

UNIVERSITY OF EDUCATION, WINNEBA

**PSYCHOSOCIAL EXPERIENCES OF MARRIED FEMALE
STUDENTS IN COLLEGES OF EDUCATION IN THE CENTRAL
REGION, GHANA**



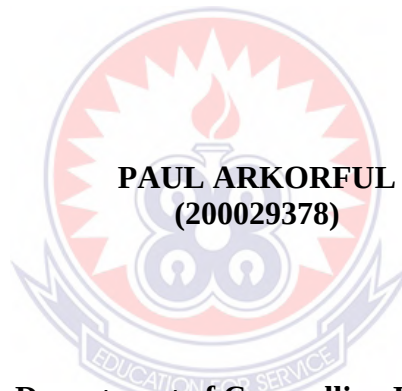
PAUL ARKORFUL

MASTER OF PHILOSOPHY

2024

UNIVERSITY OF EDUCATION, WINNEBA

**PSYCHOSOCIAL EXPERIENCES OF MARRIED FEMALE STUDENTS IN
COLLEGES OF EDUCATION IN THE CENTRAL REGION, GHANA**



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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 fulfillment
of the requirements for the award of the degree of
Master of Philosophy
(Counselling Psychology)
in the University of Education, Winneba,**

JULY, 2024

DECLARATION

Student's Declaration

I, Paul Arkorful, 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:.....

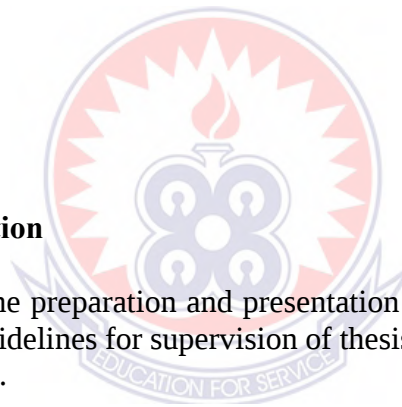
Supervisor's Declaration

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

Supervisor Name: Patricia Mawusi Amos (PhD)

Signature:.....

Date:.....



DEDICATION

I dedicate this work to my family and mentors.



ACKNOWLEDGEMENTS

I am most grateful to the Almighty God for His loving care and mercy which has made it possible for me to complete this work. I also wish to acknowledge with gratitude, the encouragement, corrections and guidance given to me by my able supervisor Dr. Patricia Mawusi Amos; other lecturers and staff of the Department of Counselling Psychology, University of Education, Winneba. I wish to express my appreciation to Very Rev. Profesor Kwesi Nkum Wilson, Principal of Komenda College of Education, Komenda and staff of the college especially the education department for their support and contributions. Finally, to my family for their support. God bless you all.

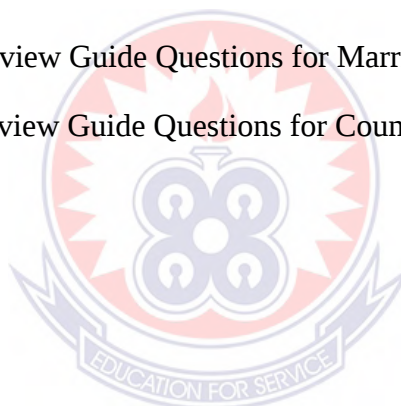


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ABSTRACT

The purpose of this study was to explore the psychosocial experiences of married female students in colleges of education in the Central Region and to find effective ways to assist the married female students in dealing with such psychosocial experiences. The study adopted the interpretive paradigm or philosophical world view. The study adopted the hermeneutic phenomenology with the qualitative approach. Snowball and purposive sampling techniques were used to sample 15 married female students and 3 counselling coordinators for the study. The study utilised the semi-structured interview guide to gather data to answer the stated questions. The trustworthiness of the data was established. The data was analysed and organised in themes supported with verbatim quotations. The study findings revealed that married female students of the colleges of education undergo psychosocial experiences as expressed in the form of social isolation and stigmatization, emotional struggles, intrusive advances or proposals. However, the findings also suggested positive experiences including social acceptance and respect and support and encouragement. Further, the study revealed that married female students faced stress and worry, low academic performance and study disruption, forgetfulness, suicidal thoughts, time management challenges as negative effects of their psychosocial experiences. The study concludes that the guidance and counselling services available to married female students, including rehabilitation services, referral services, educational counselling, orientation services, consultative services, and life planning and emotional support, play a vital role in mitigating their psychosocial challenges. Based on the findings, the study recommends that the Management of OLA College of Education, Fosu College of Education, and Komenda College of Education should establish on-campus accommodation care units specifically for married female students to provide a supportive living environment.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

The population of the world is estimated to be 7.8 billion (UNDP, 2021). Women constitute more than half of this number and more than 70 per cent of them are illiterates and poor (Hall & Patrinos, 2012). Over centuries, women have not been accorded equal status with men in practically all countries of the world. Women have been given limited opportunities in most spheres of economic and social activities (Abishek & Gayathri, 2018). Women until recently were denied voting rights, ownership of properties and even access to education in some cultures as well as in some parts of the world (Montoya, 2020; Gillibrand, 2020).

Even in recent times only few are granted the opportunity to continue education right from basic to tertiary education, particularly in the developing countries (Patrinos & Psacharopoulos, 2020; Panda, 2018). Those who are privileged enough to receive education at various levels, especially at the tertiary level, are constrained or handicapped in various ways, making successful academic performance far from the reach of many (Heath & Jayachandran, 2016). Most of them experience life that is a complex web of many roles and tasks which require the average women to perform different roles at different times in a bid to fulfil her family's needs. According to Adewale and Potokri (2023), women are more concerned about obtaining higher education qualification than academic achievement but in a similar way academic achievements of women are linked to marital status on account of emphasizing participants place on cultural values in relation to societal expectations. Besides, academic practices and achievements of participants vary according to the kind of

support they receive. The continued influx of married female students into higher education indicates a persistent trend of combining the pursuit of higher education with marriage.

People typically do not define marriage in individual terms but rather consider it as a partnership in which each member sacrifices some of his or her autonomy (England, 2018). The current democratic dispensation in Ghana places high value on the family and on the right of each individual to educational opportunities; thus, the successful student marriage is of vital concern to Ghanaian society. In a democratic society the importance of the individual is paramount. To benefit society, as well as the individual, democratic education is designed to develop the highest potential of each individual. It is clear to observe that whiles on campus, these students per the demand of academic work and the need to pass all exams before considered professional teachers have to go through a lot of stress. It has been observed that students generally are faced with a number of stressors (Melaku, Mossie, & Negash, 2015). These include continuous evaluation, pressure to earn good grades, time pressures, unclear assignments, heavy workload, uncomfortable classrooms, and relationship with family and friends.

In recent times, the most psychosocial trauma that these students go through is the school-family conflict, low income, course work, and children are all factors in role strain in female students (Gasper, Deluca & Estacion, 2010 as cited in Plotkin, 2021). Role strain as a result of increased roles and their demands coupled with conflicts is associated with high stress, depression, and anxiety in female married students (Noori, & Orfan, 2021). The question of what to do about the married female students and the family is faced by every college. Even though in the past, this phenomenon was there, it was not as impactful as we have in today's cases where economic situations have

drastically changed perspectives (Convertino & Graboski-Bauer, 2018). Most college administrators believed that this was a temporary problem, which would disappear with time but it is evident today that this was a wrong assumption (Khan et al., 2023). It would appear that the married female student's situation is here to stay.

Women from time immemorial have been saddled with many family responsibilities and are traditionally assigned many roles including custody of children, maintenance of the home, feeding and preservation of the family health (Mussida & Patimo, 2020). The female married students are also expected to perform duties as wife and mother, in addition to fulfilling their academic responsibilities (Danjuma et al., 2024; Zroog & Ali, 2025). 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 labour (Ciciolla, & Luthar, 2019; Waddell et al., 2021). Women occupying seemingly incompatible role positions, particularly women juggling the demands of family studies and career experience is 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 (Nnubia & Eze, 2023).

One particular problem of married female students has been that, these people are less able to engage in the after-class socializing and networking that allowed their male counterpart to make the connections that would serve to further their career (Cooper, Eddy & Brownell, 2023). Another constrain faced by the married female students as revealed in a literature review is that women expressed guilt over their role as students, over not being available for their children, over the quality and the expense of childcare, and over compromising their responsibility in the family as well as in the career world (Fasuyi, 2015). Adjusting to an academic setting can be difficult for all students, no

matter what stage of life they are. The rigorous demand of the College -level courses coupled with the patriarchal values of the institution can be overwhelming for even the most studious students (Tharun & S, 2024). 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, married female students experience dramatic life -transitions when entering the college. 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 (Santos, Monteiro & Carvalho, 2023)

Along with possible personal feelings of inadequacy, married female students may feel overwhelmed by their numerous responsibilities which often take precedence over school work. No doubt, combining learning commitment, family responsibilities, and school obligations may be very complex and tasking. Ultimately, the struggling and juggling inherent in this may create tension and health - related problems for the individuals concerned (Willis, Hyde & Black, 2019; Langfred & Rockmann, 2016). Another study that examined stress in female married students found that returning to school creates significant stress within the student's family and home life. Partners and children of female married students may also feel neglected when time is devoted to schoolwork rather than family, causing conflict for the entire family. Some of the challenges that female married students face includes: process of socialization and gender roles; lack of encouragement by spouse; low self-confidence, and the under valuing of the benefits of higher education. The challenges they face could be classified as emotional, psychological, and financial (Mathews & Volberg, 2013). Adult female students may take a longer period of time to develop a sense of autonomy and self-efficacy than it takes younger female students (Vuong, Brown-Welty, & Tracz, 2010).

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 (Means & Pyne, 2017; Lehmann, 2014; Stuber, 2011).

Married female 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 the College (Rodriguez, 2019; Fasuyi, 2015; Lasode & Awote, 2014). Managing multiple roles is a source of stress for female married students and parents feel guilty about being unavailable when their children need them, with mothers of children under thirteen reporting the most conflict (Lasode & Awote, 2014; Stone & O'Shea, 2013).

Married female students with older children may persist to graduation, whereas those with younger children may interrupt their education to fulfil family responsibilities. Those who unsuccessfully manage their stress factors may result in premature withdrawal from school. Research has shown that married female students face a lot of challenges such as the problem of burnout, stress, and school obligations, with their accompanying psychological side effects. They are expected to face more psychosocial challenges on campus hence they are used for the study.

1.2 Statement of the Problem

Women's education is widely recognized as a key driver of human capital development, social mobility, and national development (Rani, 2024). Expanding educational opportunities for women improves their ability to contribute to economic productivity, family wellbeing, and community development (Hill & King, 1995). Consequently, global and national development agendas continue to emphasize gender equality in education, as reflected in the Sustainable Development Goal 4, which promotes inclusive and equitable quality education for all (UNESCO, 2017). These efforts have contributed to increased female enrolment in higher education in many countries, including Ghana.

Despite these improvements in access, female students in tertiary institutions continue to face psychosocial challenges that may affect their academic engagement and wellbeing (Ayaz & Jawad, 2024). Research indicates that female students often experience difficulties related to limited time for academic work, financial constraints, lack of family or spousal support, and demanding domestic responsibilities (Lin, 2016). These pressures may result in psychological distress, strained family relationships, and ineffective study habits (Matang & Kashora, 2012; Robino & Foster, 2018). Institutional factors such as limited counselling services and inadequate academic support may further complicate students' adjustment to academic life (Kochhar, 1984).

In Ghana, studies have shown that married female students may experience additional challenges as they attempt to balance academic responsibilities with marital and family obligations (Adu-Yeboah & Dzama Forde, 2011; Amos & Manieson, 2015). Within Colleges of Education, students must attend lectures regularly, complete assignments, participate in group work, and undertake teaching practice while fulfilling family responsibilities such as childcare and household management. Managing these multiple roles may place considerable pressure on married female students and influence their academic experiences and psychosocial wellbeing.

In the Central Region of Ghana, institutions such as OLA College of Education, Komenda College of Education, and Fosu College of Education enrol married female students in teacher education programmes. However, many of these students commute from home while managing childcare and domestic responsibilities, which may affect their academic participation and emotional wellbeing (Suleiman, 2017; Amoabea et al., 2020). Although counselling units exist in most tertiary institutions, concerns remain about whether these services adequately address the unique needs of married female students (Thompson, 2013).

While previous studies in Ghana have examined the experiences of female students in tertiary institutions, there is limited empirical research focusing specifically on the psychological experiences of married female students in Colleges of Education in the Central Region (Stringer et al., 2015). Moreover, much of the existing research relies on survey methods that may not fully capture the lived experiences of students (Chan et al., 2015). To address this gap, the present study adopts a qualitative phenomenological approach inspired by Edmund Husserl to explore the psychosocial experiences of married female students in selected Colleges of Education in the Central Region of Ghana.

1.3 Theoretical Framework

A theoretical framework provides a coherent structure that directs the research process and explains the relationship between the study variables and known theory. This research is based on Erikson's Stages of Psychosocial Development (Montgomery & Arnett, 2020). Erikson suggested eight developmental stages, each defined by a psychological crisis that humans are required to navigate. Successful resolution fosters healthy growth, however unresolved crises may impact future functioning. This study concentrates on the intimacy versus isolation stage, which is particularly pertinent to the demographic being examined, despite all stages playing a role in personality development.

Erikson's theory underscores the relationship between the person and the social context. Social ties and life conditions influence the experience and resolution of crises at every developmental stage. This viewpoint corresponds with the current research, which investigates the psychosocial experiences of married female students in the collegiate

setting. The idea offers a valuable framework for comprehending the impact of social roles, expectations, and environmental pressures on their adaptation and well-being.

Intimacy versus Isolation (18–35 years)

In early adulthood, from 18 and 35, this stage occurs. People at this period desire close, meaningful relationships while preserving a stable identity. Successful resolution fosters closeness and emotional connection. Failure to strike this equilibrium can lead to loneliness, isolation, and withdrawal. our intimacy vs. isolation stage is crucial to our study because most education students are this age. This research focuses on married female students. Marriage emphasizes emotional closeness, commitment, and shared responsibility. However, being a student includes doing coursework, making friends, participating in school events, and adjusting to campus life. Trying to balance spouse and school chores can be stressful. Family and college are married female students' main social contexts. Home, they may have to care for their spouse, kids, and house. Students at college must attend class, complete homework, participate in Supported Teaching in Schools (STS), work in groups, and prepare for exams. Both situations require meeting expectations, which may affect psychosocial adaption. Erikson's theory suggests that juggling intimate relationships and other obligations can cause emotional strain and isolation. Limited time, financial difficulties, academic stress, and social expectations may impair married female students' relationship stability while pursuing educational ambitions. These experiences may cause stress, academic strain, or college social integration issues.

Erikson's psychosocial theory emphasizes environmental interaction's impact on development. Peer interactions, lecturer assistance, institutional regulations, and academic structure might help or hinder adjustment in college. Effective dual role management is more likely in supportive environments. However, little assistance may increase psychosocial distress.

This study analyzed how developmental activities intersect with academic and marital duties in married female College of Education students by utilizing the intimacy versus isolation stage. Thus, the hypothesis provides a cohesive explanation for married female students' psychosocial experiences and college adjustment.

1.4 Purpose of Study

The purpose of the study was to explore the psychosocial experiences of married female students in the colleges of education in the Central Region and to find effective ways to assist the married female students in dealing with such psychosocial experiences.

