University of Ghana Distance Education Programme and Female Students: Implications for family Well-Being

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Abstract:
Globally, governments are educating their people by increasing student intake into universities through distance education. This approach of increasing access to universities has the potential of increasing the number of students in universities, including females. In the 2007/2008 academic year, out of a total of 906 students enrolled in the University of Ghana Distance Education (UG-DE) programme to pursue undergraduate degree courses, only 270 were females. In the 2011/2012 academic year, however, out of a total of 8,163 students enrolled, 2,938 were females, and 5,225 were males putting the female students’ enrolled figure more than half the number of male students admitted. This exploratory study examined the implications of increasing female student enrolment on the UG-DE programmes for their families’ well-being. Views were solicited from 30 female students through semi-structured interviews. Female students held the view that their education would impact positively on their children’s education, health status and future prospects. It recommends that the University of Ghana should expedite work on the reintroduction of the access courses to encourage more female enrollment into undergraduate degree programmes through UG-DE to engender family well-being.

Keywords: Higher education, distance learning, female students, and families’ well-being

1. Introduction
Though distance education has been in existence for a long time, its importance in the 21st century makes it one of the most important educational innovations of the 20th Century. It is known by different nomenclature in different countries. Some refer to it as correspondence education and others call it continuing education. In fact, some go to the extent of describing it as open and online learning. That does not matter much. What matters is that distance education being one unique way of helping as many students as possible to benefit from higher education. Perraton (1994) defined distance education as an educational process in which a significant proportion of the teaching is conducted by someone removed in space/or in time from the learner. He added that in practice much distance education has used a combination of media, often print, broadcast and face-to-face interaction. Globally, higher institutions of learning have opted for distance learning so as to cater for learners who by the nature of their work may not have time for regular lectures. In addition, distance education (DE) is also designed for students who do not gain admission into the regular or campus-based university programmes. It is on this basis that higher education providers in Africa, including the University of Ghana, have taken up the provision of distance education programmes seriously due essentially to the limited infrastructural facilities, campus pressure, and lecturer fatigue as observed by Badu-Nyarko (1997). Kwapong (2007) provided another view for the provision of distance education. She opined that DE has emerged as a tool for widening access to higher education for women. She added that all over the world, gender disaggregated data on education has shown that compared to their male counterparts, females have attained low levels of formal education. Several reasons have been cited for this situation. Studies reveal that the neglect of female education takes its root from traditional attitudes towards the education of females. Agyeman (1993) observed that the family has a long-lasting influence on the education of the human being, be it in a simple or a complex society. It is the family, whether nuclear or extended, which exercises the first and the most direct influence on children throughout their education. Gone are the days when some parents think that their economic security at old age rests with their sons rather than the daughters, who to them will get married and become part of the husband’s family. This attitude maybe informed by the dire poverty confronting many families in Ghana, especially in the rural areas. Hence parents would rather provide education for their sons than for their daughters. This position taken by some families is currently changing slowly. However, some families have realised the need to educate both their sons and daughters to higher level.
Recognising the need to make tertiary education easily accessible to Ghanaians, the Government of Ghana proposed over a decade ago to promote DE in the country. The University of Ghana (DE) programme, which started in September 2007 with an initial student intake of 906, has grown to a huge figure of over 23,000 students as at 2012. The unique ability of DE to bring education to the door step of people makes it critical for bridging the gender gap in education, especially at the tertiary level. The DE programme in Ghana has given opportunity to mainly teachers and other public and private workers to engage in work and study at the same time. This, no doubt, is contributing to the development of the workforce in the country (Kwapong, 2007).

Female students in particular have gradually, but surely, come to the realization that participation in higher education is crucial to their development and their families’ well-being. In the 2007/2008 academic year, out of a total of 906 students enrolled on the University of Ghana Distance Education (UG-DE) programme to pursue undergraduate degree programmes, only 270 were females. In the 2011/2012 academic year, however, out of a total of 8,163 students enrolled, 5,225 were males and 2,938 were females, thus bringing the number of females to more than half of the number of male students of 5,225 admitted.

