because higher education is very expensive and it entails paying hostel fees, school fees, pocket money, etc* (P4, Interview Data, 2022).

Other participants added*:*

> *..My children know that once you complete SHS there is no drive to pursue higher education because even basic education has not been easy for me…"*(P2, Interview Data, 2022)

> *…Poverty is the reason most parents are engaged in jobs that give low income and are not able to cater to the female child* (P6, Interview Data, 2022).

> *..As for higher education, it is only rich people can afford it oooo… we are the poor, it is God that takes care of us* (P5, Interview Data, 2022).

Another participant mentioned:

> *… we all know that female tertiary education is important but where is the money that is why we give our daughters basic and secondary education and end it there (P7, Interview data, 2022).*

Responses from parents suggested that they all identified the high cost of higher education as a major factor that forms barriers to female higher education. Despite the significant cost of higher education, the effect of this economic factor as a barrier to females' higher education is further heightened due to the low socio-economic status of indigenes living within the community. They perceive higher education as a privilege for the elite in society. One chief in one of the communities added:

> *....apart from a few economic activities like trading, most families are in subsistence farming, and that makes them have low income leading to poverty. Higher education requires a high commitment of financial resources which most of them are not able to mobilize so gradually they tend to give more attention to males than females in terms of higher education* (CC1, Interview Data, 2022).

These findings support the findings of researchers who identified poverty as a major barrier to literacy programs, implying that efforts to increase literacy rates must address the high cost of education significantly (Asamoah et al., 2019; Hussain et al., 2020). These findings also show why the national free SHS policy led to more people going to Senior High School.

Responses from chiefs in the community did not deviate much from the responses of parents. They all suggested that the financial difficulty coupled with the high cost of higher education remains a primary reason why females are denied access to higher education within the municipality.

Household factors as an economic factor form a barrier to female higher education

The household factors refer to various economic activities, such as family businesses, and preferences, such as domestic responsibilities, that form barriers to female higher education. Responses from the qualitative study showed some household factors that act as barriers to female higher education. Some of these

factors include the domestic roles women play to support the family. In the interview, one participant stated:

> *...because of financial challenges, most females after SHS travel to the cities to stay with relatives as domestic staff.... most of them do not continue with their education afterward* (CC1, Interview Data, 2022).

Another participant said:

> *....it is true that when an elderly is sick and needs attention, the females are the ones that sacrifice their education and even sometimes work to support and just be with the elderly person* (CC2, Interview Data, 2022).

However other participants narrated that:

> *...I do not think household-level factors are a barrier to female higher education but poverty. Because a parent that has money to afford higher education will not allow her daughter to become a caretaker of the home* (P5, Interview Data, 2022).

Another chief in one community stated:

> *I don't see the sense in saying that a woman's place is in the Kitchen and so you will not invest in your daughter. Because today men and women are all working to sustain the home* (CC2, Interview Data, 2022).

The Chief in one community corroborated that:

> *......it is ignorance that makes a person think a woman's role is in the Kitchen* (CC3, Interview Data, 2022).

This suggests that the practice of denying females access to higher education because of domestic responsibilities is antiquated and not supported by the people of the communities, even though females are typically responsible for maintaining and keeping their homes. This result supports the findings of other gender research such as Huggins and Randell (2007), Knibbe and Bartelink (2019), and Addo and Berchie (2021), which suggest that civilization and modernization are improving gender stereotype mindsets considerably in the 21st century, and so even though a parent might not deny female access to higher education based on household factors, these

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factors indirectly affect the quality of a female's education, such as affecting academic performance because of the limited access females have to study compared to their male colleagues who are usually exempted from such domestic responsibilities, as suggested by Addo and Berchie (2021).

