UNIVERSITY OF EDUCATION, WINNEBA

EXPERIENCES OF COMBINING EDUCATION AND MARITAL LIFE: A STUDY AMONG MARRIED MASTER OF PHILOSOPHY (MPHIL) STUDENTS FROM UNIVERSITY OF EDUCATION WINNEBA, GHANA.

DILLYS ADDY

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A thesis in the Department of Counselling Psychology, Faculty of Educational Studies submitted to the School of Graduate Studies, in partial fulfilment of the requirements for the award of the degree of Master of Philosophy (Counselling Psychology) in the University of Education, Winneba

FEBRUARY, 2022

DECLARATION

Student's Declaration

I, Dillys Addy, declare that this thesis, with the exception of quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my own original work, and it has not been submitted, either in part or whole, for another degree elsewhere.

Signature: …………………………….

Date: …………………………………

Supervisors' Declaration

I hereby declare that the preparation and presentation of this work was supervised in accordance with the guidelines for supervision of thesis/dissertation/project as laid down by the University of Education, Winneba.

Dr. Paul Kobina Bedu-Addo (Principal Supervisor)

Signature: …………………………

Date: ………………………………

Dr. Peter Eshun (Co-Supervisor)

Signature: …………………………….

Date: ………………………………....

iii

DEDICATION

I dedicate this work to my loving husband Mr. Andrews Addy, whose prayers, affectionate direction, selfless dedication, and sacrifice were the foundation for my education; and to my precious daughters Naa Densua, Korkor and Kordai. To Mr. and Mrs. Tettevi for their guidance and support in diverse ways to make this dream a reality. Finally, to the entire Addy and Ofori family for their love and care.

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TABLE OF CONTENTS

viii

LIST OF TABLES

LIST OF FIGURE

ABSTRACT

In an increasing and competitive growing world, education has become a necessity for all. The married are also not left out in this academic and knowledge-seeking adventure. Though there have been several studies on married students, this present study seeks to explore the experiences of married MPhil students in the University of Education, Winneba ($n = 20$), as they combine marital life with education. A qualitative research approach was used, employing the purposive sampling method. Semi-structured interview guide was also used to collect the data, which was analyzed using the inductive thematic analysis. Four themes emanated from the interviews – challenges and pleasures; factors leading to these challenges and pleasures; impediments to combining marriage with schooling; and coping mechanisms. While all genders connected with these themes, females experienced some of the themes differently from the males. This study concluded participants go through several challenges and at the same time experience pleasures in this combination of married life and school. Recommendations provided include the need for family support as well as institutional policies to provide resources that enhance the ability of married students to succeed in school.

xi

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Higher education is increasingly becoming a priority for many people; even for adults who have completed high school many years ago (Ross-Gordon, 2011; Valle, Grewal, & Mowlam, 2002). These adults are referred to as 'non-traditional students' (Macdonald, 2018; Ross-Gordon, 2011; Valle et al., 2002). These researchers define 'non-traditional students' as those who are identified with at least one of the following criteria – must be at least 25 years of age, attend school part-time or not; work full-time; have children; wait at least one year after completion of high school before entering the university. In Ghana, these students have their own specialized entry requirements and take an entrance exam for "matured students" (Macdonald, 2018; Ross-Gordon, 2011; Asafo-Adjei, Klu, & Wornyo, 2021). These research studies infer that people of all walks of life yearn for education.

According to Kumar and Ahmad (2008), education is the development of an individual according to the needs and demands of society, of which he is an integral part. The authors continue to infer that education is a lifelong process and goes on from birth to death. Throughout life one goes on learning to adjust oneself to the changing patterns of life. Chazan (2022) adds to the definition of Kumar and Ahmad by defining education as the deliberate, systematic, and sustained effort to transmit, provoke or acquire knowledge, values, attitudes, skills, or sensibilities as well as any learning that results from the effort. Education is not the prerogative of one group of people – it can be for both the young and old as well as the unmarried and the married.

1

The term marriage is used when two people live with each other and have a legal-emotional relationship to form a family (Kefalaset al., 2011). Marriage is an integral part of human necessities for fulfilling the biological, social, sexual and psychological needs of couples (Eskridge, 2014). In many societies, marriage is acknowledged as the institution in which intimacy and fellowship exist (Yavuzer, 2012). It is in this institution where children are raised in safety, while allowing individuals to have sexual intercourse and provide an emotional development opportunity (Yavuzer, 2012). Cox and Demmitt (2013) defined the family as whatever system a society uses to support and control human sexual interaction, reproduction, and child-rearing. Marriage, which includes the coupling of two people possessing different interests, desires and needs, is a special association given shape by social rules and laws and significantly affects individuals' development and self-realizations (Ersanlı & Kalkan, 2008; https://adanwomase.com/marriage-in-ghana/) Marriage is a union between a man and a woman who agree to live together as husband and wife and have gone through all procedures recognized in the society for such a purpose. In Ghana, marriage is constructed according to the customs of ethnic group of which the couple live. Usually this includes a religious ceremony and a civic registration ceremony commonly known as a wedding. Generally, marriage in Ghana is recognized as a union between a man and a woman with the knowledge of both families of the bride and the groom. The purpose of marriage in Ghana is to provide companionship for the couple, the means to offer support for each other, and a legitimate avenue for sexual satisfaction and reproduction.

2

Valle and colleagues (2002) opine that in an increasingly competitive and fast-changing economy, it has become necessary for many parents to undertake learning and training. While learning can, and often is, very rewarding, it can nevertheless add to the pressures many parents already face in juggling caring responsibilities. Yet, many adults still engage in diverse forms of education. These non-traditional students also known as 'adult learners', have significantly different needs to succeed in school than their traditional counterpart (Non-Traditional Student Populations Network [NODA], 2017).

According to Bidwell (2014), because non-traditional students are older and typically balancing jobs, families and school, they face different challenges or barriers than their traditional counterparts. Family and work responsibilities are the two highest rated barriers for adult learners who return to the classroom. Other substantial challenges to these adult learners returning to school are child care, finance, health issues and transportation (Erisman & Steele, 2012). Additionally, technology can be intimidating to many of these adult learners, especially if it is not something used in their daily lives. (Bell, 2012; Regier, 2014). Burridge, Maree Payne, and Rahmani (2016) also opined that, in most cases, married female students have babies during their university time and maintain their responsibilities at home. Yet they are expected to achieve the same grade as unmarried students. There is no special consideration for them as mothers and this affects their achievements at the university.

According to Mullings (2016), while marriage can be one of the most personally fulfilling experiences in one's life, students who choose to marry during college years will face additional obstacles increasing vulnerability to stress, mental health issues,

3

and decreased academic performance. Marriage responsibilities can strain effective time management and can significantly increase stress. Labosier and Labosier (2011) also explained that stress is prevalent among graduate school students. These authors further said that many universities and departments place a heavy burden upon their graduate students to complete large amounts of coursework, teach labs, grade student work, present at conferences, perform research for faculty, and many other responsibilities. Their married graduate students face the competing demands of being both a graduate student and a spouse.

Baataa and Amadul (2014) also stated that as married people seek higher education, the challenges of married life and school become eminent. These challenges also have adverse effects on family formation. Mullings (2016) also rightly pointed out that married students irrespective of their academic demands are also the ones expected to carry out their marital functions. Because non-traditional students are in every classroom, administrators and instructors must understand these students' needs in order to implement better systems and pedagogical techniques in order to help these students succeed and graduate (NODA, 2017).

1.2 Theoretical Framework

This section expounds on pertinent theoretical perspective that underpin the study. Bronfenbrenner's Ecological Systems theory is the foundational theory for this research (Bronfenbrenner, 1979)[1] Urie Bronfenbrenner developed the ecological theory as a comprehensive system of human development that recognizes elements from multiple sectors – social, cultural, economic, and political contexts – all coming together to connect to the development of people.

The theory also states that an individual is affected by different environment that they encounter in their lifespan. Bronfenbrenner's theory is organized into a series of five main elements. They are the microsystem, mesosystem, exosystem, macrosystem, and chronosystem. (See Figure 1) The microsystem is the innermost level, composed of an individual's immediate environment. It includes the people the person interacts with

daily including their nuclear family. This could include the individual's thought and feelings –intraperson.
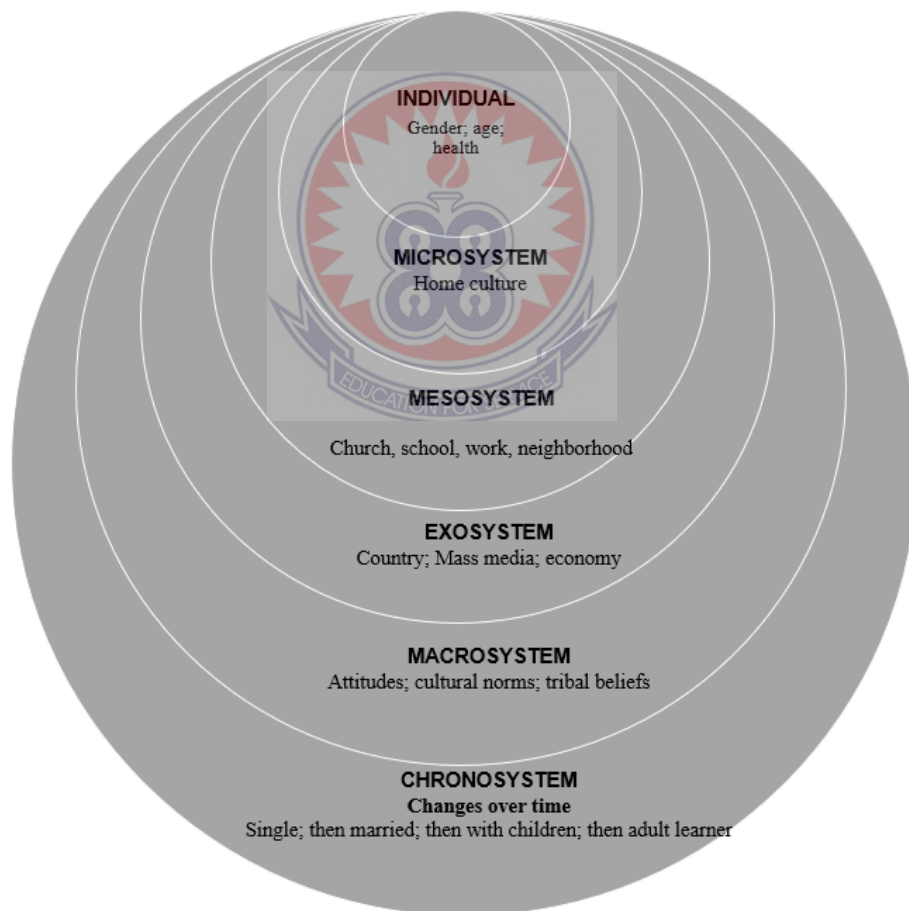
Figure 1: Bronfenbrenner's Ecological Theory as it connects to this study

The mesosystem, the cycle immediately surrounding the micro system comprises all the relationship and the interactions an individual has with family. school and friends. The exosystem refers to the environment in which the individual is not an active participant but still impacts his or her development. In the figure that is the cycle immediately around the mesosystem. This includes government policies, mass media etc. The individual does not have direct contact with these influences but they still shape how an individual develops. The macrosystem involves the broader society and cultural forces that contribute to individual development. That is the fourth cycle immediately surrounding the exosystem. An example the macrosystem could be social norms, traditional and cultural beliefs. Chronosystem is the outermost level of the model, accounting for the role that time plays in influencing individual's development. This includes personal experiences that occur over the course of life. That is the various life transitions that people experience. For example, the birth or death of a family member moving to a new place can affect family's dynamics or structure.
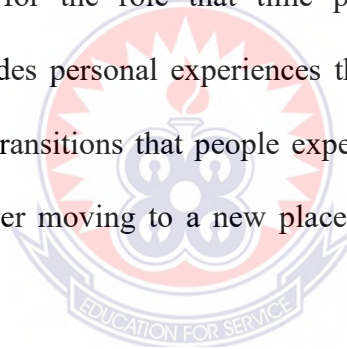
Linking this theory to the phenomenon, the levels are connected to each other in such that whatever changes that goes on in the life of the individual at every level has an impact on her in the next level. For this study, participants are married MPhil students who represent the individual surrounded by these five elements. The microsystem could be the immediate family members of the individual participants. The mesosystem, the individual's social life which could include church, mosque, school. The exosystemic are the invincible economical situations or activities around the individual. Example paying of school fees for self and children. The macrosystem represent the individual's belief in life. Examples are the individual's culture norms

6

and religious beliefs. While the chronosystem considers the changing roles in the life of the individual from time to time. Example being single, with time people get married later they become parents.

Each of these levels also interacts with each other to impact the development and behaviour of the individual. For example, the interaction that goes on in the family and school may have an impact (either negative or positive) in the individual's academic life or marital life.

1.3 Statement of the Problem

Globally, there are multiple obstacles that hinder the smooth progress of students who are parents (Erisman & Steele, 2012; Mullings, 2016; Gonclaves & Trunk, 2014). Most non-traditional students experience various anxieties related to the classroom. For example, attending classes with younger students and guilt over missing events in their family's lives, (Erisman & Steele, 2012). The responsibilities of being both married and a college student are difficult to balance (Mullings, 2016). Some inter-role conflict occurs due to structural barriers within institutions, as non-traditional students have difficulty finding classes that fit into their existing roles. Courses are designed for traditional students, and non-traditional students frequently report frustration in the lack of course availability and course times, particularly in the evening (Gonclaves & Trunk, 2014).

These married students also echo that traditional coursework plans do not allow for needed flexibility, and even those professionals who are meant to assist them in their academic journey rarely have the skills or knowledge needed to adequately advise non-traditional students (Gonclaves & Trunk, 2014). Given the age difference

7

between traditional and non- traditional students, non-traditional students experience feelings of social isolation within their given campus communities. Most non-traditional students find it difficult connecting with traditional students, and thus lack a sense of belonging (Gonclaves & Trunk, 2014).

Many researchers have provided varied findings in relation to issues concerning married students in school (Noori & Orfan, 2021; Darwish & Alkars, 2021; Lasode & Awotedu 2014; Osafo, 2015). At the King Faisal University in Saudi Arabia, Darwish et al (2021) conducted a cross-sectional study on the effects of marriage on the academic performance of undergraduate male students. Quantitative approach and convenience sampling technique was adopted in the research. The result of the study revealed that majority of the participants had an unchanged G.P.A and minority had a decreased G.P.A. Noori and Orfan (2021) also investigated the challenges of undergraduate married female students in higher education at the Takhar University, Afghanistan. The study employed a qualitative approach and purposive sampling technique was used. The result of the study revealed that married female students faced different problems during their studies and these challenges had significant effects on them.

Lasode and Awotedu (2014) explored the challenges faced by married university undergraduate female students in Oguan State, Nigeria. The study utilized the survey design with a sample consisting of 150 married undergraduate female students who were selected purposively from two of the six universities in Oguan state. The research findings revealed that the majority (83.1%) of the respondents go through stress as they combine work with family responsibilities and school obligation. In a similar vein, In Ghana, Osafo (2015) studied coping strategies of student mothers at

the University of Cape Coast. His sample comprised students enrolled in distance education within the colleges of education. Findings from this descriptive survey indicated that majority of student mothers (71%) performed a lot of laborious non-academic activities daily in their homes, and combination of these roles with their academics pose a negative high effect on their family lives and academics.

