Access to Higher Education: A Myth or Reality to Young Girls

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Abstract: - Access to higher education is a global critical issue which also is fundamental to stakeholders of education in Ghana today. Presently, Ghana's Education Agenda 2030 has a focus on ensuring an increase and expansion of access, equity and inclusion to quality education. Although Ghana has a target based on SDG4 to eliminate gender disparities in education at all levels and ensure equal access there are still disparities in female participation in higher education standing at 0.69 in 2017 and 40% of students enrolled in higher education in 2017 being female. The main purpose of this paper is to review the issue of gender disparities in educational access to higher education in Ghana. The focus of the study was on one of most disadvantaged areas in terms of female access and participation in higher education in Ghana namely the Odompo and Ayeldo communities in the Abura-Asebu-Kwamankese (AAK) District of the Central Region. Using a qualitative research paradigm, thirty-three respondents sampled using snowballing technique comprised opinion leaders, girls who have completed Senior High school, assembly men and women, and chiefs of the community were interviewed using a semi structured interview guide. This was done to acquire an in-depth understanding of the situation and meanings participants attached to the concept of female participation in higher education. A case study design was used answer the research questions; What factors affect female participation in higher education? and What are the perceptions of the members of the community towards female participation in higher education? It was found out that socio-cultural, school related, economic, as well as political and institutional policy practices factors caused impediments to female access and participation in higher education. Also, it was found that given the opportunity the girls want to participate in higher education. Recommendations made included the need for stakeholders to mobilise resources for adequate financing of education and continued education to create awareness of the importance of equity and equality in higher education.

Key words: Higher Education, Access and participation, gender disparity.

I. INTRODUCTION

Higher education has grown rapidly over the years in Ghana. For instance, over the past two decades, the number of higher educational institutions in Ghana has grown rapidly, particularly through private institutions (Atuahene, & Owusu-Ansah, 2013). In spite of this increase there is obvious disparity in female participation especially in the sciences and technology programmes. Female access and participation to higher education is a critical issue worldwide especially in developing countries. Ghana is keen in obtaining gender parity for girls at the higher levels of education. This has led

to the establishment of the Girls Education Unit in 1997 to help reduce the high dropout rate of girls. Programmes and education on the importance of girls have been going on to create awareness. Notwithstanding this awareness and the efforts of Government, NGOs and development partners, dropout rates remained high at about 20% for boys and 30% for girls at primary school and 15% for boys and 30% for girls at Junior High School (JHS) level (Government of Ghana, 2003). This means twice as many girls were dropping out of school than boys. According to the Education Sector Performance report (2013) more boys finish Senior High School (SHS) than girls do, as shown by the higher completion rates of 33.9% for boys and 28.1% for girls. For those female graduates who are unable to continue to the higher level and are inadequately prepared for the job market, the available options open to them are to settle into early marriage or migrate to urban areas to look for non-existing white-colour jobs (OECD Development Centre, 2013). The questions that could be raised therefore are "What opportunities are there for young girls to obtain access to higher education?" "What factors influence girls' participation in higher education that may result in it being more of a myth than a reality?"

Abagi and Wamahiu (as cited in Colclough & Lewin, 2003) noted that despite the importance of education to women, their access to and participation in education in Africa still leaves much to be desired. In their view, poor enrolment and dropout rates of girls in education continue to be high in spite of sensitisation on gender issues in education, increased policy dialogue and political recognition of persistent gender imbalances in the education system. The level of education of women in African countries such as Nigeria and Ghana is generally low (International Labour Organisation [ILO], 2010). This is especially true for higher education where female participation is comparatively low in Ghana. According to Daddieh (2003) by far the greatest disparities between male and femaleenrolments occur at the higher level where fewer than three in ten (24.5%) students in thepublic universities are women. According to the Ministry of Education, Science and Sports [MoESS] (2012), the rural areas and fishing communities in Ghana are the most disadvantaged areas in terms of access and participation in tertiary education. Having an in-depth study of one such rural fishing community was deemed appropriate in order to find out the peculiar issues relating to female access and participation in tertiary education.

