

Challenges of Student-Workers' in Distance Education in Ghana: A Myth or Reality?

Daniel Ampem Darko-Asumadu, PhD

ORCID: <https://orcid.org/0009-0007-3736-320X>

Department of Sociology and Anthropology, University of Cape Coast, Cape Coast, Ghana

Email: ddanielampem@yahoo.com

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Abstract: Building a career, managing social life and studying at the same time has been a long-standing phenomenon in many countries. However, little is known about the concurring challenges workers face once they assume their roles as students. This study therefore sought to establish challenges of student-workers enrolled on the distance education program in Ghana. Guided by the interpretivist philosophy, the study employed the qualitative approach. Data was gathered from student-workers and coordinators who were purposively selected from public universities in Ghana. Student-workers revealed that the main institutional challenges for UCC student-workers included difficulty in rectifying incomplete results and late provision of logistics that aided learning. KNUST and UG student-workers, however, lamented on the difficulty in catching up with the online teaching and learning system considering the regular power outage. Apparently, verbal and sexual abuse, lack of facilities for nursing mothers and accommodation for student-workers who travelled long distance were common challenges across the public universities. The study recommended that university authorities should put up infrastructure for child care to support nursing mothers and create a desk on weekends for students to air out their concerns, in addition to providing a hotline for receiving concerns on sexual harassment.

Keywords: Challenges; Student-Workers; Distance Education.

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Introduction

Distance education is not a new phenomenon. Its inception can be traced to the late 1800s, at the University of Chicago in the United States of America (Association for Educational Communications and Technology, 2001). It was the first major correspondence program established in an academic environment where teachers and learners were at different locations. In preindustrial Europe, the most effective mode of instruction, which still remains the dominant form of learning in most parts of the world today, was to assemble students at one place at a particular time to learn from their masters. This was known as the traditional method of teaching and learning. However, in 1982, the International Council for Correspondence Education changed its name to the

International Council for Distance Education in an attempt to reflect on the developments of distance education in most European countries. With the rapid growth of technologies and the evolution of systems for delivering information, distance education, with its ideals of providing equality and access to education, became a reality (Association for Educational Communications and Technology, 2001)., 2001).

In sub-Saharan Africa, the nature of education has mainly been the conventional system with unique characteristics such as face-to-face interaction between teachers and learners, structured courses of study, fixed locations for learning, fixed timetables and a system of certification (The Commonwealth of Learning, 2002). Many sub-

Saharan African countries realized the paramount significance of formal education as such provided human and material resources to educate the citizenry (Association for the Development of Education in Africa, 2002). However, none of the countries have fulfilled the promise of providing education for all through the conventional education system. It is in this context that distance education was viewed as an appropriate method of education. Distance education aimed at providing people who have missed an educational opportunity, at one level or another, a way to recapture what they lost without necessarily going back to the classroom (The Commonwealth of Learning, 2002).

In South Africa, for instance, distance education is one of the major components of higher education provisions (Council on Higher Education, 2004). Fast forward to 2001, 29 percent of all full-time students in public institutions were enrolled in declared distance education programs. Consequently, distance education in South Africa increased participation from just over 379,000 headcount enrolments to over 665,000 (Council on Higher Education, 2004). Currently, distance education is one of the avenues to provide higher education in South Africa. Distance education in Kenya transformed when the government realized the continued demand for university education. The increasing number of candidates who met the requirements but were unable to enroll into the university compelled the government, through the University of Nairobi, to seek for possibilities of setting up external degree programs and provide an opportunity for people to learn at their own pace (Anyona, 2009).

Distance education (DE) in Ghana was an avenue for workers and professionals to upgrade themselves (Hope & Guiton, 2006). However, after independence, the decline in Ghana's economy made it extremely difficult for student-workers to bear the cost of upgrading themselves through education. The low income of workers meant that they could not pay their fees and that eventually affected the progress of distance education (Robotham, 2012). After some time, the government of Ghana saw the need to revamp distance education since it served as a viable complement to conventional education at the tertiary level. Pursuing distance education can be pleasurable and exciting experience as it provides valuable work experience, understand the business

world, learn good communication, teamwork and time management skills, enhance self-confidence and spur personal development (Manthei & Gilmore, 2005).

However, the transition to the university and pursuing academic career may prove far more costly than beneficial for many students (Hystad, et al., 2009). The reason is that full-time university students, while on campus, go through a number of challenges before they acquire academic certificates. The magnitude of stress and challenges of student-workers makes their situation quite different. These challenges can arise from academic, personal or situational variables such as study habit, time constraints, lack of funds, sexual and verbal abuse, lack of logistics or resources among others as espoused by the student attrition theory (Bean & Metzner, 1985). The goals of higher education are to provide in-depth knowledge, seek academic development, educate students and coordinate national development demands. None of these goals can be realized efficiently if students face several challenges while in higher educational institutions. This study, therefore, sought to explore challenges faced by student-workers in public universities in Ghana.