Studies reveal that more and better education, particularly of girls, can help lower fertility by delaying marriage and childbirth, increase productivity of the labour force, and reduce poverty, thereby contributing to a country’s economic development (Population Reference Bureau, 2012). Moreover, modern economies depend on smaller, highly productive labour forces rather than on a large number of unskilled workers. Indeed, accessing job opportunities and improved personal enhancement require continuing learning to be relevant to oneself and society. This is as a result of the knowledge explosion and continuing developments in Information and Communication Technology (ICT). Effective family planning, healthy care of children as well as management of homes requires women in particular to continue to learn to update themselves. Women’s desire for development, acquisition of new knowledge and empowerment through higher education must necessarily be sought and supported either through traditional or distance education, as is currently being practiced at the University of Ghana, Legon.

2. Statement of the Problem
The major players in global distance education, also known as mega universities, including the University of South Africa (UNISA), enroll anywhere from 100,000 to over 500,000 students. In 2007, there existed 1086 in the world distance education institutions, offering 28,295 courses in 107 countries (Hanover Research, 2011). In 2008, UNISA enrolled an estimated 265,000 adult learners. The UG-DE programme which started in the 2007/2008 academic year with an enrollment of 906 grew to 23,000 students in the 2011/2012 academic year. The exciting story is that these figures of more female student’s enrolments demonstrate that the quest for knowledge in the twenty-first century is on the increase and this does not only benefit male students, but to that of female students as well. This is important because as was noted by Dr. Kwegyir Aggrey, “educate a man and you educate an individual; but educate a woman and you educate a nation”. This maxim or aphorism is unmistakably true. This is because an educated woman holds in her hand her destiny and that of her family. This study therefore addressed the following question: “What implications does increasing enrolment of female students on the UG-DE programme have for them as female learners?”

3. Objectives of the Study
The main objectives of the study were to:
(i) Identify challenges involved in female students pursuing higher education through the UG-DE programme
(ii) Find out how increasing enrolment of female students on the UG-DE programme impact their lives. (iii) Suggest strategies to improve upon female students’ enrolment on the UG-DE programme.

4. Literature Review
Distance education is defined as a system of education that involves independent study or open learning based on self-instructional materials (Rumble, 2002). Thus, the major feature of distance education is that distance and time separate the teacher from the learner. To Murali (1996), India, in particular, has one of the fastest rates of adoption for distance learning. This is, in part, due to legislation that ensures that a government or public sector employee who earns a degree through distance learning benefits from an increase in both pay scale and pension (Murali, 1996: p. 8). The Institute of Continuing and Distance Education (ICDE) of India reported that “approximately 24 percent of all higher education students in India are enrolled in distance education institutions, specifically in the 13 national and state open universities and the 106 institutions, mostly public, which offer both on-campus and correspondence programmes” (Prasad, 1998: p. 16).

However, according to a 2007 study conducted by the Commonwealth of Learning (CoL), there exist vast potentials for distance education in a country like India with millions of young aspirants eager to pursue higher education but with conventional universities and colleges simply not being in a position to accommodate them. Africa has also been identified as a potential market for the expansion of distance learning. The continent’s current participation rate in higher education is less than 45 percent overall, and in some areas of sub-Saharan Africa, participation is less than 2 percent (Hanover Research, 2011). Barney Pityana, Vice-Chancellor of the University of South Africa (UNISA), observed that Africa has the greatest demand for higher education, and often the smallest capability to deliver it domestically. The continent as of now houses two major institutions that offer distance learning, UNISA and the African Virtual University.

Aggor (2004) observed that the quest for education which was not easily available to people in their communities led many Ghanaians to make use of the opportunities provided by correspondence colleges in the United Kingdom, and to a lesser extent the USA, to achieve their aim. When the process started some Ghanaians used the correspondence mode of study to acquire higher academic and
professional qualifications. Those who did so in the 1930s and 1940s included Dr. J. B. Danquah and Dr. Kwame Nkrumah who came to play leading roles in Ghana’s struggle for independence.

More recent figures indicate that enrolment in higher education institutions in Ghana continues to rise. UNESCO statistics indicate that in 2004, 69,968 students were enrolled in higher education institutions in Ghana, and that the majority (87%) of them were enrolled on degree level programmes offered by universities (UNESCO, 2006 cited in Kwapong, 2007). The National Council for Tertiary Education (NCTE) noted that university enrolment as of 2006 was over 93,285 students. NCTE also stated that while 10% of students were enrolled in private universities, but of those who enrolled in all universities, 35% of them were females (Morley, 2007). Djangmah et al. (2013) further observed that the social demand for tertiary education in Ghana has grown so fast that from a university population of about 10,000 in the 1990s, when the only tertiary institutions were three universities, tertiary education now includes universities, polytechnics, colleges of education, nursing colleges and as many as 45 private universities and colleges. Total enrolment in tertiary education in Ghana has grown to over 200,000 students. There are more than six universities in Ghana that offer some programmes by distance learning. These universities seek to increase equal access to relevant, affordable, cost effective and flexible tertiary education and training to a wide range of qualified applicants. The universities also offer continuing professional education programmes through the use of a variety of communication technologies.