II. LITERATURE REVIEW

Female Education and Development

Education connotes a process of sustained and systematic interaction that helps an individual and the society at large to realise self-improvement and enhanced quality of life through the transfer of knowledge and skills (Cobuld, 2003; Olomukoro, 2005; UNESCO, 2000). Education enables individuals improve their competencies and in turn contribute to a nation's development. This leads to the improvement of the economic status of individuals and nations. Also, the higher the level of education the higher the individual's capacity to obtain a higher per capita income. According to Psacharapoulous and Patrinos (2002), every year of schooling lost represents a 10 to 20 percent reduction in girls' future incomes. They argued that countries could raise their per capita economic growth by about 0.3 percent points per year in the next decade if they attained gender parity in enrolment. Parveen (2008) also points out that female literacy plays a very significant and crucial role in the development of a nation especially in the country's economic development. This brings to the fore the importance of ensuring gender parity in the access to education with particular emphasis on higher education.

Female Access and Participation to Higher Education

Access to and participation in higher education improves the situation of individuals by increasing their skills, knowledge and awareness. Given that women form over 50 percent of the world's population, their capacity building is crucial for holistic development (World Bank, 2002). Females' participation in higher education builds up their competencies and improves their lives for governance and socio-economic advancement. It facilitates the empowerment of women.

The literature on gender and food security indicates that female education "significantly improves household health and nutrition, lowers child morbidity and mortality rates and slows population growth" (Knights, 2004; p. 235). Boro's (2005) study showed that investing in female education is probably the most cost-effective measure a developing country could take to improve its standard of living. This indicates the significance of not only access but the ability of females to participate and complete higher education. However there appears to be a number of factors such as cost or economic, school related and culture that affect female access to and participation in higher education.

Cost Benefit Agenda and Female Participation in Tertiary Education

The economic status of families appears to have more effect on girls than on boys when looking at the issue of access to education. In higher income strata, girls are considerably more likely to be enrolled in school than in low income groups. This may reflect a strategy favouring boys where parents cannot finance all children to attend school, and also higher opportunity costs of girls' labour in poorer households (Tilak,

1991). In poorer households, girls partake in economic ventures more than boys and are therefore less likely to attend school.

Income level has been found to highly relate with female education. In a study conducted using cross-national data, Schultz (1991) found that low income countries are more likely than middle or high-income countries to have low overall enrolment ratios and low gender disparity in enrolments. Atuhene and Owusu Ansah (2013) also indicated that individuals from economically deprived regions face more challenges in accessing higher education than those in economically advantaged urban areas particularly, in the cities. High population growth rates are often associated with low levels of educational provision. Low levels of education of women are often associated with high fertility (Hertz et al., 1991; King & Hill, 1993). High fertility is associated with the need for higher income which is not attainable when there are low levels of education. All this therefore leads to a vicious poverty cycle.

The broad argument advanced from the studies from an economic perspective is that parents invest less in daughters because they expect lower returns (either because they perceive their daughters will get lower paid jobs, spend less time in the labour force, and/or because they will leave the family and get married), or because their tastes and attitudes, which are 'given', prejudice them against female education (Folbre, 1984; Greenhalgh, 1985; Darling-Hammond, 1995). Nevertheless, numerous examples can be found where parents do realise the earning power of daughters, at least in particular kinds of jobs, or the value of educating daughters as a strategy for marrying into wealthier, or well-connected families. In South India, families are said to educate daughters as a strategy against famine, intending to marry them to white collar employees with a greater degree of security (Khan, 1991). It therefore can be seen that economic factors related to income of families and weighing the cost benefits influence female access to and participation in higher education.

School-related Factors Affecting Female Participation in Tertiary Education

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

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

Distance of school facilities is used as a conventional measure of the adequacy of supply of school places (Khan, 1991). It is often argued that the greater the distance of the school, the more the gender gap in participation will be increased, because of parents' concern about girls' safety, or moral reputation, particularly in communities where female seclusion is the norm. Falling-off in attendance tends to occur especially as girls approach puberty, when family honour in some predominantly Muslim societies becomes linked to concerns over the daughters' sexual modesty. Transport availability has, therefore, been identified as a bigger issue for female students than male and may introduce other "hidden" costs of female education. Similarly, the need to provide girls with suitable clothing, where questions of moral reputation and seclusion are at stake, can prove a disincentive to female education.