Literature Review

The section present challenges student-workers face while combining paid work, social and academic life. These challenges have been categorized into situational, institutional and dispositional barriers.

Situational Barriers

Situational barriers are often described as obstacles resulting from one's present situation. To begin with, one of the situational barriers in the life of student-workers is the lack of time (Garland, 2007). Thus, the course takes more time of student-workers than anticipated because of their failure to manage the demands of work, home and school. For example, student-workers between 25 and 45 years might not have adequate time for studies given home and job responsibilities. As a result, poor time management might affect learners' ability to integrate the demands of off-campus study with family, work and social commitments.

In another study, Evans and Nation (2000) examined changing university teaching: Reflections on creating educational technologies in the United Kingdom. They articulated that the major obstacle to learning among student-workers was time constraint, which

made it difficult to reconcile home with work and study. Similar findings were observed in Siabi-Mensah, et al. (2009) who assessed the problems of student-workers and implications for distance education in four institutions in Accra, Ghana. They concluded that student-workers had limited time to study due to pressure from work and tiredness; hence they were not able to meet deadlines for turning in course assignments and access campus services. Another major obstacle that adversely affects student-workers is lack of financial support (Siabi-Mensah et al., 2009). Van der Kamp (1996) argued that lack of finances and time are ranked high as major obstacles to learning among adult learners in Paris. Unlike Siabi-Mensah et al. who attributed student-workers' challenges to inadequate time, Van der Kamp, in addition to lack of time, stressed on lack of finance and higher tuition fees.

Aside time and financial obstacles, the geographical location of student-workers appear to be another significant situational barrier to their educational progress (Mensah, 2014). Indeed, the location of the person can either motivate or impede him or her to enrol into distance education. Part-time learners cited long distance to schools as an obstacle to learning. Another area of concern is the lack of effective study skills (Onumah, 1997). This probably could explain why some student-workers cannot express their thoughts and lack the requisite reading skills (Croft, 1991). Croft concedes that, in general, students face the above-mentioned problems but it intensifies for student-workers who are occupied with other demands. Thus, student-workers enrolled into distance education find it difficult to apply the appropriate study skills and acquire the range of effective strategies essentials for studying.

Institutional Barriers

Cross (1981) defined "institutional barriers as those practices and procedures that exclude or discourage working adults from participating in educational activities. Institutional barriers are those barriers caused by organizational set-up" (p. 98). These barriers may be both physical and non-physical. The physical barriers may include nearness to classroom, road net-work and other academic resources such as the library while the non-physical barriers constitute stringent admission requirements, high tuition fees and the mode of paying fees. Other barriers, which come under this category, are non-interesting courses, inadequate text-books, poor library facilities and poor organization of class and

examination and release of examination results (Cross, 1981).

According to Kruger and Casey (2000), institutional barriers may include problems associated with course schedules, poor logistics system or a lack of appropriate advice from tutors or university management as to the program to choose. For instance, there are instances where student-workers feel marginalized because their course schedules make it impossible for them to participate fully in campus life. Student-workers are often known to be interested in practical and job-related courses but Musingafi, et al. (2015) found that lack of relevant courses was an obstacle to student-workers.

Studies suggest a link between higher levels of computer skills and greater enjoyment of online courses. But inadequate computer knowledge and awareness compromises course quality and appropriateness (Sahin & Shelley, 2008). To be successful in online courses, learners should not only be abreast with computer usage but should also be equipped with certain abilities and characteristics (Valentine, 2002).

Sexual harassment appears to be an old age institutional challenge student-workers face. In the work of Reilly, et al. (1986) on sexual harassment of university students, they concluded that more women than men reported being sexually harassed. Men and women differed significantly, with men more tolerant of sexual harassment than women. Also, younger students were found to experience greater sexual harassment. Zoogah and Takyiakwaa (2016) examined the experiences of victims of sexual harassment among undergraduate students in the University of Cape Coast. Female students constituted a significant majority of the participants who had experienced sexual harassment from academic staff, often at the harasser's residence. Students suffered from verbal and physical abuse, which resulted into fear, psychological and emotional trauma any time they saw the harasser. Whilst most students did not know where to report incidence of sexual harassment, others did not trust that they would be believed when they report.

Dispositional Factors

Dispositional challenges are related to learners' own attitudes and feelings (Musingafi et al., 2015). These are factors that affect student-worker's psychological characteristics or learners' attitudes and self-perceptions. Some of these factors are

mixed feelings about going back to school, lack of self-confidence and fear of failure while others include old age, poor qualifications, anxiety and stress (Onumah, 1997). These authors believed that stress and anxiety act as personal blocks to learning. They also noted that learners may lack the initiative to learn effectively out of fear of failing in front of other learners. In addition, older student-workers may experience more anxieties and pressures than younger ones and such anxieties may be due to fear to learn after a long absence from the classroom (Mensah, 2014).