It is also imperative to define what a family is and its well-being, especially where this study concerns female student’s education and family well-being. Traditionally, and legally, the family refers to two or more persons related by birth, marriage, or adoption who reside together in a household. Sociologically too, a family, according to Eshleman (2003), is aptly defined as:

- A social system and a social institution. As a social group, it is collections of persons who recognizes one another as family members and interact in a sexually bonded, intimate, primary network. As a social system, it has many interdependent components with major differentiations by gender, race, class, age, size, and so forth. As a social institution, the family meets broad societal goals that centre on relationships and the reproduction and socialization of children (p. 3).

The terms family and families are used interchangeably in this paper. However, the paper focuses much attention on the extended family system as it pertains in Ghana. Then again, how family is defined matters, but what matters most is the well-being of the members of the family. By well-being of the family, the writer means that positive feeling one gets when one’s family feels good of itself, and everything is working well for the family. The family well-being index is a way of getting an insight into one’s family, and a first step of understanding how to boost the family. To Eckersley (2005), the family’s well-being index comprises having sufficient healthy food to eat, making time to play, getting connected to many other people and having easy means to move about. He added that making sufficient time to learn and giving to the needy when the need arose were also part of the index of well-being.

Eckersley (2005) further observed that the need to belong is more than the need to be rich. That, according to him, meant more than money. He added that humans often measured well-being as happiness or satisfaction with life. The search for happiness is often confused with the pursuit of pleasure, but well-being is better than living ‘the good life’. It was about having meaning in life; about fulfilling our potential and feeling that our lives is worthwhile (Eckersley, 2005). Eckersley again observed that all in all, well-being resulted from being connected and engaged; from being enmeshed in a web of relationships and interests. These give meaning to our lives. We are deeply social beings. The intimacy, belonging and support provided by close personal relationships matter we are in. As female students engage in their studies through group work, they learn to demonstrate and share love with their colleagues. This is ultimately transferred to their families, especially the well-being of their spouses, children and family relations.

Mamoon (cited in Oduro-Mensah and Biney, 2009) observes that educational inequalities have been one of the determinants of the unequal development in the developing countries, including Ghana, which is raising much concern at national and international fora. Table 1 demonstrates that since the inception of the UG-DE programme, male student enrolment far exceeds that of females. The female students, however, are gradually coming strongly into the picture.

<table>
<thead>
<tr>
<th>Academic Years</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007/2008</td>
<td>636</td>
<td>270</td>
<td>906</td>
</tr>
<tr>
<td>2008/2009</td>
<td>1,675</td>
<td>887</td>
<td>2,562</td>
</tr>
<tr>
<td>2009/2010</td>
<td>3,018</td>
<td>1,597</td>
<td>4,615</td>
</tr>
<tr>
<td>2010/2011</td>
<td>4,586</td>
<td>2,558</td>
<td>7,144</td>
</tr>
<tr>
<td>2011/2012</td>
<td>5,225</td>
<td>2,938</td>
<td>8,163</td>
</tr>
</tbody>
</table>

Table 1: Enrolment of Students on the UG-DE Programme from 2007/2008–2011/2012 Academic Years

Source: Basic Statistics (2012), University of Ghana.

This is significant because an educated mother is a source of health to her family. Her basic understanding of the nutritional value of various foods saves the family from hospital bills paid as a result of mal-nutrition related ailments. The educated women are informed about how to manage or avoid certain epidemics, and if any member of her family be infected in any epidemic outbreak, she knows she must head for a clinic and not a shrine. This attitude has implication for the sustenance of the National Health Insurance Scheme (NHIS), and the nation as a whole benefit from such choices and saves scarce resources for other developmental projects. Statistics show that women who pursue education to higher levels do not usually give birth to many children. They also appreciate the need for proper spacing of children and are informed about the availability of contraceptives and the variety in which they exist. That is to say they take family planning seriously so as to remain strong and healthy.
In business, an educated woman has an advantage over her uneducated counterpart. She can keep records of all her business transactions and also engage in fruitful negotiations to develop feasible business plans using the skills, knowledge, understanding and capabilities that she acquired through her education. The educated woman is also likely to seek advisory services from bankers, funding agencies and business consultants for the sustainability and profitability of her business enterprise.