The desire for financial freedom at an early age is an economic factor that forms a barrier to female higher education

Issues of alternative, more affordable career paths, such as apprenticeships, were also identified as barriers to female higher education. With higher education being considered very expensive compared to other career avenues such as apprenticeship and trading, the lack of jobs for graduates, which is evident in the country, and graduates still depending on their parents for survival have become major reasons why the pursuit of financial freedom has become an economic barrier to female higher education. From the interview, it was showed that parents prefer to take their females to an apprenticeship rather than higher education because they see it as more affordable and they will get easily established to help the finances of the home. Here are some of the excerpts from the participant:

> *…Most parents choose an apprenticeship as a career for females especially because it is more affordable compared to pursuing higher education. And also, if a person is very diligent, she can become very successful in her business* (P1, Interview Data, 2022)

Another participant added:

> *…the woman just needs a little income to support the husband…. That means that pursuing a more affordable career opportunity such as trading/apprenticeship is more reasonable* (P2, Interview Data, 2022)

Another participant corroborated that:

> *...because of the rising unemployment rate among graduates, most women prefer to train their daughters in their line of business such as trading across the border which is very lucrative* (P4, Interview Data, 2022)

One community chief also stated:

> *...most females like money and so are not committed to the books that will enable them to get the desired results to pursue higher education* (CC2, Interview Data, 2022)

This suggests that the quest for financial freedom at an early age, coupled with the threat of graduate unemployment, makes higher education unattractive to indigenes in the community. This result supports the findings of other gender researchers, such as Achempong (2005), who suggest that the high cost of living is making higher education unattractive for most people, especially in rural communities. Therefore, because higher education is largely unattractive to indigenes in rural communities, females thus have little or no opportunities to pursue higher education (Ugwuozor & Ngwoke, 2021).

4.8.4 Support systems are available for females who aspire to pursue higher education

The interview on support systems available to promote female higher education sought to examine the availability and accessibility of support systems that promote female higher education within the selected communities. Based on the results of the study, it seems that these kinds of systems are almost nonexistent and depend a lot on the kindness of some people in the community.

Participants generally responded that the support systems available are almost nonexistent, as some suggested they did not know of any such support systems. Some views obtained from the study on support systems include:

…there are some support systems but it is not common. Most are at the benevolence of organizations like the church. Sometimes if you have an intelligent female child that has finished SHS some pastors and church members help you to enroll the child in higher education (P1, Interview data, 2022)

..I don't know of any such support system for a female to pursue higher education (P2, Interview Data, 2022; P3, Interview Data, 2022; P4, Interview Data, 2022)

..There are no support systems apart from a few philanthropists and other individuals who are ready to help. The municipal assembly is expected to support them but because of the complaints of inadequate financial resources they are not able to give much support to some of these females (CC1, Interview Data, 2022)

The support systems are benevolent individuals such as teachers, pastors, and political leaders that identify potential in a female and have the compassion to support her (CC2, Interview Data, 2022)

I don't think there is any such support system because the government has not released funds for that purpose. Out of benevolence, some people support young ones to pursue higher education (CC3, Interview Data, 2022)

The results support the finding of Gupta (2021) who stated that the support systems available for promoting female higher education are inadequate.

4.9 Discussion of Interview Results

Findings from the interview explored the barriers to female higher education from the perspective of what pertains to females within the selected communities by stating beliefs, values, and ideas that support various decisions on female higher education.

Despite being considered rural communities, responses from the qualitative study suggested that female higher education was held in high esteem among indigene residents within the community, except for a few indigenes that still believe in the perception that a female's dignity is linked to traditional roles associated with a wife

and a mother. This was predicated on the fact that the increasing cost of living demands that both males and females contribute towards the development of the home and society at large. Also, it was evident that the perception of females as being second-class citizens and not relevant to society was not supported, as all participants suggested that females are equally important as males. The only difference is that the role of females as home keepers is the reason they might exempt themselves from some opportunities, such as pursuing higher education, to become prominent members of society. This shows that indigenous people did not think it was important for females to pursue higher education because they thought it was not important.

Among the various socio-cultural factors that were examined, participants generally suggested that some of these factors might form barriers to female higher education. However, it was showed that socio-cultural factors did not exclusively form the barrier but that the barriers to female higher education were created because of underlying economic conditions. This implies that financial constraints serve as an underlying reason why gender norms and marriage may form a barrier to female higher education. This is because a self-sufficient family might want to support their females to pursue higher education, but due to financial challenges, the females are then allowed into early marriages or admonished and prepared to take up traditional roles associated with marriage and childbirth. Even though religious beliefs and customary rites are believed to form barriers to female higher education, they are frowned upon and heavily criticized. This is largely due to the dominance of Christianity within the communities. In addition, the fear of pregnancy out of wedlock is considered a barrier to female higher education because pregnancy out of wedlock is considered very shameful therefore, most parents are not willing to risk it. Parents are becoming concerned about the moral decadence associated with the 21st century,