Though multiple research studies have been done on married students, most of the work has focused solely on females, neglecting the voices of married men, or even comparing male versus female experiences. It is for this reason that the researcher is motivated to explore both voices as it pertains to combining their multiple roles – student, spouse, parent, and worker. One significant factor about this study also is that, it does not focus only on the challenges of married student but their pleasures as well. This study, therefore, seeks to identify the challenges married students face combining education with marriage (family life) and as well explore its effects and what possibly motivates them to persevere through these challenges.

1.4 Purpose of the Study

The purpose of this study is to understand the experiences of married MPhil students as they navigate family responsibilities vis-à-vis being non-traditional students. The study seeks to identify both the pleasure and challenges, if any, in this navigation process. The study again seeks to identify how these pleasures and challenges affect their academic and marital life and also find out the coping measures they take in the face of these pleasures and challenges.

1.5 Research Questions

The following research questions will be considered to guide the study.

1. What are some of the pleasures and challenges that married students go through?

2. What are the factors that lead to these pleasures and challenges?

3. To what extent do these challenges impede the progress (in school) of married students?

4. What are some of the coping mechanisms married students use to survive in the navigation process?

1.6 Significance of the Study

The study seeks to come out with findings and recommendations which may be adopted by stakeholders interested in education of non-traditional learners (e.g., colleges of education; universities) in an effort to resolve the numerous challenges married students go through.

Findings from this study can also help the university as an institution to understand the plight of adult learners to enable them fit into the university community. Based on the multiple roles of these student, this study can help the university board to grant them flexible terms of conditions to help them cope with their family responsibilities and academic work. Lectures who are facilitating learning of these married students can also adopt practically oriented learning styles and methods that is suitable to these students. This study will also help employers whose workers are going back to school to understand the need to give these married students flexible working conditions to enable them balance their multiple roles.

Based on this study, counselling services could also be made available to help guide these married students to deal with stress related issues example (death or illness of a family member) they may experience in the course of their stay in the university. It may also serve as motivation for married students who are aspiring to enter into tertiary institutions for higher studies. One other factor which justifies the study of this topic is the fact that it set as a base for future research into challenges of married students by all educational partners. This study will also serve as a successive tool for educational institutions and policy makers to come out with policies that will favour married students combining education with family life.

1.7 Delimitation of Study

The study will be limited to students who are married studying at the University of education Winneba campus in the central region of Ghana. Due to the importance the researcher attaches to the work and that of the university council, government, spouse and other stakeholders, the researcher deems it necessary not to widen the area of study.

1.8 Definition of terms.

 Marriage: Richley (2002) gives a more inclusive definition of marriage. In his book "Cultural Anthropology", he defines marriage as a socially accepted sexual and economic union involving a lasting commitment between two or more people who have parental rights and obligations to any children of the union. This definition outlines some basic functions of marriage; these functions include; channeling sexual behaviour into a stable relationship, fulfilling the economic needs of marriage partners, providing an institution for the care of children to a stage where they become self-sufficient and finally promoting a society's kinship group.

Non-traditional student - is defined as any   student who does not fit the typical schema of a university student. In other words, he/she is a member of the working - class, has obligations outside of his/her school work, he/ she has many roles such as mother, wife, father, husband caretaker, employee, and finally student Lasode and Awotedu (2013).

Challenges- The situation of being faced with something that needs great mental or physical effort in order to be done successfully and therefore tests a person's ability.

Challenges can also be explained as obstacles, difficulties, or situations that require effort, problem-solving, or perseverance to overcome. They can be physical, mental, emotional, or situational hurdles that test one's abilities, skills, or resolve. Challenges often push individuals or groups out of their comfort zones, presenting opportunities for growth, learning, and development. They can arise in various aspects of life, including personal, professional, academic, or social spheres, and navigating them often involves creative thinking, resilience, and determination.

Pleasure- This is a positive and enjoyable feeling or experience that brings a sense of satisfaction, contentment, or happiness. It's a broad concept encompassing various sensations and emotions, often associated with activities, experiences, or interactions that bring about feelings of joy, gratification, or fulfillment. Pleasure can also be emotional or psychological, like the happiness derived from achieving a goal, spending time with loved ones, or engaging in hobbies that bring joy. Pleasure can vary greatly from person to person, as what brings joy and satisfaction differs based on individual preferences and experiences.

1.9 Organization of the Study

This thesis encompasses five main chapters. The first chapter constituted the introduction which dwelt mainly on the background of the study, statement of the problem, general aim, research questions and the relevance of the study. The chapter also presented the scope of the study, delimitations, definition of terms, limitations and organization of the study.

Chapter two of the thesis concentrated on the literature review comprising of married students combing family life with education, the theoretical framework that helps in understanding the topic understudy

The third chapter also focused on the comprehensive review of the methodology that was followed in achieving the research objectives. The methodology section focuses on the research design, study area or setting, population, sample and sampling procedure. Sources of data collection, questionnaire for the study, procedure and data analysis techniques are also presented in this chapter.

Chapter four presents the results of the analysis and discussion of the findings. Inductive thematic analysis was used to analyse the interviews conducted with the participants. The qualitative analysis which forms the chapter begins with the general themes that emerged from the interviews from respondents with regards to combing education with family life. This was followed with the main themes and sub-themes that were developed after carefully analyzing the individual relevant themes that were generated from the participants. The researcher selected vivid and appropriate quotes from participants to buttress each theme. The chapter also discussed the findings by comparing them with literature.

Chapter five present the summary of the findings, conclusions based on the findings and recommendations to help solve the numerous challenge married students encounter as they combine family life and education at the University of Education, Winneba.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews some related literature relevant to the topic under consideration. The literature is reviewed under the following

- Various challenges and pleasures married students go through combining married life and education.

- The effects these challenges have on the married students and their family.

- Some factors that lead to these challenges and pleasures of married students

- The coping strategies married students use to adjust to the challenges they encounter

2.1 Challenges and Pleasures of married Students

2.1.1 Societal structural injustice and societal acceptance

Married people who double as student experiences mixed feelings as they play this dual role due to societal structure injustice and acceptance. Societal structural injustices are one of the greatest problems that female students face these days is getting adjusted to the campus environment. Though, this may not be the case for the undergraduates, but highly an issue for graduate students. The challenges married female students face in continuing higher education include time constraint, increasing marital demand, poor economic or financial base, poor learning environment, lack of encouragement from their spouse and employers, increasing social demand/pressure, poor psychological disposition toward learning, problem of

15

improper work organization, and the short duration of lecture time or programmed contact Adebola (2014).

Because of their increased responsibilities, married students tend to devote more of their resources to academic achievement and personal wellbeing and fewer to social involvement and institutional commitment (Meehan & Negy, 2003). Chambliss cited by Clark (2014) explained that married students expressed decreased interest and access to social activities on campus. Although married students in the study exhibited a decreased desire to participate in social activities on campus, the findings also indicated a feeling that married students needed some type of community (Chambliss cited by Clark, 2014). Another challenge to married students' on-campus involvement is that they typically commute due to a lack of university housing accommodations for married students and families.

Adjusting to an academic setting can be difficult for all students, no matter what stage of life they are in. The rigorous demand of the university -level courses coupled with the patriarchal values of the institution can be overwhelming for even the most studious students. Instructors expect more with less guidance and may seem unapproachable to new students who have questions. Unlike a typical college student who moves from one dependent realm to another, however, non -traditional female students experience dramatic life –transitions when entering the higher institution. They often struggle with this transition because they feel insecure in their new role and anxious about the perceived loss of structure in their lives (Haynes -Burton, 2008).

To be clear, not all non-traditional women feel uncomfortable entering university. Because of their life experiences, some women feel adequately prepared for university and find themselves contributing more frequently in classroom discussions than their classmates. Non-traditional female student is defined as any female student who does not fit the typical schema of a university student. In other words, she is a member of the working -class, has obligations outside of her school work, she has many roles such as mother, wife, caretaker, employee, and finally student. According to the National Centre for Education Statistics of the United States America (USA) (Choy, 2002), non-traditional students have one or more of the following characteristics; delayed enrolment in college, part –time attendance, full-time employment, may have or not have spouses, children and other dependents.

On the other hand, marriage is a socially accepted institution which gives an element of prestige to the married individual. Marriage has, despite demographic and political shifts, significant value for the individual, families and the society (Nock, 2005). When looking at marriage as an institution, as opposed to a free-standing concept, marriage represents socially sanctioned behaviour. Marriage embraces traditionally virtuous, legal and predictable assumptions concerning what is moral and what is proper (Nock, 2005). Through marriage an individual is transformed; they are perceived and treated differently by society and even enjoy rights / privileges unmarried individuals do not. Married couples are perceived as more mature, stable, committed and responsible. This means that regardless of an individual's opinion or value of his / her marriage, there are broader implications – society's connotation

2.1.2 Academic problems

Famoriyo and Abifor (2009) noted that academic activities and pursuit by married female students are stressful period in their academic training. They reiterated that many married students especially females experience substantial level of stress, which contributes to poor academic performance, academic dishonesty, cynicism and substance abuse. Adebayo (2006) observed that students generally are faced with a number of stressors. These include continuous evaluation, pressure to earn good grades, time pressures, unclear assignments, heavy workload, uncomfortable classrooms, and relationship with family and friends. In a more recent study, found students reported the greatest stressors were school-family conflict.

Most married students like other students, face academic challenges which include unfavorable or poor learning environment, short duration of lecture time, poor psychological disposition towards learning etc. While other students find it very easy to manage with these challenges, their contemporaries who are married students find it difficult to cope as they have other issues clamoring for their attention at the same time (Adebola, 2014).

Conflict management might always be a problem for married students according to Adebola because the institution of marriage is inherently constraining for both men and women. In his tried to control four factors that he believed would contribute to role strain such as work and children by comparing married students and their divorced counterparts. He found that although they had similar non-academic obligations, divorced students were still more academically successful as graduate students. Although this study is dated, it is interesting because it raises the question that perhaps there might be something endemic to the institution of marriage that

18

might make it an academic liability for those women within it. However, married men performed better academically than their divorced counterparts suggesting that marriage benefits men academically (Adebola, 2014).

Another such constraint faced typically by the married college student is the issue of commuting. Often these students do not live on campus and most commute. This means that they have less access to campus networking resources than the residential students (Noel et al. 2003). One study conducted in the 1970s found this lack of networking ability a particular problem for married graduate student. These students were less able to engage in the after class socializing and networking that allowed their male counterparts to make the connections that would serve to further their careers (Feldman cited by Adebola 2014).

Adjusting to the demands of higher education can be difficult for all students (Lasode & Awote, 2014). Students are subject to stressors—such as time-management, social activities; sleep deprivation and financial concerns—which can affect academic performance (Womble, 2010).

2.1.3 Being a wife/motherhood or husband

Student parents were more likely than other families to use (non-parental) childcare, both formal and informal. Student parents were also more likely than others to report unmet demand for childcare; a finding reflected in some of the difficulties reported by this group: a majority had to study while looking after their children and a substantial minority had missed classes because of problems with childcare. Married students and those responsible for the care of children have family responsibilities before enrolling in higher institution and the responsibilities are not lessened after enrolment. The

pressure to provide for families and concentrate on coursework overwhelms some students often laden with a disproportionate burden of household task and caregiver responsibilities when enrolled in university (Carrney-Crompton & Tan, 2002).

Managing multiple roles is a source of stress for female students and parents feel guilty about being unavailable when their children need them, with mothers of children under thirteen reporting the most conflict. Women with older children may persist to graduation; where as those with younger children may interrupt their education to fulfil family responsibilities (Carrney-Crompton & Tan, 2002). Unsuccessfully managed stress factors may result in premature withdrawal from school. Work schedules and family responsibilities prevent most adult student from attending college full time.

Another challenge is that of family responsibilities, as a custom in all societies women have some gender specific roles. Hence a female might be obliged to bear children while on studies, a situation which is difficult for her. Psychologically and physiologically, a pregnant woman needs some time to rest, which however is not possible for a student since she has to perform all the activities performed by others like doing assignments and practicals, attending classes and sitting for examinations. They also experience poor psychological disposition as a result of the mental and social demands or pressure on them. The stress or trauma which they have to go through makes them feel psychologically ill-disposed towards their academic programme. This has led some of their colleagues to drop out of the programme, (Adebola, 2014).

As mothers, they are bothered about their children. In addition, some have to contend with pregnancy while others nurse their new born babies alongside their studies. Some have had to put to bed in the course of their studies or even during examinations. This further increases their burden and has made some to fail their exams while some have had to even abandon their examinations. Some come late for lectures because of their marital demands or even stay away from lectures for a reasonable period as a result of home pressure or demand. All these affect their learning and level of achievement (Adebola, 2014).

2.1.4 Dependence

Another issue for non-traditional students is the fact that often these students are parents (Benshoff cited by Adebola, 2014). In order to attend courses, they must first secure reliable child care, which is an additional expense. The issue of childcare is also a particular stumbling block for women trying to re-enter the educational realm (Van Meter and Agronow 1982), which is why women in graduate school are often older and less likely to be enrolled full time than their non-married counterparts. As asserted by Pelson (2003), current graduate programmes are enrolling most students who are employed full-time and commute to campus than in the previous years. Many students are now older adults who have waited several years after completing undergraduate programmes to return to school. Graduate students, particularly those older and less traditional have responsibilities in terms of family, both physically and financially, which may be sources of stress. Many have children or ageing adult relatives for whom they are caretakers. These students obviously have limited amount of time to spend in their academic departments interacting with faculty and peers and

21

many find themselves feeling isolated, disconnected and experiencing difficulties adjusting to the students' role.

2.1.5 Multitasking

According to Madore & Wagner (2019), multitasking means trying to perform two or more tasks concurrently which typically leads to repeatedly switching between tasks (i.e., task switching) or leaving one task unfinished in order to do another. These authors further stated that, the scientific study of multitasking over the past few decades has revealed important principles about the operations, and processing limitations, of our minds and brains. They further stated that One critical finding that emerged is that we inflate our perceived ability to multitask and therefore there is little correlation with our actual ability and that multitasking is almost always a misnomer, as the human mind and brain lack the architecture to perform two or more tasks simultaneously.These authors therefore see multitasking as a negative challenge. These authors Ophir, Nass, & Wanerm,(2009) Strayer, Drews, & Johnston(2003) also believe that, multitasking is pervasive and technological advancements, the desire, ability, and often necessity to engage in multiple activities concurrently are paramount. Although multitasking refers to the simultaneous execution of multiple tasks, most activities that require active attention cannot actually be done simultaneously. Therefore, whether a certain activity is considered multitasking is often a matter of subjective perception. They opined that although engaging in multiple tasks may diminish performance, multitasking also actually improves performance. In today's technology-dependent world, multitasking is an integral part of daily life (Ophir, Nass, & Wanerm, 2009; Strayer, Drews, & Johnston, 2003). Multitasking is also prevalent in the workplace, where most environments necessitate

22

working under time pressure on several tasks simultaneously (Gonzalez & Mark, 2004; Kreckler et al, 2008). Aside from the prevalence of multitasking, the ability to multitask is also seen as a highly desirable trait (Wang & Tchernev, 2012).

In a survey conducted by Wang & Tchernev (2012) with 434 participants (sampled based on age, income, and gender to reflect the US population), it was revealed that 84% of participants reported that the ability to multitask is an important trait to have and 93% said they could actually multitask better than or as well as the average person. This proves that in as much as multitasking pose as a challenge to some people, most people also have the Perception that multitasking Improves Performance and increase productivity. To these groups of people multitasking is of great benefit and importance to them.