1.5 Objectives of the study

The study intended to achieve the following objectives:

1. To explore the psychosocial experiences of married female students in the colleges of education in the Central Region.
2. To ascertain the consequences of the psychosocial experiences married female students go through in the colleges of education in Central Region.
3. To determine the nature of guidance and counselling services that is offered to married female students to mitigate these psychosocial experiences
4. To find out effective ways to assist the married female students in dealing with such psychosocial experiences.

1.6 Research Questions

The following research questions were addressed by the study:

1. What are the psychosocial experiences of married female students in the colleges of education in the Central Region?
2. How do such psychosocial experiences affect the lives of married female students in the colleges of education in the Central Region?
3. What guidance and counselling services are offered to married female students to mitigate these psychosocial experiences on campus?
4. What are the effective ways to assist married female students in dealing with psychosocial experiences?



1.7 Significance of the Study

This study is significant because it provides deeper understanding of the psychosocial experiences of married female students in Colleges of Education and how they balance academic and family responsibilities. The study will contribute to existing theoretical literature on women's education, gender roles, and psychosocial wellbeing in higher education. By exploring the lived experiences of married female students, the study will provide empirical evidence that can enrich theoretical discussions in fields such as educational sociology, gender studies, and counselling psychology. It will also extend existing perspectives on women's educational participation by demonstrating how married female students negotiate the demands of academic life and family responsibilities. In doing so, the study will deepen scholarly understanding of the relationship between marital roles and educational participation among women.

The findings of the study will be useful to administrators, lecturers, and counsellors in Colleges of Education. By identifying the challenges and coping strategies of married female students, the study will help educational practitioners better understand the specific needs of this group of students. This understanding may guide the development of practical support systems such as counselling services, academic advising, and student support programmes that address the psychosocial and academic needs of married female students. The study may also assist guidance and counselling units in designing appropriate interventions to support students who struggle to balance academic and family responsibilities.

The study will also have implications for educational policy and gender advocacy initiatives. The findings may provide evidence that can inform policies aimed at improving access, retention, and support for female students in teacher education institutions. Educational authorities and institutional policymakers may use the results to develop policies that promote gender equality, student wellbeing, and inclusive learning environments. In addition, the study will support broader policy discussions on women's empowerment and educational participation by showing that marriage does not necessarily prevent women from pursuing higher education.

1.8 Delimitations of the Study

It would have been ideal to cover the entire forty-six colleges of education to investigate the problem. However, the researcher delimited the study to three colleges of education in the Central Region namely: Komenda College, Komenda, Ola College, Cape Coast and Fosu College, Assin Fosu. The choice of these colleges was hinged on the fact that the researcher had the opportunity to observe how married female students undergo through both academic and non-academic activities in the college of education, particularly in Komenda College of education and decided to subject the process into research to find out whether or not married female students experience psychosocial experiences and its effect on their academic life. Also, the study covered married female students in the selected Colleges of Education. More so, the study looked at how such psychosocial experiences contribute to married female students' lives in the colleges of education in the Central Region; guidance services offered to married female students to mitigate these psychosocial experiences on campus and ways to assist married female students in dealing with such psychosocial experiences on campus. Finally, the study was delimited to the concept of psychosocial experiences of married female students.

1.9 Organization of the Study

The study is presented in five chapters. Chapter one focuses on the background to the study, the statement of the research problem, the purpose of the study, research objectives and questions, and the significance of the study, Chapter Two contains review of related literature. Chapter Three describes the methodology applied in carrying out the study by explaining the research design, the population, the sample and sampling procedure, the instruments used in data collection and their validity and reliability, and the methods used in analyzing the data. Chapter Four presents the findings of the study, and finally, Chapter Five presents the summary of the findings, recommendations, and suggestions for further studies.

1.10 Operational Definition of Terms

Psychosocial experiences: how the individual's life is influenced socially, emotionally, temperamentally and physically by the immediate society and how he or she interacts with the society for a healthy living.

Married female students: female students in colleges of education who are married

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

Chapter Two presents related literature to this study. Further, it discusses theoretical review, conceptual review, conceptual framework and empirical review relating to the specific research objectives guiding the study.

2.1 The Concept of Psychosocial Experiences

In discussing the concept of psychosocial experiences, the researcher would first expose readers to the meaning of psychosocial and the meaning of experiences. This will be followed by detailed discussions on the twin concept psychosocial experiences. The third leg would see a link of the twin concepts to married female students in the colleges of education. Koomson et al. (2016) defined Psychosocial to mean the science that studies the human being in the society. That is, how the individual's life is influenced socially, emotionally, temperamentally and physically by the immediate society and how he or she interacts with the society for a healthy living. Similarly, the term psychosocial means developments involving both psychological and social aspects (Merriam-Webster.com Dictionary, 2021).

Erik Erickson is the brain behind psychosocial theory. Koomson et al. (2016) averred that Erik Erickson proposed eight stages of the psychosocial theory, which he claims every human being passes through to develop his / her personality. He went further to state that each stage has a crisis which when not resolved would be part of the person throughout life.

Koomson et al. (2016) indicated that Erikson's psychosocial development theory has three (3) domains, which includes emotion, personality characteristics and relationship with other people such as the family, friends and the wider community. This implies that all the three domains are important at every age. For instance, understanding an infant involves studying his / her health, curiosity, temperament and the functions of the brain. Similarly, understanding an adolescent requires studying the physical changes that mark the bodily transition from childhood to adulthood. The other two affects each domain for instance the nutritional well-being of the infant may affect the baby's learning ability and social experiences. Emotions and temperament are present at birth but become well developed through interaction with the environment. This further indicates that normal human beings have the same basic emotions; and these are pleasant or unpleasant subjective feelings, such as a sadness, joy and fear, which motivate behaviour. People differ in how often they feel a particular emotion, what kinds of experience produce it, and they act as a result.

Experiences on the other hand, means the knowledge or skill acquired by a period of practical experience of something. In addition, it could also mean practical contact with and observation of facts or events. This implies that an individual gains experiences as a result of involvement in, participation in, contact with, acquaintance with, exposure to, observation of, awareness of, familiarity with situations, events or actions of others in the society (www.google.com/search on the meaning+of+experiences retrieved on 30th November, 2023). It could then be said that individuals develop a sense of emotions, temperament, feelings, such as a sadness, joy and fear, which motivate behaviours as a result of things, events and situations they interact with or participate in or observe.

Relatedly, Koomson et al. (2016) argue that newborn babies show when they are unhappy through crying, throwing of arms and legs and stiffen their bodies. When they want attention, they cry; when they are happy, they smile or laugh. When their messages are responded to their sense of connection with others grow. Temperament has been called the how of behaviour people do and how they go about doing it. Temperament differences seem to be inborn and largely hereditary. However, environmental factors, such as parental treatment can bring about considerable change. This change occurs when parents are psychologically healthy and in good marriage, have high self-esteem and harmonious relationships with their babies. The way a mother feels about her roles may affect her child's temperament. Parents, caregivers, siblings, role models etc., all play a major role in the development of emotions and temperament of the child. The argument is clear on the account that, the interaction of the child with the parents who are of the environment in addition to other exposures contribute to building the child's emotions, self-esteem, temperaments and others.

2.2 Married Female Students and Higher Education

2.2.1 The concept of marriage

It is common knowledge that marriage is a union established by two adults of the opposite sex with their consent. Undoubtedly, marriage is the process by which two people make their relationship public, official, and permanent. It is the joining of two people in a bond that putatively lasts until death, but in practice is often cut short by separation or divorce. Observably, some individuals get married before entering tertiary institution; others also marry while in school including females. There is no clear literature providing details of number of married female students on various tertiary campuses, however observable accounts show some appreciable number of married female students in tertiary institutions including colleges of education in Ghana. The

concern is that the fact that a female is married whether before entering or while in tertiary school, should not be a block to attaining Higher Education (HE).

2.2.2 Women and higher education

The important role Higher Education (HE) plays in the economic and social development of nations and individuals is well articulated in both international and national policy documents. The UNESCO (1998, 2009) reports on the World Conference on Higher Education, for example, attest to HE's viability and capacity to change and to induce change and progress in society, especially for the development of the African continent. The 2009 UNESCO report further adds that the public good of HE contributes to the eradication of poverty and sustainable national development. This point is further highlighted in a recent World Bank (2009) document, which stipulates that investment in human capital through quality-assured growth in HE is crucial for accelerating economic growth and reducing all forms of national and individual poverty, illiteracy and social inequality.

Improved higher education opportunities for women will enable them to meet the challenges of the 21st century. For women to make personal strides forward in satisfying their quest and growing need for higher education (Corder, 2011), African countries should make concerted efforts through policies which include the above-mentioned gender-fair education instruments (Banerjere, 2010). As the literature reveals, higher education offers women the opportunity to be trained as leaders with decision making capacities to achieve the best for themselves and their countries, and to represent womenfolk in general.

Research also suggests that participation in HE produces returns to the state from tax revenues generated by individuals' higher productivity, thus contributing to wealth creation, the development of civil society, democratization, social security and peace (Hannum & Buchmann, 2004; Okolie, 2003; World Bank, 2002). Singh (2001) refers to this as the private and public good of HE: the knowledge and skills obtained in HE results in both the transformation of national economies and private returns to the individual through higher earnings, and improved individual social and economic status. These perceived benefits have led to an increasing social demand for HE, as well as to a diversity and heterogeneity in the composition of HE participants in both high and low-income countries (Schuetze & Slowey, 2002; Middlehurst, 2001).

Unfortunately, the benefits that accrue from HE participation are not enjoyed by all. According to authors such as Dei (2005) and Morley (2010), Hannum and Buchmann (2004), Assie-Lumumba (2000), exclusivity in HE varies in respect of ethnic minority groups, the physically challenged, mature students (that is, those aged over 25 years), those possessing non-standard entry qualifications and women, among others. For them, this depends on the geographical, economic and cultural contexts. In the case of women, global statistics indicate that rates of HE participation are now slightly higher than for men. This is indicated by a Gender Parity Index of 1.08 in favour of women (UNESCO Institute for Statistics, 2009). In North America and Europe, the UNESCO report further indicates that the female participation ratio is one-third higher than that for men, and in Latin America, the Caribbean and Central Asia, as well as the Arab States, females outnumber men or are equal with them. The situation is, however, not the same in sub-Saharan Africa, where the report points out that in 2007, there were 66 female students for every 100 males, or 1.5 times more males than females in HE. This is the lowest such ratio anywhere in the world (UNESCO Institute for Statistics, 2009).

The reasons for women's under-representation and lack of meaningful participation in HE in Africa include cultural and political obstacles (UNESCO, 2009, p. 6), as well as negative experiences in HE which impede their successful completion (Morley, Leach & Lugg, 2009). The implication is that beyond simply gaining access to HE, women's meaningful participation and qualitative experiences are not given due attention (Morley, Leach & Lugg, 2009).

2.2.3 Woman and higher education: The Ghana context

In Ghana, women's participation in HE has recorded some noteworthy increases. From as low as 3630 in 1993 (Ghana Statistical Service, 2001 as cited in Adams & Anum, 2005), women's participation increased to 29,059 in the 2005/2006 academic year (National Council for Tertiary Education, 2006), compared with 11,302 and 54,729 men in the same years, respectively. Even though the national policy target is set at 50% for all categories of women, the most current figures from the UNESCO Institute for Statistics show that only 35% of women are enrolled in public universities and 41% in private universities (UNESCO Institute for Statistics, 2009).

2.2.4 Challenges facing women in higher education

Many obstacles impede Ghanaian women and girls' access to HE, including sociocultural and economic factors. Men and women are socialised to conform to socially constructed and 'appropriate' gender roles and cultural norms, resulting in the creation of gender gaps that disadvantage women, particularly in the education sector (Hannum & Buchmann, 2004; Bortey & Dodoo, cited in Boohene, 2005). For example, it is generally held that every woman 'grows up knowing that it is the woman who cooks the meals and generally sees to it that the house is clean and well-kept' (Dolphyne, 1991, p. 5), a role which does not require formal education to perform. Men,

on the other hand, are supposed to be heads of households and breadwinners, and are assumed to provide for all household members, including their wives. Boohene et al. (2005) write that many traditional households believe that men are the ones who need higher incomes and therefore access to HE, to enable them to discharge these responsibilities.

Although the Ghanaian education system is structured to serve girls and boys equally, girls' education is hindered by certain cultural beliefs and practices, such as the expectation that they will help with household chores and family businesses, as well as be given away in early marriages (Akyeampong et al., 2007; Stephens, 2000). Sometimes, there is the fear that a girl's marriage prospects will diminish if she obtains a HE equal to men or of a higher level than men. Even when they are enrolled, research indicates that girls in many ways experience schooling differently from boys. Dunne & Leach (2005) found that, in general, teachers had greater expectations for boys and thus gave them more attention and intellectual challenges than they did girls.

In addition, research shows that the socio-economic status (SES) of families influences the type and level of education females receive. For example, Stephens (2000) points out that in rural areas in Ghana, poverty determines who receives education in the family, with preference being given to boys rather than girls. The strong implication is that females from rural areas may not access HE as easily as their urban counterparts. Morley, Leach and Lugg (2009) also found that Ghanaian females from advantaged socio-economic backgrounds tended to attend elite secondary schools, normally in urban areas, and had easier access to HE, while poor, rural and older females were either underrepresented or absent from HE institutions. This situation partly explains why females (or males, for that matter) who might have missed the opportunity to access

HE earlier, and are still interested, do so for the first time later in their lives as adult or mature learners.

Further, Beedie (2015) indicates in her analysis of higher education in Nigeria, notes that although the University system tends to be spoken of in gender neutral terms, the effects of their workings are far from gender neutral as shown by the proportion of women students and academics. Similarly, in a study in Zimbabwe, Mukwidigwi (2018) observed a similar situation and notes that the University of Zimbabwe is an unfriendly and overtly gender-based, hostile environment for both female students and staff members. Further, Kagunda (2020) admits that the situation concerning gender neutrality and male dominance is no different in Kenya. In addition, many girls and women are still excluded from education and many of those in schools are learning too little to prepare them for the 21st century labour market (Potokri & Perumal, 2019).

2.2.5 Success of women in society

Despite the many challenges that militate against women's success in higher education, such as colonization legacies and the gendered dichotomy or disequilibrium of higher education, African women seek higher education passionately, realizing that it is a major means of liberating themselves (Sheikh, 2013). The antecedents to the energy that women pour into Africa's educational and intellectual development are evident in the memoirs of early women educators like Charlotte Maxeke of South Africa, Constance Cummings-John of Liberia, Mrs Ekpo and Funmilayo Kuti both of Nigeria, amongst others, who all contributed immensely towards the development of higher education across the continent (Kessi, 2017). Fretheim (2018) indicated that in the pre-independence years (1940s-1960s) these women established educational institutions in their respective countries. These institutions included vocational schools

for young ladies set up by Constance Cummings-John on her return to Freetown (where she later became Africa's first woman mayor); Mrs Ekpo's educational initiatives for women in the Calabar area of southeast Nigeria; Funmilayo Kuti's workshops for illiterate market women; and other non-formal education initiatives carried out by African women in a spirit of charity (Fretheim, 2018).

