

UNIVERSITY OF EDUCATION, WINNEBA

**LIVED EXPERIENCES OF MARRIED FEMALE POSTGRADUATE
STUDENTS IN THE UNIVERSITY OF EDUCATION, WINNEBA, GHANA**



2023

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STUDENTS IN THE UNIVERSITY OF EDUCATION, WINNEBA, 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 fulfilment
of the requirement for the award of the degree of
Master of Philosophy
(Guidance and Counselling)
in the University of Education, Winneba**

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DECLARATION

Student's Declaration

I, Faustina Osei Tutu, 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 in part or whole, for another degree elsewhere.

Signature:

Date:

Supervisors Declaration

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

Prof. Dandy George Dampson (Principal Supervisor)

Signature:

Date:

Prof. Patricia Mawusi Amos (Co-Supervisor)

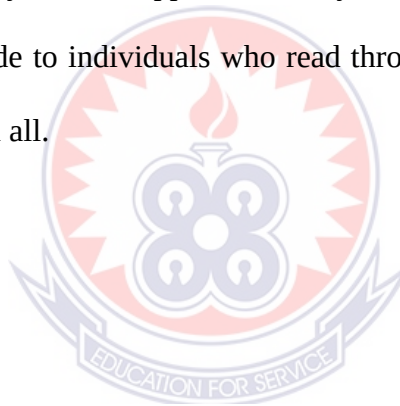
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DEDICATION

To my lovely husband, Mr. Isaac Manu.



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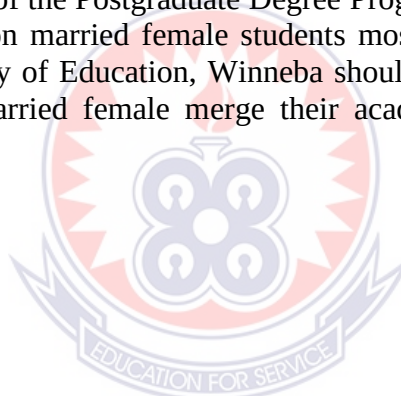
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ABSTRACT

This study explored lived experiences of married female postgraduate students in the University of Education, Winneba. This qualitative study employed descriptive phenomenological design. Twenty participants were selected using snowball sampling technique. A semi-structured interview guide was used for data collection. Data were analysed in themes. The study found that these students had both pleasant and unpleasant experiences by receiving support from the spouses and not having easy access to the university's internet respectively. More so, their experiences had unfavourable outcome on their marital roles and academic work. Further, these students used positive coping mechanisms in dealing with their experiences. These include: Receiving support from partner in completing assignments, receiving advice from some seniors, and seeking for professional counselling. Also, there were social support systems available to these students which include receiving financial support from the government and religious groups. It was concluded that married female students had lots of experiences, both good and bad. Further, these experiences did not support their marital roles. However, these students employed appropriate coping strategies in dealing with their experiences such as receiving social support services. It was recommended that management of University of Education, Winneba should streamline the content of the Postgraduate Degree Programmes which can help reduce the academic burden on married female students most especially. Also, counselling centre in the University of Education, Winneba should design a detailed programme aiming at assisting married female merge their academic, marital and work roles effectively.



CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Marriage, a timeless institution, is the beautiful journey of two lives woven together, each thread representing shared dreams, laughter, and the promise of tomorrow (Gary & Greg-Smalley, 2018). Addy (2022) state that marriage is when two people live with each other and have a legal-emotional relationship to form a family. Addy further said that marriage is an integral part of human necessities for fulfilling the biological, social, sexual, and psychological needs of couples. Marriage is a significant life event that can shape an individual's experiences, particularly when combined with the pursuit of higher education (Smith, Johnson & Brown, 2018). Smith et al. (2018) further argued that the intersection of marital status and academic endeavours is particularly noteworthy for female students engaged in postgraduate degree programmes. The simultaneous roles of being a student, spouse, and potentially a mother introduce intricate challenges in the lives of married female postgraduate students. Research suggests that managing these multifaceted roles can impact academic performance, mental well-being, and overall life satisfaction (Smith et al., 2018).

Motherhood is a central aspect of women's lives globally, and understanding its nuances within specific cultural contexts is central for addressing maternal health, well-being, and societal expectations. In Ghana, motherhood holds immense cultural significance, intertwined with traditional values and societal expectations (Adu-Gyamfi, Badasu & Darteh, 2017). The intersection of motherhood and education is a key aspect that demands attention. Ghanaian mothers may face unique barriers to accessing education, affecting not only their personal development but also that of their

children (Appiah-Kubi & Ardayfio-Schandorf, 2016). Societal expectations and potential stigma surrounding motherhood in Ghana may influence women's choices and experiences. Exploring these social dynamics is essential for understanding the lived experiences of Ghanaian mothers (Amoakohene, 2019).

Motherhood may significantly influence the academic pursuits of women, especially those undertaking postgraduate programmes. In the context of Ghana, understanding the dynamics between motherhood and postgraduate programme is relevant for recognising the challenges and opportunities faced by women, particularly at institutions like the University of Education, Winneba. The existing literature highlights the complexities surrounding the intersection of motherhood and academic pursuits (Asante & Adu-Gyamfi, 2018; Quaye & Dei, 2016). Asante and Adu-Gyamfi (2018) emphasised the need to explore how motherhood influences academic engagement and success. Postgraduate programmes in Ghana play a pivotal role in professional development and academic advancement (Quaye & Dei, 2016).

For this reason, social support is a key factor in the lives of married female postgraduate students. Research indicates that the support they receive, both from their spouses and the academic community, plays a pivotal role in their overall well-being and academic success (Brown & Davis, 2019). It is evidence that from this discussion that the pursuit of postgraduate education while being married is capable of significantly influencing the career aspirations of female students. Due to conflict in balancing their marital roles with academic works. Johnson's (2017) suggests that the experiences during postgraduate studies can shape women's professional goals and trajectories. Balancing the responsibilities of motherhood with the demands of postgraduate programmes poses unique challenges.

According to Addy (2022), education is the development of individual according to the needs and demands of society, of which he is integral part. Addy emphasised that education is a lifelong process and goes on from birth to death. Chazan (2022) defined education a deliberate, systematic, and sustained effort to transmit, provoke or acquire knowledge, value, attitudes, skills or sensibilities as well as any learning that result from the effort.

Globally, higher education has witnessed a growing enrolment of women, including those who are married and seeking postgraduate qualifications. In Ghana, the increasing participation of married female in postgraduate studies is a positive indicator of the nation's effort to improve gender equity and empower women through education. According to Adusah-Karikari & Amoah (2020), this progress comes with unique set of challenges for married female postgraduate students, whose experiences are often shaped by the intersection of academic demands and domestic responsibilities. They further said that the females' dual roles often lead to complex lived experiences that affect not only their academic success but also their overall well-being.

Married female postgraduate students typically juggle multiple roles, including that of students, wife, mother, and sometimes employee. These competing roles can generate significant stress, leading to time management issues, academic fatigues, role conflict, and mental concerns. The responsibilities of marriage and family life can interfere with academic commitments, often causing delays in programmes completion or leading some women to abandon their studies altogether (Kwapong, 2020). According to Adusah-Karikari and Amoah (2020), the cultural expectations placed on women in Ghana society further exacerbate these challenges, as women are traditionally expected to prioritise family over personal development. O'Connor (2017) state that women in

higher education often experience conflicts between their academic aspirations and familial responsibilities, especially in cultures where gender roles are defined.

Appiah-Kubi and Ardayfio-Schandorf (2016) assert that many African societies, including Ghana, cultural expectations position the women primarily as homemakers and caregiver, which can conflict with their rigors of academic life. These societal norms often create barriers that impede women's academic progression or affect their performance and mental well-being. The unique socio-cultural dynamics, family structures, and institutional contexts in African countries may contribute to distinctive challenges that require specific attention (Appiah-Kubi & Ardayfio-Schandorf, 2016).

Research by Asante (2018) on Ghanaian women in academia notes that postgraduate education is perceived as both an opportunity and challenge for married women. On one hand, it provides upward mobility and empowerment; on the other hand, it can strain family relations, especially where spousal support is lacking. The demands of postgraduate studies, such as research work, assignments, deadlines, and sometimes travel for data collection, can become sources of tension in marriage, particularly if there is perceived neglect of domestic roles.

Moreover, married female postgraduate students' experiences are shaped by the level support they receive from their spouses, peers, and academic mentors. According to Nyarko-Sampson and Adom (2019), spousal support both emotional and practical is crucial for academic success. They further said that women who receive encouragement from their husbands and share domestic responsibilities tend to perform better academically and experience lower stress levels. Conversely lack of support can contribute to isolation, low academic motivation, and even marital discord.

Also, the university environment itself can pose structural challenges to married female students. Institutional schedules, limited flexibility, lack of on-campus childcare facilities, and little consideration for students with families contributes to their difficulties (Owusu-Afriyie & Amoako, 2020). Osei (2020) proclaim that married women lack spousal support, limited access to institutional resources such as childcare, and insufficient flexibility in academic schedules. These conditions create a challenging environment for women striving to balance educational aspirations with familial expectations. These limitations often result in psychological stress, burnout, and in some cases, academic dropout. A study by Mensah and Frempong (2022) suggest that many universities in Ghana, including University of Education, may not have comprehensive policies in place to support married students or parenting students. Thus, the educational system may inadvertently demerit women who must juggle multiple roles. Garcia and Smith's (2020) indicate that institutions with family-friendly policies positively impact the academic journey and overall satisfaction of married postgraduate students.

Despite these findings, institutional response to the challenges faced by the female remains limited. There is a pressing need for policies that address the dual responsibilities of married female students by providing more flexible learning, options, family-friendly facilities, and psychological support systems. Without these interventions, the academic success and mental well-being of married postgraduate students in the University of Education remain at risk. This problem calls for exploration into the lived experiences of married female postgraduate students in the University of Education, Winneba to inform the development of responsive educational policies and educational systems that can enhance female postgraduate students' success and personal well-being.

1.2 Statement of the Problem

The pursuit of higher education has increasingly become a critical pathway for women's empowerment and socioeconomic advancement across the globe. According to Anamuah-Mensah (2020), in Ghana and many part of sub-Saharan Africa, there has been a noticeable rise in the enrolment of women in postgraduate education. Addy (2022) assert that there are multiple challenges that hinder the smooth progress of students who are parents. Though, this progress signifies positive development toward gender equity in education, it simultaneously introduces complex challenges for married female students who must navigate the demanding intersection of academic responsibilities and marital roles. These women often balance the demanding roles of students, wives, mothers, and sometimes employees, within a socio-cultural environment that may not fully support or understand their unique needs (Akinrinlola, Fakunle, & Akintunde, 2022). This complex intersection of roles can have profound implications on their academic performance, mental being, and personal development. According to Ampofo (2018), the dual burden of managing academic and familial obligations can significantly affect their academic performance, emotional wellbeing and overall educational experiences.

Pursuing higher education, particularly for married females, can be accompanied by various challenges. These challenges arise from the intersection of academic pursuits, familial responsibilities, and societal expectations (England & Bearak, 2014). Married females often face time constraints as they juggle academic responsibilities with household and familial duties. The cost of higher education, including tuition fees and associated expenses, can create financial pressures for married females and their families (Avramchuk, 2018).

Societal expectations and gender norms may place additional pressure on married females, leading to challenges in balancing traditional roles with educational pursuits (England & Bearak, 2014). Married females pursuing higher education may face a lack of social support, as traditional support structures may not fully understand or accommodate their academic ambitions (Creswell & Creswell, 2017). Achieving a balance between academic commitments and family life can be challenging, leading to stress and burnout for married female students (Barnett & Hyde, 2001). The study by Dynarski and Scott-Clayton (2013) also found that financial challenges, including the rising cost of tuition and associated expenses, significantly impact students' ability to pursue and complete higher education.

If the challenges faced by married female postgraduate students in the University of Education, Winneba are not addressed, there is a risk of lower retention rates. The absence of comprehensive support systems may lead some of these students to discontinue their postgraduate studies due to the difficulties in balancing academic and family responsibilities.

In the African context, where traditional gender roles are deeply entrenched, married women are often expected to prioritise marriage and motherhood above all else (Ogunyemi & Olowokere, 2023). This social pressure can create internal conflict, guilt and stress, thereby affecting their academic programmes. According to Ardayfio-Schandorf (2015), in many African societies, including Ghana, cultural expectations and traditional gender roles place a disproportionate share of domestic responsibilities on women. Married women, in particular, are expected to fulfill roles as wives, mothers, caregivers, and homemakers, often with little flexibility or support. These societal expectations can clash with the rigorous demands of postgraduate education,

which often require long hours of study, research, and academic engagement. Osei and Boateng (2021) claim that the resulting tension can create psychological stress, time management challenges, and limited social interaction, thus negatively impacting the academic trajectory and personal development of married female postgraduate students.

Studies have revealed that the intersection of gender, marital status, and academic responsibility places married female postgraduate students to experience academic stress, time poverty, and role conflict compared to their unmarried counterparts (Abiodun & Adegboyega, 2022, Amoako & Ampadu, 2020). These women often struggle to manage time effectively between academic activities and domestic duties, leading of stress, fatigue, and in some cases, delayed academic progression. Cultural expectations further exacerbate their burden, as traditional gender roles often position women as primary caregivers, irrespective of their educational aspirations (Osei, 2020).

Numerous studies have investigated the challenges faced by married female postgraduate students. Behlol (2016) investigated the problems of married women in higher education in Pakistan and found that Pakistan women faced discrimination regards to their education and they were not allowed to pursue their education because social, religious, economic and cultural factors changed the beliefs of their families. This research also revealed that financial constraint was the major challenge to female's education and most of conservative families invested on the education of their male children. A qualitative study conducted by Mwangi and Wambugu (2021) in Nigeria revealed that many married postgraduate students struggle to meet deadlines, attend seminars, or complete coursework due to competing demand from home and work. The study emphasised the need for universities to recognise and address these challenges through targeted interventions.

Research by Salami (2017) in Nigeria that used both quantitative and qualitative methods to explore the academic performance and family challenges of among married postgraduate female students in Nigerian universities revealed that married female postgraduate students have limited spousal support, societal pressure to prioritise family over career, and negative stereotype about women in higher education. The study revealed that institutional structures such as rigid class schedules and lack of childcare support, exacerbated these challenges.

In Ghana, a study at the University of Cape Coast by Opoku-Acheampong (2020) explored the stressed-related lived experiences of married female postgraduate distance learners using a sequential explanatory mixed methods approach. The study revealed that sources of stress such as academic pressure, financial constraints, household responsibilities, and lack of institutional support. Role conflict emerged as a significant theme, as many women struggle to meet expectations as wives and mothers while maintaining academic performance. Some respondents indicated they were considering withdrawing from their programmes due to the overwhelming demands.

Amos and Manieson (2015) studied issues and challenges of married female students in tertiary education. Through qualitative research, they interviewed 30 married students at the University of Education, Winneba and found that the students faced different problems combining home responsibilities with their education. Their study found that faced problems in nurturing their children, lack of time for taking care of their families, having financial problems and achieving low grades at the university. Research conducted at University of Education by Addy (2022) explore the experiences of married Master of Philosophy students in the University of Education, Winneba as they combine marital life with education, using qualitative research approach. The

study revealed that finance, distance, extended family and religion were the factors that led to their challenges. On the extent to which the challenges impeded the educational progress of married MPhil students, the study revealed that their academic performance was greatly affected and this made them worried. The study revealed personal coping mechanism and intentionality of counselling department in reaching out to married students. The study compared female and male postgraduate student experiences.

Though previous studies have explored stress-related lived experiences, balancing marital and academic life, academic performance, and gender disparities and female participation in higher education broadly there is a notable gap of research specifically focused on married female postgraduate students. This study seeks to fill the gap on the lived experiences of married female postgraduate student in the University of Education, Winneba using qualitative method. The study explores the experiences of married female postgraduate students combining their marital and parental responsibilities, how the experience affects their academic work and marital role, how the female postgraduate students cope with their experiences in pursuing higher education, and the social support services available to female postgraduate students in dealing with their challenges they face.

1.3 Purpose of the Study

The purpose of the study was to explore lived experiences of married female postgraduate students in the University of Education, Winneba.

1.4 Research Objectives

The objectives of the study wknowledge and population gaps in finding out the lived experience of married female students pursuing postgraduate studies in UEW.ere to:

1. Explore the experiences of married female postgraduate students in the University of Education, Winneba.
2. Ascertain how these experiences of married female postgraduate students affect their academic work in the University of Education, Winneba.
3. Explore how these experiences of married female postgraduate students affect their marital roles.
4. Identify how married female postgraduate students in the University of Education, Winneba cope with their experiences.
5. Identify social support services available to married female postgraduate students in the University of Education, Winneba

1.5 Research Questions

The following questions were formulated to guide the study:

1. What are the experiences of married female postgraduate students in the University of Education, Winneba?
2. How do these experiences affect married female postgraduate students' academic work in the University of Education, Winneba?
3. How do these experiences affect married female postgraduate students' marital roles?
4. How do married female postgraduate students in the University of Education, Winneba cope with their experiences?
5. What social support services are available to married female postgraduate students in the University of Education, Winneba?

1.6 Significance of the Study

Understanding the lived experiences of married female postgraduate students has practical implications for academic institutions, including the University of Education, Winneba. This knowledge can inform the development and improvement of support programmes and policies tailored to the specific needs of this demographic. For example, insights gained from the study could lead to the establishment of more effective mentorship programmes, childcare facilities, and flexible academic policies.

The study would also contribute to existing theories on gender, education, and work-life balance. It would provide empirical evidence that can enrich and expand theoretical frameworks related to the experiences of married female students in higher education. This can enhance the understanding of how gender roles intersect with academic pursuits and contribute to the theoretical development of gender-sensitive educational models.

The study has significant implications for policy development within higher education institutions. Findings may inform the creation of policies that address the unique challenges faced by married female postgraduate students. This could include advocating for family-friendly policies, financial support, and institutional changes that promote inclusivity and equal opportunities for all students, regardless of marital status.

The study would provide a foundation for future research endeavours in the field. It would also offer insights into the gaps in knowledge and areas that require further exploration. Future researchers can build on this study by delving deeper into specific aspects of the lived experiences of married female postgraduate students, thereby contributing to a growing body of literature on gender, education, and student well-being.

1.7 Delimitations of the Study

The study focused specifically on the lived experiences of married female postgraduate students at the University of Education, Winneba, Ghana. The geographical scope was limited to this institution, and findings may not be directly applicable to other universities with different structures, cultures, and support systems. The study also focused on a specific 2021/2022 academic year, capturing the lived experiences of married female postgraduate students during this particular timeframe. This time delimitation helped in providing a snapshot of the challenges and support systems within the specified period, recognising that experiences may vary over different academic years (Garcia & Smith, 2020).