Conceptual Framework

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

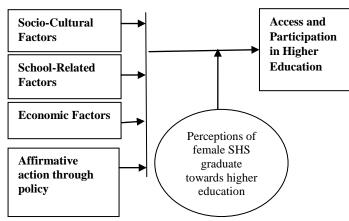


Figure 1. Conceptual framework for examining the factors affecting female access and participation in higher education

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

when perceived negatively will impede female access and participation in higher education and make it more of a myth. However, it is assumed that this influence to some extent is indirect. This means that, for female SHS graduates to access and participate in higher education they must first develop positive perception towards higher education since this will help them to break the barriers caused by these four factors. The study hypothesised that these four factors when perceived positively will influence female access and participation in higher education significantly making it a reality.

III. PROBLEM STATEMENT

Although the Government of Ghana has put a number of measures in place to increase female participation in education the enrolment at the secondary and higher levels is still low. As noted by Atuhene and Owusu Ansah (2013), in spite of the favourable developments, there still remains inequalities in the Higher Education System in Ghana. With the establishment of the Girls' Education Unit in 1997 for example, it was expected that the needs and concerns of the girl-child including female senior high school (SHS) graduates especially, in deprived regions, districts and communities would not only be adequately and effectively addressed but also the dropout rate for girls in high schools would be reduced drastically (GES, 2012). Reviewing the enrollment rates for example the GER in higher education for females was 12% in 2016 and 13% in 2017. Moreover, the completion rate for secondary school was 39% in 2016 and 45% in 2017 which is low with 40% of students enrolled in Higher education in 2017 being female. According to OECD (2013), many factors such as gender parity, socio-cultural and socioeconomic factors and school related factors affect female access and participation in tertiary education and restrict developments in female education. Research is needed to explore the factors which work against female SHS graduates in their pursuit of higher education especially in deprived regions, districts and communities including the Abura-Asebu-Kwamankese traditional area which is one of the deprived districts in the Central Region of Ghana. It appears that female SHS graduates are more likely than their male counterparts to face numerous challenges in their quest to access and participate in higher education. However, we do not know which of these challenges pertain to female SHS graduates in the AAK traditional area. It is against this background that this study was designed to investigate the factors that influence female SHS graduates in their pursuit of higher education in the AAK traditional area, focusing on Ayeldo and Odompo communities.

The purpose of this study therefore was to investigate the current situation of access and participation of females in higher education. The key research questions that guided the study were: What factors affect female participation in higher education? and What are the perceptions of the members of the community towards female participation in higher education?

IV. METHODOLOGY

A case study design with a qualitative research paradigm was used to obtain an in-depth understanding of factors influencing female access to and participation in tertiary education. The study focused on SHS graduates in the AAK district.

The case study design helps further in looking at the issues in detail as intended (Gravetter & Forzano, 2010; Malhotra & Birks, 2010). Thus, it created the room for the researcher to go deep in searching for the factors that affect females' participation in tertiary education. The research design focused on case study approach because of its strength over others in investigating how the parents, SHS graduates, teachers, chiefs and other opinion leaders in the Ayeldo and Odompo communities perceive economic and school related factors in influencing female access and participation in higher education.

The target population for the study comprised of female SHS graduates, district education staff chiefs, parents, the assembly man, the unit committee chairman, and other opinion leaders in the two communities who have stayed there for five to ten years or more and are indigenes. The snowball sampling technique was used to access appropriate respondents. The sampling procedure began in each community with the help of the assembly man and the unit committee chairman in the two communities who served as informants. As informants, they were able to identify other female SHS graduates, their parents and other opinion leaders in the two communities who were willing to be studied. The sample comprised 33 respondents made up of eight female SHS graduates, nine opinion leaders, five teachers, three GES staff and eight parents. Also 64% of the sample were female.

A semi-structured interview guide was the sole data collection instrument used in collecting the data. The consent of the SHS graduates was sought through their parents. Participants were informed about the purpose of the research and what objective it sought to achieve. They were encouraged to feel free and air their views as objectively as possible and that they had the liberty to choose whether to participate or not.