Adadevoh (1998) contends that an educated woman is in a position to monitor her children’s education by her ability to assist them with their homework and would also be able to interpret their terminal reports. Such children are likely to receive career guidance and counselling from their mother as she moves from one stage of the education ladder to the other. For many women, being educated also promotes confidence and higher self-esteem. It is this class of women who are often able to assert their rights, through legal action, especially in matters of child-support and intestate succession. Educated women are also empowered persons who understand the process and context of women’s empowerment initiatives.

Schular and Hashemi (cited in Biney, 2009) identified eight major domains of women’s empowerment: mobility and visibility, economic security, ability to make small purchases, ability to make large purchases, status and involvement in major decisions within the household, relative freedom from domination and violence within the family, political and legal awareness and participation in non-family groups. In effect, it can be said that the empowerment of women, which is achievable mainly through education and training, is the development of their consciousness as well as the opportunity and the capacity to act in a timely manner. The method adopted for the study is presented in the next section.

5. Research Methods

Semi-structured interviews were conducted for 30 (thirty) level four hundred (400) undergraduate female students pursuing various degree programmes through the University of Ghana Distance Education (UG-DE) programme. Focused interviews with questions directed on the issues under study made the sample size of 30 participants adequately representative of the population of female DE students at University of Ghana. The interview guides developed sought to ensure the researcher collected similar types of data from all participants. More so, the study is a qualitative type, therefore, a sample size of 30 participants adequately represents the population of female DE students at University of Ghana. They were selected through purposive and convenience sampling procedures. The study was exploratory and descriptive. It sought the views of students on the impact, challenges and strategies to increase the enrolment of females on the UG-DE programme and its implications for their own well-being. Probing questions were used as follow-up questions to solicit for clarifications and elicit deeper understanding and meaning from the participants. Some of the new ideas and insightful findings gathered were used as anecdotal evidence. The validity and reliability of the main tool for data collection, that is, the semi-structured interview schedule had to be enhanced. In formulating the twelve item semi-structured interview guides, the researcher sought positive suggestions from colleague lecturers with expertise in the field of methodology. This undoubtedly helped the researcher to re-examine the content, arrangement, logical sequence and the wording of the questions. To ensure reliability of the instrument, the test-retest method was used. The instrument was administered to 10 randomly selected level 300 DE female students pursuing degree programmes at University of Ghana. This level of students was used because they have had some number of years studying on the programme, and could offer rich experiences relating to their study. A second set was administered to the same respondents after an interval of two weeks with the same schedule but a different numbering scheme. The test was considered reliable when essentially the result showed consistency in the instrument because similar responses were given. This form of reliability was established through the use of simple correlation coefficient analysis.

6. Results and Discussion

6.1. Demographic Characteristics of Female Students

In all, twenty-seven (27) level 400 female students pursuing degree programmes through the UG-DE programme participated in the study. Thus, 29.6 percent of the participants were in the 18-25 age group. High proportions (81 percent) of the respondents were pursuing the Bachelor of Arts programme. Only 19 percent were pursuing the Bachelor of Science (Administration) programme. More than half (56 percent) of the respondents were unmarried. More than two-thirds (78 percent), of the respondents, combined work with education.