so young ladies are quickly forced to settle down. Most parents consider pregnancy to be the end of childhood and therefore allow their children to settle and start a family. Finally, poor academic performance was identified as a major barrier why most female SHS graduates do not pursue higher education. This is because of a complex interaction of both sociocultural and economic factors that provides girls in these rural communities with poor quality teaching and learning experience which inadvertently results in them performing poorly in the WASSCE examination and there forced to drop out of school after SHS.

Among the economic factors that form barriers to female higher education, both the direct and opportunity costs of higher education were considered to be very significant. The high cost of living, coupled with the socio-economic status of people within the communities, formed a significant barrier not only to female higher education but to higher education in general. Most people within these communities were peasant farmers, petty traders, and artisans such as tailors, hairdressers, and wayside mechanics. Chiefs and parents suggested that the cost of higher education coupled with the limited availability of support systems is the reason for most education ending after SHS, especially for females. Among the various opportunity costs of higher education, though there were some suggestions on various household factors that form barriers to higher education, this was not supported as a major factor because the factor was dependent on the socio-economic status of the family. This implies that a family that can afford higher education will not allow household factors to deny a female the opportunity to pursue higher education. However, the desire for financial freedom at an early age was considered to be very significant. Other economic factors, such as more affordable alternative careers, the high cost of higher education, the secondary role of women in society, and the lucrative nature of some

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trading activities, such as the importation of goods from Togo to Accra, all contributed to this factor. Therefore, females need to show a significant drive to pursue higher education to overcome this barrier since most females after SHS become artisans or venture into business for sustenance.

Finally, responses to the availability of support systems indicate that the support systems available to promote female higher education are insufficient and need to be significantly improved. The majority of these support systems relied on individual discretion, and there was no formal system in place to support females desiring to pursue higher education.

4.10   Interpretation of Research Results

This section gives an overview of both quantitative and qualitative data, comparing and contrasting the results of each study to give a full picture of the barriers to higher education for females in the selected communities in the Ketu South Municipality. The quantitative study did not support the notion that barriers to female higher education were because people did not perceive female higher education to be important. The findings from the qualitative study of both parents and community leaders further support the evidence from the quantitative study that female higher education is considered to be very important in the Ketu South Municipality.

Though the quantitative study did not support perception that higher education affects whether a woman becomes a successful wife or mother in the future, participants generally agreed that higher education is not the only means of becoming successful in life. The quantitative study confirms the social identity theory that females are classified as group members, and therefore, educating males will be safer than educating females. The qualitative study contradicts this finding by showing that

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marriage is considered of high esteem and most parents want their females to get married early and give birth; therefore, it can be considered a key barrier to female higher education.

In examining the various sociocultural factors, the quantitative study showed that all sociocultural factors under were not supported as barriers to female higher education as participants generally disagreed that those statement as being the reason they did not pursue higher education. The qualitative study, however, showed that even though factors such as gender norms and marital expectations do not act as barriers on their own, in combination with various socio-economic factors such as poverty levels, these factors have contributed to forming barriers to female higher education within the communities. This finding is in line with the findings of Adzahlie-Mensah and Dunne (2018) that the majority of men who seem to dominate women are deeply rooted in the culture of most societies, which have norms that encourage male supremacy and female subordination.

From the qualitative study, even though some customary rites and religious beliefs that form barriers to female higher education were seen among some people, it was generally suggested that such rites and beliefs were outmoded and were to be shunned. However, due to the freedom of worship and the secrecy associated with such practices, political and traditional leaders could do little to eradicate them. In contrast, the quantitative study disagrees that some customary and religious beliefs form barriers to female higher education.