The study specifically explored the lived experiences of married female postgraduate students, providing a gender-focused examination of their challenges and support mechanisms. This gender delimitation allowed for a targeted exploration of the unique dynamics faced by this specific demographic, acknowledging that experiences may differ for married male students or other gender identities.

The study again specifically targeted postgraduate degree programmes, including master's and doctoral levels at the University of Education, Winneba. This delimitation acknowledged that the challenges and experiences of married female students may differ at different educational levels, and this study did not encompass undergraduate or non-degree programmes.

The study was conducted within the cultural context of Ghana, recognising that cultural factors may influence the experiences of married female students. This delimitation acknowledged the importance of cultural distinctions in understanding the challenges and support systems specific to this geographical location.

1.8 Operational Definitions of Terms

Coping Strategies: It means investing own conscious effort to solve personal problems. For this study, coping strategies denote married female students' ability to deal with issues and troubles encountered in their effort to pursue their studies at University of Education, Winneba.

Gender Roles: They are behaviours learned by a person as appropriate to their gender, determined by the prevailing cultural norms. In this study, gender roles refer to the responsibilities played by married female postgraduate students at home, at school, and at the workplace.

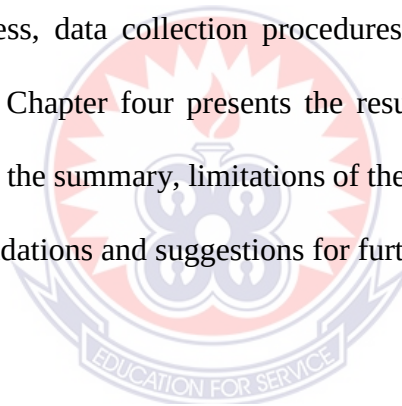
Role Conflict: This is when the performance of one role interferes with performance of another role. For this study, role conflict is the stress that is caused when motherhood roles played by married female students pursuing postgraduate programme in University of Education, Winneba interfere with their studies and work-related duties.

Role Strain: This is stress caused by one's inability to fill a particular role as an increased commitment to one role limits the performance of another. For this study, role strain is the subjective, tension, frustration, and anxiety married female students pursuing postgraduate programmes in University of Education, Winneba experience when inappropriate behaviours, expectations or obligations are associated with a particular role.

Role Stress: It results from problems encountered in role performance. For this study, role stress means the problems faced by married female postgraduate students as they play different roles at home, school, and work.

1.9 Organisation of the Study

The study report is organised into five chapters. Chapter one discusses the introduction of the study, which are discussed under the following subheading: Background to the study, theoretical framework, statement of the problem, purpose of the study and research objectives. It further presents research questions, significance of the study, delimitations of the study, definition of terms and organisation of the study. Chapter two deals with the literature review of the study. It focuses on the conceptual and empirical review of this study. Chapter three presents research methodology used for the study which are: research paradigm, research approach, research design, population of the study, sample and sampling technique, and data collection instrument. It also discusses trustworthiness, data collection procedures, data analysis procedures and ethical considerations. Chapter four presents the results and discussion of findings. Chapter five deals with the summary, limitations of the study, conclusion, implications for practice, recommendations and suggestions for further studies.



CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter review some related literature relevant to the topic under consideration. The literature is reviewed under the following subheadings: Theoretical framework, that is Role theory and Carver's coping theory.

Again, the literature is reviewed on conceptual review: Married female students, postgraduate programmes, lived experiences, academic of female married students, marital roles, Coping, and social support

Finally, literature is reviewed on empirical review or evidence on experiences of married female postgraduate students pursuing higher education, how the experiences of married female postgraduate students affect their work, how the experiences of married female postgraduate students affect their marital roles, how married female postgraduate students cope with their experiences, and social support services available to married female postgraduate students in dealing with the challenges they face

2.1 Theoretical Framework

In this study, the theoretical basis was drawn from role theory and carver's coping theory. These theories were used to guide and explain the lived experiences of married female postgraduate students in the University of Education, Winneba.

2.1.1 Role Theory

This theory was propounded by Benjamine J. Biddle (Biddle, 1979). Role theory is a sociological perspective that examines how individuals understand their own identities and behaviours, as well as the expectations associated with the positions or roles they occupy in society (Biddle, 1979). This theory focuses on the idea that individuals

occupy specific social roles, such as student, spouse, and mother. Role theory helps to married female postgraduate students in the University of Education, Winneba understand the internal negotiations and stress that arise when these roles demand simultaneous, often incompatible performance. Role theory shed light on how married female students navigate external role expectations and manage impressions. Their experiences may be shaped by efforts to conform, resist or renegotiate societal expectations tied to their gender and marital status. The researcher believed that exploring the lived experiences of married female postgraduate students in the University of Education, Winneba involved understanding how they perceive and negotiate their roles as students and wives (Seron et al., 2016).

Role expectations in the theory are role strain and role conflict (Burke & Stets, 2009). Role strain refers to stress or difficulty experienced within a single role when its expectations are too demanding, contradictory. In the other words, role strain occurs when there are conflicting expectations within a single role. For example, a married female student in the University of Education, Winneba may experience role strain if she is expected to attend classes, submit assignments in short time, complete her research work, and participate in academic discussions (Burke & Stets, 2009).

Role conflict occurs when the expectations of one role clash with those of another, leading to tension and challenges in managing multiple roles simultaneously. A married female postgraduate student in the University of Education, Winneba may experience role conflict if she is expected of being an ideal student with the expectations of being an ideal wife or mother (Seron et al., 2016).

A married female postgraduate students might experience role conflicts between her student role which requires her to attend seminar and her wife/mother role which expect her do wash at the same time. For married female students pursuing postgraduate degrees, balancing the roles of student and spouse may create role conflicts (Seron et al., 2016). Married female postgraduate students taking on several responsibilities and not being able to successfully balance them leading to role conflict. The role of married female postgraduate students at home, school, and work were equally demanding when they tried to satisfy the demands of family, students, and work-related duties. Therefore, female postgraduate students in the University of Education, Winneba are often expected to perform the roles of wife, mother, students, and possibly worker simultaneously. At the University of Education, this could lead to role conflict and between academic responsibilities and domestic responsibilities. These roles come with expectations and responsibilities that shape behaviour and influence the individual's interactions with others (Biddle, 1979).

To this end, the support system emerged as a key strategy used by married female postgraduate students to overcome lived experiences brought by balancing multiple roles of mother, student, and worker that was not demonstrated by role theory. As a result, the researcher employed carver's coping theory to complement role theory.

2.1.2 Carver's Coping Theory

Carver's coping theory, developed in 1989, was derived from COPE Inventory, is a psychological framework that categorises how individuals respond to stress (Carver, Scheier, & Weintraub, 1989). The theory identifies problem-focused, emotion-focused, and avoidance strategies as coping strategies. The theory builds on Lazarus and Folkman's (1984) transactional model of stress and coping but expands it by

categorised specific coping mechanisms that people use in stressful situations. An important development in coping research was the creation of Robert Folkman and Susan Lazarus' Ways of Coping Scale (1987). This scale was devised to assess the extent to which one uses one of two general types of coping. However, Carver's theory distinguishes between problem-focused and emotion-focused coping. Problem-focused coping is directed at problem solving or taking action to change the source of the stress. Married female postgraduate students at University of Education, Winneba rely on problem-focused strategies to manage balancing of marital roles, familial responsibilities, and academic roles. The strategies include time management, setting academic goals, and seeking institutional support such as negotiating deadlines or accessing campus childcare, if available while some may delegate household responsibilities or schedule dedicated study time (Brown & Watson, 2015). These strategies are typically considered adaptive, especially in the contexts where the stressor is controllable (Carver et al., 1989).

Carver's theory highlights that married female postgraduate students at University of Education who employ problem-focused coping may experience greater resilience and persistence. These strategies are essential in navigating the concrete demands of multiple roles. Emotion-focused coping, in contrast, focuses on reducing or managing the emotional distress that results from the crisis. These strategies are often used when the individual perceives the stressor as uncontrollable. When challenges cannot be changed easily such as lack of spousal support or cultural pressure, married female students may turn to emotion-focused coping which include positive reinterpretation, acceptance, prayer or religious engagement, and seeking emotional social support or venting to peers.

Carver's theory shows that emotion-focused coping allows married female students to preserve psychological well-being when external circumstances (e.g., gender norms, inflexible programmes structures) are beyond their control.

2.2 Conceptual Review

2.2.1 Married Female Students

According to Aslanargun and Bozkurt (2020), married female students embody a multifaceted identity where familial obligations and academic pursuits intersect, often creating a complex personal and social dynamic. Married female students typically balance academic responsibilities with familial duties, such as caregiving, household management, and spousal roles. Married female students are women who are legally married and are pursuing an educational qualification, often having to manage competing demands between their academic obligations and their familial roles (Haileselassie, 2020). Wright, Wilson and Alhassan (2021) define married female students as a subset of non-traditional learners, typically defined by their age (often above 24), part-time status, employment, and familial responsibilities. These factors distinguished them from traditional full-time students who typically enroll directly after secondary school and do not carry familial responsibilities. According to Okechukwu and Nwamuo (2020), married female students are emotionally resilient students who navigate complex environments marked by competing interests, expectations, and aspirations. The definition of Okechukwu and Nwamuo highlights the cognitive load associated with simultaneously fulfilling the roles of wife, students, and often, mother. Married female students are generally older than their unmarried counterparts. In a cross-sectional survey conducted across Nigerian universities Aliyu, Ibrahim & Sulaiman (2021) found that 68% of married female undergraduates were aged 27-35, contrasting with the average of 20-24 for unmarried students.

Kusi, Asare, Boadu (2020) reported that 61% of married female university students in Ghana were engaged in some form of employment to support their families and education simultaneously. This implies that many married female students are employed while pursuing their studies. The employment is often part-time or in self-employment roles.

Yusuf, Ibrahim and Murtala (2022) surveyed 50 married postgraduate students in Nigeria and found that 70% had at least one child, and nearly 30% had two or more children. According to the study female students often have 1-3 children, which significantly impacts their academic schedule and stress level.

In a demographic profile of 20 married women students, Nyarko, Asumadu, and Boadu (2021) reported that 60% had been married for more than 5 years, and resumed studies after having children. This implies that most married female students had been married for 3-7 years, often returning to education after establishing initial family stability.

2.2.2 Postgraduate programmes

Council of Graduate Schools (2021) define postgraduate programmes as structured learning experiences designed to deepen expertise in a particular field, often leading to qualifications such as a master's degree, doctorate or professional diplomas. These programmes are advanced academic courses of study undertaken after the completion of a bachelor's degree. These programmes include professional diploma's, master's degrees, doctoral degrees, and are designed to provide specialized knowledge, research skills, and professional development in a specific field of study. According to Council of Graduate Schools (2021), postgraduate programmes aim to deepen students' understanding, promote independent thinking, and prepare them for advanced roles in academia, industry, or professional practices.

According to University of Oxford (2020), postgraduate programmes encompass taught or research-based curricula beyond the undergraduate level, intended to enhance learners' theoretical understanding and practical application in specific disciplines. UNESCO Institute for Statistics (2020) define postgraduate programmes as tertiary education, typically at ISCD level 7 (master's) and 8 (Doctorate), that enables learners to pursue advanced academic or professional qualifications. Postgraduate programmes refer to formal learning activities that follow a first degree, typically involving the development of research skills, advanced knowledge, and/ or professional specialisation, according to (Altbach, Resiberg, & de Wit, 2020).

Postgraduate programmes vary by focus, structure, and intended outcomes. The common types include taught programmes, research programmes, and professional programmes. Taught postgraduate programmes are typically classroom-based and assessed through coursework, seminars, and completing assignments, project, and examinations (University of Edinburg, 2020). They include structured coursework such as Master of Arts, Master of Science, Master of Education, and Postgraduate Diplomas/Certificates. They typically last one year full-time or two years part-time. Taught postgraduate programmes are designed to deepen subject knowledge and enhance professional skills.

Research programmes are centered on independent research such as Master of Research, Master of Philosophy, and Doctor of Philosophy. According to UKRI (2021), research students to pursue in-depth investigations in the field of study, often culmination in thesis or dissertation. These programmes are suitable for students aiming to pursue academic or research-oriented careers. Professional programmes are designed to prepare students for specific professions, often meeting the academic

requirement for licensure or accreditation. They include the Master of Public Health, Master of Business Administration, Juris Doctor, and Doctor of Medicine. These programmes combine theoretical knowledge with practical skills relevant to the profession. According to Council of Graduate Schools (2021), professional programmes enhance applied skills and often aligned with industry requirements or professional standards.

The duration varies based on type and study mode, whether full or part-time. OECD (2020) assert that full-time master 's degrees generally take one year, master in research or master of philosophy take two years while Doctor of Philosophy typically span three to four years. Concerning admission requirements, the taught postgraduate programmes such as Master of Arts, Master of Education, Master of Science applicants must hold first degree from an accredited institution. Applicant may need to pass a selection interview. The applicant must have 2-5 years working experience and two academic references while Research programmes such as Master of Philosophy and Master of Research, applicant must have a good first degree at least Second-Class Lower) in relevant field with academic transcript, two academic references, and a detailed research proposal. (Council of Graduate Schools, 2021). Some programmes may require a master's degree in a related field for one year top-up. Applicants may need to pass a selection interview.

For professional programmes such as Master of Public Health, Master of Business Administration, Juris Doctor, and Doctor of Medicine. Applicant must have first degree from a recognized institution or applicant with full membership in recognized professional bodies may apply and will undergo selection interview. Applicant must have at least one year worked experience (Council of Graduate Schools, 2021). For

Doctor of Philosophy, applicant must have a research master's degree (MPhil) in a relevant field from a recognised or accredited university. Submission of research proposal. Applicant may need to pass a selection interview (Council of Graduate Schools, 2021).

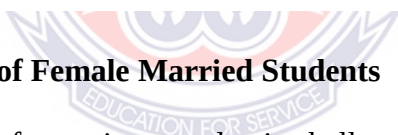
2.2.2 Lived Experiences

Lived experiences, as described by Chandler and Munday, belongs to people who have gained knowledge through direct, first-hand involvement in everyday events, rather than through assumptions and constructs from other people, research, or media. Defining lived experience by saying it is about people with direct experience is not enough to know how to use it in practice in a way that indicates who, what, when, and how much. In order to have meaningful use and buy-in of lived experience, we need a clearer definition in order to operationalise it and measure its success. This definition is appealing. People who have gained knowledge through direct, first-hand involvement in everyday events, rather than through assumptions and constructs from other people, research, or media (Chandler & Munday, 2011).

According to Beresford (2020), lived experiences refers to personal knowledge about the world gained through direct, first-hand involvement in everyday events rather than through representations constructed by other people. This definition underscores the value of firsthand experiences in shaping one's understanding, particularly in social interactions and leadership context. Crowther, Ironside, Spence, and Symthe (2020) defined lived experiences as the ways individuals interpret and make sense of their world, shaped by context, emotions, and interactions. Neubauer Witkop and Varpio (2020) assert that lived experiences refers to a person's firsthand accounts and impression of living through a particular phenomenon. Female postgraduate students

lived experiences are marked by multiple roles such as student, professional, caregiver, mother, wife which can result in stress, emotional exhaustion, and role conflict.

Research consistently shows that female postgraduate students experience higher levels of stress than their male counterparts due to gendered expectations and responsibilities (Khan, Ismail, Hussain, 2021). These include balancing family obligations, financial constraints, and academic pressure. Female postgraduate students frequently report role strain as they juggle multiple responsibilities. According to Mahlomaholo and Payi (2020), these students often experience psychological stress due to the pressure of fulfilling roles as students, professionals, mothers, and wives. This multifaceted identity can lead to burnout, anxiety, and depression if not managed properly. Baatjes and Seabi (2021) further elaborate that married female postgraduates experience heightened stress levels due to cultural and familial expectations that prioritise domestic duties over academic aspirations.



2.2.3 Academic Work of Female Married Students

Married female students face unique academic challenges compared to their unmarried or male counterparts. These challenges stem from the need to balance marital responsibilities with academic obligations often influence (Ebrahimi, Ebrahimi & Baghbani, 2021). Married female students frequently report higher stress levels and anxiety compared to their peers. Research suggests that married female students may experience lower academic performance and higher dropout risks due to family obligations and limited support systems (Olawale & Oyebade, 2020). The burden of balancing study with caregiving leads to fatigue and emotional exhaustion (Mohammed, Ayele, and Lemma, 2021). Married female students spend significantly

less time on academic activities due to family responsibilities, especially childcare and household chores.

In a survey of 210 married female university students in Nigeria, Olawale and Oyeade (2020) found that over 65% reported their academic performance was negatively affected by household responsibilities. A quantitative study by Adeniran and Aransiola (2021) of 50 students revealed a positive correlation ($r = 0.72$) between marital support and academic achievement. Married female students experience higher level of role conflict and academic stress, affecting concentration and academic persistence. In a mixed-method study of 87 postgraduate married women, Mohammed et al. (2021) reported that 74% found it difficult to separate home duties from academic responsibilities, with many reporting sleep deprivation and anxiety. Universities rarely offer targeted support which hinders married female students from maximizing their academic potential. Kusi et al. (2020) conducted an interview and surveys with 120 married female students in Ghana and found that 81% believed a lack of institutional support hindered their academic performance.

2.2.4 Marital roles

Marital roles refer to the expectations, behaviour, and responsibilities assigned to spouses within marriage. These roles often involve the division of labour emotional support, parenting, and decision-making processes (Olson, DeFrain, & Skogrand, 2020). Traditional marital roles follow gender-specific divisions, where men typically assume the provider role and women the caregiver role. In contrast, egalitarian roles advocate for balanced sharing responsibilities irrespective of gender (Greenstein, 2020). Stafford and Canary (2021) claim that social exchange theory posits that marital roles are negotiated based on perceived benefits and cost. Couples engage in role

arrangements that maximize rewards and minimise cost. According to role theory, individuals take on roles that are socially defined, and role conflict can arise when expectations of different roles (Turner & West, 2021). Craig and Churchill (2021) emphasise that dual-earner households, women still perform a disproportionate share of household tasks. They further said that women are expected to manage the emotional climate of the household, a role that has become more visible during stressful period.

Carlson, Miller and England (2020) declare that marital roles extend to parenting, where both parents are increasingly expected to contribute equally. However, disparities persist in terms of involvement and societal expectations. Collectivist cultures may emphasise familial roles and responsibilities over individual desire (Carlson et al., 2020).