6.2. Challenges facing Female Students pursuing Higher Education through the UG-DE

When asked to rank in the order of importance the obstacles facing them, the majority (70 percent) of the respondents singled out lack of time as their biggest obstacle. Family commitments (51 percent) were ranked second. Lack of funds (48 percent) was ranked as a third obstacle confronting many female students pursuing undergraduate programmes through UG-DE. Lack of support from spouses (14 percent) was ranked last. The findings confirm Indabawa and Mpofu’s (2006) assertion that certain situational factors affect females more than their male counterparts, especially when it comes to making time for higher education. Such obstacles as lack of child minders, house chores and lack of support from relatives solely apply to women. Indeed, child care and other domestic chores take up all the time that women have. The implications from the study are that probably the female students who were married were getting some form of support from their spouses but seem not to plan and manage their time properly. The married female students combined work with education as well as family commitments (more than two-thirds (78 percent) of the respondents combined work with education). That might affect them in their academic work if they do not manage their time properly by applying themselves to...
only priorities in their day to day engagements toward the UG-DE undergraduate degree programme they were pursuing. That notwithstanding, planning and time management are two very important conditions one must necessarily keep faith with if one is to excel in a distance learning programme such as the UG-DE. This is significant because although there is a degree of flexibility in the DE programme, if one fails to plan and manage one’s time properly, one is bound to fail or at best, perform poorly. Adequate planning and seeking of support from the extended family could enable many of the female students pursuing undergraduate degree programmes through UG-DE overcome many of their challenges.

6.3. Impact of Increasing Enrolment of Female Students on UG-DE on Their well-being

On whether the respondents’ education would impact on family planning the majority (60 percent) of them answered in the affirmative. They were of the view that their education would have a positive impact on the number of children they would have. They added that they would also learn to space their births. They opined that they might not have the luxury of time for frequent births since they were already combining work with family commitments and education. As to how many children they would like to have, the majority (75 percent) of the respondents indicated a maximum of three. They added that they would provide their children with good quality education and healthcare to become useful to themselves and their country. These findings, though interesting and exciting, did not confirm Agyeman’s (1983) assertion on child’s Intelligence quotient. This is because the findings reported did not contain any reference to a child’s Intelligence quotient as Agyeman observations revealed. Agyeman rather indicated that in a large family there was hardly any attention paid to the personal development of individual children. Parents who have many children turned to have diffused attention to the individual children. The respondents supported the idea of small family size. The implications here are that the respondents perceived family planning positively and intended to take to it seriously. That, in itself, will also have a positive impact on their family finances, savings and further investment in their children, and the overall quality of life of their families. The children will also enjoy quality time with their parents, especially in the supervision of their assignments and home work. The children will receive appropriate guidance and counselling from their parents in terms of selection of courses and programmes to pursue in the secondary and tertiary institutions. Such a situation will enable parents to gauge or fairly predict the future prospects of their children. The parents would as a result of observation have fair idea about planning for other things like building their own homes and acquiring other properties to make life worth living. The parents, especially mothers, will invest their limited resources more profitably in their own education and that of their children. This is one apt way a respondent put it:

- “With my current education, I will appreciate the essence of education, and will therefore not hesitate to give my three planned children the highest level of education. By so doing, their world will be a better place for them to live since education is the best investment every parent must give to their children. Education is also a backbone of every nation.”

On how to manage the children they are blessed with, a little above two-thirds (77 percent) of the respondents, which actually constituted 21 out of the 27 respondents of the study, revealed that they would train their children to be God-fearing. They also said they would help their children unfold their hidden talents and potential which otherwise would be latent and wasted. They added that based on proper parenting style they would adopt; their children are likely to learn from home, school and the society at large to be tolerant to the divergent views of other children. They further added that their children would be trained to be loving, have role-models, and interact more with them. The respondents strongly affirmed that they would provide their children with the best of everything, including quality education and healthcare. They also said they would save towards their children’s future and ensure their children security, safety and protection. They added that they would offer their children the quality of time they needed to foster and establish good relationship with them. One of the respondents aptly explains in this way:

- “I will give my children the best of everything, including education, nourishment, the fear of the Lord and above all, inculcate into them their culture and heritage as Ghanaians”.

Nearly all (96 percent) the respondents were of the view that the programmes they were pursuing had good prospects for future jobs and businesses. A review of the bio-data showed that while 81%of the respondents were pursuing the Bachelor of Arts programme, the rest (19%) were pursuing Bachelor of Arts and Science (Administration) programmes. This is good news to the administrators and organizers of UG-DE, that is, the ICDE, that their efforts are appreciated by the students. The respondents agreed that family planning was of immense importance to them. This is because it will help them achieve a planned and manageable family size, and also avoid unwanted and unplanned pregnancies. They added that the adoption of family planning would bolster their health status, enable them to save, manage and improve the financial positions of their families. It would enable them provide sufficiently for their families. They further opined that small family size achieved as a result of the adoption of family planning would not only reduce, but also eliminate, unnecessary stress on them. A participant added that, that in itself would enable her engage in exciting love making with her husband.