The quantitative study did not support pregnancy as a barrier to female higher education, but the qualitative study suggested that parents identified the fear of pregnancy out of wedlock as a factor that is a major reason why investing in female

higher education is becoming difficult. While fear of unwanted pregnancy does not directly affect female enrollment in higher education, it does indirectly affect parents' desire to invest in their daughter's education. This contrast could be attributed to a positional difference between the participants of the quantitative study and those of the qualitative study (Achempong, 2005; Akaba & Kudu, 2011; Bhandary, 2017). This means that while a female SHS graduate may not believe that fear of pregnancy is a barrier to female higher education, the parents, due to their age and experience, as well as the fact that they are investing in higher education, will have a different opinion.

Finally, qualitative data showed that poor academic performance is a major factors why female SHS do not pursue higher education as the parents suggested that most of the female SHS graduate do not perform well in the external examination and have to end their education at the senior high school level.

There was a lot of consistency between both quantitative and qualitative studies in examining the economic factors that formed barriers to female higher education. The quantitative study showed that most participants agreed that statements such as the high cost of higher education, the financial difficulty encountered throughout basic and secondary education, the desire to pursue alternative, more affordable career paths, and the lack of financial support at an early age remained significant barriers to female higher education. All these factors were further reiterated in the qualitative study.

In conclusion, both quantitative and qualitative studies suggested that the support systems were both limited and discretionary. This suggests that very few females receive assistance, even if they wish to pursue higher education.

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CHAPTER FIVE

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.1 Introduction

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

5.2 Summary

The purpose of the study was to examine the barriers to female higher education and the support systems, focusing on Kopeyia, Hatsukope, and Tokor in the Ketu South Municipality of the Volta Region. This research used a convergent parallel design to gather both quantitative and qualitative data and to achieve the objectives of the study. This was done with convergent parallel design and mixed methods design.

A questionnaire was the tool used to obtain quantitative data, while a semi-structured interview guide was used to obtain qualitative data. The population for this study comprised female SHS graduates, their parents, and chiefs in the selected communities. Disproportionate stratified sampling technique was used to select participants for the quantitative study, and a purposive sampling technique was used to select participants for the qualitative study. A 34-item questionnaire was administered to 355 participants who were eligible for the quantitative aspect of the study. Ten participants, comprising 7 parents of SHS graduates and 3 chiefs in the selected communities, were selected purposefully and interviewed. The quantitative data were analyzed using frequency, percentage, mean, and standard deviation, while the qualitative data were analyzed using a thematic approach.

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Findings from the quantitative study indicated that female higher education is perceived by female SHS graduates as a very important goal to pursue. This was further confirmed by the responses obtained from the qualitative study, which suggest that parents and community leaders value female higher education. The study also showed that participants disagreed with some misconceptions about female higher education, such as the fact that higher education affects the quality of a female's future and also results in a delay in marriage for women. The study further established that females were not denied higher education because they were perceived as second-class individuals. Instead, the barriers to female higher education stemmed from socio-cultural and economic factors.

The study reveals that socio-cultural factors such as gender roles and early marriage were not considered significant barriers to female higher education but interacted with other socioeconomic factors to form barriers to female higher education. The study also showed that customary rites and religious beliefs that attempt to jeopardize the possibility of any female pursuing higher education are shunned, and efforts are in place to minimize such beliefs and activities. However, pregnancy as a barrier to female higher education has showed contrasting findings in quantitative and qualitative studies. Female SHS graduates disagreed that pregnancy was a barrier to female higher education, but the parents suggested that it was a major barrier to female higher education. The parents also suggested poor academic performance as a major barrier to female higher education.

The findings reveal that economic factors such as the high cost of higher education, household level factors, and desire for financial freedom remain primary barriers to female higher education within the Ketu South Municipality. Finally, the

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study showed that the support system available to females who wanted to pursue higher education was both limited and discretionary, and difficult to access.

5.3   Conclusions

The purpose of this study was to examine the barriers to female higher education and the support systems within selected communities in the Ketu South Municipality in the Volta Region of Ghana. The study found that people (including males) in Kopeyia, Hatsukope, and Tokor value female higher education and want to help their daughters pursue such goals, but this desire is hampered by a variety of socio-cultural and economic factors. Socio-cultural factors such as gender norms, gender roles, early marriage, customary rites, and religious beliefs were not supported as major barriers to female higher education but required various underlying economic factors to act as barriers to female higher education. The study showed that economic factors such as the high cost of higher education, household-level factors, and the desire for financial freedom at an early age are major barriers to female higher education within the selected communities. Lastly, it was showed that support systems for higher education for females did not get much attention from governmental and non-governmental organizations that seek to promote women's empowerment, especially within rural communities in Ghana.