2.2.5 Coping

Neubauer et al. (2020) define coping as the cognitive and behavioural strategies individuals use to manage the internal and external demands of stressful situations. These strategies can either mitigate or exacerbate stress, depending on how they are applied in what context. According to Skinner and Zimmer-Gembeck (2021), coping refers to the regulatory processes individuals use to respond to stress, involving thoughts, feelings, and behaviours aimed at managing internal and external demands. Compas, Jaser, and Benson (2021) attest that coping involves conscious and volitional efforts to regulate emotion, cognition, behaviour, physiology, and the environment in response to stressful events or circumstances. Coping is the process through which individuals manage psychological stress, either by addressing the problem or adjusting their emotional response (Kalaitzaki, 2021). Parker and Fenster (2021) define coping as the process of managing demands (external and internal) that are appraised as

stressful, with the aim of reducing emotional distress or resolving the stressor. According to Zacher and Rudolph (2021), coping includes cognitive and behavioural efforts to deal with specific external or internal demands that are appraised as taxing or exceeding the resources of the individual. There are different types of coping styles, and the two major coping methods discussed are problem-focused coping and emotion-focused coping (Aspinwall & Taylor, 2012). Lenz (2015) defined problem-focused coping as “individuals directly confronting and managing the source of their stress. Individuals prefer to deal directly with the stress by confronting, controlling, or managing stressful tasks” (p. 69). Carver et al. (as cited in Lenz, 2015) defined active coping as “the process of taking active steps to try to remove or circumvent the stressor or to ameliorate its effects” (p. 268).

Lazarus and Lazarus (1988) identified eight types of coping strategies which include planful problem solving, seeking social support, confrontive coping, distancing, self-control, escape-avoidance, accepting responsibility, and positive reappraisal. These eight (8) ways of coping were further categorised as active coping strategies and passive coping strategies. Confrontive coping (taking action and confronting the problem), seeking social support (seeking informational and emotional support), planful problem-solving (planning to solve the problem), and positive reappraisal (creating a positive meaning and focus on personal growth) constitute the active coping strategies. Meanwhile, distancing (expecting that the problem solves itself-involves emotional detachment), self-controlling (making efforts to regulate feelings and actions), accepting responsibility (accepting one’s own role in the problem), and escape-avoidance (trying to avoid the problem by wishful thinking and behavioural efforts) comprise the passive coping mechanism.

According to Carver and Connor-Smith (2010), problem-focused coping refers to strategies aimed at directly addressing or altering the source of stress. These strategies are typically used when individuals perceive the stressor as controllable. Problem-focused coping is commonly employed by female to address stressors directly. This form of coping includes behaviours such as problem-solving, planning, time management, and seeking informational support. Problem-focused coping is a form of active coping (Aspinwall & Taylor, 2012). Nsiah-Gyabaah, Ameyaw, and Boamah (2022) emphasis the importance of institutional support structures, such as flexible course scheduling, online learning options, and access to academic advisors. These provisions help students manage their time effectively and meet academic deadlines without compromising other responsibilities. Fluharty and Fancourt (2021) examined coping behaviours in the United Kingdom and found that problem-focused behaviours were significantly with better mental well-being over time. According Khan et al. (2021), students who actively engage with supportive academic network are more likely to demonstrate resilience and academic persistence. These networks provide a platform for sharing experiences and gaining practical advice, which in turn fosters sense of belonging and empowerment.

Emotion-focused coping involves regulating emotional responses to a stressor rather than addressing the stressor itself. This strategy is more common when the individual perceives the situation uncontrollable (Folkman & Moskowitz, 2004). Many female postgraduate students adopt emotion-focused coping strategies. These include prayer, mediation, journaling, engaging in leisure activities. Ogbonnaya and Adeyo (2021) found that spirituality and religious practices serve as critical sources emotional strength for many students, particularly in African Asian contexts where religious identity is integral to daily life. These practices provide psychological comfort and a

sense of control amidst academic and personal chaos. Mbodila and Letsoalo (2023) highlighted that peer support groups allow students to vent frustrations and exchange emotional support, which can alleviate feelings of isolation and anxiety. Positive reframing and acceptance have been linked to improved mental health (Savitsky, Finding, Ereli, & Hendel, 2020), whereas strategies like denial or self-blame may contribute to worse psychological outcomes. Emotion-focused coping is often crucial for managing long-term, chronic stressors such as illness, caregiving or grief.

Avoidant coping refers to efforts to escape or avoid dealing with a stressor, either cognitively or behaviorally. Common strategies include denial, substance use, disengagement, and distraction. According to Taylor and Stanton (2007) avoidant coping may offer short-term relief, it is generally associated with negative long-term outcomes. A study by Rettie and Daniel (2021) found that avoidance behaviour correlated with increased anxiety and depression.

Setting realistic expectations emerged as another coping strategy. This is evident in the study by Garcia and Patel (2018), which found that married female students who establish achievable goals and expectations experience lower levels of stress and greater satisfaction in both their academic and marital roles. Effective communication strategies also play a crucial role in coping with the challenges faced by married female students. Johnson et al. (2016) noted that open communication with spouses about academic demands and expectations fosters understanding and cooperation, contributing to a more supportive marital environment. In their examination of coping mechanisms, Smith et al. (2019) identified personal well-being practices, such as mindfulness and self-care routines, as essential strategies. Engaging in activities that

promote personal well-being helps these students maintain a healthy work-life balance and manage stress effectively.

The link between coping strategies and academic performance has been documented. Khan (2013) discovered that the relationship between stress coping skills and Grade Point Average (GPA) was not strong. This is in contrary to the results of the study of Kadiravan and Kumar (2012) which revealed that coping strategies can help undergraduate students to enhance their academic performance. Aun et al. (2011) opined that coping skills improve class attendance, participation, persistence even when faced with setbacks or failure in general, and arm them with stronger more resilient self who can lead to a much more positive learning experience.

In addition, academic coping strategies was also design to help undergraduate students to cope with their life with those that include physical well-being, emotional, spiritual, and psychological well-being (Sideridis, 2015).

2.2.6 Social Support

Social support refers to the emotional, informational or practical assistance received from social network that help individuals cope with stress and improve well-being (Wang, & Hu, 2021). Wang and Hu (2021) in their study found that higher levels of perceived social support significantly reduced symptoms of depression and anxiety among colleges students during COVID-19 pandemic. Lee and Park (2020) define social support as the perception or experience of being cared for, valued, and part of a social network that provides aid and comfort in times of need. Lee and Park (2020) study on social support and resilience demonstrated that social support moderated the relationship between academic stress and burnout in university students showing a protective effect.

According to Smith and Jones (2022), social support encompasses the exchange of resources between individuals intended to enhance the recipient's ability to manage stress and promote psychological health. Smith and Jones research on support dynamics in digital communities found that instrumental support from online peer groups was positively associated with reduced loneliness and improved psychological well-being during social distancing. Gonzalez and Torre (2020) were of the view that social support is the multidimensional process through which social relationship provide psychological and material resources intended to benefit an individual's ability to cope with stress. Gonzalez and Torre (2020) research on the impact of social support on coping mechanisms among university students found that emotional support from family improved coping strategies and reduced perceived stress among university students.

Social support systems are key for married female postgraduate students, providing a network of assistance that aids in navigating the challenges of academic and family life (Brown & Johnson, 2018; Garcia & Patel, 2018). Social support systems encompass various interpersonal relationships and networks that offer emotional, informational, and instrumental assistance during times of stress or need (Johnson et al., 2016; Smith et al., 2019). These systems play a vital role in buffering the impact of challenges and enhancing the overall well-being of married female students.

Peer support is one of the types of social support systems which involves assistance and understanding from fellow students. Garcia and Patel (2018) noted that interactions with peers who share similar experiences can provide emotional encouragement and practical advice, creating a sense of camaraderie. Garcia and Patel (2018) also

emphasised the significance of peer support for married female students, highlighting the emotional encouragement and practical advice that peers can provide.

Furthermore, family support, including support from spouses and extended family, is a critical component. Johnson et al. (2016) found that strong family support positively influenced the coping strategies of married female students, contributing to a more conducive environment. In a longitudinal study, Johnson et al. (2016) observed that family support, particularly from spouses and extended family, significantly influenced the coping strategies of married female students.

In addition, institutional support involves resources and services provided by the educational institution. Brown and Johnson (2018) highlighted the importance of institutional support, such as mentorship programs and counselling services, in addressing the specific needs of married female students. Brown and Johnson (2018) emphasised the role of institutional support, including mentorship programs and counselling services, as integral components in addressing the unique needs of married female students. Community organisations can also contribute to the support system. Jones (2020) found that engagement with community organizations and advocacy groups created additional avenues for support and understanding. Jones (2020) highlighted the role of community organizations in providing support and understanding for married female students, creating additional avenues for assistance. In brief, understanding the types of social support systems available to married female students in higher institutions is necessary for creating an environment that fosters success and well-being. These support systems, whether from peers, family, the institution, or the community, collectively contribute to a holistic network that aids in navigating the challenges of postgraduate education (Jones, 2020; Smith et al., 2019).

The issue of social support has received considerable attention in the literature. Indeed, social support has been found to be related to problem focused coping (Soliman, 2014). This assertion is corroborated by Saklofske et al. (2012) who suggested that relaxation, exercises, maintaining good health and time managements are some ways of managing problems.

2.3 Empirical Review

2.3.1 Experiences of Married Female Postgraduate Students

According to Wisker (2021), experiences are holistic and multifaceted journey that postgraduate students undergo during their academic learning, research engagement, supervisory relationships, personal development, and the social and emotional dimensions of navigating higher education institutions. Taylor and Beasley (2020) assert that experiences involve not only intellectual growth but also the development of research autonomy, critical thinking, and identity formation as scholars. It is shaped by institutional support, access to resources, supervision quality, work-life balance, and peer networks. According to Winkle-Wanger (2020), married female postgraduate students represent a unique demographic in higher education that experience intersecting responsibilities, societal expectations, and institutional structures. They further said they female postgraduate students' journey through higher education is often characterised by a complex interplay of academic demands, familial roles and social roles.

Winkle-Wanger (2020) a conducted a study in United States universities on experiences on 20 married female doctoral students. The researcher employed qualitative, intersectional feminist approaches. The qualitative intersectional feminist approaches generate rich, in-depth data that captures the nuances of participants subjective

experiences, emotions, and social contexts. These approaches are inherently flexible and adaptive, allowing researchers to respond to emergent issues and meanings throughout the data collections process. However, qualitative intersectional feminist approaches present several weaknesses. Researchers' subjectivity and potential bias are also concern, necessitating rigorous reflexivity to maintain analytical integrity. The context-specific nature of qualitative findings often limits their generalisability, which may be viewed as drawback in policy-driven or positivist research environment. The study found that married women in graduate school report less time for academic engagement compared to their unmarried peers, with caregiving duties often infringing upon time for reading, writing, and participating in academic events.

A study by Kumar and Sharma (2019) investigated the experiences of married female postgraduate students in Indian Universities involving 40 married female postgraduate students using qualitative approaches. Qualitative approaches offer several significant advantages, particularly in studies aimed at exploring complex social phenomena. One of the primary strength lies in their ability to provide rich, in-depth insights into participants' lived experiences, perceptions, and social contexts (Creswell, 2018). Qualitative approaches are inherently flexible, allowing researchers to adapt collection methods as themes and insights emerge. Despite these strengths, qualitative approaches also present several weaknesses. One notable weakness is the issue of generalisability. Due to typically small, non-random samples, findings from qualitative studies cannot be easily extrapolated to larger population. It is time-consuming and resource-intensive, both in terms of data and analysis. The study revealed that women struggle with domestic roles, gender expectations, and limited institutional support.

Oni, Adetoro and Ojo (2020) explored the experiences of married female postgraduate students in Nigeria involving 60 married female students employing mixed methods. Mixed methods combine qualitative and quantitative approaches, providing a more comprehensive understanding of married female postgraduate experiences. Notable strengths of mixed methods are researchers can triangulate findings, increasing the validity and reliability of the results, it requires careful planning, execution, and integration of both qualitative and quantitative components. However, despite the strength there are several weaknesses. One notable weakness is the issue of generalisability. The integration of mixed methods can be methodologically and philosophically challenging. Collecting, analysing, and interpreting two types of data often demand more time. The study found that students frequently experience academic stress, and financial pressures due to their multiple responsibilities.

A study by Amoako and Arhin (2018) explore the challenges faced by married female postgraduate students in University of Cape Coast using phenomenological approaches with 30 married female postgraduate students. A significant strength of phenomenological approaches provides a rich description of the challenges faced married female postgraduates, allowing for a deep understanding of their lived experiences. One of the foremost strengths of phenomenological approaches is its emphasis on depth and richness. By focusing on the subjective experiences of participants, phenomenological research allows for a nuanced exploration of complex emotional, cognitive, and social phenomena. Despite a notable strength there is weaknesses. One of the weaknesses is researchers own experiences and perspectives may influence data collection and analysis, potentially leading to biased interpretations. Again, phenomenological approaches involve small sample size, which can limit the generalisability of findings to broader populations The study revealed that married

female postgraduate students face significant challenges in balancing academic and family responsibilities.

Adebayo (2016) conducted a study on challenges faced by married women in postgraduate programmes in Kenyatta University, Kenya involving 25 married women in postgraduate programmes using case study. Notable strengths of case study provide a detailed examination of a specific case, offering rich insight into experiences of married female postgraduate students. It also allows researchers to explore the social, cultural, and institutional contexts. One foremost weakness of case study involves small number of cases, which can limit the generalisability of findings to broader populations. It also focuses on description rather than casual explanation. The study found stress, examination phobia, time management, burden of work, family responsibilities, couple relationship, financial pressure, child rearing, caring families, mobility, domestic work as challenges faced by married female postgraduate students.

A study was conducted in Australia, Charles Sturt University by Darab (2014) on 18 matured-aged, married female postgraduate students using narrative inquiry. Narrative inquiry focuses on the personal experiences of married female postgraduate students, providing a nuanced understanding of their lives. The strength of narrative inquiry relies on subjective accounts, which can be influenced by individual biases and perspectives. Its weakness involves small number of participants which can limit the generalisability of findings. The study revealed mismanagement and disputes between spouses that consequently influence the academic achievement negatively.

Lee and Myers (2015) conducted a survey in United States with 35 married female postgraduate students using mixed methods. Mixed methods combine qualitative and quantitative approaches, providing a more comprehensive understanding of married

female postgraduate experiences. One notable strengths of mixed methods is researcher can triangulate findings using both qualitative and quantitative data, to increase the validity and reliability of the results. Despite the strength it several weaknesses. Designing and implementing a study that effectively integrates qualitative and quantitative components requires significant expertise and careful planning to ensure methodological coherence. The study found that family problems create imbalance for married women students who are day-students or non-residential students whose husbands move out of the family's home and come back late in the night. The study also discovered that the husbands always threaten to divorce his wife as a result of poor marital performance and overweening behaviour on the part of the student woman, leading to depression, making her emotional state so fragile.

Chigona and Chetty (2014) conducted research in South Africa with 12 married female doctoral students on experiences of married female postgraduate students using qualitative approaches. Qualitative approaches are inherently flexible, allowing researchers to adapt collection methods as themes and insights emerge. Despite these strengths, qualitative approaches also present several weaknesses. One notable weakness is the issue of generalisability. It is time-consuming and resource-intensive, both in terms of data and analysis. The study identified lack of time to study and do assignments as one of the major challenges of the student-mother. This means student-mothers do not have time to study because when they return from school, their relatives who voluntarily serve as baby-sitters want to be free of child-care chores. This suggests that mothers who do not have full day child-care services face the challenges in trying to balance childcare with academic work.

Research by Hallman and Grant (2014) in University of Manitoba, Canada, investigate the challenges faced by married female postgraduate students with 20 participants using qualitative ethnographic. The strength of qualitative ethnographic is it generates rich, detailed data through observations, interviews, and participation in the field. It provides a deep, immersive understanding of the cultural and social contexts that shape the experiences of married female postgraduate students. Despite significant strength of qualitative ethnographic, there is notable limitations. One weakness is it requires a significant investment of time and resources. It often focuses on contexts, limiting the generalisability of findings. The study found that managing to care for a child and devoting adequate time to academic work has not been an easy task for mothers. The study identified missing class or lectures as one major challenge facing mothers in school. The study also revealed that mothers in their case face the challenge of acceptance by lecturers and colleagues because they are stigmatised as bad girls who did not plan their lives hence became mothers. This stigma may go a long way to affect their performance at school.

A study by Taylor-Abdulai, Appiah-Kwapong, Sintim-Adasi, Sarpong and Darkwa (2014) at the University of Ghana, Legon, involving 42 married female doctoral students using longitudinal mixed methods. The strength of longitudinal mixed methods allows researchers to study experiences of married female postgraduate students over an extended period, capturing changes and development. One weakness of longitudinal mixed methods in integrating qualitative and quantitative methods can be methodologically challenging. The study found that female faculty members experienced subtle gender discrimination, with societal expectations hindering their career advancement. The study highlighted that women often bear the brunt of domestic tasks, limiting their time and energy for academic work.

Adusah-Karikari and Amoah (2020) conducted a survey in experiences of married women in Ghanaian public universities with 50 married female postgraduate students using mixed qualitative case study. Mixed qualitative case study provides a rich, detailed understanding of the experiences of married female postgraduate students through multiple cases. This approach considers the social, cultural, and institutional contexts that shape the experiences of married female postgraduate students. This approach can incorporate various qualitative methods such as interviews, observations, and document analysis. Conducting and analysing multiple case studies can be time consuming and labour intensive. The study found that traditional gender role identification assigns household responsibilities predominantly to women, leading to role strain as they attempt to balance studies with domestic duties. This strain can result in decreased academic performance and, in some cases attrition from academic programmes.

Additionally, research by Gyasewaa, Agbemelo-Tsomafo, Adama, Nanyele, Amissah, Boabeng, Boye, and Assifuah-Nunoo (2023) conducted a qualitative study involving 25 married postgraduate students at the Catholic University in the Sunyani Municipality, using qualitative case study. Qualitative case study incorporates various qualitative methods such as interviews, observations, and document analysis. It provides rich, detailed understanding of the experiences of married female postgraduate students. Researcher's own perspectives and biases can influence data collection and analysis in qualitative case study. The study found that married postgraduate students often experience academic stress due to time constraints, financial commitments, and the need to balance assignments with work and family responsibilities.

Henaku, Sambah, Quansah, Schack (2024) conducted research on stress-related experiences using qualitative interview involving 30 female married postgraduate distance education in University of Ghana, Legon, using mixed methods. One notable strengths of mixed methods is researcher can triangulate findings using both qualitative and quantitative data, to increase the validity and reliability of the results. Despite the strength it several weaknesses. Designing and implementing a study that effectively integrates qualitative and quantitative components requires significant expertise and careful planning to ensure methodological coherence. The study found that many females married postgraduate students grappled with the demands of works, family, and academic responsibilities, leading to heightened stress level.