Similarly, Fretheim (2018) also documented that before the early 1900s, education among Muslim African women was carried out by *mallams*, in the tradition of the 19th century scholar and teacher Nana Asma's, daughter of Usman Dan Fodio. On this note, the same authors opine that Africa's colonial-era universities began as extensions of elitist metropolitan institutions. Although Fretheim (2018) writings about universities in particular, their conclusion suggests that at no time have women been formally excluded from Africa's post-independence higher education sector, which is something women can take pride in.

It is documented that the contributions of women to the development of higher education in Africa, such as those illuminated above, carried no monetary reward (Walker-Barnes, 2014). Yet many women, in collaboration with governments, attempted to foster the transformation or development of higher education through initiatives that led to the formulation of policies favouring women's participation in higher education. For example, in South Africa, initiatives such as the Commission on Gender Equality, the National Gender Forum, and the Office on the Status of Women continue to support efforts by higher education institutions to be more inclusive and equitable (Wotipka, Nakagawa, & Svec, 2018).

The argument herein is that the challenge for women in higher education is to increase access for women to higher education opportunities with improved access to higher

education linked to the opening of increased employment possibilities and poverty reduction in Africa. In effect, women's education forms part of the fundamental requirements for poverty reduction and development of the continent. Besides, challenge to women's higher education is to provide gender-fair education to all citizens. According to Banerjee (2010), gender-fair education involves an aggressive move away from an emphasis on separate and complementary spheres for men and women and gender stereotyped careers, to expanded options and outcomes. The attainment of such, in collaboration with women's emancipation as a means towards their empowerment and liberation, should not simply be an offshoot of a good education but rather an explicit, overarching goal in a healthy social environment.

Although Banerjee's (2010) work entitled *Restructuring Indian higher education: strategies for women's empowerment* focuses on India, her findings and conclusion appear to be useful in the context of this study, especially if one considers that India is a developing country as are many countries on the African continent.

2.3 Impact of Psychosocial Experiences of Married Female Students in Colleges of Education

Women's quest to attain higher education has come with countless challenges which have in varying ways affected them adversely (Adu-Yeboah & Forde, 2011). In a study conducted by Egenti and Omoruyi (2011) on challenges of women participation in continuing higher education programme: implications for adult women counselling and education in Nigeria showed time constraint, increasing marital demand, poor economic or financial base, poor learning environment, lack of encouragement from spouse and employers, increasing social demand/pressure, poor psychological disposition toward learning, problem of improper work organization, and the short

duration of lecture time or programme contact. It could be said that most of the challenges identified above could threaten not only academic life of students, but their psychological and social lives. Further, Egenti and Omoruyi (2011) pointed out that respondents agreed that the challenges were very serious ones but not insurmountable. However, a few of them considered the challenges as unexpected but very serious. In the same vein, some also indicated that the challenges were unexpected and overwhelming.

In a similar study done by Genanew (2019) on challenges of female students academic achievement: The case of Debre Markos University, Ethiopia, found out that female students are facing different challenges such as, institutional challenges like lack of special support, problem of academic advisor, lack of orientation, low facilities, instructors lack of teaching skills, crowded classroom, drastic life change, sexual harassment and personal challenges such as, poor socialization, lack of interest, low self-confidence, stress, poor study habit, lack of money, gender related problem, low follows up, poor language ability and lack of commitment. Clearly, these challenges pointed out by Genanew (2019) in Ethiopia are not so much different from those found out by Egenti and Omoruyi (2011) in Nigeria. The implication is that similar or same problems may militate against female students in higher institutions other parts of Africa particularly in Ghana.

In Ghana, a study conducted by Adu-Yeboah and Forde (2011) on returning to study in Higher Education in Ghana: experiences of mature undergraduate women. The study showed that women students found academic work difficult and made reference to gaps in terms of their knowledge deficit, unfamiliar courses and teaching methods. Recommendations from the study include the formulation of an institutional policy on

mature women students in particular, and non-traditional students in higher education generally, and the regular provision of professional development programmes for higher education practitioners. Arguably, the findings agree with other studies done in Nigeria (Egenti & Omoruyi, 2011) and in Ethiopia (Genanew, 2019). This suggests that married females in colleges of education in Ghana are likely to experience similar challenges.

More so, Amoah (2013) in a study on psychosocial experiences of pregnant adolescents: a study at the Tema metropolis revealed that pregnant adolescents faced psychological problems such as anxiety, sadness, rejection, thoughts of abortion and suicidal tendencies. The rest include reactions from their parents, partners, peers and neighbours as well as beatings, anger, denial and gossiping. These findings may resonate well in the context of this present study on the basis that some of the married female students in colleges of education become pregnant and may feel the same effect.

Reid and Meadows-Oliver (2007) suggested in their research on Depression among Adolescent Mothers in the First Year Postpartum that there was an increasing rate of depressive symptoms in the postpartum period. They reviewed 12 research-based articles to provide a better understanding of depression among adolescent mothers in the first year postpartum. The findings revealed that more family conflict, fewer social supports, and low self-esteem were associated with increased rates of depressive symptoms in adolescent mothers during the first postpartum year. They concluded that to prevent adverse outcomes associated with depression, it is important that nurse practitioners working with these families intensify health education on support systems during pregnancy, screen adolescent mothers for depression and refer them for treatment as needed.

In another related study, Clemmens (2002) used structured interviews and focus group discussions together with the scale measurements on similar variables which produced much better understanding. Clemmens (2002) sampled 20 adolescent mothers aged between 16 and 18 who were participating in programmes for adolescent mothers in the North-Eastern cities of the United States of America. The sample comprised of adolescent mothers who reported feeling depressed since the birth of their babies. Generally, these mothers had experienced normal deliveries and no complications were reported for both the mothers and the babies. All the participants were at school and the age of babies ranged from 1 to 11 months at the time of the interview. Participants in Clemens'' (2002) study had no history of being treated for depression. Participants reported feeling scared with the sudden realisation of motherhood. Some felt abandoned and rejected by partners and peers, whilst others indicated being overwhelmed with questions and not understanding the experience of depression and what was happening to them. Some participants reported feeling confused by the experience. Clemens (2002), concluded that poor social support could lead to depression in teenage mothers. However, Logsdon, Birkimer, Simpson, and Looney (2005) argued in their study on Postpartum Depression and Social Support in Adolescents that social support intervention delivered to pregnant adolescent girls between 32 and 36 weeks of gestation does not prevent symptoms of depression at 6 weeks postpartum. They used a repeated measures design to collect the data at a teenage parenting programme from 128 pregnant and postpartum adolescents. The main outcome measure was symptoms of depression at 6 weeks postpartum. The researchers found out that there were no significant differences found in Centre for Epidemiological Studies of Depression instrument scores among the groups at 6 weeks postpartum. Using path analysis, the authors found that predictors of symptoms of depression at 6 weeks postpartum were

receiving more support. Therefore, the researcher concluded that social support has no effect on pregnant adolescents becoming depressed.

According to Ramathesele (2007) adolescent motherhood has been found to be associated with depressive symptoms. A study conducted in South Africa reported that the transition from adolescence to motherhood is accompanied by some psychological consequences. Participants in the study reported feeling robbed of their adolescence possibilities in the future and their chances for a good life. The teenagers were reported to be far from being emotionally, cognitively and socially ready for the prospect of motherhood. The researcher concluded that, pregnant teenagers should not be treated like outcasts, but they should rather be supported to achieve success in their future endeavours. Lehana and Van Rhyn (2003) conducted a phenomenological investigation of the Experiences of Pregnancy by Unmarried Adolescents in Maseru. A phenomenological approach was used to explore and describe the experiences of sixteen (16) pregnant unmarried adolescents in the Maseru District in Lesotho. The researchers reported that the reactions of the unmarried adolescents towards their pregnancies were Fear, Denial, Confusion, Worry, Misery, Shame, Anger, Hope, Depression and Bad feelings. They also indicated that the reactions of parents and relatives towards the pregnant adolescents were Anger, Hurt or Acceptance while those of the boyfriends or sexual partners were Fear, Surprise, Denial, or Acceptance. They concluded that adolescents in Maseru expressed shyness or a sense of shame when they found out their abdomen was enlarging. They also had serious psychosocial experiences which impacted negatively on their life.

Kessler (2003) explored the Emotional Experiences of Unmarried Pregnant Adolescents. The researcher found out that adolescents aged between 15 and 17 years

were more than twice as likely as adult mothers to be depressed. Also, younger teenagers (15–17 years) reported more symptoms of severe depression than the older group (18 – 19 years). This indicates that, school-going teenagers and younger teenagers tend to experience more symptoms of psychological and emotional distress. Thoughts about abortion were found to have preoccupied the younger teenagers. The researcher concluded that unmarried pregnant adolescents experience depressive symptoms after child birth than married adolescents. Smith (2004) conducted a study on Pregnancy Perceptions among Adolescents using a descriptive design. Participants were allowed to discuss their concerns and needs during pregnancy in their own words. The purpose was to gain insight into adolescent females' personal perceptions about pregnancy particularly with regards to their physiological and emotional concerns or needs, methods of sharing those concerns or needs, coping strategies, social support, future aspirations and intervention modalities. Questionnaires were administered to eighty (80) participants, between the ages of 13 to 19 years obtaining prenatal health care services at a community-based clinic in North Carolina. The researcher reported that twenty-five participants reported a range of physiological and emotional perspectives on the pregnancy experience. Further analysis of data revealed insight on coping strategies, support systems, future aspirations, and intervention modalities with implications for future research efforts. The author concluded that enhanced nurse interactions, utilization of group support, telephone reinforcement, as well as age and population specific strategies may prove effective in supporting pregnant adolescents to cope with physiological and emotional concerns or needs.

Relatedly, De Vito (2007) conducted a qualitative study on How Adolescent Mothers Feel about becoming a Parent using narrative comments collected over a seven- month

period from 126 adolescent mothers. The study reported that after pregnancy and childbirth, several adolescent mothers' relationship with their partners did not meet expectations. In many of the cases, the partners became less involved in the relationship, and in other cases, they ended the relationship. The researcher concluded that the more emotional and tangible support the adolescent mother received from the father of the newborn, the higher the adolescent mother's self-evaluation of parenting. However, for some of the adolescent mothers in the study sample, the partners were not consistently supportive or did not share parenting duties, but when he was available, the baby's father provided both emotional and tangible support, especially when the adolescent's own mother was not a part of her life.

In establishing the credence of the studies, it is important to mention that the studies show two important psychosocial experiences which are emotional trauma and disillusion as a result of challenges pregnant adolescents undergo. Suffice to say that emotional trauma and disillusion are possible psychosocial experiences that married female students go through while in school and colleges of education.

In furtherance, Higginbottom et al. (2006) conducted a study on Early Parenthood among Young People of Minority Ethnic Origin in England. They used a qualitative approach to explore the teenage parenting experiences of ethnic minority of young parents in England. Data was collected using focus group interviews, in-depth semi-structured interviews and a telephone survey. The participants were service providers, adolescents, partners of the adolescents and grandmothers. In all, 136 people were used. They reported the following findings: that adolescents experienced discrimination and unsolicited comments were passed by the general public regarding their status. Most of the adolescents had support from their mothers. They also found out that it is common

for young single men to deny parentage when a sexual partner becomes pregnant due to fear of taking responsibility. However, a few of the adolescents were still in a relationship with their partners and the adolescents had educational and career aspirations. The researchers concluded that there is a need to specify needs rather than generalising across all minority ethnic communities regarding early parenthood. Young parents of Muslim faith clearly do not view teenage or early pregnancy as a problem, unless it occurs outside marriage. Most teenage parents in this study had clear career, or educational goals. Many had difficulties in obtaining appropriate child-care, financial and other support to materialise these goals. Policy needs to reflect on the wide range of experiences among young parents and to ensure that successful support service models are adequately and sustainably funded.

2.4 Guidance and Counselling Services in Schools/Colleges

In the Colleges of Education, even teacher-trainees who feel happy and are in control of themselves have their moments of doubts and despair. Guidance services will help these students prepare for life in and after tertiary education, whether or not they will get jobs, getting married and living independent and valuable life. According to Gumisiriza (2012), guidance and counselling services are widely known to be beneficial in shaping and decision-making capabilities of both students and people at work places. Guidance and counselling are therefore essential to help remedy teacher-trainees' challenges that may arise in Colleges of Education.

Guidance services may be defined as a professional aid to individuals and small groups in dealing with commonly recurring personal, educational and vocational needs and problems. Nyarko-Sampson (2010) found that the guidance services (mostly) offered

in the Colleges of Education were: Orientation, Counselling, Consultation, Information, Evaluation, Placement, Appraisal and Follow-up. The related literature was reviewed according to this finding as follows:

2.4.1 Counselling service

The world today is very dynamic as it presents constant changes and increased demands for student/teacher-trainees to be self-reliant in the world, in the midst of feelings of anxiety and depression which are intensified by peer pressure, bullying, unstable family environment, drug, alcohol, occultism, 'sakawa' and tobacco used. According to Numale (2007), more and more student/teacher-trainees vary in their capacity to cope with academic, social, personal and emotional demands and require support within the school system to help them make successful transitions through life. The school/college counselling service is the key to providing this support, in that counselling service is an integral and essential component of the educational process for all students as they progress through the educational system. To this effect, counselling service becomes the heart of guidance and counselling.

Kochhar (2006) states that counselling service is a service intended to establish a relationship between the guidance worker and the student in which the former attempts to assist the latter in achieving optimum educational, vocational, personal-social development and adjustment. In this case the latter is the teacher-trainee/student and the former is the counsellor who helps the teacher-trainee to attain a holistic self-development and adjustment.

Counselling service may be offered to clients in two forms, namely individual counselling and group counselling. Gibson and Mitchel (1990) point out that counselling is one-to-one relationship that focuses on a person's growth and

adjustment, problem solving and decision-making needs. From this statement, the term one-on-one refers to the individual client and the counsellor, as in an individual counselling which is a client-centred process that demands confidentiality. Individual counselling can be defined as one-to-one helping relationship with the sole aim of helping the other to arrive at rational decisions which will enable the client or counsellee solve his problems (Akinade, Sokan & Osarenren, 2005).

The emphasis is on one-to-one because only the two individuals involved in the counselling process are present and is private in nature. Kankam and Onivehu (2000) cited in Perez, defined individual counselling as an interactive process co-joining the counsellee who is vulnerable and who needs assistance and the counsellor who is trained and educated to give his assistance. The goal is to help the counsellee (individual) learn to deal more effectively with himself and the realities of his environment.

According to Shertzer and Stone (1981), group counselling is a process in which one counsellor is involved in a relationship with a number of clients at the same time. The number of clients in a group may vary. While some authorities recommend six as the optimum number; others recommend a range from four to eight memberships. This indicates that group counselling requires a number of individuals coming together and having interdependent relationships while the counsellor acts as a facilitator. Anagbogu (2002) views group counselling as a process of interaction that occurs in a large group that facilitates development of healthy attitudes and behaviour in a way that individuals who participate in it get new information, new orientation to problems such as vocational, occupational, academic or social problems. The group may be homogeneous or heterogeneous but with similar challenges and having the same goals.

The aspects of counselling service provided in schools/colleges to students/teacher-trainees includes educational counselling, career counselling and personal/psychological counselling:

1. Educational/Academic Counselling

According to Gibson and Mitchell (2003), educational counselling focuses on maximizing a student's scholastic achievement and educational opportunities. It is meant for all categories of students/teacher-trainees that is the brilliant or weak. The counselling service urges the brilliant students/teacher-trainees to do well and maintain the level of their academic work. The counselling services also supports weak students/teacher-trainees to learn better through remediation lesson classes, study skills, note taking, time management among others.