5.4   Recommendations

Based on the findings of the study and conclusions drawn from it, the following recommendations are made:

Community leaders like chiefs and parents should be much more concerned about customary rites and beliefs that form barriers to female higher education by

providing their communities with relevant knowledge on the importance of female education.

The government and other Non-governmental Organizations should provide specific scholarship programs for students, especially female students, to narrow or even eliminate their financial barriers. All stakeholders should also endeavor to sponsor girl-child education at the tertiary level since the government, through FCUBE, free SHS, and other policies, is 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 also those with skills in sports and culture, to mention but a few. Also, it is recommended that there be a provision for a regular review of females' participation in education advocacy at the tertiary level so that the problems of females in tertiary education can receive regular attention.
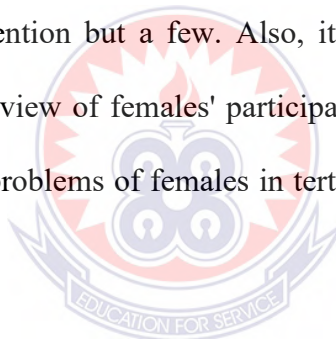
Non-governmental organizations like CAMFED Ghana, religious groups like churches, and gender equality groups should work together to hold regular education seminars to let people in the municipality know about the help that is available to make it easier for females to go to higher education.

5.5   Limitations of the Study

Limitations of any particular study concern potential weaknesses that are usually out of the researcher's control and are closely associated with the chosen research approach and design, statistical model constraints, funding constraints, or other factors. During the gathering of data, the researcher found it cumbersome to get access to some of the SHS female graduates. This was because some houses were not

captured in the database of the Municipal Assembly, so to solve this problem, the researcher skipped these houses and went strictly with the house numbers from the Municipal Assembly. Also, the perceptions of female SHS graduates were examined quantitatively. Thus, their views and feelings regarding higher education, which should shed more light on the topic, were lacking in this study. To solve this limitation, the researcher collected qualitative data that further explained and gave more details about perception.

5.6   Suggestions for Further Studies

Based on the findings of the study, the following areas have been identified as suggestions for further study:

Further research should establish a correlation between the socio-economic status of parents and access to and participation in female higher education. This relationship will help the government make an informed decision on how to enhance other vocational and technical education sectors to empower females who may not be able to access higher education due to financial difficulty.

Future researchers should look at the effect of tertiary education on the well-being of women in society. The study could be replicated in other districts in the country for comparative analysis. Also, other researchers should examine the effect of female education on the socioeconomic development of citizens in the Volta Region of Ghana. Lastly, further research is needed to know the barriers that females who eventually pursue higher education face in their various educational institutions.

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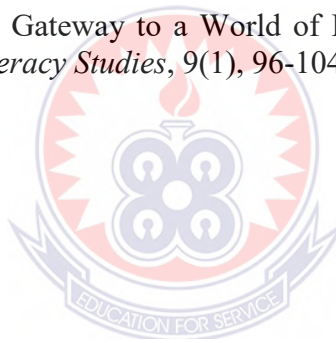
APPENDICES

APPENDIX A: Questionnaire

UNIVERSITY OF EDUCATION, WINNEBA

DEPARTMENT OF SOCIAL STUDIES

QUESTIONNAIRE FOR SHS GRADUATES

This questionnaire is aimed at obtaining information on *Barriers to Female Higher Education in Selected Communities in The Ketu-South Municipality.* This research is being done as part of the requirements for the award of Master of Philosophy in Social Studies at the University of Education, Winneba. You will be contributing immensely to the success of this research by providing objective answers to this questionnaire.

The research is being conducted for academic purposes, you are, therefore, assured that the information you give will be treated with confidentiality. Your participation in this study is completely voluntary. There is no foreseeable risk associated with this project. Please, take time to read attentively each item on the questionnaire and give the best response to reflect what you think.