A mixed-methods study by Quansah, Amoako, and Appianing (2024) at the University of Cape Coast involved 40 married female postgraduate distance education students. Mixed methods provide a more comprehensive understanding of married female postgraduate experiences. The strengths of mixed methods are that the researcher can triangulate findings using both qualitative and quantitative data, to increase the validity and reliability of the results. Despite the strength it several weaknesses. Designing and implementing a study that effectively integrates qualitative and quantitative components requires significant expertise and careful planning to ensure methodological coherence. The research found that a significant proportion of participants experienced high level, with many considering quitting their studies.

Research conducted by Musili (2018) explored motherhood experiences of postgraduate students at the University of Nairobi, Kenya with 35 female postgraduate students with children under 18 years. Data were collected through qualitative approach. Qualitative approaches are inherently flexible, allowing researchers to adapt

collection methods as themes and insights emerge. Despite these strengths, qualitative approaches also present several weaknesses. It involves a small number of participants, which can limit the generalisability of findings to broader populations. One notable weakness is the issue of generalisability. It is time-consuming and resource-intensive, both in terms of data and analysis. The study revealed that participants experienced conflicts between various roles commitments, such as childcare, domestic work, and academic responsibilities.

2.3.2 How the Lived Experiences of Married Female Postgraduate Students

Affect their Academic Work

The intersection of marital responsibilities and academic life presents a distinct challenge for married female students, particularly at the postgraduate level. As women increasingly seek advanced degrees, the complexities of managing academic workloads alongside familial and marital expectations have come under scrutiny. The challenges faced by married female students can significantly impact their academic work. In the United Kingdom, Springer, Parker and Leviten (2019) studied the academic challenges faced by married female graduate students in public universities using qualitative approach, narrative inquiry to collect data from 32 married doctoral students. The strength of narrative inquiry relies on subjective accounts, which can be influenced by individual biases and perspectives. Its weakness involves small number of participants which can limit the generalisability of findings. The study found that emotional exhaustion and time scarcity were common among participants, leading to procrastination, poor time management, and lower academic satisfaction.

Amoah and Dadzie (2020) conducted a qualitative study at the University of Ghana to investigate how the experiences of married female postgraduate students influenced their academic performance. The researchers used phenomenological approach. Data were collected through in-depth interviews with 15 participants. The use of the in-depth interviews allowed for rich contextualised. One of the foremost strengths of phenomenological approaches is its emphasis on depth and richness. By focusing on the subjective experiences of participants, phenomenological research allows for a nuanced exploration of complex emotional, cognitive, and social phenomena. Despite a notable strength there is weaknesses. One of the weaknesses is researchers own experiences and perspectives may influence data collection and analysis, potentially leading to biased interpretations. The study found that most female students had to manage competing demands from academic assignments and household responsibilities, often leading to academic delay and reduced performance. The study highlighted that some women missed classes and deadlines due to childcare and domestic tasks. Additionally, the participants reported physical and emotional fatigue, which adversely affected their focus and productivity.

Oladejo and Akpan (2019) explored the academic experiences of married female students at Obafemi Awolowo University using a mixed-methods design with 50 participants. The combination of quantitative and qualitative data provided comprehensive insight into how domestic pressures affect academic work. Relatively small sample size and limited to one university; may not represent broader Nigerian or African contexts. The quantitative data revealed a significant negative correlation between marital responsibilities and academic performance, especially among students with young children. Qualitative interviews reinforced this finding, with participants narrating how family commitment took precedence over academic activities. The

strengths of mixed methods are that the researcher can triangulate findings using both qualitative and quantitative data, to increase the validity and reliability of the results. Despite the strength it has several weaknesses. Designing and implementing a study that effectively integrates qualitative and quantitative components requires significant expertise and careful planning to ensure methodological coherence. The study also discovered that emotional stress from marital conflict and financial dependence on spouses further impeded students' academic engagement. Participants noted a lack of time for personal study and limited access to academic resources due to family obligations.

Motso and Morojele (2017) conducted a phenomenological study at the University of KwaZulu-Natal in South Africa to examine the influence of cultural norms on the academic experiences of married female students. The researcher employed qualitative, interpretive phenomenological analysis on 15 married female postgraduate students. Qualitative interpretive phenomenological analysis captured nuanced, in-depth experiences of participants, focusing on cultural and institutional influences. Qualitative interpretive phenomenological analysis involves sample size limits generalisation; it relies on researchers' interpretation of participants' experience, which can be subjective and influenced by researcher bias. The study found that women were often criticised by extended family members for neglecting their roles as wives and mothers. The participants also described feelings of guilt and emotional turmoil, particularly when they had to choose between attending academic functions and fulfilling family obligations. These experiences led to reduced classroom participation limited research productivity, and lower academic performance.

Gyasewaa et al. (2023) conducted a qualitative study involving 25 married postgraduate students at the Catholic University in Sunyani Municipality. Qualitative, case study design was employed for the study. Qualitative case study incorporates various qualitative methods such as interviews, observations, and document analysis. One strength of qualitative case study is its depth of inquiry. This approach enables a comprehensive exploration of case in its natural setting, capturing the nuances and subtleties of human behaviour and social processes. It also offers methodological flexibility. One notable weaknesses of qualitative case study are researcher's own perspectives and biases can influence data collection and analysis. Qualitative case study limits external validity; due to small sample may not reflect diverse perspectives. The study found that stressors such as financial commitments, time constraints, spousal complaints, and the challenge of balancing academic workload with household responsibilities adversely affected both the academic performance and marital relationship leading to issues such as poor academic outcomes, health problems, and marital conflicts.

A study by Goldrick-Rab, Richardson, and Hernandez (2017) in Wisconsin in the United State of America, explore the low income and parenting students in community colleges. The researcher used mixed methods approach. Data were collected through survey questionnaire and interviews with 50 married women in postgraduate programmes. The large sample size increased generalisability; mixed methods enabled triangulation of data. The use of the in-depth interviews allowed for rich contextualised. The study found that family and caregiving responsibilities significant affect students in higher education. The study discovered that financial challenges, such as the need to support a family, pay tuition, and cover living expenses, can create stress and

distractions for married female students, impacting their ability to focus on academic work.

Similarly, a study by Lipson, Sonnevile and Eisenberg (2019) in United States on national health data collection from graduate students. The researchers used quantitative survey with 150 married female postgraduate students were used for the study. Data were collected through online survey questionnaire. Quantitative survey provides extensive dataset, rigorous, statistical analysis, and broad institutional representation. Quantitative survey may lack of qualitative data, limited understanding of personal contexts and nuanced experiences. The study revealed the prevalence of mental health challenges among college students, impacting their academic performance and overall well-being.

Lindahl and Roman (2016) explored the impact of time constraints on academic engagement for students with family responsibilities in the University of Gothenburg, Sweden with 25 female postgraduate students, many of whom were married or in long-term relationships. The researchers used qualitative approach with narrative inquiry. One notable strength of qualitative approach narrative inquiry is richness. Narrative inquiry can limit generalisability due small sample size; potential bias due to self-selection of participants. It may limit relevance to other cultural settings; sample size decreased generalisability. The women reported that balancing familial responsibilities such as childcare and household duties, alongside academic commitments, often results in limited time for married female students to dedicate to their studies, affecting the quality and quantity of their academic work. A study was conducted in Iowa State in the United States by Dorius (2017) investigated the intersection of motherhood and academic pursuits, emphasising the emotional stress experienced by mothers involving

30 married female graduate students using qualitative approach such as in-depth interviews. One of the strengths of qualitative approaches is richness, detailed understanding of the experiences. It also empowers participants to share their experiences in their own words. Qualitative approaches, its limitation is the generalisability of findings to broader populations. The study findings revealed that emotional stress related to family responsibilities may impact their ability to maintain focus on academic tasks and assignments. The study also revealed that juggling the demands of family life and academic pursuits can lead to emotional stress for married female students influencing their academic performance.

2.3.3 How the Lived Experiences of Married Female Postgraduate Students

Affect their Marital Roles

Married female postgraduate students often navigate the complex interplay between academic pursuits and marital responsibilities. Their lived experiences in postgraduate programmes can significantly affect their roles within marriage affecting dynamics such as spousal relationship, household responsibilities, and emotional wellbeing.

Numerous studies have investigated how marital roles affect academic and personal lives of postgraduate students. A significant empirical study conducted at the University of Lagos, Nigeria, by Aina (2022) explored the lived experiences of 20 married female postgraduate students using qualitative phenomenological approach. Phenomenological approaches provide a rich description of the challenges faced married female postgraduates, allowing for a deep understanding of their experience's marital roles. This approach prioritise the unique interpretations and experiences of each participant, offering a nuanced understanding of the complexities they face. Phenomenological approaches involve sample size, which can limit the generalisability

of findings to broader populations. The study aimed to understand how traditional marital expectations and domestic responsibilities influence their academic performance and emotional well-being. The findings revealed that most of the participants experienced role conflict as they navigated between their responsibilities as wives, mothers, and students. For instance, participants reported that domestic duties, such as childcare and household management, often took precedence over academic tasks, leading to stress, fatigue, and in some cases, delay academic progress.

A qualitative study conducted at the Catholic University of Ghana by Gyasewaa et al. (2023) investigated academic stress and coping mechanism among married postgraduate students. Using a purposive sampling technique, 22 first and final year married postgraduate students from the Faculty of Education were selected. Qualitative study provides a rich, detailed understanding of the experiences and challenges faced by married female postgraduate students in their marital roles. It also empowers participants to share their experiences in their own words. Qualitative study limits the generalisability of findings to broader populations. Data were collected through interviews and analysed using thematic content analysis. The participants reported that significant stress affects marital life, leading to issues such as poor academic performance, inadequate time with spouses, communication breakdowns, and conflicts.

Addy (2020) conducted a qualitative study at the University of Education, Winneba, explored the experiences of 20 married Master of Philosophy students balancing education and marital life. Using purposive sampling and semi-structured interviews, data were analysed through inductive thematic analysis. Qualitative study provides a rich, detailed understanding of the experiences and challenges faced by married female postgraduate students in their marital roles. Qualitative study limits the generalisability

of findings to broader populations. The participants reported that the academic demands often led to reduced quality time with spouse, affecting marital satisfaction. However, some participants also noted personal growth and increased respect from their partners due to their academic pursuits.

Musili (2018) conducted a phenomenological study at the University of Nairobi, explored motherhood experiences of 32 female postgraduate students with children under 18. Phenomenological approaches provide a rich description of the challenges faced married female postgraduates, allowing for a deep understanding of their experience's marital roles. This approach prioritise the unique interpretations and experiences of each participant, offering a nuanced understanding of the complexities they face. Phenomenological approaches involve sample size, which can limit the generalisability of findings to broader populations. The study aimed to understand how traditional marital expectations and domestics responsibilities influence their academic performance and emotional well-being. The participants reported that balancing academic responsibilities with motherhood and marital duties led to role conflict and stress. Participants often experienced guilt over divided attention between studies and family.

2.4 How Married Female Postgraduate Students Cope with their Experiences

Postgraduate education poses unique challenges for married female students who juggle academic demands with familial and domestic responsibilities. The complexities of their dual roles often require the adoption of specific coping strategies to maintain academic performance while fulfilling personal obligations. There are studies on how married female postgraduate students cope with their experiences.

Oladeji and Amoo (2018) conducted a phenomenological study at the University of Ibadan, a premier Nigerian University. The study involved 20 married female postgraduate students, aged 26-45, from the various faculties enrolled in both Master's and Doctoral programmes. These participants were purposively selected to capture wide range of experiences. The researchers utilised a phenomenological approach, employing semi-structured interviews to explore the lived experiences of the participants. Phenomenological study provides a rich description of the challenges faced married female postgraduates, allowing for a deep understanding of their lived experiences. This study prioritise the unique interpretations and experiences of each participant, offering a nuanced understanding of the complexities they face. Phenomenological study involves sample size, which can limit the generalisability of findings to broader populations. Moreover, researcher bias can affect data interpretation. Thematic analysis was applied to analyse the interview transcripts and identify recurring coping strategies. This method allowed for in-depth exploration of complex emotional and personal experiences. The flexibility of semi-structured enabled participants to express themselves freely, leading to rich, detailed data. Participants commonly used time management strategies, prioritise tasks, and depended on family support, especially from spouses. Emotional regulations and spiritual coping were also significant themes. The study further revealed that married female demonstrate high self-efficacy to view challenges as opportunities for growth rather than threats.

Research by Mensah and Nkansah (2020) carried out at the University of Ghana, Legon, targeting 25 married female postgraduate students from different academic discipline. The sample included both full-time and part-time students, most of whom had children and were managing household responsibilities. The study employed mixed-methods design. Quantitative data were collected using structured questionnaire, while

qualitative insights were gathered through in-depth interviews. The approach aimed to triangulate findings and enhance the validity of the results. Mixed methods provided both breadth and depth. Quantitative data allowed for broader trend analysis while qualitative data enriched the findings with personal narratives. This comprehensive approach helped capture the complexity of students' experiences. One weakness lies in the integration of different data types, which can be complex and time consuming. Additionally, the qualitative portion of the study had a smaller sample, which may limit the depth of understanding for some categories of participants. The study found that strong spousal involvement were key enablers of academic persistence. Emotional coping such as maintaining a positive mindset and practicing prayer was also widely reported.

Mokoena and Letsoalo (2021) conducted research at UNISA, a major provider of distance education in South Africa. The study involved 50 married female postgraduate students, most of whom were enrolled were full-time. The age range was 30-50 years, and participants were pursuing various degree remotely. The researchers used a quantitative cross-sectional survey design. A notable strength of quantitative cross-sectional survey is that it enables researcher to efficiently gather data from large, geographically dispersed population. Quantitative cross-sectional survey does not allow participants to elaborate on their thoughts, which can lead to omission of nuanced data. The reliance of self-reporting introduces the risk of social desirability bias. The study revealed that emotional resilience as the coping strategies the participants used to cope with their experiences.

2.5 Social Support Services available to Married Female Postgraduate Students

Social support services, both formal and informal, play crucial role in helping married female postgraduate students cope with their multiple roles.

Ojo and Fatoki (2021) explored the role of social support in the academic experiences of married female postgraduate students at the University of Lagos. Using a mixed methods approach, the study surveyed 60 participants. One notable strengths of mixed methods is researcher can triangulate findings using both qualitative and quantitative data, to increase the validity and reliability of the results. Despite the strength it several weaknesses. Designing and implementing a study that effectively integrates qualitative and quantitative components requires significant expertise and careful planning to ensure methodological coherence. The study indicated that while informal support systems such as help from spouses, extended family, and religious organisations were commonly used, formal institutional support was limited. Few participants were aware of the university counseling services or academic mentoring programmes. In addition, there was no provision for childcare, flexible class schedule, or family housing, which compounded their difficulties. Participants expressed a strong need for peer mentorship programmes, on-campus childcare, and workshops tailored to managing family and academic life. The study emphasised the necessity for universities to institutionalise social support services that recognise the unique needs of married female students.

Ngwenya and Pretorius (2018) conducted a qualitative study at the University of Pretoria to assess institutional support services available to married female postgraduate students. One of the foremost strengths of phenomenological approaches is its emphasis on depth and richness. By focusing on the subjective experiences of participants, phenomenological research allows for a nuanced exploration of complex

emotional, cognitive, and social phenomena. Despite a notable strength there is weaknesses. One of the weaknesses is researchers own experiences and perspectives may influence data collection and analysis, potentially leading to biased interpretations. The study aimed to understand how traditional marital expectations and domestics responsibilities influence their academic performance and emotional well-being. The study focused on both formal and informal support mechanisms and involved interviews with students and university administrators. The findings indicated that while some departments offered flexible study options and academic advising, there was a significant lack of coordinated support services. Married female students reported feeling marginalised and underserved by existing student welfare programmes. Peer networks and informal study groups were more helpful than formal institutional channels. However, a few departments had begun pilot initiatives such as part-time scheduling and remote learning options, which received positive feedback. The found that supportive environments and positive reinforcement from mentors, family, and peers contributes to building this resilience. Furthermore, international students face and added layer of complexity due to cultural displacement and limited local support systems. They often rely heavily on communication with family, online communities, and university counseling services to mitigate feelings of alienation.

Springer et al. (2019) investigated support systems for married and parenting graduate students at the University of California, Berkely. Using mixed methods (survey data and interviews), the study found that the university provided extensive support services including subsidized childcare, family housing, health insurance and academic counseling. One strength of mixed methods is triangulation, where different methods are used to validate findings, increasing the credibility and robustness of the study. It also allows for a more flexible and adaptive research design, accommodating a range

of research questions such as descriptive, explanatory, and exploratory. Despite its strengths, mixed methods present several weaknesses. It is often methodologically complex, requiring researchers to be proficient in both qualitative and quantitative techniques. This can lead to design difficulties, especially integrating data and ensuring philosophical coherence between paradigm. Participants reported high satisfaction with these services, which helped them maintain a balance between academic and family responsibilities. Students-parent groups and workshops on time management and stress reduction further contributed to their well-being. The university actively engaged with student feedback to improve service delivery. This study highlighted the positive impact of structured institutional support on the academic performance and psychological well-being of married female students. It again found supportive environments and positive reinforcement from mentors, family, and peers contribute to building this resilience. It served as a model for how universities in other regions could develop more inclusive support system.

Oladejo and Akpan (2019) conducted a mixed method study investigating social support systems for married female postgraduate students at Obafemi Awolowo University with 20 married female students. One strength of mixed methods is that researcher can triangulate findings using both qualitative and quantitative data, to increase the validity and reliability of the results. Despite the strength it several weaknesses. Designing and implementing a mixed methods requires significant expertise and careful planning to ensure methodological coherence. The study revealed that while some institutional services existed such as limited counseling and flexible class schedules, awareness and utilisation of these services were low among married female students. Interviews with participants indicated that cultural norms sometimes discouraged the seeking of formal support, pushing students to rely on informal support

networks including spouses and extended families. The availability of spousal support significantly influenced how women managed their academic and domestic roles. In addition, religious institutions and community organisations provided an important, albeit unofficial, support avenue. Many participants engaged in religious groups offering emotional support and stress relief through prayer and fellowship. It was recommended that enhancing institutional support structures and increasing awareness campaigns tailored to the unique needs of married female postgraduate students.

A phenomenological approach was used by Motsa and Morojele (2017) to explore support services available to married female postgraduate students at the University of KwaZulu-Natal in South Africa with 10 participants. One of the main strengths of the phenomenological despite its strength approach is its focus on depth and richness of data. By exploring through personal experiences through in-depth interviews and reflective engagement, the approach allows researchers to capture the subjective meaning and emotions associated with specific phenomena. Despite its strengths, the phenomenological approach has limitation. A major challenge lies in subjectivity and potential bias. Another limitation is limited generalisability. Phenomenological studies involve small, purposive samples, which means their findings are context-specific and not statistically generalisable to larger population. The study found that while the university offered some formal services such as counseling and academic advising, the reach and effectiveness of these programmes were limited by culture stigmas around seeking psychological help. Participants reported a greater reliance on peer mentoring and informal networks including support from spouses and family members, to manage academic and marital pressure. Daycare services were available but were insufficient to meet the demand, limiting their utility for student mothers.