2.1.6 Time constraint

Some of the challenges that mature married students face include time constraint. Adult students may take a longer period of time to develop a sense of autonomy and self-efficacy than it takes younger students (Macari, Maples & D'Andrea, 2005).

Responsibilities outside of school limit the amount of time students are left with to participate in the college environment or interact with peers and faculty. If students arrive on campus immediately before class and leave right after class, they will be excluded from mutual understanding and support that adult student can provide each other and may experience feeling of social isolation (Macari, Maples & D'Andrea, 2005).

Studies, according to (Adebola, 2014) revealed some challenges of time constraint, this was seen in terms of the crash nature of programme which makes the workload in terms of subjects or courses studied heavy on them and occupying all the available time to them. Further analyses revealed that the household chores which they have to cater for alongside their studies further reduce the time available for them to study adequately. This makes learning very difficult or cumbersome.

Research indicates that the addition of marriage related responsibilities and roles to those already present in student life places limitations on students' available time and energy, leading to reprioritization of goals and involvement (Meehan & Negy, 2003).

2.2 The Various Factors that Lead to Marital Challenges and Pleasures

Below are some identified factors that compel married students to undergo various challenges and pleasures reviewed above:

2.2.1 Lack of adequate support from spouse, employers and the college or university

According to Stringer, Saqr and Tennant (2014). In their research on challenges and support of married college students of Emirati, some of the participants expected a great amount of consistent social support from their spouse and extended family members, many reported an absence and consequently the effects of stress of fulfilling college requirements were not buffered. There were students who confirmed modest amounts of social support. However, this vacillated or diminished as their student role continued over time: according to Saqr and Tennant (2014) in their research most of the respondents believe their husband and husband's family were not

so encouraging to them in the form of assistance they were expecting from them to enable them peruse their educational plans.

Their study further revealed that the nature of the institution itself did not greatly affect the student's needs; rather it was their status as married students which dictated their needs. Students commented that they realized they differed from other unmarried college students and this led to remarks that they needed external and internal faculty and systemic support to successfully participate in and complete college requirements: in their research as well, most of the respondents expressed worry as to how they are treated by their respective colleges which they believe could have given them different treatment due to their peculiar challenges of being parents.

The participants in the study further perceived that not only did they receive little by way of social support from their spouse and extended family members but, also, from the college in terms of continuous support and flexibility:

The majority of students reported that a definitive communication gap between the college and the students proved to be a stress contributor. The absence of student counseling services contributed to the communication gap. According to Saqr and Tennant (2014). Some of the respondents in their work expressed worry for lack of counselors to advise them or even better still make enquiries from in times of need. Participants also noted that only few faculty members and lecturers are aware and supportive of their status and needs as they wish most lecturers could have been supportive owing to the challenges they go through being parents and students at the same time.

25

Saqr and Tennant (2014) also asserted that inflexibility in course scheduling was viewed by participants as another aspect making the college less attractive to the married students. The absence of course delivery options such as online courses, weekend/evening course attendance options and compressed courses were considered disadvantageous to the married students in giving them the freedom to schedule their time so as to accommodate family and college responsibilities most of their respondents wish they were given the chance to select the mode of study. They believe this would have assisted Married students and reduce their burden.

The majority of married students expected specific on-campus consideration because of their married social status. They claimed they had anticipated that their unique situations would afford them some flexibility when events or situations out of their control that needed their input eventuated according to Saqr and Tennant (2014). Some participants believe they need a well-equipped nursery, a better cafeteria, larger classrooms and library, and clubs to support their stay on campus.

Another problem that married students face is that often husbands do not pick up the slack left when the wives have to attend to other responsibilities. One study by (Adebola, 2014) found that although men approved of the student role of their wives, the majority did not provide the needed help at home. The men's anxiety also increased the longer the wife was in school and this led to a decrease in support (Adebola, 2014). Another more recent study of childless student couples found that when men imported outside stress, their wives would pick up the slack, however the converse was not true when the female student imported more stress from outside obligations (Pittman et al. 2001).

Other studies have found that orientations towards roles are important in understanding which women might be more susceptible to role conflict. The findings are mixed. In Pittman et al review in (2002) cites one study that found that women's guilt over the school role is higher for women who have more traditional orientations towards marriage. However, another study found that a woman in a marriage based on more traditional marriage expectations will experience less strain if she and her husband are both in agreement that her family role is the primary role (Van Meter and Agronow cited by Adebola, 2014). Therefore, role prioritization was important in managing stress.

Marriage places extra challenges on students as they balance academic and familial responsibilities and adjust to changing living situations and social roles (Meehan & Negy, 2003). However, institutions and researchers devote little attention to recognizing adjustment issues specific to married students, who are often presented with additional responsibilities and roles (Meehan & Negy, 2003).

Marriage places extra challenges on students as they balance academic and family's responsibilities and adjust to changing living situations and social roles (Meehan & Negy, 2003). However, institutions and researchers devote little attention to recognizing adjustment issues specific to married students, who are often presented with additional responsibilities and roles (Meehan & Negy, 2003). Furthermore, research rarely points to the ways in which married students might need added support in order to achieve academic success and continued personal development (Marshall & King, 1966; Meehan & Negy, 2003). Meehan and Negy (2003) noted that married college students experienced "moderate difficulties adjusting to the demands of higher education relative to unmarried students". Such complications for

married students could be attributed to role orientation and added adult responsibilities, which traditional college students do not typically encounter to the same degree (Busselen & Busselen, cited by Clark 2014). Married college students sometimes combine the responsibilities of educational training and career preparation with high expectations for family and household roles (Van Meter & Agronow, cited by Clark 2014). Without spousal support and shared responsibilities at home, married students and their families are more likely to experience stress and tension. These added responsibilities and roles cause married students to reprioritize the effort they put toward academic, social, personal, and family responsibilities and activities.

2.2.2 Financial constraints

In addition, for many lone parents the costs of studying, transport difficulties and fear of losing benefits represented further obstacles. Among this group, funding for courses, help with childcare and advice about learning were found to be important incentives to participation in learning (La Valle and Blake, 2001). Together with childcare, financial support is another key influence on some parents' decisions about learning. The extent to which financial support can affect participation among different groups has been extensively explored in several studies of full-time and part-time student finances. Some of these studies have shown that students with children, and particularly lone parents, are the most financially vulnerable groups, as they are more likely to be in debt, have higher debts and have no savings (Callender and Kemp, 2000).

This is due to the higher costs faced by parents (e.g. childcare and other costs associated with raising children) and student parents in particular. For example, the Repeat Study of Parents' Demand for Childcare found that student parents incurred

28

higher childcare costs than other families, probably reflecting the higher use of childcare among the former. The survey also shows that a majority of student lone parents reported difficulties in meeting childcare costs (Woodland et al., 2002).

2.2.3 Spousal roles conflict

Stringer, Sagr and Tennant (2014) further asserted that married students were achievement oriented and motivated to succeed, they often had other roles and responsibilities competing for their time and attention. In addition to their role as student, they typically reported having roles that included wife, parent and family member. Most of the participants reported their primary role was that of wife or husband and parent and the role of student necessarily occupied secondary status. They believed that family, especially children, needed to come first and their student obligations were met only after all other responsibilities were completed. As full-time students, they expressed vulnerability to the strain and conflicts resulting from multiple role obligations encountered. Perceptions of student demands followed by family obligations were the best predictors of role conflict and role burden Saqr and Tennant (2014) some participants believe if they devote much of their time to studies, it means they have to ignore their children or child care and vice versa.

Many students reported they felt as if the work they are expected to do never ends and being frequently preoccupied with one role while performing another was stressful. In other words, if they were taking care of children and home responsibilities, college demands were always present in their minds; conversely, while doing college work, that felt guilty about neglecting their children and household tasks. Some students reported that, at times, they felt that they did not perform any role adequately. Others reported that because their student role had a lower priority than family

29

responsibilities, they often did not complete college assignments until their children and home responsibilities were met and this had ramifications Saqr and Tennant (2014) further stated that, because of the pressure, most student parents became careless as a mother and wife. If depressed too, it affects the way, they relate with their children and home management.

2.2.4 The Extended Family and religion

At the core of the African society is the institution of the family which is upheld through marriages and kinship networks. The family is viewed as a foundation of all social life and provides enormous economic, social, emotional, moral and other forms of support to family members. The extended family stretches beyond the immediate nuclear family members with the addition of grandparents, aunts, uncles, cousins, etc. (Dzramedo et al., 2018; Nukunya, 2003). In the context of the extended family, individuals had obligations and responsibilities towards each other. The practice of polygynous marriage was considered as part of the formation of the African family. Many African societies encouraged high fertility which accounts for the large number of people in the extended family (Nukunya, 2003; Ofori-Dua, 2014).

The extended family provided a channel for clan identification and moulds the character and behaviour of family members to live responsibly in the society (Kwatei, 2009; Ofori-Dua, 2014). The lessons learnt from the extended family helped members to grow into respectable and productive people in the society (Idang, 2015; Nyamnjoh, 1999). This implies that the nurturing of an individual in the family is not left only to the immediate family members, but the onus lies on the extended family to mould the individual into a responsible adult. Usually, the onus lies on the elderly to transfer the culture and morals of the family system to the younger ones.

2.3 The Effects of Marital Challenges on Married Students and their Families

Empirical evidence from Barnett, et al. (1991) study indicates that marital and studentship roles are sources of stress that affect physical and psychological health. They also revealed that workload, time, and pressures are emitted from role conflict and are therefore sources of stress and strain. Mistra and Mckean (2000) posit that stress on married students especially the female ones directly affect all aspects of their lives. Famoriyo and Abifor (2009) also noted that academic activities pursued by married students are stressful periods in their academic training. They reiterated that many married students especially females experience substantial levels of stress, which contributes to poor academic performance, academic dishonesty, cynicism, and substance abuse.

Most of the participants they used for their study reported their primary role was that of wife and parent and the role of student necessarily occupied secondary status. They believed that family, especially children, needed to come first and their student obligations were met only after all other responsibilities were completed. As full-time students, they expressed vulnerability to the strain and conflicts resulting from multiple role obligations encountered Stringer, Sagr and Tennant (2014).

Some students according to Stringer et al (2014) study reported that, at times, they felt that they did not perform any role adequately. Other respondents also reported that because their student role had a lower priority than family responsibilities, they often did not complete college assignments until their children and home responsibilities were met and this had ramifications. Their commitment to the student role contributed to increased family and personal distress. The students expressed being torn between family and student commitments creating an imbalance in role adjustment. The

31

breakdown in their ability to meet family and academic expectations led to symptoms of stress. The majority agreed that child care issues, family scheduling conflicts, and household responsibilities are stressors that add strain to their lives.

Some participants reported that their role as students and the time constraints involved had negatively interfered with their marriage. Many reported guilt feelings related to their children. Students with young children felt the most strain and depression. The non-normative role married students adopt while pursuing their degrees combined with multiple role conflicts, role and time constraints, family stress, course scheduling conflicts, gaps in communication within the institution, common feelings of guilt, stress, and exhaustion caused some to seriously contemplate quitting Stringer et al (2014).

Adebayo (2006) observed that students generally are faced with a number of stressors. These include continuous evaluation, pressure to earn good grades, time pressures, unclear assignments, heavy workload, uncomfortable classrooms, and relationship with family and friends. In a more recent study, found students reported the greatest stressors were school-family conflict. Stress is the cause of various sicknesses and physical symptoms like sleeplessness, poor concentration, sexual dysfunction and fatigue and may affect marital functioning, lead to depression, anxiety and other psychological and physiological symptoms (Bodenmann, Plancherel, Beach, Widner & Gabriel, 2010).

Rao (2012) opine that academic stress is the most frequent among students and this type of stress is related with too little time for studies, too many assignments, terms papers, and little time for them, unannounced tests, and boring classes. There is,

32

therefore, evidence that academic stress could lead to poor academic performance which may, in turn, have an adverse effect on marital satisfaction, especially among the married employed students who have little time to invest in the three-domain of work, school, and marriage. In that case resources of time and energy available to use for the family will be shared leading to a drop in marital satisfaction (Perry-Jenkins, Goldberg & Sager, 2007; Edwards & Rothbard, 2000).

Low incomes, course work, and children were all factors in role strain in female students (Home & Hinds, 2000). Role strain from increased roles and their demands and from time conflicts was associated with high stress, depression, and anxiety in women students (Carney-Crompton & Tan, 2002; Darab, 2004). Married undergraduate students are also expected to perform duties as wife, husband, and mother or father, in addition to fulfilling their academic responsibilities. Within marriages, the strain faced can include but are not limited to quarrels between spouses, feelings of exhaustion, and resentment over inequitable division of household labor (Kerpelmen & Solheim, 2001).

Researchers studying the academic side of the conflict between school and marriage demands from students have examined how outside influences such as family and work impact academic achievement and retention rates among adult students (Benshoff cited by Stringer, Sagr and Tennant, 2014). Women occupying seemingly incompatible role positions, particularly women juggling the demands of family, studies, and career experience the problem of family/school conflict. Family/school conflict refers to the demands faced by students in higher education who are married and who may or may not have children (Hammer, Grigsby, & Woods cited by Stringer, Sagr and Tennant (2014).

33

Another study that examined stress in non –traditional students found that returning to school creates significant stress within the student's family and home life (Kohler, Giancola, Grawitch & Borchert, 2009). Working-class women for instance may be perceived as moving beyond the social class to which the family belongs, making them outsiders in their own home (Gardner cited by Stringer, Sagr and Tennant, 2014). Partners and children of female students may also feel neglected when time is devoted to schoolwork rather than family, causing conflict for the entire family.

Hamaideh (2012) therefore concluded that academic stress and work overload can reduce the time couple spends together, diminishing sexual interest. The factors that determine marital satisfaction have a triple effect in the case of employed students who are married.

Married students are often faced with stress by the triple role of office work, homework, and academic work. Although participation in paid work provides an avenue to meet up with financial responsibilities of being able to pay school fees and take care of the home but simultaneously it is having serious implications on family life in a society like Nigeria. Employees on part-time studies who are also working face the problems of multiple responsibilities which can have an influence on both marital and work life. According to Voydanoff (2005), balancing work, studies, and family life may pose a serious threat to marital satisfaction.

According to Egenti and Omoruyi (2011) the stress and trauma which student mothers go through makes them feel psychologically, emotionally and physically ill-disposed towards the programme. This has led to some dropping out of the programme. In addition, some have to contend with pregnancy while others nurse their newborn

34

babies alongside their studies. This further increases their burden and has made some to fail their exams while some have had to even abandon their examinations. Some come late for lectures because of their marital demands or even stay away from lectures for a reasonable period as a result of home pressure and demands. All these affect their learning and level of achievement (Egenti & Omoruyi, 2011).

Furthermore, Najjuma and Kyarugah (2006) established in their research that student mothers go through a lot of struggles by their triple roles, i.e. productive, reproductive and community service, which is likely to bring stress, anxiety, and some time, may lead to diseases. Therefore, they recommended that, support services such as counseling must be provided to student mothers in order to manage better the struggles brought about by the challenges they face.