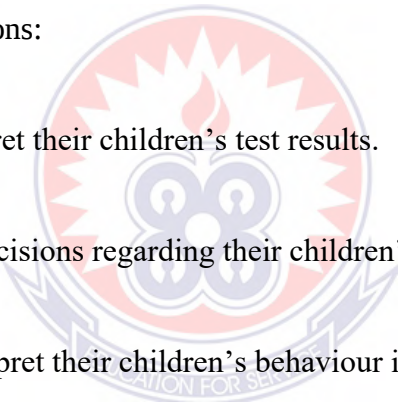
2. Personal/Social Counselling

This is a process of helping an individual to examine himself and formulate workable plans to enable him adjust better in his environment. Personal counselling deals with emotional distress and behaviour difficulties which arise when individuals struggle to deal with developmental stages and tasks (Numale, 2007). Personal and psychological counselling involves inter-personal problems of life adjustment that students/teacher-trainees face, be it from the school/college, home, fellow student, teachers and parents. Counselling service is possible if the counsellor has enough information regarding the student/teacher-trainees' assets and liabilities with the use of interviews and administration of certain psychological test. This will be helpful in crystallizing the client problem and reaching a reasonable solution, on this note counselling is a distinct guidance and counselling service.

2.4.2 Consultation service

Consultation service, within the family context, refers to collaboration between the school counsellor and parents or guardians to address students' academic and socio-emotional concerns (Numale, 2007). Taylor and Buku (2006) explain that consultation involves the counsellor working closely with parents to resolve student problems through shared information and joint decision making. In this regard, the counsellor partners with families to better understand the student's needs and to design appropriate support strategies.

According to Shertzer and Stone (1981), school counsellors initiate consultation with parents for several reasons:

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- i. To discuss and interpret their children's test results.
 - ii. To plan and make decisions regarding their children's educational placement.
 - iii. To explain and interpret their children's behaviour in school.
 - iv. To review their children's academic progress and overall development.

Isaacs et al. (1998) identify two major goals of parental consultation. First, the counsellor seeks parental support in assisting the student to address identified concerns. Second, the counsellor gathers relevant background information from parents to better understand the student's situation. These goals may be pursued at the same time.

Through family consultation, the counsellor strengthens communication between home and school. Parents are encouraged to share insights about their children's behaviour, emotional wellbeing, and home circumstances that may affect academic performance. In turn, the counsellor provides guidance that helps parents respond appropriately to their children's developmental and educational needs.

Effective consultation with families requires cooperation, openness, and shared responsibility. The counsellor does not assume sole authority but works with parents to find practical solutions that promote the student's academic success and emotional stability

2.4.3 Information service

Information is vital for human growth and development, especially in the present scientific and technological era with the complex nature of the world. If students can be helped by counsellors to develop their potentialities and take advantage of the opportunities in and around their environment then, accurate and timely information can never be downplayed. Numale (2007) stated that information service among guidance services was responsible for generating, coding and storing, retrieving and dissemination information to students. The information service is primarily aimed at making available to students/teacher-trainees or clients' knowledge of opportunities on educational, social and vocational issues to enable them makes choices and decisions that are authentic and reliable.

According to George and Cristiani (1986), information service is the counsellors' assistance to individual students for them to understand, accept and utilize their abilities, aptitudes, interests and attitudinal patterns in relation to their aspirations. Kankam and Onivehu (2000) opined that information service is designed to provide

students with a greater knowledge of educational, vocational and personal-social opportunities so that they can make better informed choices and decisions in increasingly complex society. These definitions imply that, information service is designed to provide students with a greater knowledge on educational, vocational and social personal opportunities in order to make informed choices and decisions in an increasingly complex society. Kochhar (2006) classified information service as educational information, occupational information and personal/social information.

1. Educational information

Shertzer and Stone (1981) defined educational information as valid and usable data about all types of present and probable future educational or training opportunities and requirements including curricular and co-curricular offerings, requirements for entrance and conditions and problems of students' life. This implies that students learn more about the educational programmes and other opportunities on which data was collected and make available by the counsellor. Sources of Education information are: (a) Brochures of Universities, polytechnics, Colleges of Education among others, (b) Internet, Radio and television, (c) Books, pamphlets, magazines, directories, leaflets on developing study skills, preparing for examinations, etc. (d) Illustrative material such as filmstrips, posters and charts, regarding educational facilities and processes (Kochhar, 2006).

2. Occupational information

Antwi-Boasiako (2018) is of the view that, vocational information is a true and reliable data about occupations, jobs and positions. This assists all categories of students to gain some knowledge about the world of work. Numale (2007) stated that information is a key factor in occupational planning in the sense that without information about jobs and

their requirements, prospective workers may not know which jobs exist and what qualifications these jobs required. Some sources of occupational information are occupational abstracts, briefs, guides, monographs and pamphlets, occupational files and career information manuals, and illustrative materials such as films, posters and charts regarding different jobs and job process (Kochhar, 2006).

3. Personal/Social information

Self-understanding and understanding of others is primarily the concern of personal and social information. Numale (2007) stated that personal and social information are informations about human beings which help student to understand him/herself better and to improve his relations with others. As such this may include manners and etiquette, leisure-time activities, personal appearance, social skills, home and family relationship, healthful living and areas of boy-girl relationship. Sources of Personal/Social information may include: booklets for increasing self-understanding, mental health material, personal hygiene materials, and illustrative materials as films, filmstrips, poster charts regarding personal/social adjustment.

In all, the information should be suitably compiled, maintained and readily available which can be disseminated by the counsellor and other guidance functionaries at educational and career conferences, workshops, seminars and group discussions for successful implementation of information service.

2.4.4. Follow-up service

In offering guidance, counsellors should not regard the end of counselling session as an end in itself but a means to an end. Kochhar (2006) indicated that follow-up is the review or systematic evaluation carried out to ascertain whether guidance in general

satisfies the needs of the students. This implies that clients (students/teacher-trainees) are followed in order to determine the nature and extent of their needs after going through the guidance and counselling process for further assistance. Numale (2007) describe follow-up as activities that are designed to monitor the progress of students who availed themselves for counselling and are now outside the school or are still in school. This is to determine the extent to which the students/teacher-trainees have been able to achieve the guidance services offered. This is according to their abilities and aptitudes, whether curricular choices have been wise and how students out of school are coping with their jobs.

Kochhar (2006) stated that typical follow-up method employs the techniques of interview, postcard survey or questionnaire. According to Shertzer and Stone (1981), follow-up service should seek to: obtain information as to how well students do after completing school, help students realize the problems that lie ahead, gain an appraisal of school programmes and services and obtain ideas for improving school services.

Numale (2007) identified categories of client who need follow-up service as: students on transfer, graduates who are employed /unemployed, school drop-outs and students in school. According to Zunker (as cited in Taylor & Buku, 2003) a follow-up plan has certain characteristic. These are: follow-up begins before the student leave school, it is a continuous process, it includes all school leavers, those graduating and those dropping out, and each batch is followed up to at least five years. To conclude, information obtained through follow-up techniques can be used for improving the curriculum, stimulating better teaching, increasing the value of the guidance services and establishing better school-community relationships.

2.5 Dealing with Psychosocial Experiences of Married Female Students in Colleges of Education using Guidance and Counselling Services

A number of studies have been carried out internationally on the benefits of guidance service. The benefits include enhancing student performance, reducing student dropout rates, preparing students for the world of work and life, creating a safe school environment (Lapan, Gysbers & Sun, 1997; Lapan, 2001; Hartman, 1999; Maluwa-Banda, 1998; Okey, Snyder & Hackett, 1993). According to Nyarko-Sampson (2010), guidance and counselling service provides benefits to students by addressing their intellectual, emotional, social and psychological needs.

Gumisiriza (2012) stated that guidance and counselling service is widely known to be beneficial in shaping the thinking and decision-making capabilities of both students and even people at work places. Idowu (2004) views guidance and counselling as a process of planned intervention within a school system by which the total development of students is stimulated in areas relating to their personal, social, career, emotional and academic concerns. In other words, school guidance and counselling service was introduced to assist students overcome number of challenges they experience at home and at school. The benefits of guidance and counselling will be reviewed under the following sub-categories: personal-social, scholastic-academic and career- vocational benefits.

2.5.1 Personal-social benefits of guidance service

UNESCO (2000) explains personal and social guidance and counselling service as the process of helping an individual to know how to behave with consideration for other

people, in order to improve the quality of life. Personally, counselling and guidance services help the individual to know and understand himself, accept his superior and limited features and develop himself, trust himself, develop effective interpersonal relationships, become a personally and socially balanced and harmonious individual (Yesilyaprak, 2001). That is, guidance and counselling enable continuously developing individual to manage the developmental tasks at various developmental stages. Bruckner and Thompson (1987) opined that, students were able to make friends and hold their tempers down as a result of the guidance services offered to them. In this kind of environment, guidance services assist students to have a sense of belonging. Euvrard (1996) points out that guidance service operates in a preventive way and equip students with information, skills and attitudes which enable them to successfully negotiate the challenges of adolescence. That is effective school guidance services result in fewer personality or social maladjustments.

2.5.2 Scholastic-academic benefits of guidance service

Garba (2013) is of the view that benefits of a comprehensive school counselling programme should include the promotion of vigorous academic pursuit for all students, preparation of students for challenges of adult life, relating educational programmes to future success and providing strategies for closing the achievement gap. Guidance and counselling programmes also help students to develop decision-making and problem-solving skills in educational institutions.

According to Besley (2002), effective guidance services remove some barriers to learning that students may face and consequently, teachers concentrate on their major task of teaching. This results in better academic achievement. Schmidt (1993) indicated that effective school guidance service assists students in becoming able learners. This

assistance is achieved through helping teachers to adopt effective teaching methods and creating safe classroom environment. Educationally, guidance services help the students adapt to school make educational decisions and choices by informing them about educational facilities (Ilgar, 2004). They helped students choose the most appropriate elective courses (Canel, 2007).

2.5.3 Career-vocational benefits of guidance service

A well-organized vocational selection programme will help individual students to choose the job which best suits him, taking into consideration his achievement, aptitudes, goals, values and interest among others (Numale, 2007). Maluwa-Banda (1998) states that guidance services help students understand their own interests, abilities and potentialities and develop them to the fullest which also helped students to identify vocational opportunities.

Lapan, Gysbers and Sun (1997) report that with effective school guidance services students report that they earned higher grades, their education was preparing them for their future, their schools made extra career and college information available such that their school had a more positive climate. Hartman (1999) states that vocational guidance service enables students to develop decision-making skills to the point of being capable of making realistic career choices from short term to longer term. That is students are assisted in assessing their aspirations, values, interests and aptitudes when making career decisions and plans. It is of great benefit that students carry out personal, social, educational and vocational developmental tasks therefore the principal aim of guidance services is to help students accomplish successfully the developmental tasks of the various developmental stages.

CHAPTER THREE

RESEARCH METHODS

3.0 Introduction

This chapter delivers the research methodology. The elements described are the research design, study location, population, sample size, sampling techniques, validity and reliability, research instruments, data collection procedure, data analysis and ethical consideration.

3.1 Research Paradigm

Interpretivism paradigm was chosen for this study. It is also known as social constructivism paradigm (Creswell, 2018). However, in this study, the researcher used interpretivism as the operational term. Creswell (2018) argues that, Lincoln et al (2011), Mertens (2010) and Crotty (1998), the chief proponents of interpretivism paradigm believed that individuals seek understanding of the world in which they live and work. Further, Creswell (2018) posits that individuals develop subjective meanings of their experiences, thus meanings directed toward certain objects or things. These meanings are varied and multiple, leading the researcher to look for the complexity of views rather than narrowing meanings into a few categories or ideas.

The choice of interpretivism paradigm hinges on three reasons. In the first place, it allows researchers to access the experiences and viewpoints of the research participants. Secondly, it recognises the role of the researchers and the research participants in knowledge construction, acknowledging interpretations as socially constructed realities. Lastly, it is useful in an attempt to understand a phenomenon in all its complexity in a particular socio-cultural context (Creswell, 2003).

For this present study, the choice of interpretivism paradigm allows the researcher to access the experiences and viewpoints of married female students regarding experiences they go through on campuses of colleges of education, out of which they will be able to acknowledge them to achieve effective learning.

3.2 Research Approach

The study adopted the qualitative research approach. Qualitative research provides the researcher with a narrative investigation and description of the quality of relationships, situations, events, materials and conditions as observed in the natural setting. Qualitative research according to Anas and Ishaq (2022) it is used to understand people's beliefs, experiences, attitudes, behavior and interactions. Hence exploring the psychosocial experiences faced by married female students in colleges of education in the Central Region required the use of qualitative approach to allow researcher study the issues in detail.

Tenny et al. (2020) are of the view that, qualitative research gathers experiences, perceptions and behaviour of participants themselves. They again posit that, it answers the hows and whys instead of how many or how much. This research approach is therefore interested in how people make sense of their world and how they experience events. It aims to understand 'what it is like' to experience particular conditions and how people manage situation. Qualitative research approach can provide answers to the questions of who, what, when, where, and how relevant to a particular research problem. In broad terms, it seeks to understand and explore rather than to explain and manipulate variables and it is contextualized and interpretive, emphasizing on the process or patterns of development rather than the product or outcome of the research (Nassarji, 2020). This qualitative inquiry sought to elicit, collect, organize, synthesize

and analyze information from data sources including, interviews with married female students and counsellors in colleges of education in the Central Region.

3.3 Research Design

Qualitative research is an umbrella term that encompasses many research approaches including Historical Research, Phenomenological Study, Ethnographic Study and Case Study. The approaches may have some related features and differences but out of these, the hermeneutic phenomenology design and approach was chosen for the purpose to obtain in-depth information on the psychosocial experiences married female students face in the colleges of education in the Central Region of Ghana and to make suggestions that will offer support to such married female students. Phenomenology deals with experiences and meanings of a phenomenon and the context within which the experience takes place (Giorgi & Giorgi, 2003). Grix, (2004), opined that phenomenology thus talks about reality which is a complex social construction of meanings, values and lived experience. Further, it allows the individual to make sense of their environment by interpreting the context in which human behaviour evolves and the thinking processes that produce it (Parahoo, 2014). However, hermeneutical or descriptive as a type of phenomenological studies denotes personal experiences and requires a description or interpretation of the meanings of phenomena experienced by participants in an investigation. The researcher deems this method appropriate for data collection and analysis, as this study aims at obtaining in-depth information on the psychosocial experiences married female students go through in the colleges of education. Thus, the researcher intends to make an effort to gather as much of the true feelings, beliefs, ideas, experiences, thoughts and actions of the participants as possible as suggested by McMillan and Schumacher (2006).

The basic tenet of hermeneutic phenomenology is that our most fundamental and basic experience of the world is already full of meaning (Van-Manen, 2017). However, for any study to be successful, researchers must develop a phenomenological eye through which they can see the uniqueness of the phenomenon in all of its complexity and strangeness, as well as a strong phenomenological pen through which they can re-evolve and illuminate the phenomenon in their text (Goble, 2014).