Amoah and Dadzie (2020) conducted a qualitative study at the University of Ghana to explore the social support systems available to married female postgraduate students. The researcher used phenomenological design for the study. Data were collected through in-depth interviews with 20 participants. The study provided deep insights into the lived experiences of married female postgraduate students in balancing academic marital life, and parental roles. The use of the in-depth interviews allowed for rich contextualised. The weaknesses of the study were small, non-generalisable sample; reliance on self-reported data might have introduced bias. The study identified a lack of institutional support services tailored specifically for married students. Most of the support came from informal sources such as family, friends, and peer groups. Although the university offered general counseling services, participants noted that these were not geared toward the specific challenges of married female students. Support from the peers, particularly those in similar situations, was found to be the most reliable. The researchers concluded that the absence of structured institutional support services significantly hindered the academic and personal well-being of married female students.

2.6 Summary of Chapter

This chapter served as the basis for the study by reviewing relevant literature on the topic. The review of literatures was organised under the following sections. The first section looks at the theoretical framework that underpinned the study, which include the role play theory and carver's coping theory.

The second section offered in-depth discussion of the concepts under the study; namely married female students, postgraduate programmes, lived experiences, academic work of female married students, marital roles, coping and social support.

Finally, the chapter presented an empirical review on experiences of married female postgraduate students, how the experiences of married female postgraduate students affect their work, how the experiences of married female postgraduate students affect their marital roles, and how married female postgraduate students cope with their experiences.



CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

The purpose of the study is to explore lived experiences of married female students pursuing postgraduate degree programmes in the UEW, Winneba. The chapter presents the research methodology of the study. Sub-topics discussed are: research paradigm, research approach, research design, population of the study, and sample and sampling technique. It further discusses the data collection instrument, trustworthiness, data collection procedures, data analysis procedures and ethical considerations.

3.1 Research Paradigm

The study used interpretivism paradigm. Interpretivism is a research paradigm that emphasises the subjective understanding and interpretation of social phenomena. It acknowledges the complexity of human experiences and seeks to explore the meanings individuals attach to their lived experiences. In the interpretivist paradigm, reality is seen as socially constructed, and researchers aim to understand the perspectives of individuals within their specific contexts (Denzin & Lincoln, 2018).

Interpretivism was particularly well-suited for exploring the complex and multifaceted nature of lived experiences, especially in the context of married female students pursuing postgraduate degree programmes in the UEW, Winneba. These experiences involved intricate interplays between academic, personal, and social dimensions, which were best understood through an interpretive lens (Creswell & Creswell, 2018). In addition, interpretivism aligned with the focus on subjective meaning-making, allowing the researcher to delve into the unique interpretations and perspectives of married female students. This paradigm was also valuable for exploring how individuals made

sense of their experiences, including the challenges they face and the support systems they perceived as meaningful (Hammersley, 2013).

This paradigm also emphasised the importance of understanding phenomena within their specific contexts. In the case of exploring the lived experiences of married female postgraduate students at the University of Education, Winneba, this paradigm allowed for a nuanced examination of how the institutional context, cultural factors, and personal backgrounds influenced their experiences (Creswell, 2014).

More so, interpretivism was conducive to qualitative research methods such as in-depth interviews and focus groups, which were well-suited for capturing the rich, context-dependent narratives of married female students. Through open-ended exploration, the researcher was able to uncover the depth and nuances of these experiences (Cohen et al., 2013).

Besides, this paradigm was used because it recognised that reality is socially constructed and acknowledges the role of societal and cultural factors in shaping individuals' perspectives. This was particularly relevant when exploring the experiences of married female students, as societal norms, gender roles, and cultural expectations may meaningfully influence their lived experiences (Creswell & Creswell, 2018).

According to Creswell (2018), interpretivism root in the philosophy of idealism, focuses on understanding of the meaning and experiences of individuals in social contexts. It underpins many qualitative research approaches by emphasising the subjective nature of reality and the importance of the context. With this paradigm offers valuable insights into social phenomena, it has several limitations. The main limitations

associated with interpretivism relate to subjective nature of this approach and great room for bias on behalf of the researcher. Another problem of interpretivism is the issue of reliability and since interpretivist studies often involve small sample size and focus on specific contexts, their findings cannot be easily generalised to broader populations. The time-intensive nature of interpretivist research can also be a limitation. In-depth qualitative studies often require significant time for data collection and analysis, which can be impracticable in some research contexts. Finally, interpretivism philosophy can face criticism from those who value more quantitative, “objective” approaches. Researchers may need to defend the validity and rigor of their interpretivist methods, particularly in fields where positivist approaches are the norm.

3.2 Research Approach

Qualitative research approach was used in this study. Qualitative research approach is inductive in nature, and the researcher generally explores meanings and insights in a given situation (Levitt et al., 2017). This approach was used because it helped the researcher to collect non-numerical data from participants, which sought to construe meaning these participants life stories. This was in line with Punch (2013), who argued that qualitative approach is a type of social science research that collects and works with non-numerical data which seeks to interpret meaning from these data that help researchers to understand social life through the study of targeted populations or places.

Also, the approach used gave opportunity to the researcher to observe and interpret participants’ experiences, how these experiences determine their academic work and marital roles, coping strategies used by the participants and social support services available to married female students pursuing PGDP in the UEW, Winneba. This supports what Gentles et al.’s (2015) argument that qualitative approach is the

observations and interpretations of people's perception of different events, and it takes the snapshot of the people's perception in a natural setting.

Additionally, this approach helped the researcher to explore local knowledge and understanding of participants' experiences, meanings and relationships, and social processes and contextual factors that marginalise them (Walia, 2015). It is less structured in description, because it formulates and builds new theories. Again, this use of this approach helped the study to focus on words rather than numbers and also enabled the researcher to observe the world in its natural setting, interpreting situations to understand the meanings that married female students in higher institutions made from their day-to-day life (Walia, 2015).

Besides, this approach was used because it had gained more and more area in the social domain. Thus, it aims to provide a detail understanding into human behaviour, emotion, attitudes, and experiences (Tong et al., 2012). Likewise, this approach was used because it can be used to explore the behaviours, perspectives, feelings, and experiences of people, and what lies at the core of their lives. The basis of it lies in the interpretive approach to social reality, and in the description of the lived experience of human beings (Tuffour, 2017). Again, this approach was used because it has a profound impact on the research area of education, health care, nursing, sociology, anthropology, psychology, management, information systems, and many others (Denzin & Lincoln, 2013).

3.3 Research Design

Descriptive phenomenological research design was used in this study. It is a research design that seeks to explore and describe the lived experiences of individuals within a particular phenomenon. Rooted in phenomenology, this design emphasises capturing

the essence and meaning of experiences as they are perceived by the participants, allowing for an in-depth exploration of the phenomenon under study (Creswell & Creswell, 2017).

This research design was particularly well-suited for exploring the lived experiences of married female students pursuing postgraduate degree programmes because it allowed for a detailed and nuanced examination of the meaning and essence of these experiences, providing a rich and comprehensive understanding of the challenges, joys, and complexities that characterised their academic and personal lives (Van Manen, 2016).

Further, this design placed a central focus on the perspectives of the participants. Thus, in exploring the lived experiences of married female postgraduate students at the University of Education, Winneba, this design ensured that the voices and meanings ascribed by the participants themselves were prioritised, allowing for a deep and authentic portrayal of their experiences (Creswell, 2014). Descriptive phenomenology involves the researcher “bracketing” or setting aside preconceived notions and assumptions about the phenomenon being studied. In the context of exploring the experiences of married female postgraduate students, the researcher was able to ensure that the findings were not unduly influenced by the researcher’s biases, allowing for a more objective and authentic representation of the participants' experiences (Bryman, 2016).

Descriptive phenomenology was again well-suited for providing a holistic understanding of lived experiences. It allowed for the exploration of various dimensions, including the emotional, social, and academic aspects of married female students’ experiences. This holistic approach contributed to a more complete and

nuanced portrayal of their day-to-day lives (Dudovskiy, 2016). This design aimed to identify and describe the essential themes that characterise the phenomenon. In the context of married female students pursuing postgraduate degree programmes, this design allowed the researcher to uncover and articulate the fundamental elements that define their experiences, contributing to a more profound understanding of the phenomenon (Van Manen, 2016).

3.4 Population of the Study

Research population refers to the entire group of individuals or elements that meet the criteria for inclusion in a study. It represents the larger group to which the study's findings are intended to be generalised. The choice of research population is a crucial decision in research design and is influenced by the study's objectives, scope, and the characteristics of the phenomenon under investigation (Creswell & Creswell, 2017).

The primary aim of the study was to explore the lived experiences of a specific group-married female students pursuing postgraduate degree programmes in the UEW, Winneba. By focusing exclusively on married individuals, this research delved deeply into the unique challenges, dynamics, and support systems associated with the intersection of marriage and postgraduate education (Creswell & Creswell, 2017).

Limiting the study to married female students enhanced the homogeneity of the research population. This allowed for more meaningful comparative analyses, as the experiences of cohabitees, divorcees, widows, and single parents may introduce additional variables that could potentially confound or complicate the exploration of the unique challenges faced by married female students (Creswell, 2014).

Focusing on married female students also aligned with the specific context of pursuing postgraduate degree programmes in higher education. The experiences of cohabitees, divorcees, widows, and single parents may differ significantly in terms of the interplay between marital status and academic pursuits, making it essential to concentrate on the subgroup that directly aligned with the study's objectives (Van Manen, 2016).

By focusing on married female students, the research achieved a deeper and more nuanced exploration of the experiences within this specific group. This approach allowed for a thorough understanding of how marital status intersects with academic pursuits, personal life, and social dynamics, contributing to a more comprehensive portrayal of their lived experiences (Van Manen, 2016).

Homogeneity within the research population simplifies the data analysis process. In this study, the experiences of married female students can be more easily compared and contrasted, leading to clearer patterns and themes emerging from the study. This practical consideration aligned with the goals of this research, ensuring focused and meaningful insights (Creswell & Creswell, 2017). The target population for the study was all married female students pursuing PGDP in the UEW, Winneba. The accessible population was 89 married female students pursuing PGDP in the UEW, Winneba.

3.5 Sample and Sampling Technique

Twenty (20) participants were selected in this study. They were selected using snowball sampling technique. Snowball sampling is a non-probability sampling technique where existing study participants recruit future participants from among their acquaintances (Patton, 2015). This method is particularly useful when the population under study is difficult to access or locate through traditional sampling methods, and it relies on the

idea that individuals within a social network share common characteristics relevant to the research (Patton, 2020).

Snowball was chosen for this study due to the sensitive nature and specific nature of the target population, that is married female postgraduate students. These individuals are not always easily identifiable through university records, and some may be reluctant to participate in research due to privacy and concerns or time constraints, marital, and social responsibilities (Yin, 2015). At the University of Education, Winneba, such students are dispersed across various departments and programmes, and there is no centralised database categorising them by marital status.

Snowball sampling allowed the researcher to reach potential participants through trust-based referrals, beginning with known individual who could vouch for the study's credibility (Yin, 2017). The lived experiences of married female postgraduate students involve deeply personal and context-specific challenges, including balancing academic responsibilities with family obligations, emotional stress, financial constraints, and limited institutional support. Snowball sampling is particularly effective for exploring such lived experiences because it encourages participation through personal networks, thus building trust and increasing openness during data collection (Creswell & Creswell, 2017).

Snowball sampling enables the researcher to identify participants who are otherwise difficult or unwilling to volunteer without a peer referral. It again reduces time spent locating participants, as referral create a self-expanding sample pool. Since participants are referred by peers, they may feel more comfortable and open during interview.

Despite the advantages, there are some drawbacks or disadvantages of snowball sampling techniques. Despite the advantages, there are some drawbacks or disadvantages snow ball sample techniques. One of the disadvantages of snowball sampling is that it led to bias and homogeneity, as participants often recommend others with similar social, academic or marital backgrounds. This could result in a sample that overrepresents married female students from certain departments, age groups, or religious affiliations, while excluding others with diverse experiences, such as single mothers, part-time students, or those with different cultural values. Findings from snowball sampling cannot be generalised to wider population. This implies that conclusions drawn may not reflect the full spectrum of challenges or coping strategies experienced by married female students across faculties or campuses, limiting the credibility of the research. Participants may feel uncomfortable being approached by acquaintances or may hesitate to refer others due to concerns over privacy or judgement. At University of Education married female postgraduate students might be particularly cautious about discussing personal or marital issues, especially in a relatively university where anonymity is hard to guarantee. Those with larger social networks are more likely to be included multiple times or early in the referral chain, which can skew results (Creswell & Poth, 2018).

To ensure the collection of relevant and reliable data, the study established clear eligibility criteria. These criteria helped identify participants whose experiences directly aligned with the study's objectives. Participants must be legally married or in a recognised marital union (customary, religious, and civil). This ensures the study captures experiences specifically related to the dynamic of married life.

Only female students are eligible, as the focus is on gender-specific lived experiences in postgraduate education. Participants must be currently enrolled in postgraduate programmes such as MPhil at the University of Education, Winneba.

Participants must have completed at least one academic semester, to ensure they have sufficient exposure to both academic and marital demands within the university setting. Participants must voluntarily consent to take part in the study and willing to share their personal experiences in either individual interviews or focus group discussions. As the data collection was conducted in English, participants were expected to have sufficient language skills to express themselves clearly.

3.6 Data Collection Instrument

Semi-structured interview guide was used. This is a type of qualitative interview in which the researcher asks participants series of predetermined but open-ended questions. In this sense, the researcher is allowed to ask probing questions as and when the need arises. This is done by the development of written interview guide in advance by the researcher (Yin, 2014). In this study, the researcher formulated open-ended questions that were intended to elicit data from the participants in order to get rich, substantial and relevant data on the topic under investigation (Yin, 2014).

Semi-structured interview guide was used because the researcher wanted to gather qualitative, open-ended data so as to answer the research questions 1-5. Besides, it helped the researcher to explore participants' thoughts, feelings and beliefs about the phenomenon under investigation. More so, the use of this data collection tool helped the researcher to dive deep into personal and sensitive issues with regards to the topic under investigation. Again, the use of this type of interview guide allowed the

researcher to have a set of premeditated questions, yet, allowed the researcher to explore new developments in the course of the interviews (Yin, 2017).

Moreover, it gave the researcher the liberty to deviate from the set of interview questions and sequence as long as the researcher remained with the overall scope of the interview (Yin, 2014). Additionally, semi-structured interview in this study made use of an interview guide which was an informal grouping of topics and questions related to the research objectives that the researcher asked in different ways (Yin, 2014).

The semi-structured interview guide was developed by the researcher in consultation with the research supervisor. It was made up six sections: Sections A-F. Section A was made up of statements that elicited demographic information of participants. They included: Age, years in marriage, and number of children. Also, section B was made up of open-ended statements that elicited data on the experiences of married female postgraduate students in the University of Education, Winneba. For example, describe briefly your stay in the higher institution? Describe some of your experiences in higher institution? Data from this section was used to answer research question 1. Moreover, section C was made up of open-ended statements that focused on how these experiences of married female students affect their academic work in the UEW, Winneba. For example, describe your typical day as a married woman? Describe the nature of your academic work? Responses from this section were used to answer research question 2.

Again, section D was used to ask open-ended questions related to how these experiences of married female students affect their marital roles in the UEW, Winneba. For example, how has being a student while being married affected your marriage? In what ways do your academic experiences affect your responsibilities as a married woman? Responses from this section were used to answer research question 3.

Section E was used to ask open-ended questions related to how married female postgraduate students cope with their experiences in the University of Education, Winneba. For example, how do you deal with your experiences, both academic and marital? What do you think has sustained you till now? Answers from this section were used to answer research question 3. Finally, section F was devoted to open-ended questions that solicited data on social support services available to married female postgraduate students University of Education, Winneba. For example, describe the support you have received from individuals and groups in managing your experiences? What type of social support systems are available to you as a married female student of this institution? How effective do you feel these social support systems are in helping you to manage your academic and marital responsibilities? Data from this section were used to answer research question 5.

3.7 Trustworthiness

Trustworthiness in qualitative research refers to the credibility, dependability, confirmability, and transferability of the study's findings (Lincoln & Guba, 1985). For a study exploring the lived experiences of married female postgraduate students at the University of Education, trustworthiness can be addressed through credibility, dependability, transferability and confirmability (Lincoln & Guba, 1985).

3.7.1 Credibility

Credibility refers to the extent to which the findings of a study are believable and trustworthy (Lincoln & Guba, 1985). To ensure credibility in this study, the researcher used probing questions to elicit detailed information from the participants. Moreover, member checking the process of returning to participants with preliminary findings for validation or correction was used in this study. This was achieved by playing the audio

recordings of the interviews and reading field notes aloud to the participants for their confirmation. This practice enhanced the credibility of the data, fourteen participants that were given the transcribed data confirm that the information captured was a true and accurate reflection of their views and experiences, after returning it. Six participants declined oral interview and were engaged through field notes. Prolonged engagement was also used in ensuring the credibility in this study. This was established by spending extended time in the field to foster a deeper understanding of participants' experiences, contributing to the credibility of the study (Denzin & Lincoln, 2018).

3.7.2 Dependability

It refers to the consistency and stability of the findings of a study over time (Lincoln & Guba, 1985). Dependability was granted in this study by making sure that the study report was presented in detail. This can serve as background information for future researchers to build upon (Denzin & Lincoln, 2018). Audit trail was also used in this study by maintaining a comprehensive record of decisions and processes throughout this research. This allowed for an external review of the study (Creswell & Creswell, 2017).

3.7.3 Transferability

The extent to which the findings of a study can be generalised to other contexts is called transferability (Lincoln & Guba, 1985). This is an important consideration in qualitative research, as it helps to ensure that the results of the study are meaningful and applicable beyond the specific research setting (Lincoln & Guba, 1985). In this study, the researcher provided rich and detailed descriptions which enhanced transferability by allowing readers to understand the context and participants, facilitating application to similar contexts (Van Manen, 2016). Purposeful sampling that ensures diversity in

participant backgrounds was used in this study which can help increase transferability to other populations with similar characteristics (Creswell & Creswell, 2017).

3.7.4 Confirmability

It refers to the extent to which findings of a study are the result of the data, rather than the researcher's own biases or preconceptions (Lincoln & Guba, 1985). This was ensured in this study by using reflexivity where the researcher reflected on his own biases and assumptions. Also, audit trail was used by documenting the research decisions as well as member checking (verifying findings with participants (Creswell & Creswell, 2017).