Because of their increased responsibilities, married students tend to devote more of their resources to academic achievement and personal wellbeing and fewer to social involvement and institutional commitment (Meehan & Negy, 2003). They further explained that married students expressed decreased interest and access to social activities on campus. Although married students in the study exhibited a decreased desire to participate in social activities on campus, the findings also indicated a feeling that married students needed some type of community involvement.

Kuh, Kinzie, Buckley, Bridges, and Hayek (2006) explained that residential students exhibited higher levels of student engagement than commuter students. Students who lived on campus also benefitted from easier access to university resources as well as more frequent opportunities to interact with peers, staff, and faculty. These factors, along with others such as off-campus work and familial responsibilities, further

separate commuting students from the campus community and limit married students' time and ability to invest in educational activities, such as coursework, study tours, or academic committees.

2.4 The Coping Strategies Married Students use to Adjust to the Challenges they encounter

Students with children do have access to government funding specifically targeted at parents (e.g. Learner Support Fund, Childcare Grant), and more generally funding for mature students and those who face financial difficulties (e.g. Access Funds, Mature Student Bursaries, Hardship Funds). Parents on benefits can also get some financial help through the various New Deal programmes (Jones, 2002). However, as research has shown, there are several difficulties associated with these funding sources. Stringer, et al (2014) believes positive self-evaluation and commitment to the 'student' role directly increased their persistence to continue and also contributed to their growing sense of ease in adjusting and juggling multiple role obligations.

Achieving good academic standing positively affected their outlook and an increased commitment to their student role promoted their ability to cope with the challenges and continue the journey to attain their degree. Their commitment to what it means to be a 'student' nevertheless had both positive and negative consequences. In relation to stress management, they believe a critical factor in their ability to manage this stress was related to the acceptance and support they received from their spouse, extended family members and the college. They further asserted that some students although indicated that they had experienced great amounts of stress, they also expressed satisfaction with deciding to enter the college and enrolling in high education. They

36

claimed their participation in the degree course had increased their self-esteem largely through their ability to achieve academically Stringer et al (2014).

2.4.1 Social support

In spite of the differences in definitions of social support, these authors all agreed that social relationships can moderate the effects of stress on individual's health and well-being. Again, social support has been identified as an important resource or coping mechanism that can reduce the negative effect of stressors, Bedu-Addo (2010). Generally, definitions of social support that have emerged from recent literature can be described in three broad perspectives described by Bedu-Addo in the research on work-family interference among Ghanaian women which is also relevant to this work of combing marriage and education. The first is the sociological perspective that focuses on the degree to which individuals are integrated into a social group. The second is a psychological perspective that emphasizes the perceived availability of support. Adherents of this view typically assess the type or amount of support that individuals perceive they get from their social network (received support) or the type or amount they believe is available to them (perceived support) Bedu-Addo (2010).

Communication perspective is the third view which focuses on the interactions that occur between the providers and those who receive support. It is usually the verbal and non-verbal behaviours of individuals that are evaluated when the process of support is in play (enacted support). In relation to work-family interference, it has been argued that the degree of social support an individual obtains in a given situation may affect the entire stress process. For example, if an individual perceives conflict on the job or the educational environment but receives a fair amount of social support

37

from peers or supervisors, it is likely that the resulting strain from experienced role conflict may not occur.

Work-related and or educational related social support can come from a number of sources, such as supervisors' friends or peers, which could create a more positive work or study environment. For example, a supportive supervisor or tutor can make the environment less stressful by discussing family related problems and being flexible when emergencies arise. Bedu-Addo (2010). This type of social support has been found to moderate the situational stressor's effect on work-family interference. For example, employees with supportive supervisors are known to experience lower work-family interference Bedu-Addo (2010). Lack of social support on the other hand, is related to higher levels of work-family interference Bedu-Addo (2010). Social support has also been found to affect the influence of work-related stress on outcomes. For example, supportive supervisors have been found to facilitate employee job satisfaction Bedu-Addo (2010), and supportive organisations have been found to be associated with increased organizational commitment.

2.4.2 Family Support systems

Spousal support

Stinger et al (2014) in their research uncovered that despite some evidence indicating that limited and/or sporadic support given by the spouse formed part of the challenges, a high response rate attested to spousal support to continue with their studies. Comments that spouses modify their behavior to show acceptance of their partner's situation is considered a form of support. From Stringre et al suggest that respondent agreed that; at the beginning when spouse sees their partners busy they used to complain especially the men but later on they just leave them alone. For some

spouses, having a wife who is a degree holder is a source of pride leading to their encouragement of her pursuing and completing their degree: Support given results from negotiated identification of mutual benefit accrued during and following the obtaining of the degree. Here a "give and take" reciprocal approach sums up the situation.

According to Stringer et al (2014) the support given by their spouse takes the form of: Specifically, spousal support as a non-work social support has received a great deal of attention the work-family interference literature. For example, it is known that a good and open relationship between spouses can result in less marital stress (Bedu-Addo 2010). Low support from spouses regarding their partner's work has been found to be associated with high levels of work-family interference in dual career couples. Again a husband's support is known to be crucial in determining if the wife's employment had negative consequences for the family system. In addition, studies have found that a husband's support of his wife's is critical to the reduction of her conflict Bedu-Addo for example also found men to have more career satisfaction when their career was supported by their wives. Furthermore, wives' careers were perceived to prove independent sources of support, thus reducing dependent of men and allowing them to meet career demands. This evidence suggests that non-work-related social support may play an important role in buffering in the non-work conflict process.

Immediate and Extended Family:

Support given by immediate and extended family members is related to child minding and is provided by the mother and/or mother-in-law especially when they have exams or projects to undertake mothers and other siblings look after children of students

39

mothers to allow them space to concentrate on their work according to Sagr and Tennant (2014).

Household Systems and Structures

All participants claimed they had support from people employed by them or their extended families to take care of household duties. The highest number of responses indicated access to housemaids in completion of household chores. According to Sagr and Tennant (2014), some participants live with their husband's family and others also have maids for that matter have little or nothing to do with their babies or children. They assist and do the cooking and cleaning; "and nannies for child minding purposes. Others have members of their families who looks after their children when they go to college. Participants also drew attention to family employed drivers facilitating transport to and from college. Other participants also asserted their husband provides assistance in the form of driver for them to take them to college, Sagr and Tennant (2014).

According to Sagr and Tennant (2014) respondents to their project agreed that their spouse or family members offer them the needed support related to their academic work or projects; others agreed that spouse support them in ways such as stipend for daily expenses, renting a daily taxi for them, payment of full fees or part payment and others.

2.4.4 College support systems

The nature of support offered by the college is presented according to the following categories: support from faculty, support from student services and systemic support which include aspects of academic programming and structures.

40

Faculty:

Students claimed that some lecturers understood their position and were supportive: Some college mentors are very cooperative and consider our needs. They try to facilitate any difficulty facing the mentees. They try to understand our married situation. (Sagr and Tennant 2014).

Student Services:

Married student's comments indicate that support received from student services fall under the categories of: facilitating communication between the student and lecturer, providing information of a general nature and providing overall care and support: They helped me in my pregnancy. I know they are doing their best according to the power given to them, (Sagr and Tennant 2014).

Systemic:

There are policies and procedures initiated by the college to generically support all students. One such example is provision of a yellow card which allows students to exit the college without seeking special permission from the administrator. Yellow cards have been granted to those students who have signed permission from their male guardian (father or spouse) to make their own decisions concerning exiting the college during lecture times. Many participants believe now after they got the yellow card it makes them feel much better on campus. The respondents from the work Sagr and Tennant believe with the yellow card they can go out and come back without the need for permission. Some students also commented that the general environment or college ethos is one of care. They asserted that that their college is much better than other colleges as they appreciate and tolerate the students,(Sagr and Tennant 2014).

41

2.4.5 Government support systems

Some married students mentioned that the financial support or stipend they received from the government is essential in helping them complete their degree: "The government is supporting us by all means. The government supports us financially. Some girls believe that the stipend is not enough but still believe it is enough for a student and the government has supported and provided them with all they need and should say thank God and appreciate our government, Sagr and Tennant (2014).

Some scholars claim that the terms "student involvement" and "student engagement" are essentially synonymous (Axelson & Flick, 2011). Others argue that the definition of student involvement relates directly to student interest in and dedication to studying. Those who make this argument also claim that student engagement encompasses student contribution to educationally beneficial activities beyond studying, as well as the student's interaction with peers and faculty. For the purpose of the current study, "student engagement" will refer to the level of participation and interest students exhibit toward learning and their connection to their classes, institution, and peers.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter describes the method use to undertake the research. Specifically, the researcher addressed the research paradigm, approach, and design. The researcher also explored the population, sample, and sampling technique(s) to be used to gather the data from participants. Finally, the researcher described the instrument, data collection procedure, and methods of analyzing the data collected from participants.

3.1 Research Philosophy

Research philosophy concerns the principles about how data on a certain phenomenon should be collected and analyzed (Bryman, 2008). Moreover, the use of suitable paradigms has implications for research-related limitations like finances, time constraints, phenomena being studied, and availability of data (Bryman, 2008; Gall, Gall, & Borg, 2007). Research paradigm depends on where researchers perceive themselves related to the world as well as their opinions and interpretations to reality (Rehman & Alharthi, 2016). The research paradigm helps in selecting research approach and research design. Research philosophy addresses axiology, ontology, and epistemology.

Axiology: Axiology in research means the nature of value and value judgements (Carnaghan, 2013). Specifically, what constitutes good and bad research or what ethics underpin a particular research approach. The axiology of this study is value laden (Saunders, Lewis, & Thornhill, 2012). This means that researcher's worldview may affect the research. Precisely, this study is concerned with how married MPhil

students combine being students and homemakers. The researcher is also an MPhil married student who combines school with being a spouse and parent. Even though the researcher bracketed her own experiences (Patton, 2015), the understanding of the data will have an aspect of researcher's own values.

Ontology: The philosophical study of the nature of reality is referred to as ontology (Gall et al., 2007; Saunders et al., 2012). In other words, how the researcher conceptualizes the nature of knowledge. Researchers appear to be split between two ends of a continuum. Those who believe that there is an objective nature to study reality subscribe to the *realism* ontological perspective. On the other hand, researchers who believe that the study of reality is subjective, naturally subscribe to the *relativism* ontological perspective. In this work, the researcher subscribed to the relativism ontological stance. What this means is that the researcher believes that reality can be studied in a subjective manner, and therefore can be created in people's consciousness. So, when the researcher is interviewing participants, both the researcher and participants can make meaning of the phenomenon in a way that is unique to each person's lived experiences.

Epistemology: While the study of the nature of reality is ontology, how researchers believe something to be true (how truth is acquired) is referred to as epistemology (Bryman, 2015). There appears to be two main positions when researchers are addressing epistemological perspectives. One is positivism (Objectivist), and the other is interpretivism (Subjectivist). Some writers use "constructivism" to describe the naturalistic position that reality is socially constructed (Merriam & Tisdell, 2016; Saunders et al., 2012). This researcher's epistemological stance is interpretivism. This means the researcher believes that knowledge is based on subjective beliefs,

44

values, reasons, and understandings. Furthermore, knowledge is about the way in which people make meaning in their lives (Aliyu et al., 2015).

3.2 Research Approach

There are three main approaches to research – qualitative, quantitative, and mixed methods (Creswell, 2014). While quantitative approach focuses on summarizing numbers to make inferences, the qualitative approach seeks to explore people's words, artifacts, and experiences in order to tell a story that could be transferable. Mixed methods approach combines the first two in a way that uses the former's strengths to make up for the latter's limitations and vice versa (Creswell, 2014).

The approach for this study under consideration is the qualitative research approach (Maxwell, 2012; Merriam & Tisdell, 2016). According to Patton (2015), qualitative research places the researcher in the participant's world. Qualitative research involves interpretative and naturalistic approach to the world of the participant. Researchers use resources like field notes, conversations, recordings, photographs, and interviews, to describe participants' experiences. Qualitative researchers debunk the focus on natural science models like causal explanations, hypothesis testing, and generalizations, but instead strive to provide thick descriptions and emergent concepts of phenomena (Charmaz, 2014). The researcher resorted to qualitative approach because it will help her gain a deeper understanding of the lived experiences of her participants. Furthermore, the choice of qualitative approach will help the researcher better understand the actual thoughts and feelings of her participants. Finally, the researcher through this method can understand participants' feelings about the phenomenon being studied through both verbal and non-verbal cues.

45

3.3 Research Design

The study used phenomenological design (Maxwell, 2012; Merriam & Tisdell, 2016). A phenomenological design is a genre in the qualitative research approach. This design seeks to explore participants' lived experiences about the phenomenon (Creswell, 2014). The design is apt because this study wants to explore participants lived experiences of MPhil students combining marriage (family life) with full time schooling (education).

3.4 Population

Population as a complete set of people or potential units for observation or study (Gall et al., 2007). Population therefore refers to the entire group of people or elements that have common characteristics. According to Fink (1995), the criteria for the inclusion of a unit in a survey are based on characteristics of respondents who are eligible for the participation in the survey. All married students within the University of Education, Winneba's three campuses (North, South and Central) in the Winneba town at the time of research constitute the population. It is estimated that because UEW serves adults (18+ years), the target population could surpass 100 married students.

In an informal interview with one of the heads of department, she indicated that married graduate students in the second year were 10. If we estimate that roughly 10 married MPhil students are in every department, the combined number for all eight faculties in Winneba will be around 360. The estimation makes allowance for large graduate student population and those with few. This assumption presupposed that, researcher could get at least five married students in each department. The inclusion

criteria were people who are married and are between 25-50 years in graduate programmes.

According to the World Bank Group (2021), as at 2020, the school starting age for children in Ghana was 6 years old. All things being equal, if a person followed the normal trajectory of education with no breaks in between, by 24 years, a person could start a graduate program. As of 2008, the Ghana Demographic Health Survey records indicated that one third of women in Ghana were married by age 18. The median age at first marriage was 19.8 for women 25-29 years, compared with men aged 30-59 years. Also, women in urban areas married about three years later than those in rural areas. These numbers are the most recent record existing.

A second inclusion criteria was MPhil 2 students who are married. The reason for choosing the second year of MPhil 2 students was that at this level, they would have spent at least a year in the school and would have lots of experiences to share. This enabled them to describe vividly how they have been able to combine family life and education.

A final criterion was married MPhil 2 students who have children under 12 years. The specificity with the age of children is because on average, children who are 12 years or less need more supervision than those who are older (Bender et al., 2022). If there is the need for regular supervision of children, parents are likely to experience more stress especially if they combine parenting with work and school (Masulani-Mwale et al., 2018).

Three faculties formed part of the inclusion criteria – faculties of educational studies, creative arts, and science education. These faculties were carefully selected to enable the researcher get participants from all three campuses in Winneba to take part in the research.