V. RESULTS AND DISCUSSIONS

The study sought to find out what factors influenced female access and participation in higher education as well as to assess stakeholders' perceptions towards female participation in higher education. This was done with particular reference to females in the Odompo and Ayeldo communities in the Abura-Asebu-Kwamankese (AAK) district of the Central Region of Ghana. The results are presented according to the two research questions that guided the study.

Factors that Influence Females' Participation to Higher Education

The first research question of the study was to examine the factors that influence females in the Odompo and Ayeldo

communities' access to and participation in education at the tertiary levels. Data were elicited from teachers, female SHS graduates GES staff and opinion leaders since they are perceived to be more knowledgeable as regards the issue at stake.

Theme 1: Economic Factors Influencings Female Access to and Participation in Higher Education

All GES staff and most of the teachers and opinion leaders pointed out that the main factor affecting female participation was related to economic issues. Firstly, they indicated that the budget allocation of the Ministry of Education is not enough to improve female access and participation in tertiary education. one of the GES staff further said that "there are a lot of community sensitization programmes that the unit in charge of girl-child education have designed and planned to implement but because there are no funds these programmes are still in the pipeline." This means that if more funds are available much more could be done to support girls participate in higher education and make it more of a reality to a greater proportion of girls.

More data were elicited from respondents to know whether the economic level within the community have any relation with female access and participation in tertiary education. Majority of the respondents indicated that the economic level within the community has some relation with female access and participation in higher education.

In relation to accessibility, most of the parents and two staff of the GES were of the view that parents within the two communities are basically peasant farmers and could not at times even afford meals. Therefore, getting money for admission fees alone is difficult. According to the AAKD (2012), the poverty level within these two communities is high. The incidence of povertyis acute in rural areas, where the majority of the population lives. The findings are consistent with the comments of Omoruyi (2001) and Olomukoro (2005) that poverty discourages families from sending their children to school, particularly higher education. Higher education requires a substantial commitment of time and resources, as well as sacrifices related to household production. With regard to participation, one of the teachers in the Ayeldo community said that "the cost of living, expenses on campus, especially accommodation, feeding, handouts, and books is very high now a days and is now a burden so some of these females' dropout of school or stop schooling"

The economic status of a family may be critical in decisions on female education. Income or other measures of wealth, such as land-holding, has been found to have more effect on girls' than on boys' education. In higher income strata, girls are considerably more likely to be enrolled in school than in low income groups. This may lead to a strategy favouring boys where parents cannot finance all children to attend school, and also higher opportunity costs of girls' labour in poorer households (Tilak, 1991). Opportunity costs of child labour may be particularly hard for low income households to

bear. In poorer households, girls are less likely to attend school, since their labour is more essential to the household. Girls contribute at least 50 percent more labour than boys, and this contribution increases with age (Omoruyi, 2001).

The study further asked respondents to indicate whether the cost of higher education in itself in the country impedes female SHS graduates access and participation to higher education in the country. Generally, most of the respondents admitted that the cost of higher education in the country impedes female SHS graduates access and participation in higher education in the country. Respondents were asked to give brief explanation and reasons behind their response. The views of three of the teachers and two of the GES staff on the issues were that now a day, university fees are high and also colleges of education no longer receive allowances. Some of the students also maintained that "entry or admission fees are sky rocketing and also admission forms are very expensive now a days".

One of the GES staff said that "although there is some level of government subvention in higher education, in essence it is still very expensive to participate. She added that most higher institutions charge different kinds of informal fees (e.g., hall dues, association dues, departmental levies, SRCdues, computer training charges and so on). The direct costs of higher education such as cost of hand outs, books, feeding and accommodation can be beyond the means of the poor". This finding further emphasis Olomukoro's (2005) point that the opportunity costs of schooling can be even higher because poor families are not able to sustain themselves without the involvement of children in agricultural production and household activities. The high opportunity costs combined with informal fees make higher education too expensive, which undermines the demand for girls' education. In this instance therefore depending on the economic status of the young girls and their family's access to and participation to higher education can be a myth or a reality.