3.8 Data Collection Procedures

Permission was sought from gate keepers (Heads of Departments) and participants using an introduction letter from the Head, Department of Counselling Psychology, University of Education, Winneba. After securing the permission, preparations were made to administer the instruments on the agreed date, time and venue. Participants were given explanations on the purpose of the study and the intended use of the data. They were also assured of confidentiality and anonymity.

The interviews were in two folds: One-on-one interview and focus group discussion (FGD) approaches, with four participants. Focus group discussion was first conducted using the semi-structured interview guide. Participants who formed the focus group discussion had the following characteristics: married and currently enrolled in postgraduate programmes in the University of Education, Winneba, had similar age range, had similar educational backgrounds, had similar life experiences (for example, raising children or working full-time) and had similar goals and aspirations.

The researcher sought permission from the participants to record the interviews using a voice recorder. For the few participants who did not permit the researcher to record their interviews, the researcher paused the recorder and field notes were taken as the alternative approach. Also, the voice recorder was well positioned by the researcher in such a way that the participants' voices were well recorded for easy transcription. Similarly, it helped in eliminating issues of distorting the meaning of the raw data which could have happened if their voices were not to be clear. One hour was used for the focus group discussion.

In-depth or one-on-one interviews followed the focus group discussion. This approach gave participants the opportunity to share their stories of which they could not do so because they perceived other participants could break the principle of confidentiality while the one-on-one or in-depth interviews were done. Thus, focus group discussion helped the participants to open up the more to share their lived experiences in relation to the topic under investigation. Twenty minutes was used for the one-on-one. Sample for the interview was based on data saturation. Data saturation can be described as the point in the research process when no new information is discovered in data collection and this redundancy signals to researchers that data collection may cease (Denzin & Lincoln, 2013). Data saturation was obtained after the 20th participant was interviewed. This sample was believed by the researcher to have been idea for the study. The reason had been that Creswell and Creswell (2018) argued that 5-25 persons can be used for conducting interviews.

3.9 Data Analysis Procedures

In this study, reflexive thematic analysis as outlined by Bruan and Clarke (2019) was employed to analyse the qualitative data collected through in-depth interviews with married female postgraduate students. This method was chosen because it provides a flexible yet rigorous approach to identifying and interpreting patterns and meaning (themes) within qualitative data, particularly suited to exploring lived experiences.

The analysis involves six stages that guide the researcher in systematically organising and interpreting the data.

All interviews were transcribed verbatim. The researcher read through the transcripts multiple times to become deeply immersed in the data. Initial ideas and impressions were noted in the margins to capture early insights into participants' experiences.

Coding was done manually. Each transcript was systematically reviewed, and meaningful segments of data were assigned short, descriptive labels (codes). Related codes were grouped into broader categories that reflected significant aspects of the participants experiences (Braun & Clarke, 2019). The grouping process was guided by the research questions and the theoretical framework underpinning the study, that is role theory and carver's coping theory. The initial themes were reviewed and refined to ensure they were internally coherent and distinct from one another (Braun & Clarke, 2019). Codes that did not fit any theme were re-examined for relevance or discarded. Each theme was clearly defined to reflect the essence of the experiences its represented. The researcher wrote concise definitions for each theme and ensured the names were accurate and descriptive. Themes were reviewed again for alignment with the research objectives and the lived realities expressed by the participants. The final chapter were presented in Chapter Four, supported by direct quotations from participants to illustrate

key insights. Each theme was discussed with reference to existing literature and theoretical frameworks, providing a coherent narrative of the lived experiences of married female postgraduate students. Similarly, the researcher documented the decision-making process and maintained an audit trail (Nowell et al., 2017). Summary of the coding process had been indicated in Appendix C.

3.9 Ethical Considerations

An introductory letter from the Head, Department of Counselling Psychology of University of Education, Winneba was obtained to enable approval from authorities and participants. Also, informed consent was sought from the participants after the purpose of the study, intend use of the data and procedures of the investigation had been explained to them. Additionally, before the start of the data collection, participants were assured that data were kept confidentially. In doing so, codes were assigned to the various questionnaires and data were kept from the reach of other individuals. To ensure anonymity, participants were encouraged not to mention any identifiable information (such as their' name, email address, house number and contacts) while describing their stories. Besides, codes (such as married female student (MFS) 1, 2, 3, and so on) were assigned to the verbatim transcription of data.

Finally, the researcher identified as a married female postgraduate student, created opportunities and risk of bias due to shared experiences with participants. To address these ethical concerns, a reflexive stance was maintained throughout the research process. The researcher consistently engaged in self-examination through reflexive journaling to identify personal assumptions, emotional responses, and potential influences of data collection and analysis. This reflexivity ensured that the research process remained transparent and ethically sound reducing the risk of over-

identification with participants. The researcher's empathetic personality, while helpful in building trust and eliciting rich data, was carefully managed to maintain professional boundaries and uphold the integrity of the research process. Peer debriefing and member checking was also employed to credibility and minimise personal bias.



CHAPTER FOUR

RESULTS AND DISCUSSION OF FINDINGS

4.0 Introduction

The purpose of this study is to explore lived experiences of married female students pursuing postgraduate degree programmes in the University of Education, Winneba. This chapter deals with the results and discussion of findings.

4.1 Background Information of Participants

Responses from the participants to item 1-4 of the interview guide were used to answer the demographic information of the participants.

MFS 1: She was 34 years, married for four years with two female children who are 7 years and 4 years respectively, reading Mathematics in the Faculty of Science Education.

MFS 2: She was 45 years and married for 15 years with six children (17, 15, 13, 11, 9, 7 respectively). She was a second year MPhil student offering Counselling Psychology at the Faculty of Educational Studies.

MFS 3: She was a year two MPhil Counselling Psychology students. She was 48 years and married 17 years with five children (20 years, 16 years, 14 years, 12 years and 10 years) respectively.

MFS 4: She was 40 years old second year MPhil student offering Counselling Psychology at the Faculty of Educational Studies, University of Education, Winneba. She had been married for 10 years with four children.

MFS 5: She was 37 years old and married for 7 years. She has three children (10 years, 7 years and 4 years). She was pursuing MPhil in History.

MFS 6: She was 40 years old and married with two children, being male and female. Married for 10 years. She was a second year MPhil Chemistry student at Faculty of Science Education.

MFS 7: She was 39 years old and married for five years with four children (9,7, 4, and 2 years respectively). She was a first year MPhil in Counselling Psychology.

MFS 8: She was 47 years old and married for 15 years. She has three children (13 years, 10 years and 6 years). She was pursuing MPhil in Social Studies at the Faculty of Social Studies Education.

MFS 9: She was 50 years old second year MPhil student offering Counselling Psychology at the Faculty of Educational Studies. She had been married for 15 years with five children (20 years, 17 years, 14 years, 12 years and 8 years respectively).

MFS 10: She was a year first student MPhil in Teaching English as a Second Language. She was 30 years and married 6 years with 3 years old son.

MFS 11: She was 28 years old and married 5 years with two children. She was a first year MPhil in Food and Nutrition student at Faculty of Home Science Education.

MFS 12: She was 40 years old and married with three children. She has married for 8 years. She is reading MPhil in Social Studies at the Faculty of Social Studies Education.

MFS 13: She was 44 years old and married for 10 years with four children (10, 8, 6, and 3 years). She was a top up student reading MPhil in French Education.

MFS 14: She was 51 years old and had been married for 22 years with four children (21, 18, 15, and 12). She was offering MPhil in Counselling Psychology at the Faculty of Educational Studies.

MFS 15: She was 51 years old and married for 10 years with only a female child. She was one year top-up student offering MPhil in Procurement and Supply Chain Management.

MFS 16: MFS 16 was a mother of two children married for five years at the age of 41 years. She was first year students offering MPhil in English at the Faculty of Foreign Languages Education and Communication.

MFS 17: She was 42 years old second year MPhil in Communication Instruction at the School of Communication and Media. She had married past four years with two children.

MFS 18: She was 52 years old second year MPhil student offering Clothing and Textiles at the Faculty of Home Economics Education. She had been married for 15 years with four children.

MFS 19: She one year top-up student reading MPhil in Family Life Management at the Faculty of Home Economics Education and she had been married for 5 years with one child at the age of 42 years.

MFS 20: She was 51 years old and married for 10 years with only a female child. She was one year top-up MPhil in Journalism and Media Studies at the school of Communication and Media Studies.

4.2 Results of the Research Questions and Discussions

This aspect deals with the results from the research questions and discussion of findings.

Research Question 1

What are the experiences of married female postgraduate students in the University of Education, Winneba?

The objective of this question was to explore the experiences of married female students pursuing postgraduate programmes in the University of Education, Winneba. Two themes were obtained in analysing the interviews for this question are mix experiences.

Mix Experiences

In the course of the interviews, the participants indicated that they had mix experiences while pursuing postgraduate programmes in the University of Education, Winneba.

This was evident from the interview data when MFS-8 in a FGD said:

“My husband has been my biggest supporter. He encourages me to continue even when I feel overwhelmed. He helps with the kids and even reviews my assignments with me” [MFS-8, FGD].

Moreover, MFS: 10 remarked that:

“My husband has been very understanding. He helps with the children and household chores, especially during exams”. Sometimes, he even reminds me to study or complete an assignment. Without his support, I don’t think I could have coped with both school and family responsibilities” [MFS-10, Individual Interview].

Moreover, MFS: 3 stated:

“In my case, the support hasn’t been consistent. At the beginning, my husband didn’t understand why I wanted to further my education. He felt it would take away my attention from the home, over time, he’s come to appreciate the importance, but I still do most of the housework and childcare. I wish he could do more to support me emotionally and physically” [MFS 3, Individual Interview].

The study revealed that married female postgraduate students in the University of Education, Winneba get support from spouse which enhance their academic progress.

The finding is inconsistent with Lee and Myers (2015) study conducted in United States

that found family problems create imbalance for married women students who are day-students or non-residential students whose husbands move out of the family's home and come back late in the night. They further said that husbands always threaten to divorce his wife as a result of poor marital performance and overweening behaviour on the part of the student woman, leading to depression, making her emotional state so fragile.

Again, MFS-3 said:

“Knowing that this degree could open up new job opportunities for me going, no matter how tough it gets” [MFS-3, Individual Interview].

Besides, MFS-14 shared her view by saying:

“Studying again has boosted my confidence. I now believe I can contribute meaningfully in academic and professional spaces” [MFS-14, Individual Interview].

Moreover, MFS-17 in the FGD declared that:

“This experience has taught me how to better manage my time and prioritise what really matters” [MFS-17, FGD].

The study revealed job opportunities, personal confidence and time management as positive experience for married female postgraduate students in the University of Education, Winneba. This finding supports the work of Addy (2022) who conducted in Ghana at University of Education also found that self-actualisation and self-esteem as a positive tool for participants to strive on despite the challenges they go through as married students.

The finding again is inconsistent with Chigona and Chetty (2014) research conducted in South Africa that identified lack of time to study and do assignments as one of the major challenges of the student-mother. The finding confirms Oladeji and Amoo (2018) study on married female postgraduate students, aged 26-45, from the various faculties enrolled in both Master's and Doctoral programmes in the University of Ibadan, Nigeria

found that female graduate student used time management strategies, prioritise tasks, and depended on family support, especially from spouses. The finding also disagrees with Springer, et al. (2019) studied on academic challenges faced by married female graduate students in public universities in United Kingdom that found emotional exhaustion and time scarcity were common among participants, leading to procrastination, poor time management, and lower academic satisfaction.

For example, MFS-17 said:

“It is not easy. It is very stressful. Sometimes, I just feel like giving up because there are a lot of works, I need to do. I need to do my work, my legal work, as I have been employed to, and I need to study as well because I have deadlines to meet, a lot of assignments, and then reading materials, I have to touch on them. And then there are also family issues I need to attend to. I mean I have to make sure that I keep the family running. My husband does not understand me and he always quarrel with me” [MFS-17, Individual Interview].

Again, MFS-7 in the FGD said:

“There was a time I was called that my child had been admitted at the hospital. So, the kind of trauma I went through was really heavy. I could not leave campus because I had an impending exam to write. It’s very challenging. Actually, it is not easy combining academic work with family issues” [MFS-7, FGD].

Furthermore, MFS-10 said:

“In fact, if I have an option, I will have gone for that option than to be here and be struggling as post graduate degree student. This is because we don’t have access to the university internet and anytime, we are given assignments, I have to buy airtime about thirty Ghana cedis before I can go online. Meanwhile, if we interact with our colleagues from the other sister Universities, we are told they have access to the University Wi-Fi, 24/7” [MFS-10, Individual Interview].

Additionally, FMS-20 in a FGD said:

“I have not been happy after enrolling on this course. The reason is that though I discussed my plans to pursue this course with my husband, but I have after I had gain admission, and lectures had begun, he had started giving me negative attitude. I have tried to find out the cause of this

negative attitude but he had not given me any positive response till now. I have even regretted of pursuing this course in the first place” [MFS-20, FGD].

The study revealed that married female postgraduate students in the University of Education, Winneba experience physical and emotional stress. The finding is consistent with Hamaideh (2012) research on occupational stress, social support, and quality of life among mental health nurses concluded that married students are often faced with stress by the triple role of office work, homework, and academic work. It also agrees with the study in Kenya by Adebayo (2016) that found stress, examination phobia, time management, burden of work, family responsibilities, couple relationship, financial pressure, child rearing, caring families, mobility, domestic work as challenges faced by married female postgraduate students. Collectively, these studies showed that married students generally are often faced with a number of stressors. These stressors emanated from heavy work load, pressure to earn good grade, and relationship with family.

The high level of physical and emotional stress observed among participants could be attributed to cultural expectations in Ghana that women shoulder a greater share of domestic duties, even when pursuing higher education. This aligns with Role Theory, which emphasises the strain caused by conflicting roles.

Research Question 2

How do these experiences affect married female students’ academic work in the UEW, Winneba?

The objective of this question was to ascertain how these experiences of married female students affect their academic work in the UEW, Winneba. Four themes were identified which included: Financial strain, limited time for study, emotional stress, and a lack of

social support. These themes were developed from the common opinions of the participants during the interview sessions.

Financial strain impacting academic focus

For example, MFS: 4 said:

“Managing household expenses along with tuition fees and academic materials puts a significant strain on my finances. Sometimes, it’s hard to concentrate on my studies when I am constantly worrying about making ends meet” [MFS: 4].

MFS: 7 remarked:

“Sometimes I can’t even afford the course materials or internet data for my online classes. I end up borrowing or going without, and that affects how well I can follow the lectures and complete assignments” [MFS: 7].

MFS: 5: commented:

“Balancing fees, children’s school expenses, and household bills is overwhelming. There are days I think of deferring my programme just because I can’t keep up financially” [MFS: 5].

The study revealed that financial strain has been consistently affecting academic focus and performance among married female postgraduate students in the University of Education, Winneba. The finding agrees with Kamanzi and Nketsia (2023) study that found that financial constraints were more acute among women, especially those with family responsibilities, directly affecting their ability to focus on studies. The study’s result is consistent with a study by Goldrick-Rab et al. (2017) in Wisconsin in the United State of America, on low income and parenting students in community colleges. discovered that financial challenges, such as the need to support a family, pay tuition, and cover living expenses, can create stress and distractions for married female students, impacting their ability to focus on academic work.

Married female postgraduate students often bear significant financial responsibilities, including tuition fees, family expenses, and child care. From a role theory perspective, this strain reflects economic role conflict, where the financial expectations of the student's role clash with the financial responsibilities of the marital and parental roles. These competing financial demands can limit academic focus and lead to increased stress, making it difficult to meet educational goals. The study emerged to investigate how these married females manage pressure of financing their educational while fulfilling their economic roles within the family.

Limited time for study due to family responsibilities

For example, MFS: 10 said:

“Being a wife and a mother means that a significant portion of my day is dedicated to family responsibilities. It's challenging to find uninterrupted time for studying, especially during evenings when my attention is divided between family and coursework” [MFS: 10].

MFS 2: Said

“After cooking, cleaning, and taking care of my children, I barely have time or energy left to study. I usually end up studying late at night when I'm already exhausted” [MFS: 2].

The study revealed that married female postgraduate student in the University of Education, Winneba experience limited time for study due to family responsibilities. This challenge may hinder the ability of married female students to allocate focused and uninterrupted time for studying. The finding of the study affirms Lindahl and Roman (2016) study on the impact of time constraints on academic engagement for students with family responsibilities in the University of Gothenburg, Sweden that found that balancing familial responsibilities such as childcare and household duties, alongside academic commitments, often results in limited time for married female

students to dedicate to their studies, affecting the quality and quantity of their academic work.

Many married female students assume the primary role of caregiver and homemaker in addition to their student identity, these roles often compete for limited time and energy, leading to role overload. The expectations associated with family responsibilities, such as cooking, cleaning, childbearing, and spousal support often interfere with the time required for a like academic activities like attending lectures, reading and writing thesis. The study was therefore prompted by the need to examine how time-based role conflict affects academic performance and what strategies, if any, students use to manage this overload.

Emotional stress impacting mental well-being

For example, MFS: 20 said:

“Juggling between family responsibilities and academic commitments often leaves me emotionally drained. The constant pressure to meet both family and academic expectations takes a toll on my mental well-being” [MFS: 20].

MFS 1: remarked:

“The pressure of trying to meet academic deadlines while managing my home sometimes leaves me in tears. I feel anxious and mentally drained almost every week” [MFS: 1].

The study revealed that married female postgraduate students in the University of Education, Winneba experience emotional stress. The emotional stress negatively impacts the mental well-being of married female postgraduate students, potentially affecting their overall academic performance. The study finding is consistent with Dorius (2017) study conducted in Iowa State in the United States on the intersection of motherhood and academic pursuits, emphasising the emotional stress experienced

by mothers that found that juggling the demands of family life and academic pursuits can lead to emotional stress for married female students influencing their academic performance. The study finding also support Oladejo and Akpan (2019) research that explored the academic experiences of married female students at Obafemi Awolowo University in Nigeria discovered that emotional stress from marital conflict and financial dependence on spouses further impeded students' academic engagement. Participants noted a lack of time for personal study and limited access to academic resources due to family obligations.

Emotional stress is a common result of prolonged role conflict and overload. The constant negotiation of competing demands can result in anxiety, fatigue, and feelings of inadequacy, especially when students are unable to meet societal or personal expectations in one more role. This emotional strain is indicative of the psychological toll of incompatible role expectations. This aligned with role theory that explain how such emotional burdens stem not only from the roles themselves but also from the internal and external pressures to perform them successfully. The study emerged to understand the emotional cost of these intersecting roles and the implications for mental well-being and academic persistence.

Limited social support hindering academic progress

For instance, MFS 11 said:

“The lack of understanding from some faculty members and classmates regarding the challenges faced by married female students creates a sense of isolation. It's disheartening when you feel unsupported, and this sometimes affects my motivation to excel academically” [MFS: 11].