The study is carried out not to initiate large scale social change (as done in critical research) or formulate a new theory (as in grounded theory), but rather to closely investigate underlying causes of an observed phenomenon. This investigation is directed at obtaining in-depth information on the psychosocial experiences faced by married female students in colleges of education in the Central Region and to make suggestions that will offer support to such married female students; therefore, hermeneutic phenomenology seemed the most suitable approach of data collection for this study.

3.4 Study Area

The study was done in all the three colleges of education, located in the Central Region of Ghana which includes; Ola College of Education, Cape Coast, Fosu College of Education, Assin Fosu and Komenda College of Education, Komenda. The choice of these Three Colleges of education in the Central Region is on the account that the research had had several encounters with many married female students particularly on Komenda College of education campus where these married female students had shared a lot of varying experiences. The personal encounter of the researcher with married female students gave rise to the researcher to conduct this study, but expand the scope to include other two colleges of education in the Central Regions.

3.5 Population of the Study

The target population comprised all married female students and counsellors at the Colleges of Education in Ghana's Central Region, specifically OLA College of Education, Fosu College of Education, and Komenda College of Education. The accessible population comprised all second-year female students enrolled in the 2018/2019 academic year across these three institutions. The registrars' records show that OLA College of Education admitted 960 female students, Fosu College of Education admitted 778, and Komenda College of Education admitted 287. Counsellors from the three institutions were included in the study due to their professional responsibilities involving close collaboration with students, including married female students, and their relevant experience that contributed to the study.

3.6 Sample and Sampling Techniques

The participant selection for this study was informed by the characteristics of qualitative research, which prioritizes depth of insight above extensive sample sizes. The study involved a total of eighteen participants, consisting of fifteen married female students and three counseling coordinators from three Colleges of Education in Ghana's Central Region. Qualitative research typically employs small samples that allow the researcher to obtain rich and detailed descriptions of participants' experiences. According to Herbert and Irene (2011), qualitative researchers select participants who can provide detailed and meaningful insights into the phenomenon under study. Similarly, Matthew and Huberman (1994) explain that qualitative sampling focuses on information-rich participants who can help the researcher understand the research problem in depth. In addition, Ivankova and Creswell (2009) notes that very large

samples in qualitative studies may lead to superficial perspectives and limit the researcher's ability to produce rich and nuanced descriptions (p. 207).

The study consequently employed a small and relatively homogeneous sample to guarantee that individuals possessed analogous features pertinent to the issue under investigation. This method aligns with the qualitative sampling methodology established by Patricia and Peter (2012), which underscores the importance of homogeneity in small samples to enable a more profound examination of participants lived experiences.

Despite the disparity in student numbers among the chosen Colleges of Education, the study deliberately picked five married female students from each institution. This equitable allocation guaranteed balanced representation across the three colleges and enabled the researcher to obtain comparable experiences inside each institutional context. Qualitative research prioritizes the acquisition of participants capable of delivering pertinent and substantial insights into the phenomena being studied, rather than focusing on proportional representation.

Snowball sampling was employed to recruit married female students since they cannot be identified easily. Utilizing this technique, the researcher initially selected several subjects who satisfied the inclusion criteria and consented to participate. The first participants subsequently referred additional married female students who fulfilled the requirements and expressed interest in participating in the study. Nugba et al., (2022) assert that snowball sampling is especially advantageous when the target group is challenging to identify or when a formal sample frame is absent. In the chosen colleges, there was no official record of married female students, and marital status was not

consistently discernible, rendering probability sampling unfeasible. Snowball sampling thus offered an efficient method for identifying qualified individuals.

Alongside the married female students, three counseling coordinators were selected by homogeneous purposive sampling, with one coordinator chosen from each college. Purposive sampling allows researchers to select individuals with specific expertise or experiences pertinent to the research subject (Nugba et al., 2022). In this study, the counseling coordinators were regarded as significant informants due to their responsibility for overseeing guidance and counseling services inside their respective institutions. They were chosen according to particular criteria, including their formal designation as counselling coordinators and their professional expertise. Their inclusion offered expert insights into the psychosocial difficulties encountered by married female students and the institutional assistance available to mitigate these issues.

Table 3.1.

Table 3.1: Distribution of sample size

College of Education	Sample Size	
	Married Female Students	Counsellors
OLA College of Education	5	1
Fosu College of Education	5	1
Komenda College of Education	5	1
Total (18)	15	3

Source: Field Data, 2024

3.7 Data Collection Instrument

Data collecting instruments are tools employed by researchers to gather information from study participants. These tools allow researchers to collect data on participants' experiences, perceptions, beliefs, and attitudes pertinent to the research issue Ragab and Arisha, (2018) assert that data collection instruments are the tools utilized by researchers to get information that represents the perspectives and experiences of participants.

The selection of a data collection instrument is determined by various aspects, including the nature of the research topic, the study objectives, and the research design. Colton and Covert, (2007). assert that researchers must judiciously choose instruments suitable for the study's goal and environment to provide significant results.

The main data gathering tool in this study was a self-created semi-structured interview guide. Two interview guides were created: one for married female students and another for counseling coordinators. The instructions were designed in accordance with the study's aims and research questions to guarantee the acquisition of pertinent and comprehensive information from participants.

A semi-structured interview integrates pre-established questions with the adaptability to investigate topics that emerge during the dialogue. Ivankova and Creswell (2009) states that semi-structured interviews commence with a series of guiding questions, permitting the researcher to pose follow-up inquiries and explore responses for enhanced comprehension. This methodology was suitable for the current study as it permitted participants to articulate their psychological experiences in their own terms, while facilitating the researcher's exploration of themes in more depth.

The interview process often commenced with explicitly articulated questions and progressively evolved into a dialogic exchange. This adaptable framework enabled the researcher to pose supplementary inquiries as needed and to investigate participants' responses for clarity or expansion. This flexibility enabled the acquisition of comprehensive and nuanced descriptions of the psychosocial experiences of married female students.

The interview guide for married female students was structured into multiple sections. Section A concentrated on the demographic attributes of the participants. Section B examined the psychosocial experiences of married female students in Colleges of Education. Section C analyzed the repercussions of these psychosocial events on their academic and personal life. Section D concentrated on the advice and counseling services provided to married female students to alleviate the psychosocial challenges they face. Section E examined effective methods to support married female students in navigating psychological issues and barriers.

The interview guide for counseling coordinators was organized into two primary elements. Section A concentrated on the advice and counseling services provided to married female students to alleviate the psychosocial difficulties they encounter. Section B examined effective methods by which counseling units and institutions might support married female students in addressing these psychosocial problems.

Advantages of employing a semi-structured interview guide

- It enables participants to articulate their experiences and perspectives in their own language, so generating comprehensive and nuanced data.
- It offers the researcher the flexibility to investigate responses and examine emergent concerns during the interview.
- It aids the researcher in acquiring a profound comprehension of intricate psychological phenomena.
- It guarantees that all significant matters pertaining to the research objectives are addressed while preserving a seamless conversational flow.

Disadvantages of employing a semi-structured interview guide

- The method may be labor-intensive as interviews necessitate considerable time for data gathering and transcription.
- Participants may occasionally hesitate to share personal experiences, thereby impacting the profundity of their responses.
- The caliber of the data is predominantly contingent upon the researcher's interviewing proficiency.
- The analysis of qualitative interview data can be challenging due to the substantial amounts of textual information involved.

The semi-structured interview guide was deemed the most appropriate tool for this study as it allowed the researcher to gather comprehensive and significant insights into the psychosocial experiences of married female students at Colleges of Education.

3.8 Trustworthiness of the study

The rigour of qualitative research is commonly assessed through the criteria of credibility, transferability, dependability and confirmability. Traditionally, the rigour of research was assessed through internal validity, external validity, reliability and objectivity (Punch, 2005 cited in Isaac Kusi, 2012). However, scholars argue that these criteria should be adapted when evaluating qualitative studies. According to Tony Bush (2002), concerns about validity and reliability are equally relevant in qualitative research, although they are approached differently compared to quantitative research.

Similarly, Babin and Svensson, (2012). contend that reliability in the social sciences can be challenging because human behaviour and experiences are dynamic. To address these challenges, Guba and Lincoln, (1994). proposed the concept of trustworthiness, which includes credibility, transferability, dependability and confirmability as criteria for evaluating qualitative research conducted within an interpretive paradigm. These criteria were applied in this study to ensure the quality and rigour of the research.

Credibility

Credibility means trusting the findings. In this study, several methods were utilized to boost credibility. To avoid misinterpretation, interviews were conducted in a language the researcher and participants understood. Second, participants were encouraged to speak openly throughout interviews, allowing information to flow naturally without distortion.

To ensure the researcher understood participants' opinions, member checking was used to explain interview responses. The researcher ensured fairness by giving all participants a chance to discuss their perspectives. Lincoln and Denzin (1994) argue that fairness in qualitative research prevents marginalization and correctly represents participants' views. Additionally, regular interactions with the research supervisor helped uncover shortcomings and enhance the study.

Transferability

Transferability refers to the extent to which the findings of the study can be applied to other contexts. The researcher ensures transferability by providing detailed descriptions of the research setting, participants, and procedures used in the study. This thick description enables readers and other researchers to determine whether the findings may be applicable to similar contexts or populations.

Dependability

Dependability is the long-term consistency of study findings. Clear and well-structured interview questions provided data collection reliability in this study. To ensure consistency, data sources were triangulated and research methodologies were documented. The researcher kept extensive records of the research process, providing an audit trail for data collection, analysis, and interpretation.

Confirmability

Confirmability refers to the degree to which the findings are shaped by the participants rather than researcher bias. While collecting and analysing data, the researcher remained neutral and let participants' perspectives lead the findings to ensure confirmability. Recorded interviews, thorough notes, and an audit trail guaranteed that interpretations were based on participant data rather than researcher assumptions. These tactics made the qualitative study credible, transportable, dependable, and confirmable, improving its trustworthiness and rigor.

3.9 Data Collection Procedure

Before administering the tools, the researcher familiarized College participants with his study. The researcher guaranteed answer secrecy. The researcher's goal in the interview was to explore respondents' ideas, views, and beliefs to build on data collected on married female students' psychosocial challenges and their effects, and then to explore counselling services for such students. The face-to-face interviews averaged 45 minutes per participant. The researcher guaranteed study participants' privacy and confidentiality.

With consent, the researcher videotaped and transcribed interview sessions verbatim. The recording supported Hyland (2015)'s claim that writing is a poor technology for describing the richness of one's experience of being in an event or witnessing it as an observer, regardless of how good a writer one is. As Creswell (2010) suggests, the researcher utilized probing questions to get more information from participants.

3.10 Power-Relations

The relationship between the researcher and the people being researched is an extremely significant factor in qualitative research (Kusi, 2012). The author contends

that a relationship can impact both the procedure of doing research and the quality of the data obtained. At the beginning of the study, the researcher and the people who participated in the research did not know anything about one another in any way. When the researcher initially introduced himself, he said that he was a student at the University of Education in Winneba working on his Master of Philosophy degree. The manner in which a researcher introduces him or herself to study participants can have ethical repercussions.

Because once one's presentational self is "cast," it leaves a profound effect on the respondents and has a major influence on the success (or failure) of the study, the decision of how to portray oneself is quite crucial. Instead of trying to force upon them the world of academia and their own preconceived notions, he or she needs to be able to put themselves in the shoes of the respondents and make an effort to view the problem from their point of view (Fontana & Frey, 1994 cited in Kusi, 2012).

When the researcher entered the environment of the participants in order to gain a better understanding, he equated himself with them and possibly presented himself to them as "a learner." He did not portray himself as an academic who had come down to "gather my data" (Herod, 1999). The interviewees felt less endangered as a result of the researcher's rapport with the interviewers, particularly during the interview session, as evidenced by the fact that some of the interviewees were more open and displayed their willingness to offer information. Some of them asked open-ended questions regarding the researcher's connection with women in the time leading up to the scheduled interviews. As a result of the talk, the initial connection that the researcher had formed with them was strengthened, and the researcher and the participants became co-partners in the development of new knowledge (Herod, 1999).

3.11 The Role of the Researcher

Moustakas (1994) places an emphasis on the idea that when conducting research, scientists should try to distance themselves as far as possible from their own personal experiences in order to maintain an objective perspective on the topic that is being investigated. In addition, Creswell (2013) asserts that the qualitative researcher as the primary data collection tool demands the identification of personal beliefs, assumptions, and biases from the very beginning of the investigation. By doing so, the researcher strove to separate his own experiences from those of the participants and to maintain an objective stance toward their experiences.

When it comes to the task of gathering information, the researcher's primary responsibility is to act as an interviewer. Creswell (2013) suggests some procedures that can be followed in order to conduct an appropriate interview. These procedures include sticking to the questions that are being asked during the interview, not going over the allotted amount of time, showing the participant respect and kindness, and not asking too many questions or making too many suggestions. During the interview protocol, the researcher made an effort to stick to those guidelines. In this particular study, the researcher was also responsible for performing the task of data analysis.

3.12 Method of Data Analysis

The data was analysed thematically. The goal of a thematic analysis is to create themes, i.e. patterns in the data that are important or interesting, and use these themes to address the research or say something about an issue (Clarke & Braun, 2013). With regards to this study, theoretical themes were developed based on the demands of each research question (Maguire & Delahunt, 2017). This implies that the researcher read and re-read the responses obtained from the interview to enable him become familiar with the data.

Having taken rough notes based on the responses, codes were generated to guide the analysis. Given this, the researcher coded each segment of the data that was relevant to the research questions. Since the respondents were of two categories, i.e, married female students and counsellors of the colleges, the married female respondents were coded and referred to as: S1, S2, S3, etc in that order, while the counsellors were coded and referred as: C1, C2 and C3. The researcher did not code every text, however as and when some issues of interest emerged, codes were generated for as such.

With respect to research question one, which sought to find out the psychosocial experiences married female students go through in the colleges of education, the themes were conceptualised and contextualised regarding the concept of psychosocial experiences as espoused by Erickson (1956). Regarding research questions 2, 3 and 4, themes were created based on the issues that emerged in respect of the demands of the research questions.

3.12 Ethical Consideration

Ethical issues in research are general relate to the consequence of the research, the obtaining of informed consent, the protection of confidentiality of the participants, and the effect of both the participants and researcher's role in the research study (Patton, 1990). Any social research study raises ethical considerations. This is because the research involves collecting data from people, and about people. There are numerous issues of ethical consideration in social research which the researcher needs to discuss with the participants. Punch, (2001) summaries the main one's access, informed consent, deception, privacy, and confidentiality of data. It is unethical to collect

information without the acknowledgement of participants, their informed willingness, and expressed consent.

After deciding on the setting of the study, the next important decision relates to how to obtain permission to access the place for the research. With this, the researcher first sought the consent of the principals of the colleges. The purpose of the study was stated to them, the procedure for the data collection and the type of research participants needed were also stated to them. In research, it is unethical to enter into a community to collect data without permission from the authorities.

After the researcher has sought permission from the school authorities, it was important for the researcher to gain informed consent of the participants of the study. Informed consent is an agreement of the relevant individual and organizations on the basis of appropriate information. It involves giving information about the study, how the study was carried out, the nature of their participation, the time requirement, the kind of data to be collected, and how it will be used and reported. This enabled the participants to decide to participate in the study or not. People make decision to participate in the study depending on the quality of information they receive from the researcher.