With further probing, the respondents added that closeness to the children as far as the small family size is concerned, would create a favourable climate for them to gain self-confidence so as to achieve their dreams. On the importance of the programme on establishing relationship, a female student respondent pursuing Bachelor of Arts observed that the degree certificate she is to attain would help her learn more and appreciate very well human nature and behaviour. They further added that they would have the peace of mind to concentrate on and excel at their workplaces, get promoted and earn good incomes, and perhaps ultimately establish their private businesses. They further added that the knowledge they were acquiring would prepare them to become better entrepreneurs, to create
jobs for themselves and for many others. This is because their horizons were being broadened; they were getting the needed exposure and also acquiring new ideas and friends alongside innovative perspectives on a lot of issues.

6.4. Strategies for Improving Female Students Enrolment on the UG-DE Degree Programme
The respondents suggested numerous strategies to improve female students’ enrolment on the UG-DE undergraduate degree programmes. They first called for the establishment of scholarship facilities for brilliant but needy female students to address their numerous financial challenges. They also asked for some affirmative action. Specifically, female students should be offered special concessions regarding admission into institutions of higher learning. They also suggested more intensified education, sensitization, and awareness creation regarding female education. They added that a multimedia approach should be adopted in educating the general public on the essence of female education. The respondents further called for the re-introduction of the access courses or mature students’ exams. They held the view that in the past many women took advantage of this process to get enrolled in programmes in the University of Ghana. The respondents further called for the uploading of online course materials to help reduce the face-to-face interactions with the lecturers. They argue that their frequent meeting with lecturers defeats the purpose of the DE programme. They revealed that, as workers, it is not easy for them to be attending tutorials regularly over the weekends. They believe that distance learning as a programme is one which offers flexibility and enables students to engage in other activities alongside schooling. The respondents finally added that increases in admission fees should be gradual so as to entice as many female students as possible to get enrolled in higher education courses through the UG-DE mode.

7. Summary of Findings
1. In the view of the respondents, increasing the enrolment of female students on higher Education programmes was likely to make them keep their family sizes small.
2. Combining work, family commitments and education meant that female students could not have time for their children and academic work. The respondents felt that planning their families would impact positively on their health and same goes for their academic performance.
3. Female students held the view that their education would impact positively on their children’s education, health status and future prospects.
4. Female students’ roles as wives, mothers and as employees negatively affected their Enrolment into undergraduate degree programmes through UG-DE.
5. Affirmative action, special concessions, a quota system and scholarships were some of the facilities they thought would make female students feel comfortable pursuing undergraduate degree programmes through UG-DE.
6. This is the need to vigorously educate, sensitize and create awareness in the public about the importance of female education and its positive impact on family well-being.

8. Recommendations
The following recommendations are made based on the findings of the study.
1. The repositioning of family planning in the mainstream health system should be popularized with regular education, through the multi-media approach, to sufficiently impact on the families’ well-being.
2. The University of Ghana should expedite work on the re-introduction of the access courses to encourage more female enrollment into undergraduate degree programmes through UG-DE.
3. As part of the orientation organized for newly admitted students to UG-DE, the ICDE should intensify education on planning and time management.
4. Government should put in place policies and programmes, including scholarship facilities, to motivate more females to pursue education to the tertiary level.
5. The ICDE should adopt a multi-media approach in publicizing and promoting the UG-DE programme. More outreach programmes should be carried out at the deprived secondary schools to market the DE programme to ensure increased enrolment of students, particularly female students, into UG-DE programme.

9. Conclusion
Globally, governments and higher education institutions in both developed and developing countries have adopted DE as an innovation for increasing access and enrolment of students, including female students, to tertiary institutions. Increasing female enrolment on higher education programmes has been found to impact positively on their families’ well-being and to help deal with poverty. Education has equally been found to be a catalyst for change, especially regarding improved health, employment and income, family planning, nutrition, child care and welfare. Female education occupies an important position in our society because women hold in their hands their health and that of their children. Improved quality of life of the family is assured when the mother is educated. Increased enrolment of female students in courses in higher educational institutions could be achieved when challenges such as poor time management, lack of funds and family commitments are addressed. Increased education and sensitization on planning and time management for female students in particular should be embarked upon by ICDE. Governments, corporate organizations, families and individuals should make relentless efforts in supporting, encouraging and sensitizing more females to pursue higher education to impact positively on their families’ well-being.
10. References


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