Sincerely

Yibor, Edith Selase

Department of Social Studies

University of Education, Winneba

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SECTION A: DEMOGRAPHIC

INSTRUCTIONS: Please tick the responses to the questions or provide the right response where applicable

1. Age of participants:

    Below 20 ☐   30 - 39 ☐

    20 – 29 ☐   Above 40 ☐

2. Marital Status

    Never Married ☐   Divorced ☐

    Married ☐   Widowed ☐

    Separated ☐   Others _____

3. When did you complete SHS?

    Less than 1year ago ☐   7 – 10years ☐

    1-3years ☐   11- 15 years ☐

    4 – 6years ☐

4. Religious Affiliation

    Christian ☐   Others_____
    ☐

    Islam   None ☐

    Traditional ☐

5. Current Occupation

    Student ☐   Private Sector employee ☐

    Unemployed ☐   Civil Servant ☐

    Farming/Fishing ☐   Others

    _____ ☐

    Trading

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SECTION B:

PERCEPTION OF BARRIERS TO FEMALE HIGHER EDUCATION

The following statements relate to your perception of barriers to female higher education in your community. Indicate your level of agreement concerning your opinion on the questions. *(Use the scale in such a way that an "SD" = "Strongly Disagree", "D" = "Disagree" "N" =Not sure, "A" = Agree, and "SA" "Strongly Agree).* You can circle the appropriate response that follows the statement.

Strongly Disagree	*Disagree*	*Not Sure*	*Agree*	*Strongly Agree*
SD	*D*	*N*	*A*	*SA*

Statement; In this community, it is generally perceived that	Response				
1. Higher education is of little importance to me as a female	SD	D	N	A	SA
2. Highly educated females hardly get married in the community	SD	D	N	A	SA
3. I do not need higher education to perform my role as a responsible woman (wife/mother) in society	SD	D	N	A	SA
4. Higher education is a privilege for a select few especially male child	SD	D	N	A	SA
5. Most females end their education voluntarily before higher education.	SD	D	N	A	SA
6. The ambition of a female SHS graduate is to be successful (career, wife/mother) and not to be highly educated.	SD	D	N	A	SA
7. There is little competition between the male child and the female child in pursuing higher education.	SD	D	N	A	SA
8. There is a general loss of interest to participate in higher education by females within the community	SD	D	N	A	SA
9. Female higher education does not guarantee a successful life in future	SD	D	N	A	SA

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SECTION C

SOCIO-CULTURAL FACTORS THAT CONTRIBUTE TO BARRIERS TO FEMALE HIGHER EDUCATION

Statement – In your perception do you think	Response				
10. Some parents prefer educating their males over females.	SD	D	N	A	SA
11. Some parent gives female SHS graduate out for marriage for economic reasons	SD	D	N	A	SA
12. I did not pursue higher education because I want to marry	SD	D	N	A	SA
13. There is a general perception that highly educated females do not get husbands	SD	D	N	A	SA
14. I did not pursue higher education because of parental expectations of early marriage	SD	D	N	A	SA
15. There is the traditional notion that no matter how educated a woman is, she will give up her career to serve the man	SD	D	N	A	SA
16. I did not pursue higher education because I am expected to perform house chores for my family	SD	D	N	A	SA
17. Parents prefer to give out their daughters for marriage as a way of prestige.	SD	D	N	A	SA
18. This society is predominantly patriarchal with men dominating all aspects of the society and the women positioned secondary to the men	SD	D	N	A	SA
19. I ended my education after SHS because of my religious belief that higher education is for men	SD	D	N	A	SA
20. Religious beliefs contribute to factors that prevent the female from achieving higher education	SD	D	N	A	SA
21. I ended my education after SHS because of customary/traditional rites required of me	SD	D	N	A	SA
22. I did not pursue higher education due to pregnancy-related factors.	SD	D	N	A	SA
23. Peer influence acts as a barrier to female higher education as most females in this community do not have the desire for higher education	SD	D	N	A	SA