Anonymity and confidentiality of all participants were ensured. Participants did participate voluntarily, and participants were informed that they could withdraw from the study at any time, if they wish to do so. The researcher promised the anonymity of the research participants by ensuring that the names and addresses of the participants were not indicated in the study. These were replaced with codes. They were ensured that recorded information, instrument for the data collection, and dissemination of research finding did not contain the names of the research participants.

The research information gathered from the participants were not passed on to anyone. All audio-recorded information were protectively stored in a personal recorder and later transferred to a personal password-protected laptop. The researcher transcribed all the interviews and for each participant, created a file which was identified using assigned pseudonym.



CHAPTER FOUR

DATA ANALYSIS AND DISCUSSIONS

4.0 Introduction

This chapter presents the results and discussions of the data obtained from the field, including findings related to the research questions that guided the study. Data were processed and analysed to identify, describe and assess the psychosocial experiences of married female students in colleges of education in the Central Region, Ghana. The results have been presented in two main parts. The first part presents the results on the background characteristics of the respondents to determine its impact on the substantive research questions. The second part presents the results to address the research questions formulated.

4.1 Demographic Details

The demographic characteristics of married female students and counselling coordinators in the Three selected colleges of education in the Central Region were sought. The set of data was intended to describe demographic variables of the sample and to assess any influence such may have on the research findings.

All of the 15 married female students involved in the study fall in between 21 to 30 years. Out of the 15 interviewed, majority, 10 (66.7%) were in level 200 while 5 (33.3%) were in level 300. All the Counsellors were males and had been counsellors between 5 to 8 years. They had Master of Philosophy qualifications.

4.2 Research Question 1

What are the psychosocial experiences of married female students in the colleges of education in the central region?

Research question was targeted at exploring the psychosocial experiences of married female students in the colleges of education in the Central Region. The themes revealed in the study include social isolation and stigmatisation, intrusive advances or proposals, social acceptance and respect, emotional struggles, and support and encouragement. Social isolation and stigmatisation were first discussed.

4.2.1 Social isolation and stigmatisation

The first theme revealed in the study was social isolation and stigmatisation. Married female students in colleges of education in the Central Region of Ghana reported experiencing social isolation and stigmatization. They shared those male peers and even some friends distanced themselves from them, especially during pregnancy. This isolation extended to being excluded from group discussions and social events organized by student bodies and school officials. They expressed the following:

My campus male friends sometimes do not want to come close to me; at times, I have to struggle to attend events that are organized by the Students' Representative Council (SRC), the department, and the school officials. [S1]

It was very sociable for me last year but as I got pregnant some of my friends are keeping their distance. Even group discussions, they won't invite you. They stigmatise those of us who get pregnant and spitting saliva even when they are aware that you are married. [S3]

As revealed in the interviews, the psychosocial experiences of married female students show a significant issue of social exclusion and stigmatization within the academic

environment. The reluctance of peers to associate with married female students, particularly during pregnancy, indicates a pervasive bias and lack of support within the Colleges of Education. This isolation can lead to feelings of loneliness and marginalization, adversely affecting their academic engagement and overall well-being. Also, the exclusion from group activities and social events can further affect their ability to fully participate in the academic activities and succeed.

4.2.2 Intrusive advances or proposals

Married female students in colleges of education in the Central Region of Ghana reported facing intrusive advances and proposals from male students and lecturers. They experienced persistent propositions despite making their marital status known. Additionally, some lecturers pressured them for sexual encounters, creating psychological distress and anxiety over potential academic repercussions for refusing these advances. They shared that:

I have had a lot of disturbances from the male students. They keep proposing to me even though I made them aware that I am married. [S8]

Some lecturers asked me to have sexual encounters with them which I refused. This really affects me psychologically when I am learning because I heard they give bad grades to those who refused their advances. [S11]

The intrusive advances and proposals received by married female students reveal a serious issue of sexual harassment and exploitation in the academic setting. The continuation of such offers, even after married status is disclosed, shows a lack of respect and boundaries among male students and lecturers. This harassment not only harm these women's psychological well-being, but it also puts them at risk of academic

punishment for refusing such advances. The stress and worry caused by these situations might significantly impair their academic performance and overall school experience.

4.2.3 Emotional struggles

Married female students in colleges of education in the Central Region of Ghana reported experiencing significant emotional struggles. They expressed a deep longing to be at home with their families, as staying on campus leads to constant worry about their spouses and children. Some faced criticism from their husbands for perceived neglect, which caused emotional distress. Balancing academic responsibilities with childcare, especially during critical periods like exams, further compounded their emotional and mental challenges, making it difficult to concentrate on their studies. Some of them shared the following:

Being married is not a problem for me, but staying on campus...hmmm. in fact, I wish I am home with my husband and child. Frequently, I have been thinking so much about them. I usually go home to see my girl because my spouse is also very busy. [S3]

Sometimes, my husband will be questioning me and complaining that I am not taking care of the child and not picking his calls. It's a whole lot. I get emotional because I feel my efforts are not seen. [S5]

I'm staying in town and one particular day we were writing our end-of-semester exams and I had to wake up and learn but my baby too wasn't allowing me to learn. She was crying. So, I had to combine both learning and taking care of her. It's a major problem for me because mentally, I find it difficult to concentrate. [S4]

The emotional problems of married female students reflect the dual weight of academic and parenting commitments. Their constant fear and desire to be with their families cause an ongoing emotional burden, impacting their mental health and academic

performance. The criticism from spouses, as well as the need to combine childcare and educational commitments, compound the strain, leading to feelings of inadequacy and frustration.

4.2.4 Social acceptance and respect

Married female students in colleges of education in the Central Region of Ghana experienced a notable sense of social acceptance and respect. They reported feeling respected and confident due to their marital status, with their peers and tutors treating them with deference. Some mentioned receiving special treatment because of being married, which contributed positively to their college experience. The participants shared that:

Ah! At college, I have the sense that I am respected and that I have a lot of confidence; Because I am married, the majority of my contemporaries even regard me quite a lot; When my mates and tutors found out that I'm married they treat me with a certain amount of deference and respect (S10).

I get some type of special treatment because of my marital status. [S12]

The social acceptability and respect that married female students receive in college are a beneficial part of their psychosocial experiences. This respect and reverence from classmates and instructors are likely to add to their sense of belonging and self-esteem, both of which are important for academic and personal well-being. The extra attention they receive also assist to reduce some of the difficulties they face by providing social support that can boost their confidence and involvement in academic activities. This positive social dynamic implies that, while married female students face major problems, there are supportive components in the college community that might improve their overall experiences.

4.2.5 Support and encouragement

Married female students in colleges of education in the Central Region of Ghana reported receiving support and encouragement from various sources. They mentioned that their husbands assist them in their studies and that school counsellors provide advice and help them make informed decisions. Some of the married students recounted:

My husband is an educated person and he always assist me in learning.
[S7]

We get encouragement from our school counsellor. He advises us to and helps us to make good decisions. [S14]

Support and encouragement from spouses and school Counsellors have a substantial impact on the psychosocial well-being of married female students. Educational assistance from their husbands helps to alleviate the scholastic stress they endure, while guidance from school Counsellors gives emotional support and practical advice for handling their numerous duties. This dual support system can assist individuals to manage the difficulties of their educational experiences, improving their academic success while also maintaining their mental health. The presence of a supporting network suggests that, despite their difficulties, these students have access to resources that can greatly reduce their burdens and contribute to their overall resilience and success.

4.3 Research Question 2

How do such psychosocial experiences affect the lives of married female students in the colleges of education in the Central Region?

Research question two sought to ascertain the consequences of the psychosocial experiences married female students go through in the colleges of education in Central Region. The following themes were revealed in the data; stress and worry, low academic performance and study disruption, forgetfulness, suicidal thoughts, time management challenges and positive attitude towards studies.

4.3.1 Stress and worry

Married female students in the colleges of education in the Central Region reported that their psychosocial experiences, such as balancing childcare, household responsibilities, and academic demands, induced significant stress and worry. They often found themselves too exhausted to study effectively after fulfilling their domestic duties. Additionally, concerns about their spouses' well-being and communication impacted their concentration on academic tasks. They expressed that:

Learning become difficult because you have to be taking care of the child. You have to cook for your husband, and you have to learn too. So by the time that you finish everything, you can't learn because you're already tired. So it is a major problem for us. [S3]

I'll be here thinking about my husband if he doesn't call [laughs], rather than concentrating on my books and attending lectures. [S13]

The worry and stress mentioned by married female students in the Central Region indicate the complex problems they encounter when balancing academic and personal responsibilities. The simultaneous load of managing home activities while maintaining academic achievement frequently results in physical and mental weariness, impairing their ability to concentrate on their academics. The emotional pressure of caring about their spouses worsens their problems, demonstrating how their psychosocial environment has a significant impact on their academic performance.

4.3.2 Low academic performance and study disruption

Married female students in the colleges of education in the Central Region reported that their psychosocial experiences significantly disrupted their studies and negatively affected their academic performance. They faced challenges such as dealing with unwanted advances from lecturers, which led to psychological distress and a lack of motivation to study. Additionally, the need to balance marital responsibilities with academic demands often resulted in missed lectures and a decline in their study routines. Some of the participants shared the following:

I have gotten bad grades because some lecturers asked me to have sexual encounters with them which I refused. This really affects me psychologically when I am learning. I don't put in much effort in learning some of the courses because after all, I may still be graded low. [S11]

It's not simple to balance married life and studies. I admit that it is difficult for me when compared to when I was not married. I got married after I enrolled, and my initial style of studying is no longer the same since I will have to check on my husband, and he will often call. Sometimes these activities interfere with my studying. [S1]

Once a while I am tempted to rush home quickly to prepare food for the week. My husband doesn't cook so I prepare stew and soup and keep them in the fridge for the week and I do that mostly on Fridays or at times Thursdays. [S15]

I leave for the house, I buy foodstuffs, go and prepare them and return either Sunday evening or Monday first time in the morning. Such a routine makes me miss lectures on these days. That wasn't the case when I wasn't married. [S2]

The dual responsibilities of married life and academic endeavors create considerable challenges for married female students, frequently resulting in poor academic performance and study disruptions. The reported instances of tutors making inappropriate advances, as well as the psychological impact that follows, significantly damage these students' academic efforts and morale. Furthermore, the need to manage domestic responsibilities, such as cooking and caring for their spouses, takes away from their available study time, resulting in missed lectures.

4.3.3 Forgetfulness

Married female students reported experiencing forgetfulness related to their academic responsibilities. They noted that their busy schedules, including caring for their children and managing household tasks, often led to missed assignments and deadlines. The frequent visits home to attend to family matters further compounded this issue, as students sometimes forgot to bring essential academic materials. The married female students shared the following:

Sometimes, I forget I have assignments that I have to submit. I am married with a child who is staying with my mother. [S6]

I visit home regularly since my husband has travelled. During such visits, I don't remember to pick any of my books and in most cases, calls to visit my child comes as an emergency so I am not able to tell friends to cover my back with some assignments and other academic tasks. [S5]

The forgetfulness seen among married female students demonstrates a considerable barrier in balancing academic commitments and family life. The requirement of visiting home regularly and manage domestic activities increases cognitive load, making it difficult for students to recall and prioritize academic obligations.

4.3.4 Suicidal thoughts

Some married female students reported experiencing suicidal thoughts due to the overwhelming pressures of balancing marital responsibilities with academic demands. The combination of family expectations, academic stress, and personal challenges sometimes led to feelings of despair and contemplation of self-harm. Some of the participants recounted that:

I have never at any point of my life thought of committing suicide. Being married comes with a lot of responsibilities and equally studies are demanding. [S5]

Sometimes I thought about doing something to end my life. My husband complains a lot so do my in-laws meanwhile, I have studies to do and my child to care for. [S5]

Suicidal thoughts among married female students demonstrates the considerable psychological strain they face. The immense burden of managing both family and academic responsibilities can lead to mental health crises.

4.3.5 Time management challenges

Married female students reported significant difficulties in managing their time effectively. Balancing family responsibilities, such as attending to their husbands' needs and managing household tasks, with academic requirements posed a major challenge. The frequent movement between college and home often resulted in missed deadlines and incomplete assignments. Some of the married female students expressed themselves in the following:

I find it difficult managing time. It is a major problem because when I have an assignment to do or research to do my husband needs attention.

I have to do something to manage both of them. I have to spend some time with my husband and some time with my learning too. [S8]

Because of the family responsibilities and movement between the College and home, I find it difficult managing time. Before, I will realise, the due date and time is up for submission and I haven't been able to pen something. I am really affected combining married life and school activities. [S9]

The time management issues that married female students encounter reflect the complexities of their dual roles as students and family members. The constant need to manage various obligations might result in inefficiencies and increased stress, lowering academic performance.

4.3.6 Positive attitude towards studies

Married female students expressed that the respect and special treatment they received on campus due to their marital status positively influenced their attitude towards their studies. They felt more motivated to learn and contribute in group studies, driven by the perception of maturity and respect from their peers. Some of them shared that:

My attitude toward school has improved as a result of the special treatment they people give me on campus. [S12]

With the ring on my finger, my colleagues respect me a lot. In my view, they see me as mature among them. Because of this, I try to learn hard so I can contribute at group studies and even teach my colleagues when necessary. [S10]

The positive attitude toward studies among married female students, which is motivated by the respect they receive, emphasizes the significance of social recognition and support in academic settings. This sense of respect and perceived maturity gives them more confidence and determination to succeed academically.

4.4 Research Question 3

What guidance and counselling services are offered to married female students to mitigate these psychosocial experiences on campus?

Research question three sought to determine the nature of guidance and counselling services that is offered to married female students to mitigate these psychosocial experiences. The themes found in the data under this research question include rehabilitation services, referral services, educational counselling, orientation service, consultative service and life planning and emotional support.

4.4.1 Rehabilitation services

Rehabilitation services are tailored counselling programs designed to address the unique challenges faced by married female students, such as pregnancy-related issues and stigmatization. Counsellors provide support to help these students reintegrate into study groups and manage their psychosocial difficulties. The counsellors shared that:

In my case, I have specific counselling programs for them as and when they come. There was a situation one of the married female student came confused. I realised the situation was serious so I offered her rehabilitation counselling. As they get pregnant, they keep vomiting and spitting which we know is normal but because they live in the same dormitories with their colleagues, they stigmatize them. [C3]

Usually, the students together to study in cooperative or collaborative forms. When the married females get pregnant they tend to withdraw from those groupings and decide to study on their own. And that doesn't help. So I to talk to them, and at times I talk to the group that they belong so that they can accept them. [C2]

Counsellors provide specific rehabilitation treatments to married female students who are experiencing severe psychosocial issues. Individual counselling sessions are

provided to address difficulties such as pregnancy-related uncertainty and stigmatization. Counsellors also intervene to persuade these students to rejoin study groups, thereby creating a helpful academic environment.

4.4.2 Referral services

Referral services involve directing married female students to appropriate resources for academic and medical support. Counsellors provide information and guidance to help these students improve their academic performance and manage their health needs. The counsellors expressed that:

The married students come to us with academic problems in terms of the grades that they feel not too good and so forth, we discuss with them the referral services. We try to give them information as to what goes on in terms of academics and what is required of them to do in order to avoid referrals in their position in the school. [C1]

As a counsellor, I have been trying my best implementing various forms of guidance and counselling services in my college. 'It involves a lot and sometimes getting approval from management becomes quite tedious. Generally, I organise seminars and, in most cases, I provide referral of students to seek medical help at the infirmary. [C2]

Referral services help married female students by connecting them to academic and medical resources. Counsellors address academic performance difficulties with married female students and advise them on how to avoid academic referrals. Counsellors often recommend the students to the hospital if they require medical attention. This strategy guarantees that married female students have access to the resources they require to achieve academically and personally.