Theme 2: Socio-Cultural Factors Affecting Female Participation

It was found out that some cultural practices and the lifestyle of some parents prevent them from furthering the education of the female to the higher education level. Some of the practices are females taking care of domestic chores at home and taking part in petty commercial activities to support the finances of the home. Culturally, in most rural areas when the family budget is tight, there is the entrenched perception of parents sacrificing their daughters' education and request of them to participate in economic activities to supplement household income (Atuhene & Owusu Ansah 2013). Some respondents admitted that some traditional practices and beliefs such as that a woman's place is the kitchen, make the citizens not to see why female SHS graduates should not end their education and go through the family traditional rites since this will help them get a husband quickly. In a low-income community such as the Odompo and Ayeldo communities, traditional beliefs such as pregnancy being a prestige and part of the life style of the young ladies in the community as well as early birth and learning of trade as foundation of hard-working girls in the community have negative effects of female participation in higher education. Although generally the negative perception about the value of women's education is gradually fading away in the Ghanaian society, some culturally endemic areas continue to perpetuate binary gender roles which have reduced women to undertaking household chores—a notion perceived traditionally, as the proper role and place of women in society. (Atuahene & Owusu Ansah, 2013). Through poverty alleviation and awareness to the importance of higher education, female participation in higher education in time will become a reality.

Theme 3: School Related Factors and Females' Participation to Tertiary Education

The school related factors that affect females in Odompo and Ayeldo communities with regard to their access to and participation in education at the higher levels was the third theme ensuing from the factors indicated by the respondents. One school-related factor persistent in their responses was teachers' attitudes. All respondents with the exception of two, admitted that the attitude of teachers in SHS impede female accessibility and participation in higher education. The views of the respondents show that there are certain behaviours that are exhibited by teachers which make it unattractive for females to continue to access and participate in higher education. The respondents were asked to state some of the attitudes that teachers exhibit in schools that impede the access and participation of SHS female graduates in higher education.

One of the female SHS graduates said that "some teachers usually make sexual advances on the girls". She added that "at the SHS level, those girls who refuse to cooperate are sometimes hated and insulted by the teachers". This situation, according to one teacher can "influence the girls for not to perform well in their secondary education which will help them to be admitted in tertiary education. It can also stop the girls' ambition to further their education, because most of them usually are embarrassed. One parent stated that: "unequal gender representation with regard to the secondary school teachers is also a factor, since most of the girls have no role models or people to guide them."

The findings are consistent with that of UNESCO (1998) which indicates that countries with a low representation of female teachers also tend to have low enrolment ratios of females in schools and low gender parity, especially in higher education. Tilak (1991) also found out that there is an association between low representation of female teachers and poor performance of girls, and conversely, between high representation of female teachers and high female enrolment and gender **parity**. All these broad patterns suggest that female teachers encourage female students at the secondary level to participate in higher education.

It was also realized that the commitment of teachers and the manner in which they teach at the secondary level was a school related factor that demotivated female participation in higher education. One of the GES staff stated that "bad methods and teaching strategies used by teachers in senior high schools with easy accessibility to the communities and poor teaching-learning conditions in secondary schools are also some of the school-related factors that impede female

access and participation in tertiary education". She added that "some public secondary schools within the catchment areas of Ayeldo and Odompo communities are not properly managed. Some teachers are not qualified, dedicated and motivated. Teacher absenteeism is very high in these communities. Teachers do not always show up at school". The view of the GES staff is in line with that of Haddad (1991) who posits that in most schools, a physical learning atmosphere is lacking, and that instructions are not stimulating in such schools. Conditions within higher education institutions was also a school related factor identified that affected female participation. One of the female SHS graduates said that "the conditions in the higher institutions do not favour females who have the desire to participate in tertiary education". She further stated that: "insufficient accommodations on campus is also one of the conditions in the higher institutions that do not favour females who have the desire to participate in tertiary education."

Thus, from their estimation the conditions within higher education makes access to and participation to higher education more of a myth than a reality to the majority of young girls in the the Odompo and Ayeldo communities.