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SECTION D

ECONOMIC FACTORS THAT CONTRIBUTES TO BARRIER TO FEMALE HIGHER EDUCATION

Statement – In your perception do you think	Response				
24. The high cost of higher education (school fees, hostel fees) acts as a barrier to female higher education	SD	D	N	A	SA
25. I did not pursue higher education because my family had challenges providing my basic needs for secondary education	SD	D	N	A	SA
26. I did not pursue higher education because of available alternative more affordable career pathways (such as apprenticeship, pretty trading, etc)	SD	D	N	A	SA
27. I did not continue to higher education because of difficulties associated with my secondary education	SD	D	N	A	SA
28. I did not continue to higher education because of difficulty in assessing higher education	SD	D	N	A	SA
29. I did not pursue higher education because of the role I play in my parent's business	SD	D	N	A	SA
30. My parents struggle financially to provide basic needs for my family, so pursuing higher education is not one of my family's priorities	SD	D	N	A	SA
31. The difficulty associated with completing secondary education discourages the passion to pursue higher education	SD	D	N	A	SA
32. I had very little support to pursue higher education after graduating from SHS	SD	D	N	A	SA

SECTION E

SUPPORT SYSTEMS AVAILABLE TO PROMOTE FEMALE HIGHER

EDUCATION

33. What are some support systems available for female SHS graduates with the desire to pursue higher education?

GET Fund Scholarships ☐   Non-governmental Organization ☐

Local government ☐   Religious institutions ☐

34. Are you pursuing any support package to pursue higher education?

Yes ☐   No ☐

If yes specify for how long _____

THANK YOU FOR YOUR TIME AND CONTRIBUTION

APPENDIX B: Semi-Structured Interview Guide

SEMI – STRUCTURED INTERVIEW GUIDE FOR PARENTS

UNIVERSITY OF EDUCATION, WINNEBA

DEPARTMENT OF SOCIAL STUDIES

SEMI – STRUCTURED INTERVIEW GUIDE FOR PARENTS / KEY

INFORMANTS

This interview is aimed at obtaining information on *Barriers to Female Higher Education in Selected Communities in The Ketu-South Municipality*. This research is being done as part of the requirements for the award of Master of Philosophy in Social Studies at the University of Education, Winneba. You will be contributing immensely to the success of this research by providing objective answers to this questionnaire.

The research is being conducted for academic purposes, you are, therefore, assured that the information you give will be treated with confidentiality. Your participation in this study is completely voluntary. There is no foreseeable risk associated with this project. Please, take time and give the best response to reflect what you think.

Sincerely

Yibor, Edith Selase

Department of Social Studies

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Questions

QUESTIONS

1. Some parents are of the view that educating the female child to the tertiary level is not important. What is your view on this assertion in Ketu-South Municipality?

2. What would you consider the major barrier to female higher education in Ketu-South Municipality?

3. What are the socio-cultural barriers to female higher education in Ketu-South Municipality?

4. What are the economic barriers to female higher education in Ketu-South Municipality?

5. What are some of the support systems available for females who aspire to higher education in the Ketu-South Municipality?

6. Do the traditional practices and beliefs in this community influence female access and participation in education at the tertiary level? Please, give reasons for your answer.

7. In your own opinion, what are some of the gender norms in the community that have contributed to barriers in female higher education?

8. Do you think early marriage remains a major barrier to female higher education? Please give reasons for your response.

9. In your opinion, does the poverty level within the community have any relation with female access and participation in higher education? Explain your answer.

10. Do you think the cost of higher education in the country impedes female SHS graduates' access and participation in higher education in the country? Explain your answer.

11. Would you consider higher education as a preserve for a male child instead of a female child? Please, explain your response.

APPENDIX C: Introductory Letter

UNIVERSITY OF EDUCATION, WINNEBA
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DEPARTMENT OF SOCIAL STUDIES EDUCATION
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23rd May, 2022

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

LETTER OF INTRODUCTION: YIBOR EDITH SELASE

We write to introduce Yibor Edith Selase to your outfit. She is a second year M. Phil. Social Studies student with registration number 202141028 from the Department of Social Studies Education.

As part of the requirements for the award of master's degree, she is undertaking research on the topic *"Barriers to Female Higher Education in Selected Communities in the Ketu-South Municipality"*.

The data for the research would be collected mainly through interviews and Questionnaire.

We would be most grateful if you could give her the necessary assistance.

Thank you.

Yours faithfully,

Margaret G. Nyala (Mrs.)
For: Head of Department

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