4.4.3 Educational counselling

Educational counselling addresses the academic challenges faced by married female students, particularly those affected by pregnancy and health issues. Counsellors offer study skills and strategies to help these students manage their academic workload effectively. The counsellors reported in the following excerpts:

The married students, particularly those who are pregnant, bring up a concern of how the pregnancy affects their mood. Sometimes people bring up issues concerning sicknesses, and then the feelings they have in their bodies that prevent them from, you know, doing academic work. So they kind of come to view your thoughts about academic work and the fact that they are not able to handle it properly on campus. In this case, I provide them with educational counselling on how to better learn through study skills. [C1]

When we observe that such married students are losing ground academically and are not performing to the standards expected of them on campus, we go in because we believe there may be one or two issues pulling them down. So we go in to find out how we can help them, analyze their academic performance with them, and then provide the necessary knowledge to help them return to normalcy. And then there are times when friends are extremely helpful because of what they are going through, which is often social. Sometimes it is hidden from us. Their friends alert that so and so is undergoing such trauma, such difficulty, and that is affecting their stay on campus. And so when we see that, we quickly approach them and then try to help them offer the needed help that will sustain them on campus. [C2]

Educational counseling is essential for married female students who struggle academically owing to pregnancy-related mood changes and health problems. Counsellors offer specialized assistance by addressing study techniques and strategies to improve academic success. Counsellors also monitor these students' academic performance and intervene when necessary, especially when alerted by married students' peers. This proactive strategy guarantees that married female students receive the support they need to combine their academic and personal lives.

4.4.4 Orientation service

Orientation services help married female students acclimate to their new roles and responsibilities, particularly during pregnancy. Counsellors provide guidance on coping with campus life and the changes associated with their marital and parental status. The counsellors interviewed shared that:

sometimes, depending on the issue, I take them through the orientation as to the new state they find themselves in and the needed things they have to cope with in terms of what is required of them around on campus here and what is required of them to do. I also do follow-ups. [C2]

It is usually the first time most of the married female students have gotten pregnant. In line with that I try to orient them on the situations and experiences they are likely to get. [C3]

Orientation programs are vital for married female students, particularly those who are pregnant for the first time. Counsellors provide extensive information on what to expect and how to handle their new responsibilities. Follow-ups are carried out to make sure these students are progressing well. This service assists married female students in understanding and adapting to their new circumstances, lowering stress and facilitating a smoother transition into their roles as students and mothers.

4.4.5 Consultative service

Consultative services are provided to address the financial difficulties and logistical challenges faced by married female students. Counsellors engage with family members, particularly spouses, to ensure these students receive the financial support necessary to maintain their well-being and academic performance. The counsellors opined in the following excerpts:

The married female students sometimes bring up financial difficulties. While they are here, the things that they would require to keep them going on campus do not exist; their spouses are unable to provide for it. As a result, it weighs them down. Looking at academic work when pregnant or with a child around them, and then not receiving the necessary financial support to move around. Then I provide them with consultative services. I believe one or two of their family members should come in. So I invite them to assist them. [C1]

When the married students come and we realize it is a financial issue, we consult with the spouses to ensure that there is enough money in the pockets of these people on campus so that they can provide for themselves the necessary items that will aid in the growth of their babies and other organs in order to deliver healthy babies. The school, you know, has provided counselling and support services to such folks, which is a significant step that the school has taken to ensure that we do not toss them away. We do not ignore them. We should not argue against the act or what they are going through but rather welcome them and ensure that they are put appropriately. [C3]

This is an institution for students and not for married people so the resources for to help married students carry their babies for nine months is not available. As a result, we contact them for counseling when it comes to resources. We comfort them. When women become pregnant, sometimes they don't want anyone to see them, but at the school, they have to share a bathroom, which is inappropriate, so we attempt to talk to their husbands about renting rooms in town for them to use. [C2]

Consultative services are essential in assisting married female students with their financial and logistical demands. Counsellors understand that financial constraints can greatly impair these students' capacity to concentrate on their schoolwork, particularly during pregnancy. This service ensures that students have access to the resources they need to succeed academically and personally. Furthermore, the Colleges' efforts to

confer with husbands about offering appropriate living arrangements, such as renting rooms in town, reflect a dedication to assisting married female students.

4.4.6 Life planning and emotional support

Life planning and emotional support services are offered to help married female students balance their academic responsibilities with their personal lives. Counsellors provide guidance on planning their campus life and offer emotional support to address issues such as spousal infidelity and its impact on academic performance. The counsellors expressed in the following excerpts:

First of all, we identify and reach out to married female student who might need counselling support. When they are obviously seen as pregnant, we meet them and plan, help them plan their lives on campus to avoid some of the tendencies we think that they are likely to face in the position they find themselves. [C3]

One pressing issue that they come up with is the fact that sometimes when they are here, they get information that their husbands are cheating on them. And that set off the stage for thinking, which eventually affect their performance and academic work. In this case, I try to offer them emotional support in a way that will help them balance marriage life and academics. [C1]

Life planning and emotional support are critical services for married female students as they manage the complications of balancing their academic and personal life. Counsellors proactively identify students who may require assistance, particularly those who are visibly pregnant, and help them organize their campus life to prevent any issues. Emotional support is also essential, especially when students receive sad news of spouse infidelity. Counsellors offer a listening ear and tools to help students cope with their emotions while maintaining their academic concentration. This support helps

children feel understood and valued, allowing them to cope better with the emotional and psychological demands they confront.

4.5 Research Question 4

What are the effective ways to assist married female students in dealing with psychosocial experiences?

Research question four sought to find out ways to assist the married female students in dealing with such psychosocial experiences and challenges. The themes revealed in the study include specialised programmes on coping strategies, accommodation care unit on campus, counselling initiatives for spouses, arranging off-campus accommodation facilities and gender unit.

4.5.1 Specialised programmes on coping strategies

Married female students in the study highlighted the necessity for specialized programmes that teach coping strategies beyond just academic support. They emphasized the importance of holistic development programs that address academic, social, and economic challenges. These programs should focus on developing positive attitudes and effective coping mechanisms for managing the dual responsibilities of family life and college life. Regular counselling sessions, workshops, seminars, and orientations were suggested as effective means to provide this support. The counsellors shared that:

The guidance and counselling services that provides coping strategies not only for academics must be relooked at. I think sometimes, we need programmes that will show us how to develop positive attitudes in the event of pressing challenges not only academically, but socially, economically, etc,...that holistic development of the individual

especially married female students having to combine family life and college life, we need such programmes. [C1]

We can do monthly counselling for such people on campus, a sort of workshop, a sort of seminar, a sort of orientation to equip them as to what they should do, how they should manage themselves on campus, how they should manage their spouses back at home, how they should manage the academic work so that they will refrain from all such pressures that weigh them down. [C2]

Regular counselling and workshops can provide continuous support and teach students how to manage their duties. Implementing these programs may contribute to greater well-being and academic success, as students will be better prepared to deal with the many demands they face.

4.5.2 Accommodation care unit on campus

Participants suggested that the college management should consider providing specialized accommodation for pregnant and lactating students. This would allow them to stay on campus with their supporting family members, which could help alleviate the challenges associated with balancing family and academic responsibilities. The participants shared that:

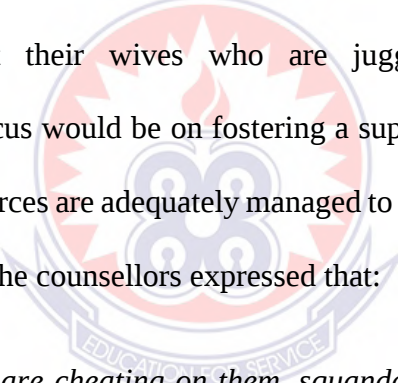
I suggest to management that they should factor we pregnant College girls into planning in terms of provision of houses for us and lactating mothers, so that at least we and our supporting mothers can have rooms. With this, we can have all the things that we need in terms of care on campus. [S9]

In my view, if the college is willing to provide a dedicated area or rooms for we the pregnant students to group ourselves in, I will be pleased. For example, one hall may have approximately eight rooms. So, say one of the eight rooms is reserved for 4 persons. [S5]

The idea for a specialized accommodation care facility on campus addresses the specific needs of pregnant and lactating students. Such a program would offer these students with a secure and supportive living environment, allowing them to concentrate on their academic duties without the added burden of commuting or living in substandard conditions. This support could dramatically improve their academic performance and overall well-being by ensuring they have access to the resources and services they require on campus.

4.5.3 Counselling initiatives for spouses

Participants suggested that counselling initiatives should include sessions for the spouses of married female students. These sessions would help spouses understand how to effectively support their wives who are juggling academic and familial responsibilities. The focus would be on fostering a supportive home environment and ensuring financial resources are adequately managed to reduce any financial difficulties faced by the students. The counsellors expressed that:



Their husbands are cheating on them, squandering money, resources, and themselves, among other things. So, we need to invite such couples occasionally to orient them on how to live effectively with their wives who are students at this college in the new circumstance they have found themselves in, which is number one. Number two, we should arrange and counsel them to make financial resources available to reduce any financial difficulties that they and their spouses may have on campus.
[C1]

The married female students especially the pregnant ones go through financial difficulties so providing advice to their families and spouses will help them. [C3]

Counselling efforts for spouses can play an important role in addressing the psychological issues that married female students confront. When counseling sessions for spouses are in place, students' support system can be enhanced, ensuring that their academic and personal demands are handled more effectively. This strategy also addresses financial stability, a major stressor, by encouraging better financial planning and support from their spouses. Improved spousal support can result in a more stable and stress-free environment for students, improving their academic performance and overall well-being.

4.5.4 Arranging off-campus accommodation facilities

Participants recommended that the families of married female students, particularly those who are pregnant, should work with the college's counseling center to find off-campus accommodation. This arrangement would help avoid the stigmatization and discomfort associated with sharing dormitories with non-pregnant students. The counsellors recounted that:

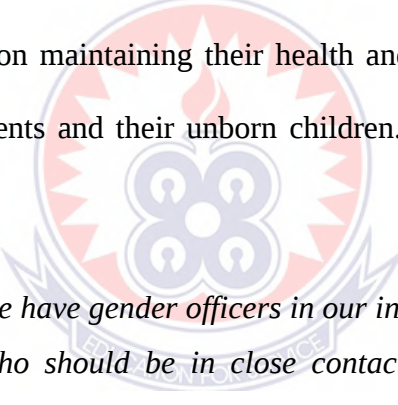
Families of married female students should work with the counseling center to find places in town for them if they become pregnant. It wouldn't be like they sharing a room with their fellow classmates. Traditionally, pregnant people are not supposed to be seen by everyone. So we should invite and talk to them; they should rent apartments in town for their spouses and come to school for lectures. I believe it will go a long way towards supporting some of the steps we are doing. [C1]

Our colleagues stigmatize us by using demeaning words. So I think it is advisable they allow us rent accommodation outside of the College if you are pregenant. [S8]

Arranging off-campus housing for pregnant married female students can greatly minimize the social stigma and isolation they experience. This arrangement would also provide a quieter and comfortable living environment, allowing them to concentrate more on their studies without the added stress of stigmatization from their peers. Facilitating such modifications would indicate a commitment to meeting these kids' specific requirements while also contributing to their academic progress and general mental health.

4.5.5 Gender unit

A dedicated gender unit within the institution was proposed to specifically address the needs of female students, especially those who are pregnant. This unit would provide education and support on maintaining their health and well-being, and ensuring the safety of both the students and their unborn children. A counsellor indicated in the following comment:



I propose that we have gender officers in our institutions, as well as his or her team, who should be in close contact with female students, particularly pregnant ones, in order to educate them on what they should do to protect the safety of themselves and their expectant infants.
[C3]

Establishing a gender unit dedicated to the well-being of female students can provide specific assistance and resources. This specialized unit can provide ongoing supervision, educational activities, and emotional support for pregnant students. It would also act as a focal point for addressing gender-related concerns, resulting in a more inclusive and supportive academic atmosphere. The inclusion of a gender unit can assist lessen the psychosocial stressors that married female students endure, hence improving their academic and personal achievement.

4.6 Discussion

Research Question One explored the psychosocial experiences of married female students in the Colleges of Education in the Central Region. The first theme revealed in the study was social isolation and stigmatization. Married female students in colleges of education in the Central Region of Ghana reported experiences of social exclusion, particularly during pregnancy. This aligns with existing literature which highlights that social isolation and stigmatization are common issues for married female students globally (Miller & Sollie, 1980). The exclusion from group activities and social events adversely affects their ability to fully participate in academic activities and can lead to feelings of loneliness and marginalization, impacting their academic engagement and overall well-being (Huston, 2000).

Another significant theme identified was intrusive advances or proposals from male students and lecturers. This finding corroborates the study by Hill and Silva (2005) that such experiences of sexual harassment are not only violations of personal boundaries but also pose serious threats to academic integrity and the psychological safety of female students. Married female students also reported significant emotional struggles, often feeling torn between their academic responsibilities and family obligations. This dual burden is well-documented in the literature, where balancing marriage, parenting, and academic demands can lead to high levels of stress and emotional distress (Home, 1998).

Despite these challenges, some married female students experienced a notable sense of social acceptance and respect. The literature supports this, indicating that social acceptance and respect can enhance self-esteem and a sense of belonging, which are crucial for academic success and personal well-being of female students (Strayhorn,

2012). Finally, findings revealed the support and encouragement from their husbands and school Counsellors. This support played a significant role in alleviating academic stress and providing emotional stability. This finding aligns with Greenhaus and Powell (2006) who found that spousal support helps married students navigate their academic and personal responsibilities.

Research Question Two aimed to ascertain the consequences of these psychosocial experiences. Married female students in the colleges of education in the Central Region reported that their psychosocial experiences, such as balancing childcare, household responsibilities, and academic demands, induced significant stress and worry. Literature supports these findings, indicating that the stress of juggling multiple roles can lead to significant psychological strain and reduced academic performance (O'Neill & Davis, 2011).

Again, the psychosocial experiences of married female students significantly disrupted their studies and negatively affected their academic performance. This confirms a study by Lynch (2008) that the dual burden of managing household duties and academic requirements often results in poorer academic performance and disrupted study routines.

Married female students reported experiencing forgetfulness related to their academic responsibilities due to their busy schedules and frequent visits home. This is consistent with literature which suggests that cognitive overload from managing multiple roles can lead to forgetfulness and difficulties in maintaining academic schedules (Bailyn, 2003).

Moreover, some married female students reported experiencing suicidal thoughts due to the overwhelming pressures of balancing marital responsibilities with academic demands. This finding aligns with literature that indicates high levels of stress and insufficient support systems can lead to severe mental health issues, including suicidal ideation (Schwartz et al., 2012).

Furthermore, married female students reported significant difficulties in managing their time effectively. This is supported by literature that constant movement between college and home results in missed deadlines and incomplete assignments (Crouter & McHale, 2005).

Despite the challenges, married female students expressed that the respect and special treatment they received on campus due to their marital status positively influenced their attitude towards their studies. This finding is consistent with literature which suggests that social recognition and respect can enhance students' self-esteem and motivation to succeed academically (Strayhorn, 2012).