3.5 Sampling Procedure

A sample is defined as a process or technique of choosing a sub-group from a population of interest to participate in research (Gall et al., 2007). According to Gall et al (2007) in research it is usually not feasible to involve the entire population; therefore, there is the need for a sample to be chosen from the population. This sample will have the characteristics with the rest of the population. Because the respondents involved people who have a direct connection with the phenomenon under study (Saunders et al., 2012). The researcher used the homogeneous purposive, convenience and snowballing sampling techniques for this study. Purposive sampling is a non-probability sampling technique. In purposive sampling, the researcher does not seek to sample research participants on a random basis. The aim of purposive sampling is to select participants strategically in a way that capitalizes on their knowledge related to the research questions (Bryman, 2008; Gall et al., 2007). A homogeneous purposive sample is one that has units that share the same (or extremely similar) qualities or attributes. Homogeneous sampling is a purposeful sampling strategy that seeks to achieve this. When the study topic being addressed is specific to the traits of the particular group of interest, which is then thoroughly explored, a homogenous sample is frequently used (Myneni, 2007). The researcher chose this technique because she dealt with only married MPhil student at the University of Education Winneba Campus. According to   Bryman (2008) a convenience sample is

48

one that is available to its user or researcher by virtue of its accessibility. The researcher interviewed only married students who were available and willing to participate at the time the interview was conducted within the specified community. Snowball sampling is a commonly employed sampling method in qualitative research.Snowball is as a sampling method in which one interviewee gives the researcher the name of at least one more potential interviewee. That interviewee, in turn, provides the name of at least one more potential interviewee, and so on, with the sample growing like a rolling snowball if more than one referral per interviewee is provided. (Kirchherr & Charles 2018).The researcher used this approach because at a point in time it was through some of the interviewed participants that the researcher could contact other participants to be included in the sample.

3.6 Data Collection Instruments

Two instruments were used in this study – a demographic questionnaire and a semi structured interview guide (Denzin & Lincoln, 2008; Stuckey, 2013). The demographic questionnaire posed questions like age, gender, number of years married, programme of study, and number of children.

Based on literature in similar studies, and with the support of my supervisor, we designed an interview guide which was tested on a pilot sample. After editing the guide, we used the main questions for all of them, but allow participants to speak to the phenomenon under study.

3.7 Data Collection Procedures

The researcher was given a letter of introduction from the Department of Counselling Psychology of the University of Education Winneba. This letter assisted the researcher to introduce herself and seek permission from respondents before the due date. A notice was posted on a shared digital platform for graduate students. This notice specified the inclusion criteria for the study. No incentive was given for participating in the study. English language was the medium used for the interview and each interview lasted between 25 to 30 minutes.

3.8 Data Analysis

The researcher conducted all interviews in a mutually-agreed upon space and time between her and each participant. An inductive thematic approach was employed in this research. According to Braun and Clarke (2019), inductive thematic approach is the first qualitative method that should be learned as it provides core skills that will be useful for conducting many other kinds of analysis. An inductive approach to data coding and analysis is a 'bottom up' approach. This is driven by what is *in* the data. What this means is that the codes and themes are derived from the content of the data themselves. In contrast, a deductive approach to data coding and analysis is a 'top down' approach, where the researcher brings to the data a series of concepts, ideas, or topics that they use to code and interpret the data. Specifically, codes and themes are derived more from concepts and ideas the researcher brings to the data. Open and axial coding was used to allow for descriptive codes with little abstractions (Bedu-Addo, 2010). The following steps were used in this process:

(1) Interview was audio recorded

(2) Audio recorded interviews were transcribed

50

(3) Transcribed data was sent back to participants for member checking

(4) Transcribed data was read multiple times to get a sense of the phenomenon

(5) Significant statements and phrases were identified from the transcribed data

(6) Significant statements were coded (labelled)

(7) Codes were classified and categorized

(8) Results was written based on the themes

3.9 Trustworthiness

The trustworthiness of a qualitative study is judged by whether the researcher conforms to standards for acceptable and competent practices and whether they meet standards for ethical conduct (Lincoln & Guba 1985). It is as a result of this, that the researcher prepared herself and considered ethical concerns as she designed the study so that a sound ethical practice could be built into the study (Neuman, 2006).

Speziale and Carpenter (2011) describe trustworthiness of a qualitative research as establishing how reliable and valid it is. Thus, qualitative research is said to be trustworthy when it represents the experiences of the participants under study accurately. (Anney 2014) came out with the view that, criteria for trustworthiness in any qualitative research should be built on credibility, transferability, dependability and confirmability as highlighted by Creswell, J. W., & Miller, D. L. (2000).

Credibility in a qualitative study is achieved when participants are able to identify that the reported findings of the research are their own experiences (Speziale & Carpenter, 2011). Thus, in achieving this, the following strategies were applied to ensure credibility: Prolonged engagement which requires that the researcher be well acquainted with the study site long enough to detect and take into account distortions

that might find its way into the data collected. Thus, about twenty-five (25) to thirty (30) minutes was spent on each participant to develop a trusting rapport during the interviews. A member check was ensured by utilizing the feedback from participant. Also, the researcher recruited only participants who meet the inclusion criteria.

Transferability refers to the probability that the study findings have meaning to others in similar situations (Speziale & Carpenter, 2011). In this study, transferability of the findings was ensured by exposing the study to colleagues for constructive criticism. Peer debriefing paved the way to expose the study to questions of others who are experienced in the methods of enquiry, the phenomenon or both. Sample for the study as well as the methodology used to come up with findings will be was described. Also, all data transcribed as well as field notes were kept in a password protected under password lock.

Dependability, according to Holloway (2005) is the extent to which the findings of a research can be repeated or relates to the consistency of the findings of the study. Dependability of the research was achieved by the detailed description of the, sample, methodology as well as the analysis. Each interview conducted was transcribed and analyzed using the same process to arrive at themes and sub themes.

Confirmability is defined as the extent to which the findings of a research reflects the experiences of the participants and thus devoid of research biases. If a study exhibits fittingness and credibility, it is also said to have confirmability (Speziale & Carpenter, 2011). Clarifications on responses that was not understood was sought by the researcher from participants. Participants was debriefed of their responses and asked to confirm what they said. Also, everything in the study was accurately documented.

52

3.10 Ethical Considerations

According to Babbie and Mouton (2006), ethical standards require that researchers do not put participants in a situation where they might be at risk of harm as a result of their participation

Ethics in counselling and research require that we recognize the basic rights of humans. It is important that we respect clients and participants' rights to autonomy, while activating our own principles of beneficence and justice (Remley & Herlihy, 2016). The following key ethical protocols was also observed

3.10.1 Informed Consent

The researcher gained approval from the department. And the researcher informed participants about the research. The researcher ensured informed consent as being voluntary and those participants could pull out of the study without victimization.

3.10.2 Confidentiality and Privacy

The researcher did not ask participants to provide their names nor any identifying information to protect their privacy. Moreover, the researcher kept the data digitally under multiple layers of password protection to ensure confidentiality for participants.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.0 Introduction

This chapter focuses on the key findings and discussions of emerging issues on the topic "Combining education with marriage: the case of master of philosophy (MPhil) students at the University of Education Winneba, Ghana". The data in this chapter concern the demographic data, which is the background information of the respondents, the analysis of the main data which centres on challenges and pleasures that married students go through, factors that lead to these challenges and pleasures, the extent to which these challenges impede the married students' academic performance and coping mechanisms married students use to survive in the navigation process. Inductive thematic data analysis was used to analyse the data and presented them in accordance with the four research questions which guided the study. The findings are also compared to literature and inferences made. Verbatim expressions of some of the participants were also presented to support and enrich the analysis of the items of the research questions. A total of twenty (20) participants were interviewed concerning the topic. Consistent with ethical protocol about anonymity, as well as to empower participants, they were asked to provide a pseudonym that spoke to them. Each interview with participants lasted between 25 to 30 minutes.

4.1 Demographic profile of participants

Table 4.1: Participants' sex, age, number of years married, number of children and distance between home and school.

Participant Chosen Pseudonym	Gender	Age	Number of years married	Number of children	Distance Between Home and School.
Tranquility	Female	41	18	3	57km
KK	Male	45	19	6	50km
Mirabel	Female	34	4	1	6km
Candy	Female	40	10	2	402km
Prof	Male	35	8	3	540km
Sagacious	Male	35	5	3	427km
Kojo	Male	32	2	1	402km
Man-O- Man	Male	32	6	2	677km
Napo	Male	34	4	2	571km
Sogo	Male	45	20	7	857km
Koo	Male	30	5	1	89km
Lovetta	Female	36	5	2	536km
Sule	Male	45	17	7	545km
Kissy	Female	38	12	2	211km
Black Beauty	Female	37	13	1	67km
Malam	Male	44	17	5	534km
Titi	Female	39	11	4	78km
Rahi	Female	40	5	1	57km
Ayi	Male	44	16	5	441km
Loto	Male	45	18	6	654km

Source: Field Data, 2022   (Total Number of Participants = 20)

Table 1 above presents the results of sex distribution of the participants that were engaged in this study. The results indicated that out of a total of 20 responses gathered, 12 of the participants were male and 8 were female participants. This is an indication that the sample used was dominated by male participants.

The age range of the participants was analysed to enable conclusions to be drawn on the age at which participants combined education and marriage. Table 1 show that 8 participants fell within the age bracket of 30-35 years while 6 participants fell within the age bracket of 36-40 years. Also, 6 participants fell within the age brackets of 41-45 years. This shows that all the participants were matured enough to provide cogent information on how they combined education and marriage.

Table 1 also presents the results of participants' number of years married. The results show that 6 participants had been married for at most five years while 4 participants had been in their marriage between 6-10 years. 2 participants had been in marriage life between 11-15 years while 8 had been married within 16-20 years. Also, 10 participants had at most two children while 6 participants had at most three children. Only 4 had at least six children. The study revealed that majority of the participants had high marital experience and can actively combine many activities with their marriage life.

Table 1 also revealed that all the   participants with exception of one who has a distance of just 6 kilometres between her home and the school, the rest of the participant will have to travel a distance of between 50 kilometres to 677kilometres from their respective homes to school.

The background characteristics of participants that consented to participate in the study are presented below:

4.2 Background Information of Participants

Responses from the participants to items 1-6 of the interview guide were used to answer the demographic information of the respondents.

Tranquillity: She was a 41-year old second year MPhil student offering Counselling Psychology at the Faculty of Educational Studies, University of Education, Winneba (UEW). She had been married for 18 years and had three children (14 years, 9 years and 3 years respectively). She was a Muslim and her family resided 57km from the North Campus of the UEW.

KK: He was 45 years old and married for 19 years with six children (17, 16, 14, 12, 11, and 10 years respectively). He was a second year MPhil student offering Counselling Psychology at the Faculty of Educational Studies, UEW. He was a Christian and his family lived 50km form the North campus of the University.

Mirabel: She was 34 years, married four years ago with two female children who are 7 years and 3 respectively, reading Mathematics in the Faculty of Science Education at UEW. She was a second year MPhil student. She and her family stayed 6km from the South Campus of the University and she was a Christian.

Candy: She was 40 years old and had been married for the past 10 years with two children (9 and 3 years respectively). She was an MPhil two Counselling Psychology student at UEW. She was a Christian and her family resided 102km from North Campus of the University.

Prof: He was a year two MPhil Counselling Psychology student at UEW. He was 35 years and married for 8 years with three children (12 years, 9 years and 4 months respectively). He was a Muslim and his family resided 540km from North Campus of the University.

Sagacious: He was 35, married for 5 years and had three kids (4 years, 2 years and 4 months). He was an MPhil two Counselling Psychology student at UEW. He was a Muslim and his family stayed 427km from North Campus of UEW.

Man-O-Man: He was a 32-year-old second year MPhil Chemistry student at the Faculty of Science Education, UEW. He had married for the past 6 years with 2 kids (5 and 3 years). His family resided 675km from the South Campus of the University and he was a Christian.

Kojo: He was also 32 years old and a Christian by religion. He got married two years ago and had a two-month baby boy. He offered MPhil in Chemistry at UEW. His family stayed 402km away from the South Campus of the University.

Napo: He was 34 years and a Christian by religion. He had been married for four years and had two kids (3 years and 2 months). He was reading MPhil Biology at the South Campus of UEW. His family resided 571km away from Winneba.

Sogo: Sogo was a father of seven children (19, 17, 15, 13, 10, 7, and 3 years). His wife and children resided 856 km from Winneba. He was 45 years and a Muslim. He was in MPhil two Economics at the South Campus of UEW. He had been with his wife for twenty years now.

Koo: He was 30 years and had a one-year baby boy. He had been married for five years. He was a Christian. His family resided 89km from Winneba. He was offering MPhil Geography at the North campus of UEW and in the second year.

Lovetta: She was 36 years old and married for 5 years. She had 2 kids (5 and 2 years). She was a Christian and her family lived 536km from Winneba. She was in MPhil two Counselling Psychology programme at the North Campus of UEW.

Sule: Sule was a Muslim whose wife and children resided 545km from Winneba. He was 45 years old and had 7 children (1, 3, 5, 7, 9, 14, and 17 years). He had been married for 17 years. Sule was reading Music at the Central Campus of UEW.

Kissy: She was 38 years and had 2 kids (10 and 7 years). She had been married for 12 years and her family resided 211km from Winneba. She was a Christian by religion. She was offering MPhil Theatre Arts at the Central Campus of UEW and in MPhil two.

Black Beauty: She was 37 years and had only a seven-year old daughter. She had been married for 13 years and she was a Christian. A second-year student pursuing MPhil in History at the North Campus of UEW. Her family resided 67km from Winneba.

Malam: He was 44 years and married to two wives with five children (3, 6, 7, 9, and 11 years). He was a Muslim and his family resided 534km from Winneba. He had been for married 17 years. He was a year two student pursuing MPhil in English Language at the South Campus of UEW.

Titi: She was 39 years old and married with 4 kids (2, 4, 7 and 9). Her family lived 78km from Winneba. She was a Muslim by religion. She was a second year Counselling Psychology student at the North Campus of UEW.

Rahi: She was 40 years old and married with only 10-year old son. She had been married for 5 years and she was a Muslim. Her family resided 57km from Winneba. She was a second year MPhil Chemistry student at the Faculty of Science Education, South Campus, UEW.

Ayi: He was 44 years old and had been married for 16 years. He had 5 children (5, 7,9,11 and 15 years) and his family resided 441km from Winneba. He was a Muslim by religion. He was a second year MPhil Chemistry student at the Faculty of Science Education, South Campus, UEW.

Loto: He was 45 years and had been married for 18 years with six children (16, 13, 10, 7, 5 and 3 years). His family resided 654km from Winneba. He was a Muslim. He was in MPhil two offering Economics at the South Campus of UEW.

Coding Regime

Four main themes emanated from the data collected. These themes were: challenges and pleasures of combining marriage with school, factors leading to these challenges and pleasures, how these challenges impede school progress of married students, and coping mechanisms used in navigating the multiple roles. Bedu- Addo (2010) recommends a four-step analysis procedure in qualitative analysis. These steps are getting a total impression, identifying meaning units, abstracting the contents of individual meaning units and summarising their importance. In line with this research work, individual participant's responses to questions were initially listed. Secondly

60

any divergent responses to questions were checked for any elements of the dominant themes. Thirdly, any recurrent opinions expressed by a majority of the participants were highlighted. Finally, statements that were concise and explain clearly participants' opinions and related directly to research questions were identified.