Theme 4: General Strategies or Interventions that Government has put in Place to Promote Female Access and Participation in Tertiary Education

Different programmes that have been put in place, have helped to slightly increase the number of females in higher education. According to Abagre and Bukari (2013), in the field of education, affirmative action in Ghana is an option practiced to enable educational institutions to address the policy requirement for gender equity in enrolments. With regard to some of the general strategies or interventions that government has put in place to promote female access and participation in tertiary education, one of the GES staff said that "one major intervention of government in the promotion of female participation in higher education is raising the cut off points for females". This strategy is appropriate for promoting female participation in higher education. In a study by Hertz, Subbaro, Habib, and Raney, (1991) for example, it was found out that, where places at higher levels are rationed by a rigid examination policy, female access may suffer, or dropout rate may be higher; domestic demands on girls may mean that they take more regular absences; they may also have less time for homework. These can result in them doing less well in exams, thus reinforcing parental bias towards investing more in boys; and where girls drop out and repeat years.

performance would be affected since repeaters or those withdrawn for temporary periods and re-entering do less well than those with consistent attendance. This in the medium term affects their results which serve as a passport to enter higher institution. It is advocated that affirmative action policies should continue to be formulated and implemented in the higher institutions. These support the comments of Lihamba, Shule, and Mwaipopo. (2005) who reported that Tanzania and Uganda have introduced affirmative action, preentry programmes, gender mainstreaming, and sensitisation courses to help promote gender equity.

Perceptions of The Members of The Community Towards Female Participation in Higher Education

The second research question of the study was to find out stakeholders' perceptions towards female participation in higher education. This was done with particular reference to community members in the Odompo and Ayeldo communities in the Abura-Asebu-Kwamankese (AAK) district of the Central Region of Ghana. Data were elicited from teachers, female SHS graduates GES staff and opinion leaders. With regard to perceptions of community members to female participation in higher education their views were varied.

Theme 1: Importance of Female Participation

Most of the respondents had the perception that education is important if one is to progress economically and therefore given the opportunity females need to participate in higher education. All the female SHS graduates and two parents indicated that through television and radio, they hear and see women making giant strides in their education and occupying worthy position. For example, the current Minister of Education and the District Director of Education in the Abura-Aseibu-Kwamankese District. This goes to buttress the point that the citizens in these two communities recognise the importance of female education and their participation in higher education.

Availability of female role models within the community and the expansion of mass media accessibility in the area make it easy for people in the area to be aware of the importance of female education. One of the parents said that "various visits made by the DCE and Member of Parliament in the area with regard to the advice given to females to sharpen their desire to access and participate in education at all the levels makes him aware of the importance of female education".

One of the female SHS graduates added that "she is aware of the importance of females' participation in higher education as a result of the various advice she has received from some opinion leaders and role models in the communities".

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

female SHS graduates in the communities. These positive perceptions make female participation in higher education come closer to being a reality. Most female SHS graduates interviewed had a positive perception towards higher education. Most them stated that when they get the opportunity to access higher education, they will accept the offer. However, they will have some difficulties with regard to the cost of living on campus

VI. CONCLUSIONS AND RECOMMENDATIONS

Female participation has increased over the years but is relatively lower than that of male students' representation in the higher education system (Atuhene & Owusu Ansah 2013). In reviewing factors affecting access and participation it was concluded that the factors were varied. Some factors such as the economic status of the community and cost benefit issues had influence to a large extent on female participation in higher education. These economic factors made participation more of a myth than a reality. Other factors were school related which also had a negative impact. However, perceptions and affirmative actions to improve female participation in higher education makes it more of a reality to young girls. Most of the female SHS graduates stated that given the opportunity to access tertiary education they will accept the offer; however, they will have some difficulties with regard to the cost of living on campus. As teacher's attitudes have significant implications for female persistence for academic achievement and attainment in school, it is being recommended that teachers be made aware of their various roles in reducing girls drop out. It was also recommended that District Assemblies and other opinion leaders should set up funds to offer scholarships for female students at the higher level. There should similarly be a provision of a regular review of females' participation in education advocacy at the higher level so that problems of females in higher education could receive regular attention.

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