Research Question Three investigated the nature of guidance and counselling services offered to married female students to mitigate the effects of their psychosocial experiences. Rehabilitation services were in place in the colleges of education, designed to address the unique challenges faced by married female students, such as pregnancy-related issues and stigmatization. This approach aligns with findings from Mehta et al. (2015) that effective rehabilitation services significantly improve students' psychological well-being and academic integration.

Referral services involved directing married female students to appropriate resources for academic and medical support. Counsellors provide information and guidance to

help these students improve their academic performance and manage their health needs. Proper referral services are crucial for ensuring that students receive the comprehensive support they need to thrive in their academic and personal lives (Gati et al., 2010).

Educational counseling addresses the academic challenges faced by married female students, particularly those affected by pregnancy and health issues. Counsellors offer study skills and strategies to help these students manage their academic workload effectively. This is in line with research by Kuh et al. (2006), who found that educational counseling help students develop effective study habits and strategies.

Orientation services helped married female students acclimate to their new roles and responsibilities, particularly during pregnancy. This finding is corroborated by research which suggests that orientation services can significantly reduce stress and help students adjust to their new circumstances more effectively (Astin, 1993).

Consultative services address the financial difficulties and logistical challenges faced by married female students. Counsellors engage with family members, particularly spouses, to ensure these students receive the financial support necessary to maintain their well-being and academic performance. Literature supports this approach, indicating that financial and logistical support is critical for the success of students balancing academic and personal responsibilities (Dill & Henley, 1998).

Life planning and emotional support services help married female students balance their academic responsibilities with their personal lives. Counsellors provide guidance on planning their campus life and offer emotional support to address issues such as spousal infidelity and its impact on academic performance. Research shows that providing

emotional support and life-planning assistance can enhance students' resilience and ability to manage their dual roles effectively (Wilcox et al., 2005).

Research Question Four explored strategies to assist married female students in coping with these challenges. Married female students highlighted the necessity for specialized programmes that teach coping strategies beyond just academic support. Regular counselling sessions, workshops, seminars, and orientations were suggested as effective means to provide this support. Research indicates the benefits of such holistic development programs (Lindsey, 2017; Yorgason et al., 2008).

Participants suggested that the college management should consider providing specialized accommodation for pregnant and lactating students. Research has shown that providing on-campus accommodation tailored for students with specific needs can enhance their academic success and well-being (Baker & Siryk, 2012; La Roche & Flanigan, 2013). Participants also suggested that counselling initiatives should include sessions for the spouses of married female students. These sessions would help spouses understand how to effectively support their wives who are juggling academic and familial responsibilities. Spousal support is crucial in managing the stress associated with balancing academic and family responsibilities (Morrison et al., 2011).

Participants recommended that the families of married female students, particularly those who are pregnant, should work with the college's counseling center to find off-campus accommodation. This arrangement would help avoid the stigmatization and discomfort associated with sharing dormitories with non-pregnant students. Off-campus housing can provide a more comfortable and less stigmatizing environment for pregnant students (Elliott, 2009; Jacobs & Dodd, 2003).

A dedicated gender unit within the institution was proposed to specifically address the needs of female students, especially those who were pregnant. This unit would provide education and support on maintaining their health and well-being, and ensuring the safety of both the students and their unborn children. Such specialized units have been shown to effectively address the unique challenges faced by female students, improving their academic and personal success (O'Shea, 2015).

4.6 Implications of Erikson's Stages of Psychosocial Development to the Study

This study is grounded in Erikson's Stages of Psychosocial Development, particularly the intimacy versus isolation stage (ages 18-35). The closeness vs isolation stage is particularly pertinent to this study, as it corresponds with the age demographic of most students at Colleges of Education, often between 18 and 35 years old. This stage asserts that young adults endeavour to establish intimate, affectionate relationships with others. Effectively addressing the problem at this stage fosters robust relationships and a sense of belonging, whereas failure culminates in solitude and alienation.

Married female students in this age group are balancing multiple responsibilities: sustaining a married relationship while pursuing academic success. The intimacy vs isolation stage indicates that these kids are at a critical juncture in their life where forming intimate ties is essential. The added pressure of academic obligations may result in feelings of isolation if emotional and social support requirements are insufficiently addressed. The study's findings reveal that these adolescents frequently experience social isolation, stigmatization, and emotional difficulties, aligning with the adverse consequences Erikson attributed to an unresolved closeness vs isolation conflict.

Conversely, the study revealed that certain married female students encounter social acceptability, respect, support, and encouragement, which correspond with the favourable resolution of this stage. These helpful connections likely alleviate feelings of isolation and improve the students' capacity to manage their scholastic and marital commitments effectively.

The study examined the guidance and counselling services provided to married female students, highlighting its significance in relation to Erikson's theory. In this context, good counselling and support services can equip married female students with the resources necessary to reconcile their intimate relationships with their academic endeavours, thus facilitating a favourable resolution of the intimacy vs isolation dilemma.



CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This is the concluding chapter, which provides a brief overview of the study, focusing on the significant findings in order to draw conclusions. This chapter also discussed the study's recommendations and offered areas for future investigation.

5.1 Summary

The purpose of the study was to obtain an in-depth information on the psychosocial experiences faced by married female students in Colleges of Education in the Central Region and to make suggestions that will offer support to such women. The study intended to explore the psychosocial experiences married female students go through; ascertain the effects of the psychosocial experiences of married female students; determine the nature of guidance and counselling services that is offered to these students on campus and find out the effective ways to assist the married female students in dealing with such psychosocial experiences' challenges.

To find answers to these stated objectives, the study adopted the interpretivism paradigm or philosophical world view giving credence to qualitative approach. The accessible population of the study comprised married female students at the three colleges of education in the Central Region and their respective counselling coordinators. Snowball and purposive sampling techniques were used to sample 15 married female students and 3 counselling coordinators for the study. The study utilised the semi-structured interview guide to gather data to answer the stated research questions. The trustworthiness of the data was established. The data was analysed and

organised in themes supported with verbatim quotations. The major findings from the study are stated below:



5.2 Major Findings

Married female students in Central Region Colleges of Education encounter adverse psychosocial problems, including social isolation, stigmatization, emotional difficulties, and unwelcome advances, as well as good aspects such as social acceptance, respect, support, and encouragement. These findings correspond with research on Ghanaian distance education students, indicating that familial and occupational obligations intensify stress and isolation, hence affirming the prevalence of role conflicts (Henaku et al., 2024). Your research expands upon this by highlighting distinct advantages, such as respect inside residential college environments, which stand in stark contrast to the primarily negative accounts observed in postgraduate settings (Henaku et al., 2024).

Secondly, adverse results encompass tension, diminished academic achievement, interruptions in study, forgetfulness, suicidal ideation, and difficulties in time management, while some individuals uphold favourable study attitudes. This validates the literature connecting marital responsibilities to academic challenges and stress among Ghanaian and Sudanese students, with significant links to inadequate performance ($p < .001$) (Zroog et al., 2025). This research builds upon previous studies by highlighting suicidal ideation, which, although less addressed in Ghanaian research, is evident in the broader context of mental health among female students in Africa (Mabaso et al., 2022).

Thirdly, the available services include rehabilitation, referrals, educational counselling, orientation, consultative services, and life planning/emotional support. These align with student support services in Central Region Colleges, encompassing guidance and counselling; nonetheless, literature critiques them as underutilized or inadequately suited to the special requirements of married students (Acquah, 2024). Your findings validate the offering while elaborating on specific emotional assistance, potentially bridging deficiencies in distant education counselling (Dankyi & Awabil, 2025).

The proposed strategies encompass specialized programs, on-campus housing units, spouse counselling, off-campus amenities, and a dedicated gender unit. This research expands coping literature, which emphasizes individual strategies such as role delegation and time prioritizing at Ghanaian universities, by promoting institutional solutions, such as housing, that are infrequently executed despite established demands (Adu et al., 2012). They oppose previous, less proactive proposals by advocating for systemic gender units in light of ongoing issues (Kenterpro, 2024).

5.3 Conclusion

The following conclusions have been drawn from the study:

- (i). Married female students in the colleges of education in the Central Region encounter a mix of psychosocial experiences. These include social isolation, stigmatization, and intrusive advances or proposals, as well as positive experiences like social acceptance, respect, support and encouragement. Therefore, married female students in Colleges of Education encounter diverse range of psychosocial experiences that can either hinder or enhance their overall well-being and academic journey.

- (ii). The effects of the psychosocial experiences encountered by married female students are multifaceted. Negative effects such as stress, worry, low academic performance, study disruption, forgetfulness, and suicidal thoughts are significant concerns. However, there are also positive outcomes, including the development of a positive attitude towards studies. Therefore, there is a dual effects of psychosocial experiences on married female students' mental health and academic performance.
- (iii). The guidance and counselling services available to married female students, including rehabilitation services, referral services, educational counselling, orientation services, consultative services, and life planning and emotional support, play a vital role in mitigating their psychosocial challenges.
- (iv). There is more room for improvement to services offered to married female students. To assist married female students in dealing with their psychosocial experiences and challenges, there is the need to implement specialized coping strategy programs, establish on-campus accommodation care units, provide counselling initiatives for spouses, arrange off-campus accommodation facilities, and set-up a dedicated gender unit. These strategies will create a supportive and accommodating environment for married female students to improve their academic success and personal well-being.

5.4 Recommendations

Based on the findings of the study, the following recommendations have been made:

1. On-Campus Accommodation Units: Management of OLA, Fosu, and Komenda Colleges should build dedicated on-campus units for married female students, directly addressing findings of social isolation, stigmatization, and time management issues from disrupted off-campus living.
2. Specialized Coping Programs: Colleges should develop customized coping strategy programs in conjunction with counseling units to address the emotional difficulties, poor academic performance, and study disruptions noted in the studies.
3. Spousal Support Sessions: To reduce intrusive advances and family-related stress that worsen psychosocial experiences, counselors should provide spouses with focused advice sessions.
4. Gender Units: In order to provide complete services like emotional support and referrals, the Ministry of Education should fund gender units in universities. This would extend the current underutilized offerings.
5. Mandatory Support Policies: The Ministry should implement regulations that mandate married students' registration at the time of enrollment, allowing for customized orientation, housing prioritizing, and monitoring that directly supports findings of unmet needs and advances equity.

Implications for Practice and Policy

- Practice: In order to provide proactive service allocation and improve retention in the face of stress and suicidal ideation concerns, colleges might incorporate marital status into admissions procedures.

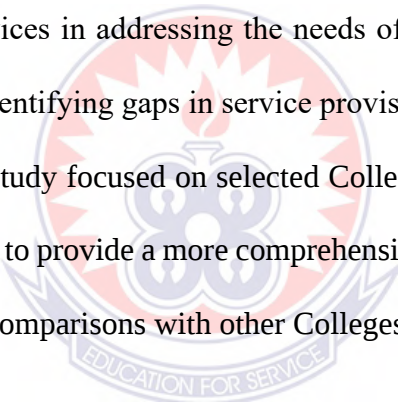
- Policy: In line with Ghana's objectives for educational parity, national regulations requiring gender-sensitive infrastructure and spousal-inclusive counseling will expand remedies beyond the Central Region.

5.5 Limitation of the Study

This study was limited to only three Colleges of Education hence, the views of the participants may not necessary represent all the views of Colleges of Education nationwide.

5.6 Suggestions for Future Studies

1. Future research should evaluate the effectiveness of existing guidance and counselling services in addressing the needs of married female students. This would help in identifying gaps in service provision and areas for improvement.
2. Moreover, this study focused on selected Colleges of Education in the Central Region. In order to provide a more comprehensive set of results, future research should include comparisons with other Colleges of Education in other regions.



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APPENDICES

APPENDIX A

Interview Guide Questions for Married Female Students

UNIVERSITY OF EDUCATION, WINNEBA

DEPARTMENT OF COUNSELLING PSYCHOLOGY

This questionnaire aims to collect information on psychological challenges married female students go through in your school. The interview is strictly for an academic exercise, and you are please requested to provide correct and frank information that will assist the researcher in obtaining accurate data for the study. Your responses will be treated in strict confidence. Thank you

(Please tick [☐] and specify where appropriate)

Section A: Background Characteristics

Age range:

- | | |
|--------------------|------------------------------|
| Less than 20 years | [☐] |
| 21-30 years | [☐] |
| 31-40 years | [☐] |
| 41-50 | [☐] |
| above 51 | [☐] |

Level

- | | |
|----------|------------------------------|
| Year two | [☐] |
|----------|------------------------------|

SECTION B: The psychosocial experiences married female students go through in the colleges of education

1. Can you describe a typical day for you as a married student?
2. What are some of the challenges you face in balancing your studies and marital responsibilities?
3. How do you manage time between your studies, household chores, and spending time with your spouse?

4. Have you experienced any social or emotional stress due to your dual roles?
Can you share specific instances?
5. How do your peers and lecturers perceive and treat you as a married student?
6. Are there any positive aspects or benefits you experience as a married student?

7. SECTION C: Consequences of the psychosocial experiences married female students go through in the colleges of education

8. How do the challenges you face affect your academic performance and participation in college activities?
9. Have you noticed any changes in your personal or marital life due to your status as a student? Please elaborate.
10. How do these experiences affect your mental and emotional well-being?
11. Have these psychosocial experiences influenced your future career or educational aspirations?

Section D: Guidance and counselling services offered to married female students to mitigate the psychosocial experiences they go through.

12. Are you aware of any guidance and counselling services available for married students at your college?
13. Have you utilized any of these services? If so, can you share your experience?
14. How effective do you find the counselling services in addressing your specific needs as a married student?
15. What types of support or resources do you think are missing from the current guidance and counselling services?
16. How accessible and approachable are the counsellors for married female students?

Section E: Effective ways to assist married female students in dealing with such psychosocial experiences and challenges.

17. What additional support or resources would you find helpful in managing your dual roles as a student and spouse?
18. Can you suggest any improvements to the current counselling and guidance services to better support married female students?
19. How can the college administration better accommodate the unique needs of married female students?
20. What role can your family and spouse play in helping you cope with these challenges?
21. Are there any specific programs or workshops you would like to see implemented to assist married female students?



APPENDIX B

Interview Guide Questions for Counsellors

UNIVERSITY OF EDUCATION, WINNEBA

DEPARTMENT OF COUNSELLING PSYCHOLOGY

This questionnaire aims to collect information on psychological challenges married female students go through in your school. The interview is strictly for an academic exercise, and you are please requested to provide correct and frank information that will assist the researcher in obtaining accurate data for the study. Your responses will be treated in strict confidence. Thank you

Section A: Guidance and counselling services offered to married female students to mitigate the psychosocial experiences they go through.

1. What specific counselling services are currently available or offered to married female students in your college?
2. How do you identify and reach out to married female students who might need counselling support?
3. Can you describe any common issues or themes that married female students bring to counselling sessions?
4. How do you tailor your counselling approach to meet the unique needs of married female students?

Section B: Effective ways to assist married female students in dealing with such psychosocial experiences and challenges.

5. In your opinion, what additional support or resources could be provided to better assist married female students?
6. How can the college administration enhance its support for married female students facing psychosocial challenges?
7. What role do you think family and spouses can play in supporting married female students, and how can counsellors facilitate this?

8. Can you suggest any specific programs, workshops, or initiatives that would benefit married female students?
9. How can counsellors collaborate with faculty and staff to create a more supportive environment for married female students?