MFS: 13 stated

“Most of my friends are either single or not in school, so they don't really understand what I'm going through. I don't have anyone to talk to who truly relate to juggling school, marriage and parenting” [MFS: 13].

The study revealed that married female postgraduate students in the University of Education, Winneba experience limited social support, particularly from faculty and peers, can contribute to feelings of isolation among married female students. This limited support hinders their academic progress. The finding of the study is consistent with Tinto (2020) who affirm that emotional support from peers and family members enhances academic engagement, while its absence contributes to students' disengagement, particularly among minority and non-traditional students.

The absence of adequate support from spouses, family, academic institutions, or peers intensifies the strain associated with multiple roles. Role Theory highlights that the successful performance of role often depends on the availability of support from relevant social networks. When social support is lacking, it becomes increasingly difficult for married female students to fulfil their academic role, leading to isolation, decreased motivation, and even attrition. The study therefore aimed to explore the impact of limited support systems on academic progress and role management.

Research Question 3

How do these experiences affect married female students' marital roles in the UEW, Winneba?

The objective of this study was to explore how these experiences of married female students affect their marital roles in the University of Education, Winneba. In analysing the interviews, three themes were derived from the data. They were: Unable to perform marital roles well, children are going wayward, and missing lectures so as to take care of the kids.

Unable to perform marital roles well

Comments from some of the married female students interviewed revealed that they are unable to perform their marital role appropriately. For example, MFS-9 said:

Hmmmm! I can say that my pursuance of this programme had caused more harm than good. As we speak now, my marriage is at the verge of collapsing. This is because my husband thinks that I have left almost all my roles as a wife to him [MFS-9, Individual Interview].

Likewise, MFS-11 said:

“Since I started this course, I have not been able to execute my responsibilities at home very well. This is all because of the tight academic schedule that I have. But it will try my best to manage the two (academic and marital responsibilities) well [MFS-11, FGD].

Moreover, MFS-14 in a FGD said:

“In fact, enrolling on this programme had affected my roles as a married person. This is because before I got admission, I used to prepare food for my family before and after work. But of late, I am unable to perform that role and for that matter, my partner has to buy food from outside, which is not a good practice for us” [MFS-14, FGD].

Similarly, MFS-12 in a FGD said:

“The same thing applies to me. When I was growing up, my mother made sure that she prepares food for us almost every day. For this reason, I have also adopted that good practice in my marriage. But when I started this course, I hardly find time to prepare food for my children and husband. Because of that, my husband nowadays buys food from outside, of which I know is not a good practice at all” [MFS-12, FGD].

The study revealed that married female postgraduate students in the University of Education, Winneba are unable to perform due to marital roles. The study again showed that these married female students seem to have been given more attention to their academic work than marital roles. This implies that some of these participants are almost losing their marriages because of their inability to handle their marital roles well due to their heavy academic schedules. The study’s finding support Addy (2022) study

conducted at the University of Education, Winneba, explored the experiences married Master of Philosophy students balancing education and marital life found that academic demands often reduced quality time with spouse, affecting marital satisfaction. It also agrees Musili (2018) phenomenological study conducted at the University of Nairobi, explored motherhood experiences of female postgraduate students with children under 18 that found that married female graduates experienced guilt over divided attention between studies and family. Also, the finding is inconsistent with Aina (2022) research that explored the lived experiences of married female postgraduate students Lagos University in Nigeria that found that domestic duties, such as childcare and household management, often took precedence over academic tasks, leading to stress, fatigue, and in some cases, delay academic progress.

The finding reflects inter-role conflict, where the expectations of the marital role clash with those of the student role. According to Role Theory, such conflicts arise when individuals are unable to meet expectations of two or more roles simultaneously. The resulting stress can affect both academic performance and marital satisfaction, making this a key reason why the study was necessary to explore how women experience and negotiate this tension in real-life.

Children are going wayward

MFS-20, FGD remarked that:

“My children seem to be going way-ward. The reason to me is that, I don’t have sufficient time to interact with them as I used to and this I think is contributing negatively to parent-child relationship in my nuclear family” [MFS-20, FGD].

Likewise, MFS-1 said:

“I have seen that of late my first child is showing some bad behaviours at home. I perceive he learnt it from his peers and this happened while I was on campus” [MFS-1, Individual Interview].

The study revealed that married female students' children are going wayward. The children are becoming deviant because of the time they do not have for their children. This was largely attributed to reduced parental presence, as mothers were frequently occupied with coursework, lecturers and thesis writing. The finding agrees with Ahmed and Yusuf (2023) findings that affirm extended absence and distraction of academic parents were associated with children exhibiting signs of social deviance and behavioural regression.

The finding demonstrates role strain within the parental role. While society expects mothers to be primary caregivers who offer moral, emotional, disciplinary guidance, the academic role simultaneously demands significant time and intellectual efforts. The role theory explains that when the demands of one role are compromised due to the demands of another, strain and guilt ensue. The study, therefore, aimed to explore how such parenting challenges affects academic engagement and family dynamics.

Missing lectures so as to take care of the kids

“At time, some of my children will not be feeling well. When that happens, I have to sacrifice my lectures and take care of them. This situation sometimes affects my academic performance negatively” [MFS-11, Individual Interview].

Likewise, MFS-16 said:

“I have to sometimes miss lectures because of arguments I had with my partner. I don't know, my partner sometimes thinks that I am dating some of my mates and for that reason, he mostly had unnecessarily arguments with me” [MFS-16, Individual Interview].

Furthermore, MFS-19 in a FGD said:

“At time, I have to use the money I will use in buying learning materials to take care of the home. When that happens, I am unable to catch up with my colleagues who will be able to buy those learning materials on time” [MFS-19, FGD].

In the same way, MFS-6 said:

“Last semester, I had to use my school fees to pay the school fees of my kids. In fact, had it not been a friend who gave me loan later to pay my school fees, I am not sure I will have been able to register my courses for this semester” [MFS-6, Individual Interview].

More so, MFS-9 said:

“I go to bed very late and have to wake up very early to prepare the kids for school. This practice mostly affects my sleeping negatively. For this reason, I sometimes sleep while lecture is ongoing” [MFS-9, Individual Interview].

The study revealed that married female postgraduate students in the University of Education, Winneba, miss lectures so as to take care of their children. Married female students have a lot of responsibilities to handle, limited resources to meet their needs, sometimes have to forgo their academic work so as to take care of the children. For this reason, these participants claimed that they at time sleep while lecture is ongoing, they have to forgo their academic needs in order to fulfill their marital needs. This implies that married female students would choose their families to academic work. From the findings of the study, it was revealed that married female students' experiences had negative effects on their marital roles. This finding supports that of Amos and Manieson (2015) who found that the role conflict experienced by nursing mothers and married women affect their academic performance in school and appreciable performance at home. They further argued that the struggles they go through include the inability to attend face-to-face lectures regularly, and inadequate preparation for examinations.

The finding of the study illustrates time-based role conflict, where the finite nature of time forces individuals to prioritise one role over another, leading to academic setbacks in completing programmes. Role Theory emphasises that individual have limited resources such as time and energy to meet the demands of all their roles. When

caregiving responsibilities overlap with academic schedules, the student role is often compromised. The study emerged to examine how these conflicts impact academic participation and what support systems, if any, exist to mitigate them.

Research Question 4

How do married female students' postgraduate students cope with their experiences in the University of Education, Winneba?

The objective of this question was to identify how married female students pursuing postgraduate programmes cope with their experiences in the University of Education, Winneba. In analysing the interviews, four themes were discovered under this question. They are: Support from partner in completing assignments, receiving advice from seniors, time management, and seeking for professional counselling.

Receiving support from partners in completing assignments

"I can testify that my partner had been supporting me since I started this course. For example, he helps me to complete some of the assignments given to me. Also, he picks up the kids from school, make sure they complete their home works and sometimes prepare food for them while I am away" [MFS-20, FGD].

In the same way, MFS-13 said:

"My husband completed his Master of Philosophy degree in Guidance and Counselling from Cape Coast University. As a result, he had been assisting me anytime I am given assignments" [MFS-13, Individual Interview].

The study revealed that married female postgraduate students received support from partners in completing assignments. The study's finding aligns with Mensah and Nkansah (2020) who carried out a study at University of Ghana, Legon on married female postgraduate students from different academic discipline found that strong spousal involvement were key enablers of academic persistence.

In Ghanaian society, the extended family or communal support is valued. The reliance on partners support may reflect the broader communal culture where interdependence is key. For married female students, support from husband can be important, especially given traditional gender roles that place domestic responsibilities primarily on women.

Receiving advice from some senior colleagues

“I seek for advice from some of the final year students who are also married and I think that had helped me till now” [MFS-5, Individual Interview].

Likewise, MFS-20 in a FGD said:

“I have a first-degree course mate who is ahead of me. That is, she is in her final year. So, she had been coaching me from time-to-time. Her coaching had really brought me this far” [MFS-20, FGD].

The study revealed that married female postgraduate students received support from senior colleagues. The finding of the study affirms that of Allen, Eby, O’Brien (2021) who found that senior colleagues often serve as informal mentors, providing career guidance, emotional support and networking opportunities.

The finding that married female postgraduate students seek advice from senior colleagues can be attributed to intense academic, and social demand associated with balancing postgraduate education and family responsibilities. This serves as a practical and accessible strategy for navigating academic demands. Senior students often provide firsthand knowledge about coursework, thesis writing, lecturer expectations, and time management strategies. This aligns with Carver’s Coping Theory, which posit that individuals under stress adopt problem-focused coping strategies by seeking guidance and solutions to improve performance and reduce uncertainty. For married female students juggling multiple roles, this form of academic social support helps mitigate feelings of isolation and boosts self-efficacy.

Seeking for Professional Counselling

“I have been seeking from professional counselling either from the counsellor in my school or the university counsellors. This had been my saviour since I started this course work” [MFS-18, Individual Interview].

The study found that married female postgraduate students in the University of Education, Winneba, seeks for professional counselling cope with their experiences in pursuance of postgraduate programme. The finding discloses that the presence of counsellors at UEW, Winneba and place of work had been of great help to this married female postgraduate students. The finding of this study is inconsistent with Kivlighan, et al. (2021) research found that many individuals, especially in academic or high-performance environment, hesitate to seek counselling due to perceived stigma or cultural norms.

The finding that married female postgraduate students seek professional counselling reflects the psychological toll that academic stress and family responsibilities can exert on students. Counselling provides a safe space to express their struggle, develop emotional resilience, and learn techniques for managing anxiety, depression, or burnout. This behaviour also aligns with emotion-focused coping strategies in Carver's Coping Theory, where individuals regulate their emotional responses to stress when direct solutions are not immediately available. The emergence of this finding may also point to a growing awareness and acceptance of mental health support in academic settings, even within traditionally conservative environments like Ghana.

Research Question 5

What social support services are available to married female postgraduate students in the University of Education, Winneba?

The objective of this question was to identify social support services available to married female postgraduate students in the University of Education, Winneba. In analysing the interview data, it was discovered that there are social support systems available to married female postgraduate students in the University of Education. Seven themes were identified in relation to this question. They included: Obtaining support from some colleagues, obtaining support from the counselling centres at the university and place of work, receiving support from lecturers, receiving support from colleagues at the work place, receiving financial support from the government, receiving support from religious groups such as the Church and receiving support from family members.

Obtaining supports from some colleagues

In relation to this theme, MFS-8 said:

“In fact, some of my friends pursuing same programme here have been helping me a lot. At times, they even do some of the home works for me”
[MFS-8, Individual Interview].

The study revealed that participants obtain support from some colleagues in terms of the academic work, though this is not a good practice. The finding aligns with Amoah and Dadzie (2020) study on social support systems available to married female postgraduate students that attest that support from the peers, particularly those in similar situations, was found to be the most reliable. The finding echoes findings from Ngwenya and Pretorius (2018) who conducted a study at the University of Pretoria to assess institutional support services available to married female postgraduate students, the study revealed that peer networks and informal study groups were more helpful than formal institutional channels.

The support from colleagues within the academic environment represents a critical form of instrumental and emotional assistance. Through collaboration in study groups, sharing of resources, and mutual encouragement, students engage in both problem-focused coping (managing academic workload) and emotion-focused coping (alleviating feelings of isolation). The study emerged to understand how peer networks contribute to resilience, reduce academic isolation, and promote persistence among married female students.

Obtaining support from the counselling centres at the university and place of work

For this theme, MFS-17 said:

“I have visited the counselling unit in this institution. In fact, the university counsellor is a good person to relate with and I think through the counselling sessions, I have been able to deal with the problems I face as a married person. At other times too, I seek for counselling at my place of work” [MFS-17, FGD].

The study finding revealed that married female postgraduate students in the University of Education, Winneba, obtain support from the counselling centres. This indicates that the institution’s counselling centres had been of help to some of the married female postgraduate students. The finding supports Motsa and Morojele (2017) who found that university offered some formal services such as counselling and academic advising, the reach and effectiveness of postgraduate programmes were limited by culture stigmas around seeking psychological help.

The counselling services available at University of Education, offer structured psychological support, enabling students to manage anxiety, depression, and stress. This aligns with Carver’s emotion-focused coping, particularly positive reinterpretation, emotional, and mental disengagement. The study identified the need

to examine how access to mental health support fosters emotional stability and contributes to academic retention and success.

Receiving support from lecturers

In relation to this theme, MFS-15 said:

“Frankly speaking, some of the lecturers had been very supportive to me since day one. I don’t want to mention names for security reasons. In fact, I really appreciate them so much” [MFS-15, Individual Interview].

The study showed that married female postgraduate students in the University of Education receive support from lecturers. The participants reported that some lectures whose identity were not disclosed helped some of the married female students in pursuance of the postgraduate programmes in University of Education, Winneba. This help could be in the form of giving them some learning materials and also motivating them not to give up. This finding echoed Curtin, Stewart and Ostrove (2020) statement that faculty support helps in navigating academic challenges, enhancing research capacity, and building confidence.

Supportive lecturers who show flexibility, understanding, and mentorship directly influence students’ academic performance and emotional well-being. This aligns with Carver’s problem-focused coping, particularly problem-solving and seeking instrument support. The study sought to explore how lecturer-student relationships function as institutional enablers of coping, especially for those balancing family and academic life.

Receiving support from colleagues at the work place

MFS-20 emphatically said:

“I thank God for the lives of some of my colleagues at the work place. In fact, some of them had been standing in the gap for me from the day one I had the admission. For this reason, I don’t worry myself too much

when it comes to work duties since I know they are there to always assist me go through” [MFS-20, FGD].

The study finding revealed that married female postgraduate students in the University of Education, Winneba, receive support from colleagues at the workplace. This implies that some of the colleagues at the work place took up some work duties from some of the married female students, which would help reduce the work load on them married female students. The finding supports Chiaburu and Harrison (2021) who found that female postgraduate student who are working often rely on support from workplace colleagues to manage role conflict and stress.

Working married female students often rely on understanding colleagues or supervisors for flexible schedules or reduced workloads. This aligns with Carver’s problem-focused (active and planning) coping helping students balance the dual pressures of work and study. The study emerged to assess how workplace environments either support or constrain the academic aspirations of married female students.

Receiving financial support from the government

It was indicated by MFS-19 that:

“There is this sponsorship given by the Ghana National Petroleum Corporation. So, when I got the admission, a friend introduced me to it and when I applied, I got by the grace of God” [MFS-19, Individual Interview].

The study finding revealed that married female postgraduate students in the University of Education, Winneba, receive support from the government. The response shows that participant receive financial support from the government in form of scholarship for payment of school fees and buying of books and other needed materials for studies. This implies that government scholarship plays a key role in improving access to higher education. The finding agrees with Dynarski and Scott-Clayton (2020) studies that

shows that government financial aid increases enrolment and retention among low-income students.

Financial support from the government, in the form of scholarships or subsidies, directly addresses a significant source of stress for many postgraduate students; by alleviating financial burden, such support enables students to concentrate on their academic work, thus serving as a problem-focused coping strategy. The study emerged to document how financial interventions acts as protective mechanisms, reducing dropout risks and improving academic engagement.

Receiving support from religious groups such as the Church

MFS-10 in a FGD said:

“My Church gave me some money when I got admission. In fact, without that financial support from my church, I will not have been able to pay my admission fee in full” [MFS-10, FGD].

The study finding revealed that married female postgraduate students in the University of Education, Winneba, receive support from religious groups, such as the church. The response show that some religious groups assisted some of their members financially and this served as motivation to them in pursuing postgraduate programmes in the University of Education, Winneba. The finding of the study affirms Oladejo and Akpan (2019) study conducted on social support systems for married female postgraduate students at Obafemi Awolowo University state that religious institutions and community organisations provided an important, albeit unofficial, support avenue. Many participants engaged in religious groups offering emotional support and stress relief through prayer and fellowship. When challenges cannot be changed easily such as lack of spousal support or cultural pressure, married female students may turn to emotion-fused coping include positive reinterpretation, acceptance, prayer or religious

engagement, and seeking emotional social support or venting to peers, the emotion-focus coping affirm the study's findings.

The religious groups, particularly churches, provides emotional and spiritual encouragement. This form of support is closely aligned with emotion-focused strategies, offering moral reassurance, spiritual strength, and sense of community. The study aimed to capture the culturally embedded role of faith-based institutions in emotional well-being and academic motivation.

Receiving support from family members

For example, MFS-2 said:

"I sometimes ask my younger sister to go and take care of my kids for me while I will be in school. At other times too, I ask my mum to handle this responsibility for me. This gives me the chance to concentrate more on my academic work" [MFS-2, Individual Interview].

The study showed that married female postgraduate students receive support from family members. The response indicates that some family members supported this married female student by taking off some of the marital roles such as taking care of the children while she schools. The finding of the study approves Johnson et al. (2016) who found that strong family support positively influenced the coping strategies of married female students, contributing to a more conducive environment.

The support from family members, particularly spouses, children, and extended family plays a dual role. This aligned with problem-focused support through shared responsibilities and assistance with household tasks, and emotion-focused support through encouragement and emotional comfort. These forms of support are fundamental in enabling married women to manage role conflicts and sustain academic engagement. The research emerged to evaluate how family dynamics and domestic

support systems contribute to the academic continuity of married females in postgraduate programmes.

4.3 Chapter Summary

The study explored lived experiences of married female students pursuing postgraduate degree programmes at UEW, Winneba, aimed to gain insights into various aspects of their lives and challenges. Summary of the findings based on the specified objectives included: The study revealed a diverse range of challenges faced by married female students pursuing postgraduate at University of Education, Winneba. These challenges included financial constraints, time management difficulties, emotional stress, and the delicate balance between academic commitments and marital responsibilities. The exploration provided a nuanced understanding of the complex experiences of these students. The research examined the direct influence of the identified challenges on the academic work of married female students. Findings indicated that these experiences influenced academic performance, study habits, and overall engagement with the postgraduate programme. This aspect of the study shed light on the specific ways in which the challenges affected the educational pursuits of married female students.