The subsequent pages therefore provide a tabular format for the coding regime of the data collected from participants.
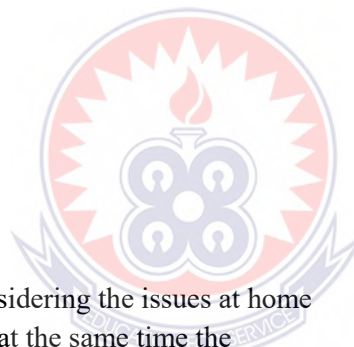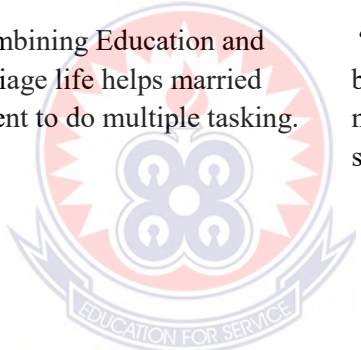
Table 2: Coding Regime Used to Generate Themes

Code	Meaning Unit	Condensed Meaning Unit. Description close to the text	Condensed Meaning Unit. Interpretation of underlying meaning	Sub-Theme	Theme
Prof.	"There was a time I was called that my wife was bleeding at the time she was pregnant and she had miscarriage. So, the kind of trauma I went through was really heavy. Who would be there to give her this psychological support? I could not also leave campus because I had an impending exam to write. It's very challenging. So actually, it's not easy combing academic work with marriage/ family issues. It's really an issue in that I have to give part of my attention to my family and part to my studies which sometimes it's something too difficult to do".	Unable to assist wife when she suffered miscarriage because of an impending exam at school which was very distressing.	Combining schooling and family issues affects married students psychologically and emotionally.	Emotionally and psychologically stressful.	Married students challenges and Pleasures
KK	"Yeah you know as a father of six, I am paying my children's fees and at the same time paying my own fees. So, financially it hasn't been easy for me".	Paying of school fees and that of children's school fees as a married student is a difficult task.	Paying of fees for self and that of children affects married students financially.	Financial Challenge affects married students	Married students. challenges and pleasures
Lovetta	Yes, for me the distance is one of my challenges. In fact, I would have wished education is brought to the doorstep of every Ghanaian. Initially, I was expecting that may be there will be a university around Bono where I could easily offer this programme but I checked around and there is no university of	Moving from the Bono Region to the central Region because of school is difficult and there is no alternative university around	"The long distance from the marital home to the campus is a big problem for married student.	Distance as a challenge to married students.	Married Students' challenges and pleasures.

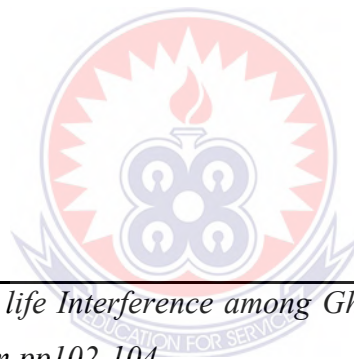|				
	that sort. I have to always move from Bono Region to Winneba in the Central Region.			
Mirable	"Ooooh! It is obvious that food is not often ready on time and the children will not eat early. Many a time, I have to do sacrificial work in the house at the expense of my lectures so as to properly take care of my family. Sometimes I have to go late for a quiz. When my husband comes to the house around 4:00 pm and I close lectures around 8:30 pm, he often fights with me. When I prepare food late, my husband and children will not eat and he will not talk to me. Sometimes one of my children would be sick whiles I have lectures to attend. I just have to forgo lectures to attend to my child's health condition."	"Sometimes educational activities will have to suffer because of the family. Some other times too the family activities may suffer because of education."	Being married affects school activities and schooling and schooling also affects marital roles.	Continual cost-Benefit Analysis as a challenge to married students	Married Students' challenges and pleasures.
Man -O- Man	"Right now, I'm on campus but I am thinking of going home because of some family issues. My father has been calling me to come home because there are some issues. He said he won't let me know because I'm in school. I should find time to come home for me to know the issue at hand and find a solution to it. I have been so troubled whether to go or to complete the semester. Actually, it's not easy combining academic work with marriage/ family issues. It's really an issue in that I have	Considering the issues at home and at the same time the demand of schooling gives divided attention as a married student.	Combing schooling and family/marital life is something too difficult to do.	Multitasking as a challenge to married students.	Married students' challenges and pleasures.

63

	to give part of my attention to the family and part to my studies which sometimes it's something too difficult to do.				
Tranquil-lity	"As a married woman, despite all the challenges I go through during my study, the pleasures it brings is some kind of self-actualization because I have set certain goals for myself. For me what I want or what I want to have is attaining education to the highest level"	Academically aiming at reaching self-actualization despite all the challenges of combing marital life with education.	"There is some form of pleasure in Combing education with marriage life"	Self- Actualization as a pleasure.	Married Students challenges and pleasures.
Titi	"Yes, yes one experience I thought I could never do is combination. Like combing situations and the ability to think very fast. I saw people do it and I looked at it to be so difficult. Combining education and marriage life at least has made me have some kind of high self-esteem within myself because I look back to see that I'm able to do all that. Yes, that is the multitasking."	"Combining Education and marriage life helps married student to do multiple tasking.	"Having high self-esteem because of the ability to multitask as a married student.	Multitasking as something pleasurable to married students.	Married Students challenges and pleasures
Rahi	It not easy, considering my religion you realized that it's very rare to see women get to the academic ladder of such and so sometimes it's so demanding because you would have to attend to even not just the nuclear family, we as Muslims mostly deal mostly with the extended family. In fact, some of the situations I face in my extended family have led to some of my academic challenges.	Religion and extended family members put so much pressure on married student	Extended family and religion affect married student negatively	Religion and extended family pressure	Factors leading to challenges and pleasures.

64

	Because I am married, family members would bombard me with their problems. They feel my husband and I have money that is why I am also schooling.				
Sagacious	"Well, I look at the family and I have this feeling that it is fully or partly because of them that I am trying to get there. They are the motivation."	The family as a source of encouragement to married student.	Deriving pleasure from family to pursue education.	Motivation as a positive factor to married students.	Factors leading to challenges and pleasures.
KK	I receive three kinds of support from my wife. One, she is able to take care of the children in my absence. In this way I always have peace of mind to study. Two, she is a teacher, so, she has been supporting me financially in all aspects of our family. Lastly, she is a devoted Christian and spiritually she has been praying for me.	Receiving total support from wife gives some form of encouragement to move on academically.	Support from marital partner serves as a form of motivation to married student	Positivity of spousal support as a factor to married students	Factors leading to challenges and pleasures
Candy	I can say my marriage life has affected my academic performance. In fact, I did not like my first semester results. I had a lot of family issues and all my concentration was on those issues. I actually had little time for my studies. I was not referred in any of my causes though. Somebody will say its ok but to me it's not okay because I know what I did in my first degree when I wasn't married.	Academic performance not up to expectation because of marriage/ family responsibilities.	Marriage life affecting academic performance of married student.	Poor academic performance because of marriage.	Marriage as school Impediment
Tutu	"Well, I use withdrawal as a way of coping mechanism. Mostly, I withdraw from my activities when I see that the heart is becoming too much to bear. Sometimes, I just	Withdrawing from all activities to have some time to rest	Withdrawing from activities helps to take care of self.	Personal Coping Mechanism	Coping Mechanism

	withdraw with a permission from my family, my place of work and from my lecturers to give myself some break. So, let's say this is self-care"				
Koo	Sometimes the counsellors are not visible. During our orientation, we were told that there are counselling services all over but here is the case we don't see them. Once a while, counselling services should be given to students whether we call for it or not. They should consider the fact that majority of us are married students and of course we are facing challenges day in day out. So once a while they should voluntarily meet us and calm our nerves. If they come unannounced occasionally to speak about the challenges, we face in the campus our problems would be resolved gradually.	Counselling services should be given to all married students on campus	Counselling services will help married students to cope with their situations.	Intentionality of Counselling	Coping Mechanism

Adopted from Bedu-Addo, P. K. A (2010). Work- life Interference among Ghanaian Professional Women in Higher Status Occupation (Published PhD Thesis) University of Nortttingham.pp102-104

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The following section of the work describes the main themes and sub-themes that emerged from the transcribed data. Four main themes and fourteen sub -themes emanated from the data collected. These themes were (1) challenges and pleasures of combining marriage with school; (2) factors leading to these challenges and pleasures; (3) how these challenges impede school progress of married students; and (4) coping mechanisms used in navigating the multiple roles.

4.4 Married students' challenges and pleasures

Education has now become a necessity for all irrespective of gender, age or status. For this reason, most people who are married are also in school. While in school, these married students go through quite a number of challenges. On the other hand, there are some pluses to combining marriage, family and school as well. It is these pluses that keep them going. The following sub-themes were derived from theme 1

4.4.1 Emotionally and Psychologically stressful

All the participants admitted that being a married student was stressful and challenging. This situation was an emotional tug of war to participants because their families desired their time and attention and at the same time, they were to fulfil their academic obligations. 'Tranquillity' indicated this by saying:

 "Mmmm hmmm I will say its ehmmm emotionally and psychologically stressful".

Prof also described his experienced in this way:

> *There was a time I was called that my wife was bleeding at the time she was pregnant and she had miscarriage. So, the kind of trauma I went through was really heavy. Who would be there to give her this psychological support? I could not also leave campus because I had an impending exam to write. It's very challenging. So actually, it's not easy combing academic work with marriage/ family issues. It's really an issue in that I have to give part of my attention to my family and part to my studies which sometimes it's something too difficult to do.*

67

Candy also had this to say:

> *It's not easy. It's very stressful. Sometimes I just feel like giving up because there are a lot of works I need to do. I need to do my work, my legal work, as I have been employed to, and I need to study as well because I have deadlines to meet, a lot of assignments, and then reading materials, I have to touch on them. And then there are also family issues I need to attend to. I mean I have to make sure that I keep the family running. In fact, it's not easy, especially when I am running out of time for meeting deadlines for work submission is frustrating.*

Participants indicated in this research that they experienced psychological and emotional stress. These findings are consistent with the study in Nigeria by Famiriyo, and Abifor (2009) and Adebayo (2006). These authors explained that academic activities and pursuit by married female students are stressful period in their academic training. They reiterated that many married students especially females experience substantial level of stress. Adebayo (2006) and Hamaideh (2012) in their research on occupational stress, social support, and quality of life among mental health nurses concluded that married students are often faced with stress by the triple role of office work, homework, and academic work. Collectively, these studies indicated that married students generally are faced with a number of stressors. Furthermore, these stressors emanated from continuous evaluation, pressure to earn good grades, time, pressure, heavy work load, relationship with family and friends. This is also consistent with the source of stress for the participants in this current study.

4.4.2 Financial Challenge

The participants expressed that as married students they went through lots of financial challenges. All the participants indicated that it was quite challenging taking care of their own school-related financial responsibilities while bearing the financial burdens of the home. They admitted that even when their spouses helped, it was still a challenge. For example, KK stated that:

"Yeah you know as a father of six, I am paying my children's fees and at the same time pay my own fees. So, financially it hasn't been easy for me".

Ayi, another participant, also expressed his financial challenge this way:

> *As a married man and a student, I am taking care of my school fees whiles I have to take care of the general up-keep like feeding the family, paying their medical bills, and paying school fees. I have to be responsible for everything in the house.*

Prof, whose wife is also a student emphasized more on the financial challenge married students go through. He had this to say:

> *Hmmmm, it is very difficult to cope with my financial obligations looking at the meagre source of my income. How to pay children's school fees, that of my wife's and my school fees is a serious headache for me. I am the only one working. My wife is a regular student; so I have to be paying all bills from my meagre salary.*

The research on Changing Student Finances: Income, Expenditure and the take-up of Student Loans among Full-time and Part-time students by Callender and Kemp (2000) indicated that student parent in particular are the most financially vulnerable group. This is due to the highest cost associated with childcare coupled with the cost of education. This is consistent with this research as participants expressed financial difficulties they encounter as they play this dual role as family people and students.

4.4.3 Distance

Apart from one of the participants who had a distance of just six kilometres to get to school, the rest of the participants had to spend between 50 to 856 kilometres from their homes to school. The distance was not just the first time coming to school but when there was the need to travel regularly to check up on the family. Candy, whose husband was also leaving elsewhere, had to make time for school as well as visit the husband. She described the situation as a big challenge. She had this to say.

69

"It's a big challenge. I have to be moving to and fro to visit my husband. Unfortunately, my husband and I don't leave together".

Lovetta, who also saw distance as a challenge wished education was assessable in every part of the country. She indicated that:

> *Yes, for me the distance is one of my challenges. In fact, I would have wished education is brought to the doorstep of every Ghanaian. Initially, I was expecting that may be there will be a university around Bono where I could easily offer this programme but I check around and there is no university of that sort. I have to always move from Bono Region to Winneba in the Central Region.*

Research by Clark (2014) on the impact of marriage on undergraduate students' engagement explained that one of the challenges of married students on campus involvement is that they typically commute due to a lack of university housing accommodation for married students and their families. Though Clark's work and this current work talk about distance, the difference here is that participants in this research see the distance as a challenge because they have their families far from campus and they need to spend hours on the way if they need to go home.

4.4.4 Continual cost benefit analysis

Another important finding was continual cost benefit analysis. In the quest to climb the academic ladder as a married person, participants expressed that one of their challenges was that sometimes school would have to suffer because of the home, and some other times, the home would have to suffer because of school.

Mirable shared her experience on how sometimes she needed to forgo lectures to save the situation at home. She said:

> *Ooooh! It is obvious that food is often not ready on time and the children will not eat early. Many a time, I have to do sacrificial work in the house at the expense of my lectures so as to properly take care of my family. Sometimes I have to go late for a quiz. When my husband comes to the house around 4:00 pm and I close lectures around 8:30 pm, he often fights with me. When I prepare food late, my husband and children will not eat and he will not talk to me. Sometimes one of my children would be sick whiles I have lectures to attend. I just have to forgo lectures to attend to my child's health condition.*

Similarly, Sagacious another participant shared his experience this way:

> *My challenge is that when the children are not asleep, there is no way I can attend to my academic work because they will be disturbing me. I have a short learning span, so, I intend utilizing it and I can only do that when they are fast asleep. Sometimes, whiles I am thinking of putting them to sleep, before I realized, I am rather sleeping. They will rather put me to sleep. Sometimes I can't follow my learning plans strictly.*

Participants in this study expressed that due to their combine roles, sometimes school suffers because of the home, and some other times too, the home may suffer because of school. This outcome is consistent with the findings on the factors influencing persistence among non-traditional student by (Markle 2015). In his work, he opined that non-traditional students often experience a great deal of inter-role conflict as the fulfilment of one role hinders their ability to fulfil their role as a student, and vice versa.

4.4.5 Self Actualization

When participants were asked of their pleasures despite the challenges they go through as married students, apart from one participant (Malam) who seemed not to have any pleasure in combing education with marriage. The rest of them spoke about self-actualization being a positive tool for them to strive on.

Tranquillity' had always wished to go higher academically and this makes her fulfilled despite her challenges. She said: "As a married woman, despite all the challenges I go through during my study, the pleasures I derive from my studies brings me some kind of self-actualization"

Similarly, KK was also poised to move on despite his challenges because at the end he was going to own his master's certificate. He expressed his thought this way.

> *"The positive thing I have gained in my education is that very soon I will become a Master's degree holder. So, I think that is a good thing."*

Man-O-Man also hoped to go further academically so he was also determined to make it. He also said:

> *The positive aspect of combining marriage life and that of my education is my determination to complete my master degree. In spite of all ordeals I am going through, I want to complete successfully and then climb up the next academic ladder by God's grace.*

Candy also believed in the theory of self-actualization. To her this was something positive that urged her to go through her challenge. This is what she said,

> *"Like some of our theories will say 'you want to self-actualize'. You want to strive or move ahead …"*

Mirabel also had something positive to share which is different from self-actualization. To this participant, her pleasure is her increase in tolerance level. She has learnt when to speak and when to let go when dealing with her husband. She said:

> *Ehhh, I will say yes because combining education and marriage life has built my tolerance level. Sometimes I say something and my husband is not in agreement but I don't explode as I used to. I have to tame myself till I convinced him. So I think my patience and tolerance levels have grown up because I am not ready to lose my marriage irrespective of my profession or academic ladder I am climbing. So, I*

have to be patient enough to agree and disagree with my husband. In most cases, I agree to whatever he says.