In brief, the study provided a holistic exploration of the experiences of married female students pursuing postgraduate degrees at UEW, Winneba. It offered insights into challenges faced, their impact on academic and marital dimensions, coping mechanisms employed, and the available social support services. The findings contribute to a deeper understanding of the unique circumstances and needs of married female students in a postgraduate academic setting.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The chapter presents the summary, conclusion, implications for practice, recommendations and suggestions for further studies.

5.1 Summary

The study explored lived experiences of married female postgraduate students in the University of Education, Winneba. The objectives of the study were to:

1. Explore the experiences of married female postgraduate students in the University of Education, Winneba.
2. Ascertain how these experiences of married female postgraduate students affect their academic work in the University of Education, Winneba.
3. Explore how these experiences of married female postgraduate students affect their marital roles.
4. Identify how married female postgraduate students cope with their experiences in the University of Education, Winneba.
5. Identify social support services available to married female postgraduate in the University of Education, Winneba.

The study employed descriptive phenomenological design using qualitative research approach. Sample for the study was 20 married female postgraduate students were selected for the study. Snowball sampling technique was used in selecting the participants. Semi-structured interview guide was used for data collection. Data were analysed in themes.

5.2 Main Findings

The study found that:

1. Most of the married female postgraduate students had unpleasant experiences in the University of Education, Winneba.
2. Married female students' experiences had negative effects on their academic work in the University of Education, Winneba.
3. Married female students' experiences had negative influence on their marital roles.
4. Married female postgraduate students in the University of Education, Winneba, Winneba used positive coping mechanisms in dealing with their experiences. They included: Receiving support from partner in completing assignments, receiving advice from seniors, time management, and seeking for professional counselling.
5. There are social support systems available to married female postgraduate in the University of Education, Winneba. They included: Obtaining supports from some colleagues, obtaining support from the counselling centres at the university and place of work, receiving support from lecturers, receiving support from colleagues at the work place, receiving financial support from the government and receiving support from religious groups such as the Church.

5.3 Limitations of the Study

The study's findings were based on a specific sample of married female students from the University of Education, Winneba. While efforts were made to ensure diversity within the sample, the limited size and scope of the participants may not fully represent

the entire population, and generalisability to other contexts or institutions may be restricted.

The study also captured the experiences of married female students within a specific time frame, and experiences may evolve over different academic years or semesters. Long-term trends or changes in external factors were not be fully captured, limiting the study's ability to provide insights into the dynamic nature of the challenges faced.

The study relied on self-reported data through interviews and focus groups, introducing the potential for social desirability bias or participants providing responses that align with perceived expectations. Participants may not fully disclose certain aspects of their experiences due to concerns about privacy or social expectations, limiting the depth of information collected.

The study was conducted within the context of the University of Education, Winneba, and its findings were influenced by the unique institutional culture, policies, and support systems present at this university. The transferability of findings to institutions with different structures or cultural contexts may be limited, emphasising the need for caution in applying the results broadly.

The study specifically focused on the lived experiences of married female postgraduate students. The findings may not be directly transferable to other demographic groups, such as married male students or individuals pursuing undergraduate degrees. The limitations in diversity within the study population restricted the applicability of findings to a broader context. A large group will limit the detail of some responses and fewer numbers will give less chance of diverse opinions.

5.4 Conclusion

The exploration of experiences revealed a spectrum of challenges faced by married female postgraduate students at University of Education, Winneba. These challenges encompassed financial constraints, time management issues, emotional stress, and the delicate balancing act between academic responsibilities and marital roles.

The study found a direct influence of these experiences on the academic work of married female students. Academic performance, study habits, and overall engagement with the postgraduate programmes were influenced by the identified challenges. The conclusion emphasises the need for targeted interventions to support academic success in the face of these challenges.

The experiences of married female students were observed to influence their marital roles. This aspect of the study shed light on the intricate dynamics between academic pursuits and marital responsibilities. Understanding the intersection of these roles is crucial for addressing the holistic well-being of married female students.

The coping mechanisms used by married female students emerged as crucial aspects of the study. Positive coping strategies, including seeking support from partners, advice from seniors, effective time management, and professional counselling, were identified. This highlights the resilience and adaptability of married female students in navigating the challenges they face during their post graduate degree programmes.

The study identified a diverse range of social support services available to married female postgraduate students at University of Education, Winneba. These services included support from colleagues, counselling services, assistance from lecturers, workplace colleagues, financial support from the government, and assistance from

religious groups. The conclusion underscores the importance of a comprehensive support system for the well-being of married female students.

5.5 Implications for Practice

The following are the implications for practice:

1. There is the for the university to established tailored support systems such s counselling services, peer monitoring, and family-friendly programmes. These services can help married female postgraduate students manage academic pressure, family responsibilities, and emotional stress
2. Management of University of Education, Winneba should establish mother's lounges, childcare services, or flexible learning options could significantly ease the burden of balancing multiple roles.
3. Management of University of Education, Winneba should adopt flexible academic policies such as weekend, evening or hybrid (online and in-person) classes to accommodate students with family responsibilities, such flexibility would reduce absenteeism and enhance academic engagement among married female students.
4. Lecturers and academic advisors should be trained to understand and accommodate the specific needs of married female postgraduate students. This includes offering extensions where necessary, being sensitive to family-related absences, and encouraging open communication.
5. Married female postgraduate students can form associations or groups that serve as advocacy platforms to engage with the university on matters affecting them. These associations or groups can also provide mutual support and shared coping strategies.

These implications for practice aim to guide practical interventions, support systems, and initiatives within the University of Education, Winneba, to better address the unique experiences and challenges faced by married female students pursuing postgraduate degree programmes.

5.6 Recommendations

It was recommended that:

1. Management at University of Education, Winneba should establish a dedicated support centre or office within the university specifically designed to address the needs of married students, offering academic counselling, financial assistance, and tailored support services. Thus, a dedicated support centre can provide centralised assistance and resources, creating a more accessible and responsive environment for married female postgraduate students in the University of Education, Winneba.
2. Management of University of Education, Winneba should integrate a gender-sensitive perspective into existing academic theories and frameworks, recognising the unique challenges faced by married female students and their implications on academic and marital dimensions. Enhancing theoretical frameworks to consider gender-specific experiences would contribute to a more comprehensive understanding of the complexities faced by married female students in a postgraduate academic setting.
3. Policy makers in the educational sector in Ghana should advocate for the inclusion of policies that address the specific needs of married students within the university's broader academic and support structures. Thus, they should introduce formal policies that can provide a framework for institutional support and ensure that the challenges faced by married female students are recognised and addressed consistently, promoting inclusivity and equity.

4. Married female postgraduate students should form or join peer study groups and support networks with other married students to share experiences, strategies, and emotional support.
5. Married female postgraduate students should develop and consistently apply personal time management plans that balance academic, domestic, and emotional demands. Use of planners, digital tools, and prioritisation methods can be helpful.
6. The university administration should establish platforms for married female students to share experiences and coping strategies.

5.7 Suggestions for Further Studies

Future researchers may consider the following areas:

1. Conducting a longitudinal study to track the evolving experiences of married female postgraduate students throughout the entire duration, examining how challenges and perceptions change over time. A longitudinal approach can provide insights into the dynamic nature of the challenges faced by married female students, allowing for a deeper understanding of the trajectory of their experiences.
2. A comprehensive study focusing specifically on the academic impact of the challenges identified, analysing factors such as GPA, course completion rates, and the quality of academic output. A more detailed examination of academic outcomes would provide a nuanced understanding of how specific challenges affect the educational attainment of married female students.
3. Conducting qualitative research, such as in-depth interviews or case studies, to explore in detail how the experiences of married female students influence their marital roles and relationships. Qualitative research can unveil the intricacies of the

interplay between academic pursuits and marital responsibilities, providing a rich narrative of the lived experiences in this context.

4. Investigating the mental health implications of the coping mechanisms employed by married female students, exploring the psychological effects and potential long-term impacts. Understanding the mental health dimensions would contribute to developing targeted interventions that not only address immediate challenges but also promote sustained well-being.
5. Conducting a comprehensive analysis of the broader social support ecosystem, examining the effectiveness and impact of various sources of support, including government programs, religious organisations, and workplace initiatives. This study can provide insights into the multifaceted nature of social support, identifying strengths and areas for improvement in the existing support network for married female students.

These suggestions aim to build upon the existing study, deepening the understanding of the experiences of married female postgraduate students at University of Education, Winneba, and addressing specific dimensions that warrant further investigation.

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APPENDICES

APPENDIX A

INTRODUCTORY LETTER



UNIVERSITY OF EDUCATION, WINNEBA

FACULTY OF EDUCATIONAL STUDIES

DEPARTMENT OF COUNSELLING PSYCHOLOGY

P.O. Box 25, Winneba, Ghana

psychology@uew.edu.gh

030 298 0904

1st September, 2021.

The Medical Director
Trauma and Specialist Hospital
Winneba

Dear Sir,

LETTER OF INTRODUCTION

I write to introduce to you the bearer, **FAUSTIAN OSEI TUTU**, who is a student of the above Department, University of Education, Winneba. She is pursuing a Master of Philosophy degree in Counselling Psychology.

As part of the requirements for the award of the above-mentioned degree she needs to undertake an attachment in any of the underlisted settings:

- Schools
- Hospitals/Clinics
- Social Centres
- Rehabilitation Centres
- HIV Groups
- Counselling Centres
- Security Agencies

She is also to submit a comprehensive report on this activity for assessment. The assessment may include video-taped or audio recordings of his activities in your outfit.

I would be grateful if she could be permitted and/or assisted to carry out this exercise in your outfit.

Thank you.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Patricia Mawusi Amos'.

MRS. PATRICIA MAWUSI AMOS, PH.D
AG. HEAD OF DEPARTMENT

APPENDIX B

INTERVIEW GUIDE FOR MARRIED FEMALE STUDENTS

Dear Sir/Madam,

This interview is meant to collect data for a study being conducted by Faustina Osei Tutu, a student from the above-mentioned university in connection with a Master of Philosophy (Counselling Psychology) thesis titled: **“LIVED EXPERIENCES OF MARRIED FEMALE STUDENTS PURSUING POSTGRADUATE DEGREE PROGRAMMES IN THE UNIVERSITY OF EDUCATION, WINNEBA”**.

The information you would provide would help the researcher, guidance coordinators/counselling psychologists, university management and other stakeholder of education to have a deeper understanding of major experiences married female students go through. This would help provide data for improving the situation through professional counselling at the university level.

Please, the interview has six sections: Sections A-F. Kindly respond to all the questions under these sections. You are assured that information you would provide would be given the utmost confidentiality in addition to non-disclosure of your identity should the data be published. Taking part in this study is however voluntary.

Thank you.

SECTION A

Demographic Information

1. Age (in years): 20-30 and below [] 31-40 [] 41-50 [] 51 and above []
2. Years in marriage: 1-5 [] 6-10 [] 11-15 [] 16-20 [] 21-25 [] 26 and above []
3. Number of children: 1-2 [] 3-4 [] 5 and above []
4. Programme and Faculty or School: Specify.....

SECTION B

Experiences of Married Female Students

1. Briefly describe your stay at the higher institution?
2. Describe your academic performance at the higher institution?
3. What are some of your experiences at the higher institution?

SECTION C

Experiences of Married Female Students and its influence on their Academic Work

4. Describe your typical day as a married woman?
5. Describe the nature of your academic work?
6. How do you merge your experiences with the academic work?
7. How do you perceive the influence of your experiences on academic work?

SECTION D

Experiences of Married Female Students and its influence on their Marital Roles

1. Describe your typical day as a postgraduate student?
2. Describe the nature of your marital roles?
3. How do you merge your experiences with the marital roles?
4. How do you perceive the influence of your experiences on marital roles?

SECTION E

Coping Strategies adopted by Married Female Students based on their Experiences

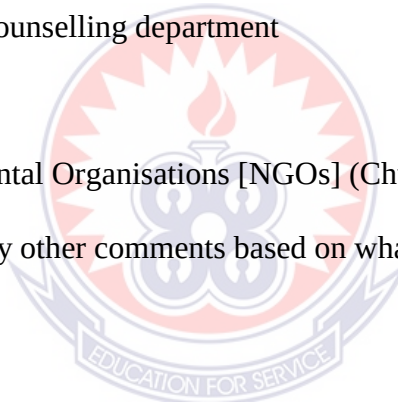
5. How do you deal with your experiences, academic and marital roles?
6. What has sustained you till now with regards to your experiences, academic and marital roles?



SECTION F

Social Support Services for Married Female Students

7. How do the following individuals/groups assist you in dealing with your experiences, academic and marital roles?
 - a. Husband
 - b. Children
 - c. Maidservant
 - d. Family members (parents/guidance/siblings)
 - e. Institution
 - f. Course mates/Friends
 - g. Guidance and counselling department
 - h. Lecturers
 - i. Non-Governmental Organisations [NGOs] (Churches/Mosque)
8. Do you have any other comments based on what we have discussed so far?



APENDIX C

Coding Regime used to Generate Themes

Table 4.2: Summary of coding regime used to generate themes

Meaning unit	Condensed meaning unit. Description close to text	Interpretation of the underlying meaning	Sub-theme	Theme
My husband has been my biggest supporter. He encourages me to continue even when I feel overwhelmed. He helps with the kids and even reviews my assignments with me	She is enthused for pursuing the course because of she has a supportive husband	She is happy to have a husband who understands her	Enjoyable Experience	<i>Nice Experience</i>
It is not easy. It is very stressful. Sometimes, I just feel like giving up because there are a lot of works, I need to do. I need to do my work, my legal work, as I have been employed to, and I need to study as well because I have deadlines to meet, a lot of assignments, and then reading materials, I have to touch on them. And then there are also family issues I need to attend to. I mean I have to make sure that I keep the family running. My husband does not understand me and he always quarrel with me	She had regretted for enrolling on the programme due the stress involved	She is not happy with the stress	Unpleasant Experience	<i>Bitter Experience</i>
Hmmmm! I can say that my pursuance of this programme had caused more harm than good. As we speak now, my marriage is at the verge of collapsing. This is because my husband thinks that I have left almost all my roles as a wife to him	She is unable to perform her marital roles as she used to and this had created misunderstanding between her and the partner	It has had bad impact on marital roles	Inability to execute marital roles appropriately	<i>Unable to perform marital roles well</i>

My children seem to be going way-ward. The reason to me is that, I don't have sufficient time to interact with them as I used to and this I think is contributing negatively to parent-child relationship in my nuclear family	There is a gap between mother and children and this had contributed to children's waywardness	Children seem to be coming stubborn	Children are becoming disobedient	<i>Children are going wayward</i>
I can say that some of the lecturers and students give me the needed respect because I am married. This does not mean that they do not respect those who are not married, but there is a difference when I compare myself as a married woman to those who are not married in my class, I can say that I earn a higher respect than some of my colleagues who are not married. This situation has helped me to study hard almost all the time	Marriage had contributed positively to the respect earned by this student	Reverence is accorded to married female student	Honour from course mates and lecturers	<i>Respect from course mates and lecturers</i>
At time, some of my children will not be feeling well. When that happens, I have to sacrifice my lectures and take care of them. This situation sometimes affects my academic performance negatively	Taking care of the children sometimes makes her to miss lectures	She at times misses lectures in order to take care of the children	Unable to attend lectures with the aim of taking care of the kids	<i>Missing lectures so as to take care of the kids</i>
I can testify that my partner had been supporting me since I started this course. For example, he helps me to complete some of the assignments given to me. Also, he picks up the kids from school, make sure they complete their home works and sometimes prepare food for them while I am away	The partner assists her in dealing with some of the academic work	She receives support from the partner	Obtaining help from partner in carrying out homework	<i>Receiving support from partner in completing assignments</i>
I seek for advice from some of the final year students who	Consult some of the married female students ahead of her for guidance	She receives coaching from some of her seniors who	Obtaining advice from some married female students	<i>Receiving advice some senior colleagues</i>

are also married and I think that had helped me till now		are also married		
I have made a time table on the various activities I perform at school, home and work place. And I try to follow this schedule well	She sticks to time schedules	I have been managing me time appropriately	Managing time well	<i>Time management</i>
I have been seeking from professional counselling either from the counsellor in my school or the university counsellors. This had been my saviour since I started this course work	She avails herself for professional counselling	She relies on professional counselling	Seeks for experts' direction	<i>Seeking for professional counselling</i>
In fact, some of my friends pursuing same programme here have been helping me a lot. At times, they even do some of the home works for me.	Friends pursuing same course give a helping hand to this married female student	Some course mates assist this married female student in completing some of the home works	Receive assistance from some course mates	<i>Obtaining supports from some colleagues</i>
I have visited the counselling unit in this institution. In fact, the university counsellor is a good person to relate with and I think through the counselling sessions, I have been able to deal with the problems I face as a married person. At other times too, I seek for counselling at my place of work	She has been supported by the university and work place counsellors from time to time	Receives assistance from the counsellor in the university	Visits the university's counselling unit for counselling	<i>Obtaining support from the counselling centres at the university or place of work</i>
Frankly speaking, some of the lecturers had been very supportive to me since day one. I don't want to mention names for security reasons. In fact, I really appreciate them so much.	This student relied on some of the lecturers for assistance	This student had obtained a helping hand from some of the lecturers	Lecturers give a helping hand to this student	<i>Receiving support from lecturers</i>
I thank God for the lives of some of my colleagues at the work place. In fact, some of them had been standing in the gap for me from the day one I had the admission. For this reason, I don't worry myself too much when it comes to work duties since I know	This student had obtained a helping hand from some of her colleagues at the work place	Co-workers of this student help her in times of need	Peers at the work place help this student	<i>Receiving support from colleagues at the work place</i>

they are there to always assist me go through				
There is this sponsorship given by the Ghana National Petroleum Cooperation. So, when I got the admission, a friend introduced me to it and when I applied, I got by the grace of God	This student had received financial support the government	The government came to the aid of this student via financial support	The government gave financial support to this student	<i>Receiving financial support from the government</i>
My church gave me some money when I got admission. In fact, without that financial support from my church, I will not have been able to pay my admission fee in full	This student received financial assistance from the Church	This student obtained financial help from the Church she belongs to	The Church supported this student financially	<i>Receiving support from religious groups such as the Church</i>
I sometimes ask my younger sister to go and take care of my kids for me while I will be in school. At other times too, I ask my mum to handle this responsibility for me. This gives me the chance to concentrate more on my academic work	This person gets support from sibling and mother	The younger sibling and mother give a helping hand to this person	Home responsibility is shared among sibling and mother	<i>Receiving support from family members</i>

Source: Adapted from Bedu-Addo (2010)