Stringer and fellow researchers (2014) further asserted that some students although indicated that they had experienced great amounts of stress, they also expressed satisfaction with deciding to enter the college and enrolling in high education. They claimed their participation in the degree course had increased their self-esteem largely through their ability to achieve academically. This is in agreement with this current finding where most of the participants also spoke about self-actualization and self-esteem being a positive tool for them to strive on despite the challenges they go through as married students.

To some of the participants, multitasking was a great benefit they had gained as they combined school with marriage. These participants saw the need to balance it all so that no aspect of life suffered - that is, being a wife/husband, mother/father and a student at the same time. They expressed their views on how they had learnt how to multitask as they went through these processes.

Titi explained that combining school with marriage was something she never thought she could do though she saw others do it when she was young. This situation had helped to build some sort of confidence and dignity in her. She expressed it this way.

Yes, yes, I have never thought I could ever do this combination. I saw people do it and I looked at it to be so difficult. Combining education and marriage life at least has made me have some kind of high self-esteem within myself because I look back to see that I'm able to do all that. Yes, that is the multitasking.

Loto also saw multitasking as an advantage because he had been able to have his life plan as a result of being a married student. He indicated that,

> *"Actually, it's given me the opportunity to do multitasking and then it also helps me to plan my life."*

4.4.6 Multitasking

On the other hand, some of the participants also thought multitasking was really a big challenge to them. Therefore, it was very difficult to multitask as they combined academic work with family responsibilities. Man-O-Man expressed that it was a difficult task for him to combine situations at home with his academic work, especially when he had to give attention to both the family and the school at the same time. He said:

> *Right now, I'm on campus but I am thinking of going home because of some family issues. My father has been calling me to come home because there are some issues. He said he won't let me know because I'm in school. I should find time to come home for me to know the issue at hand and find a solution to it. I have been so troubled whether to go or to complete the semester. Actually, it's not easy combining academic work with marriage/ family issues. It's really an issue in that I have to give part of my attention to the family and part to my studies which sometimes it's something too difficult to do.*

Similarly, Mirabel also thought it was a difficult task combining marriage and child care with schooling. Though she believed all of them are equally important she also admitted that it was something very difficult to do. She expressed herself this way:

> *Actually, it's not easy to combine education and family life though but I have to manage and excel through. Giving my husband attention, having to do my classwork, attending to the child are all hectic. Practically it is not easy.*

Some of the participants in this study saw balancing school and marriage as an added advantage to life experiences whiles others also saw it to be too stressful as you combine both. The latter is consistent with the findings of Carney-Crompton and Tan (2002) on support systems, psychological functioning, and academic performance of

74

non-traditional female students. In their research they stated that married students have family responsibilities before enrolling in higher institutions and the responsibilities are not lessened after enrolment. The pressure to provide for families and concentrate on coursework overwhelm some students often laden with a disproportionate burden of household tasks and caregiver responsibilities when enrolled in university. Stringer and colleagues (2014) also opine that positive self-evaluation and commitment to the 'student' role directly increased their persistence to continue and also contributed to their growing sense of ease in adjusting and juggling multiple role obligations. This is also consistent with the former findings of participants in this research.

4.5 Factors leading to Challenges and Pleasures

To every situation, there are pros and cons, being married and a student at the same time comes with some negative and positive factors that these students go through as they navigate through this process. The second research question sought to assess the factors that lead to these challenges and pleasures of married students. Four sub - themes also emerged under this theme.

4.5.1 Finance

All the participants explained that finance was a major factor that brought a big challenge when they combined marriage life with schooling. Sogo believed that due to his large family size, his finances were not strong despite the support from his wife. He expressed it this way:

> *Because our finances are not all that strong, sometimes I feel the pressure on me. I must be a man to provide for the home though my wife is supporting. I must always try to provide for the house when it comes to financial issues. I don't expect everything from my wife unless she voluntarily helps. So, I think that it's because of the large*

> *family that I have and at the same time paying for all my school needs that makes me face financial crisis.*

Sagacious also explained that being alone was less costly as compared to being married with kids. He explained that childcare could bring unplanned cost. He also had this to say:

> *Yes, the finance definitely comes in because if I am alone I know how to take care of myself. You know I am married with kids. These kids can get hurt at any time or they can hurt someone at any time. These are unexpected things that will come on my planned activities. Money is not easy to come by this time. Finance is a big factor that brings about my challenge to combining marriage life and schooling.*

Kojo also thought that finance was definitely a factor that hindered taking care of his family and at the same time schooling. He expressed it this way:

> *"Finance is also a challenging factor since I am largely spending on my schooling and at the same time taking care of the needs of my family."*

The research on Changing Student Finances: Income, Expenditure and the take-up of Student Loans among Full-time and Part-time students by Callender and Kemp (2000) indicated that student parent in particular are the most financially vulnerable group. This is due to the highest cost associated with childcare coupled with the cost of education. This is consistent with this research as participants expressed financial difficulties they encounter as the play this dual role as family people and students.

4.5.2 Distance

Most of the participants said that distance from home to school was also a great factor to their challenge. Prof talked about the frequency in which he had to be moving from school to home. Apart from the distance, he also expressed his displeasure on the risk involve. He said:

76

> *"The long journey to attend lectures at Winneba is a factor. On many occasions, I had to be going on weekend from Sunyani to Winneba just to attend to lectures and submit assignments. Imagine the risk involve in travelling."*

Sule talked about how he could not go home often because of the distance between the school and his home. He indicated that he would have to journey for two days if he needed to see the family. He explained that this is a challenging factor to him as he combined school and family life. He had this to say:

> *Another negative factor is the distance. I am from Chereponi which is very, very far from Winneba. So, when I come to campus, I find it very difficult to go home. If I have to go home, I would have to spend two days before I get there. So, the distance is a great factor.*

Kojo also talked about the two and half hours' drive between his work place and the university campus as a challenging factor. Unfortunately for Kojo he and his wife were also far apart and so combining schooling, work and marriage was really a challenging factor to him. He explained it this way:

> *Well, from where I am presently working to UEW, North Campus is a two and half hours' drive. If I also move from where my wife is residing to North Campus, I have to spend six hours. You see, combining my normal work, my family responsibility with my academics is very challenging.*

Research by Clark (2014) on the impact of marriage on undergraduate students' engagement explained that one of the challenges of married students on campus involvement is that they typically commute due to a lack of university housing accommodation for married students and their families. Though Clark's work and this current work talk about distance, the difference here is that participants in this research see the distance as a challenge because they have their families far from campus and they need to spend hours on the way if they need to go home.

4.5.3 Extended Family and Religion

One issue that was also a negative factor to almost all the participants has to do with the extended family system and religion. As Africans, they believe in the extended family as a pillar of support to the individual. Participants are of the view that the individual cannot live an isolated life devoid of the extended family system and religion. Rahi, who was a Muslim, explained the numerous roles expected of her. She also spoke about how she was wrongly perceived because of her gender. Again, she had been misunderstood by the members of the extended family because the family expected her to behave in a certain way which she could not do because she was combining schooling with family life. She reflected on this issue this way:

> *Hmmm! it's not easy, considering my religion, it's very rare to see women go higher the academic ladder. This is because I am expected to attend to not just my nuclear family but the extended family as well. As a Muslim and as the wife of the first son in his family, I have a lot of responsibilities to perform. I have to play my responsibilities when there are Islamic festivities. So, combining all these with my academic activities is really a big challenge.*

On the same note, Rahi envisaged that her desire for academic growth might cost her marriage. She believed that per her religion, a man having more than one wife is allowed. Though that was not her case for now, yet, sometimes she entertained the fear that her husband might consider having a second wife because of her absence at home during school sessions. She said:

> *You know with my religion the practice of polygamy is part of us. So, there is always this sense of fear in me that my husband may marry another woman because I am schooling. In my absence, she may need another woman or his family may force him to marry another woman. When I always leave my home for school, I have that kind of anxiety, uncertainty and some kind of fear.*

Man-O-Man also said he was going through all the stress of combining school with family life because he wanted a future for the family but the family also thought otherwise of him. The family thought he was concerned only about himself. The family therefore kept remaining him of his responsibilities as a family man which sometimes disturbed him.

> *Every member of my extended family thinks that I am trying to get high academic qualifications at the detriment of others. So, they think I am selfish, but I am not. I know whatever I am doing will benefit the whole family more than myself. That is one of the reasons they wouldn't give me piece of mind. Sometimes I would be having my lectures and they would be asking me whether I wouldn't talk to them for the day. Sometimes I would be late for lecture and they would want to hear from me. Sometimes I would be studying in the night and they would want to talk to me. What is all this?*

Sagacious also thought his position as the first son goes with some form of responsibilities as custom demands. He also explained his thought this way:

> *I am the first child of my parents. I know it's not all about myself. I have to attend to family issues, my siblings, my parents and my own family as well. As an African child, I have to do all that is necessary for me to do for my extended family.*

Prof who was also a Muslim agreed that per their religion he owed allegiance to his extended family no matter the circumstance. He indicated that,

> *You know as a Muslim I cannot just focus on my nuclear family. I have to cater for the extended family too. So, when the calls are coming from all angles and I am in school, you can just imagine what will happen to me.*

For Candy, she believed being a family person itself is a factor to all this. She explained that so long as she was married there were definitely some limitations to doing certain things. She said things would have been easier and better for her if she were single. She said:

In fact, some of the situations I face in my extended family have led me to some of my academic challenges. If I were not married and not having children, I would be on   campus without family pressures.

The findings from this research   is in line with the work of Dzramedo, Amoako and Amos(2018) on The State of the Extended Family System in Ghana. In their research they opined that traditionally, Africans tend to revere and arrange their lives around the extended family.

4.5.4 Motivation

On the part of positive factors, most participants spoke on being their own encouragers to strive for academic excellence. Others also saw the family as a motivational factor for them to go through this process. Napo explained that the family was his source of hope for his academic pursuit and looking at them gave him the urge to pursue further. He said:

"Well, I look at the family and I have this feeling that it is fully or partly because of them that I am trying to get there. Yes, they are the motivation."

Ayi was also of the opinion that there is always a brighter light at the end of the tunnel. Therefore, if others had made it, he was also positive that he would do same and that was his motivation. He reflected it this way:

I have the belief that every obstacle I face has a positive result around it. It's just a matter of looking at it in different angles. So, it's just self-motivation that no matter the situation I will complete my programme. I have this vicarious experience that if someone is able to do it, I can equally do it. So, these are my intrinsic motivation factors. I don't see just the negative, but I look at the negative and learn positive lessons from it.

To Tranquillity, one of her positive factors was her personal life goals which she set for herself before marriage, she explained that it was a mutual agreement between her family and her husband that she would be allowed to pursue her academic dream even after marriage and that was her motivational factor. She stated:

> *Because I have set certain goals for myself before I got married, I did a kind of negotiation with my husband to allow me to pursue my dream. He accepted it for me to pursue my education to the highest level I wish.*

Candy who also saw self-motivation as a positive factor believed that pressing on despite the challenges would help her achieve her dreams of being a lecturer at a tertiary institution one day. She also had this to say:

> *I am the type who likes learning and I always want to pursue higher education so as to become a lecturer one day. So, because of that I don't give up. I always motivate myself to further my education so that I can actualise my dream of becoming a lecturer at any of the colleges of education.*

In a study by Stinger and fellow researchers (2013) on the motivation and challenges of married Emirati students, it was revealed that, the majority of participants (89%) strongly agreed that being an educated parent is the highest motivational factor encouraging them to pursue their B.Ed. teaching degree. This corroborates with this present finding where most participants are self-motivated to be in school despite their marital status.

4.5.5 Spousal Support

One other positive factor that led to the pleasures of married students was spousal support. Strangely enough all the men agreed that they receive various forms of support from their wives but none of the females talked about spousal support as a positive factor. KK described the support from his wife in three ways. He said his

wife was able to control the kids in his absence; gave financial support and spiritual support. He said:

> *I receive three kinds of support from my wife. One, she is able to take care of the children in my absence. In this way I always have peace of mind to study. Two, she is a teacher, so, she has been supporting me financially in all aspects of our family. Lastly, she is a devoted Christian and spiritually she has been praying for me.*

Sogo said he received support from his wife in a form of encouragement. According to him   in spite of his challenges his wife's words of encouragement got him going. He said

> *Well despite all these I still have the push from my wife sometimes despite all that she pushes me on. She keeps telling me once that I have chosen to take the lead it means that I have to actually get to the end so there is some kind of encouragement from her.*

Koo also said his wife shared his struggles in his current situation. This did not make him worried when he was on campus because he believed his wife was capable of taking care of the kids in his absence. He indicated that:

> *"My wife understands my situation and she has been so helpful to me. When I am on   campus for my programme, I am not worried because I know that she can control the children"*

Stinger et al (2014) in their research on challenges and support factors of married emirates students in teacher education proved that there was a high response rate attesting to spousal support to continue with their studies. The study revealed that both husbands and wives were in support of their partners who were in school. Part of the findings in Stinger et al (2014) research on spousal support is consistent with the finding from this research whiles an aspect also contradicts it. In this current research though there was spousal support, none of the female participants spoke about spousal support. The male participant however indicated that they receive support in various forms from their wives.

4.6 Marriage as school impediment

This aspect looked at the extent to which combing marriage and education is a challenge that impedes the progress (in school) of married students.

4.6.1 Decline in academics

When participants were asked of how combining education with marriage life has impeded their progress, they talked about how their academics have been affected. They all said their relationship with colleagues and lecturers had always been good but for their academics, it was worrying. Though their purpose for being in school was to excel academically, their status as married students came with some forms of challenges which impede their progress. They all mentioned that they had a decline in academic performance.

Candy explained that she was not too pleased with her result as compared to her first-degree results when she was not married. She stated:

> *I can say my marriage life has affected my academic performance. In fact, I did not like my first semester results. I had a lot of family issues and all my concentration was on those issues. I actually had little time for my studies. I was not referred in any of my causes though. Somebody will say its ok but to me it's not okay because I know what I did in my first degree when I wasn't married.*

Napo also thought his academic performance had been affected because as a married student he was tempted to think about the situation at home whiles learning. He stated:

> *Hmmm! Sometimes I would have to stop thinking about what is happening in the house and read. Most of the times, I would spend hours thinking about my wife and children. I would be sitting by the books opened but my concentration was not actually on the books. So, it does affect my academic performance negatively.*

Sagacious also said that though he was able to draw a line between his academic and marriage, he still believed he would have performed better had it not been marriage. He said:

> *"When it comes to my marriage and my academics, I am able to segregate them and put them accordingly but I know that if I were not married, I would have done better"*

Sule also thought his academics had been affected because there was a distance between him and his family due to schooling. He explained it this way:

> *My academic performance has been affected a bit. As you already know my wife and I don't stay together. So, the time that I used for learning was used for travelling. So, with my grades, I would have done better had it not been this. I never failed any of my causes though but maybe it would have been better.*

Kissy also thought her multiple roles as a married woman and a student had contributed to the decline in her academic performance. She also said:

> *Oooh yes, my marriage life affected my academic performance. I am doing so many things at the same time. At the end I become tired and I could not have enough time for my books. My results were not bad though, but it was not up to expectation.*

Participants stated in this study that**,** their status as married students come with some forms of challenges which impede their accademic progress. This in line with the finding of Adebola (2014) who explains that while other students find it very easy to manage with academic challenges, their contemporaries who are married students find it difficult to cope as they have other issues clamouring for their attention at the same time.

4.7 Coping Mechanisms

This research question looked at the coping mechanism these married students used in addressing their challenges. These coping mechanisms are broadly placed into two sub-themes, the personal coping mechanism and intentionality of counselling.

4.7.1 Personal Coping Mechanism

Due to the level of stress these married students go through, they all had different strategies they use to calm themselves down when the pressure from family and school eluded them.

Tutu used withdrawal as a form of coping and she used that as part of self-care. She said:

> *"Well, I use withdrawal as a way of coping mechanism. Mostly, I withdraw from my activities when I see that the heart is becoming too much to bear. Sometimes, I just withdraw with permission from my family, my place of work and from my lecturers to give myself some break. So let's say this is self-care"*

Black Beauty also said she learned at night as a form of dealing with her hectic condition. She explained it this way:

> *Mmmmm! I do most of my learning at night because during the day I would be so busy. So, that is the mechanism I used. I don't get that time because after lectures I have to come home, cook, do this and do that. I have to sit up and learn when everybody is sleeping. So, that is basically my mechanism or strategy that I use to manage myself.*

Ayi said audio recording from his colleagues was his form of coping mechanism. He said,

> *On many occasions, I did audio recording of discussions from group works and I used that to learn. When I miss some lectures, I meet my colleagues to give me some guide lines. So, whiles they are talking I record their voices so that I can listen to it whenever I need it.*

Malam also said his religious faith and his personal life principle were the mechanism he used. He had this to share:

> *Well, I believe that everything is predestined by God. It is bound to happen and so I see my predicament as a test from my maker. I believe that whatever the situation is I'm not the first person to go through. I know some people have been able to go through. All I do is to pray to God for wisdom, strength and long life for me to cope with my predicament. Another mechanism I use for myself is about how I see the situation. I have the principle of acting immediately on an issue that has happened. If I cannot do anything about the situation, then I believe that it is just a test from God and I will be able to pass through.*

Loto used the scale of preference and sleep as his coping mechanism. He said:

> *For my coping mechanism, I always choose between what is important. When I'm tired, I will sleep no matter what. Even if I have an examination early dawn I will still sleep. When I wake up, if it is five minutes left, I will use the five minutes to learn and go and write.*

A study by Kwaah and Essilfie (2017) on stress and coping strategies among distance education students at the University of Cape Coast, indicated that participant used multiple strategies, mainly praying/meditating, self-distracting activities such as watching TV and listening to music to cope with stress. Other important coping strategies were emotional and instrumental support from family, friends and lecturers. The finding contradicts this present study where participants reported that their coping mechanism included withdrawal, personal life principles, sleep, dawn learning among others.

4.7.2 Intentionality of Counselling

When it came to intentionality of counselling, among the twenty participants only Lovetta had benefited from church counselling. She shared her story this way:

> *Ooh yeah, I have a pastor who is a counsellor as well. So, when things are sometimes becoming tough and blowing off my mind, he has to come and be talking to me to do it like this or to do it like that. Initially it was not easy. I felt like giving up but when he explained that I'm not*

86

> *the first person and I wouldn't be the last person and it's a journey of*
> *life, I came to accept it eventually. I think it went well*

The rest of the participants have not benefited from counselling in addressing their challenges. Aside their personal coping strategies all twenty participants were of the view that Intentionality of counselling department in reaching out to married student could be a splendid coping mechanism to help married students to address their challenges.

Loto thought that the counselling department is not active and he suggested they should be organizing counselling programmes for these married students which will also serve as a form of education on counselling. He explained that:

> *Emmm! What I can say here is that the counselling department should*
> *be up and doing. What I mean is that they have to organized*
> *programmes for the students so as to give them education on marriage*
> *life and schooling. Some students have issues but they find it difficult*
> *to approach lectures or the counselling centres for any help. They keep*
> *it to themselves. So, I will be very happy if they can create a platform*
> *to meet students and give them some education on how to manage*
> *themselves when they are on campus and how to combine education*
> *and parenthood together. I think it will help because in our context, it*
> *will be difficult for students to expose their challenge like that but if*
> *counselling is taken to the doorsteps of students, they can overcome*
> *their challenges.*

Similarly, Koo thought the counsellors were unnoticed. He also proposed that occasionally the counselling unit should meet married graduate students to help them to cool-down their stress level. This he thought would help since they already knew that most of the graduate students were married. He made this submission:

> *Sometimes the counsellors are not visible. During our orientation, we*
> *were told that there are counselling services all over but here is the*
> *case we don't see them. Once a while, counselling services should be*
> *given to students whether we call for it or not. They should consider*
> *the fact that majority of us are married students and of course we are*
> *facing challenges day in day out. So once a while they should*

voluntarily meet us and calm our nerves. If they come unannounced occasionally to speak about the challenges, we face in the campus our problems would be resolved gradually.

Mirabel also shared a similar view with the rest. She also believed that spending few minutes to visit some students at lecture halls or on faculty basis would go a long way to help solve a lot of issues of married students.

I think as time goes on, counsellors can pay visit to lecture halls and give a general advice to all students. Maybe somebody might not get the time or is ignorant about counselling but when efforts are made, these students would use the opportunity to resolve their problems. I think from time to time counsellors should come to the lecture halls to at least spend five minutes to talk to us. Somebody might pick a wise word that moment. Somebody might be blowing up but that wise word might heal the person. So, I think they should take it upon themselves ones a while to come around to give us a talk.

Sule also thought that people have different mind-set about counselling and there is the need for more education on counselling though he could testify that the unit was working. He indicated that:

Issues about counselling here is about stigma and misconception. We really need to do more education on that. Even though we are trying to get people to appreciate that counselling is not just advice giving, I think the education that there is the availability of counselling should be there. People should be educated to understand and appreciate the importance of being counselled. And the counsellors should be readily available to attend to married students.

Interestingly, Kojo seemed to have no idea about counsellors on campus, but he however suggested that if they exist then they should inspire married students to be faithful to their partners due to temptation on campus. He stated that:

Well, I don't know about counsellors on campus and what they do but if there are, they should encourage marriage students to be loyal to our partners. I think the temptation on married student on campus is too much. A lady once approached me and when I told her I am married she told me she doesn't care whether I am married or not. I still think they can encourage us to be loyal to our partners.

88

All the participants in this study indicated the need for counselling for all married students since they are one of the vulnerable groups that need this support system. This finding is consistent with the findings of Saqr and Tennant (2014). According to Saqr and Tennant (2014) in their research on challenges and support factors of married emirates students in teacher education; some of the respondents in their work expressed worry for lack of counsellors to advise them or even better still make enquiries from in times of need.

4.8 Comparing male and female experiences

In the phenomenon studied, considering the pleasures and challenges and their factors under theme 1 and 2 it was revealed that both males and females went through emotional and psychological stress, but the major course of stress for the females were due to the demand of household chores and child care. When it came to financial challenge, all the men in the study except one admitted receiving financial support from their wives, yet it came out that the men where more vulnerable to financial problem than the women.

Considering how marriage had affected their academics, under theme 3, though they all had a declined in their performance as a result of this dual role, the women where the most affected.

Under theme 4 the coping mechanisms married students used, the findings indicated that none of the men had assessed counselling services before and most of them had little or no idea about counselling services in the school. The females however knew about counselling services, and one had even benefitted from counselling at home. Out of the twenty participants, twelve were male and eight females, an indication that the men were readily available to participate in the study more than the females.

89

4.9 Contribution of Bronfenbrenner's Theory to the work

Bronfenbrenner's theory is a framework that explains how various environmental factors influence human development. The theory is often depicted as a series of nested systems, each representing a different level of influence on an individual. From the work, participants who are MPhil married student cannot consider themselves as individuals and take decisions in isolation. This is because there is a relationship and interaction that exist between them and their immediate surroundings such as their spouse and children. Everything that goes on in their immediate environment is also influenced by other external environment factors such as cultural norms and job demands that directly or indirectly influences the individual. Another contribution of this theory to the study is that the theory emphasizes that development is influenced by the dynamic interplay between the individual and their environment at various levels. Therefore, the quest for these married MPhil students to go back to school was influenced by this nested system. Example the support from family, friends and the individual belief system could influence his or her decision to go for further studies or not. The theory also helps to understand how multiple factors at different levels interact to shape an individual's development over time.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Overview

The study intended to bring to light the experiences of married students as they navigate family responsibilities vis-à-vis being students. The study sought to identify both the pleasures and challenges in this navigation process. The study again sought to identify how these pleasures and challenges affected their academic and family life and also found out the coping measures they took in the face of these pleasures and challenges.

Relevant literature to the study was reviewed which really gave a broader outlook to the topic. The literature focused on the pleasures and challenges that married students went through, the factors that led to these pleasures and challenges, the extent to which these challenges impeded the educational progress of married students and the coping mechanisms married students used to survive in the navigation process.

Phenomenological design was used to bring to light how married MPhil students at the University of Education Winneba, Ghana combined education with marriage or family life. The study employed qualitative approach and purposive and convenience sampling techniques was used to interview 20 married MPhil students at the University of Education Winneba. An interview guide was the instrument used for the study and was divided into sections A, B, C, D and E. Section A touched on the demographic aspects of the participants, while section B emphasised on the pleasures and challenges that married students went through. Section C asked questions on the factors that led to these pleasures and challenges while section D asked questions on the extent to which these challenges impeded the educational progress of married

91

students. Finally, section E solicited responses on the coping mechanisms married students used to survive in the navigation process.

Data collected was processed, coded and analysed to facilitate answering the research questions. This was done using inductive thematic approach. The data collected from the field were analysed immediately after collection and the interpretations were presented before the discussion of the results. The findings that emerged are summarized in the next section.

5.1 Summary of Findings

The following is the summary of the study findings;

(i) It was revealed that married MPhil students at the University of Education Winneba were emotionally and psychologically stressful, faced financial challenge and faced Distance challenge when they want to visit their families. They also faced the challenge of forgoing school work to attend to urgent family needs. It was also revealed that these married MPhil students saw self-actualization and multitasking as positive tools for them to pursue their education.

(ii) On the factors that led to the pleasures and challenges of married MPhil students at the University of Education Winneba, it was revealed that finance, Distance, extended family and religion were the factors that led to their challenges. It was also revealed that motivation and spousal support were the factors that led to their pleasures.

(iii) On the extent to which the challenges impeded the educational progress of married MPhil students, the findings of the study revealed that their academic performance was greatly affected and this made them worried. The study also revealed that their relationship with colleagues and lecturers had always been good.

92

(iv) On the coping mechanisms married MPhil students used to survive in their educational pursuit, the study revealed that personal coping mechanism and intentionality of Counselling department in reaching out to married students could be splendid coping mechanisms to help married students to address their challenges.

5.2 Conclusion

Based on the findings from the study, the following conclusions could be made.

It was concluded that married MPhil students at the University of Education, Winneba were emotionally and psychologically and financially stressful. Because of the long Distance from Winneba to their homes these students faced the challenge to visit their families. They also forfeited school work to attend to urgent family needs. It was also concluded that these married MPhil students derived self-actualization and multitasking when they combined school work with family life.

On the factors that led to the pleasures and challenges of married MPhil students at the University of Education Winneba, it was concluded that finance, Distance, extended family and religion were the factors that led to their challenges. It was also concluded that motivation and spousal support were the factors that led to their pleasures.

On the extent to which the challenges impeded the educational progress of married MPhil students, it was concluded that their academic performance was greatly affected, and this made them worried. It was also concluded that their relationship with colleagues and lecturers had always been good.

On the coping mechanisms married MPhil students used to survive in their educational pursuit, it was concluded that personal coping mechanism and intentionality of Counselling department in reaching out to married students could be splendid coping mechanisms to help married students to address their challenges.

5.3 Recommendations

Based on the data, it is recommended that,

1. The management of the University should put in place support systems to help married students at the University of Education Winneba to cope efficiently with their emotional, psychological and financial stress. The management of the university should also programme their educational structure such that married students whose families reside very far from Winneba should find it easy to attend to their studies and family issues.

2. Spouses and extended family members should support their married students financially, morally, emotionally, psychologically and socially to cope with the challenges they face in combining education with marital life.

3. Married MPhil students should also adopt personal coping mechanism to help reduce their numerous stress as they combine marriage and schooling.

4. The University authorities through the counselling unit should put in place intentional counselling so as to help married students address their challenges.

5.4 Implication for Counselling

The findings of the study suggest the need for counselling intervention to reduce the effect of the challenges faced by married MPhil students. Hence the following interventions are proposed to ameliorate the stress of combining marital life and schooling. The institution should give special consideration to the married graduate students through counselling intervention during orientation programmes when they

receive admission into the university. Counsellors, through the institution's Counselling Centre, should develop strategies for married MPhil students on how to cope with marital life and education. They should also be given training on study skills and adjustment principles to be able to cope with their dual role.

Student-faculty interaction, and support services from the university - such as counselling, childcare, and classes or workshops on family finance and study skills - could be helpful tools of adjustment for married MPhil students.

5.5 Suggestions for Further Research

There are so many issues surrounding married students and their studies. More research is necessary at different universities in Ghana. The experiences of married students at the University of Education, Winneba often differ from the experiences of married students elsewhere. If the study could be replicated, it could go a long way to help researchers bring out information that will help review the generalization of these findings. The study could be modified, and the scope widened to cover all universities in the country. The researcher also recommends further research in the following areas:

(a) Academic stress and academic performance among married student

(b) Impact of stress factors on married students' academic performance

(c) Challenges of women participation in continuing higher education.

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104
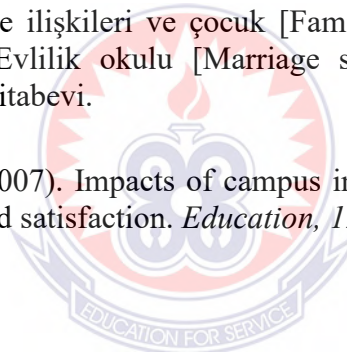
APPENDICES

INTERVIEW GUIDE (SEMI-STRUCTURED)

SECTION A

Bio Data

1. Gender: Male, Female

2. Age:

3. Programme of Study (e.g., Counselling Psychology, English Education)

4. Number of years married

5. Number of children

6. Campus: North, South, Central

7. Religion

SECTION B: INTERVIEW QUESTIONS

1. Can you kindly describe your experiences combining academic work with family responsibilities?

2. Kindly describe some of the positive things you experience in combining academic work with family responsibilities?

3. Kindly describe some challenges you experience in combining academic work with family responsibilities?

4. Kindly describe some of the factors that lead to these pleasures and challenges?

5. How would you describe your relationship with other students based on your combined responsibilities as a married person who is also a student?

6. Based on your multiple responsibilities as a parent and student, how do you think it has affected your interaction with your lecturers?

7. Please tell me how your academic work and performance have been affected because you are a parent and also a student.

8. Please describe some coping mechanisms you use in addressing some of the challenges you have told me about.

9. How have you benefited from counselling in addressing some of the challenges you experience?

10. What are some reforms you may wish to see in counselling services to help address married students' challenges?