According to Mensah (2014), only five to 15 percent of learners acknowledged dispositional factors as responsible for lack of participation in Ghana. She also found financial difficulties and lack of time as reasons for non-participation when the real problems such as old age and fear that caused their inability to participate were overlooked.

Methodology

The research methods employed showed how data was gathered for analysis. It covered the design, population and sampling of participants, data collection instrument, its validity and reliability and statistical treatment of data.

Design

Guided by the interpretivist philosophy and qualitative approach, the study employed the exploratory research design. The exploratory design was chosen because it goes beyond describing the phenomenon but it also helps understand why the phenomenon exists (Boeije, 2009). Thus, while description of a phenomenon is limited to explanation, exploratory provided details of experiences. Therefore, it was appropriate to employ the exploratory design because little is known about the challenges of student-workers in these institutions. The choice of the design was informed by the interpretivist philosophy which supports the strict adherence to the design. This approach provided detailed and better understanding of the challenges student-workers experienced.

Population and Sampling

The study was conducted in the University of Ghana, University of Cape Coast and Kwame Nkrumah University of Science and Technology. The target population was male and female distance education student-workers comprising a population of 14,247 and other key informants such as coordinators,

tutors and invigilators in the above stated universities. Since the study was a qualitative, eighteen participants were arrived through the purposive sampling technique. For the interviews, four participants were selected from every campus comprising one study center coordinator, one tutor and two invigilators. Each of the study centers had two focus group discussions to reveal a group level response to the questions.

Research Instruments

The study made use of primary sources of data by conducting interviews and focus group discussions with study center coordinators and student-workers concurrently. The focus group discussion and face-to-face interviews offer flexibility in terms of the flow of interviews, thereby leaving room for the generation of conclusions that were not meant to be derived from the study. Similar to the interview guide, the focus group discussion guide covered the socio-demographic background of the participants. They looked at the challenges student-workers faced.

Validity and Reliability

The instruments were pre-tested at the University of Education Winneba to ensure its validity. For the qualitative component of the study, the researcher ensured trustworthiness of the study. Thus, the researcher employed a triangulation of information among different sources of data, member checking and expert review. Member checking was applied when the researcher interviewed the management of distance education to verify any information given by student-workers particularly on the institutional challenges they faced. This added to the quality of the researcher's interpretation. Member checking was applied to other student-workers to verify whether they experienced similar or different challenges. The researcher gave the in-depth interview guide and focus group discussion guide to research experts, including the researcher's supervisors for scrutiny and advice to help improve the contents of the instruments. The researcher took the transcripts back to participants to confirm the credibility of the information and narratives accounts to ensure accuracy, credibility and reliability.

Statistical Treatment of Data

The researcher used a tape recorder to record the information from the key informants. He listened to the audio recordings repeatedly and read the notes several times to make accurate sense of what the

participants said. He translated field notes and transcriptions from the audio recordings on all the interviews from the local language to English and back from English to the Akan language to check the consistency. He organized, coded and generated categories and themes of the data for analysis and interpretation. He employed the narrative analysis to analyze the qualitative data.

Results and Discussion

The results of the study were presented based on the responses gathered from the participants. The study described the background of the participants and further explored the challenges in distance education that stalled their academic progress. The findings were related to empirical literature.

Socio-Demographic Characteristics

The background characteristics of participants in the focus group discussions are summarized below. The data was gathered from two selected groups who participated in the focus group discussions in each study institution. The focus group discussion constituted seven male and seven female participants of different age categories. The ages of participants in the focus group discussions were between 21 and 52 years. In UCC and KNUST, there were more females than males. However, the males in UG were more than females. It was observed that 21 of the participants were married while 18 were single. Only one participant in UCC was cohabiting while the other in KNUST was divorced. In terms of occupation, 13 of the participants were teachers, 6 were bankers, 4 were administrative workers, 4 were sales officers, 4 were shop attendants, 2 security persons, 4 were business men and 4 were public service persons.

This implies that the composition of the group cut across occupations and as such warranted different experiences from participants as far as their challenges were concerned. The management of distance education in the study institutions were also interviewed to validate the responses of student-workers regarding their challenges as they pursue distance education. The age of interviewed participants ranged from 30 to 56 years. All of them were married except one.

Research Question: What are the Challenges of Student-Workers in Distance Education?

This section explored whether student-workers faced challenges while combining paid work, school

and social life. The main challenges that emerged ranged from school, dispositional and situational.

At the school level, one of the challenges identified was difficulties in rectifying incomplete results. It was observed that the majority of student-workers had problems rectifying their incomplete results. While participants mentioned that their institution largely provided hard copy materials (a feature of second generation), others by and large resort to online materials (a significant feature of subsequent generation) to aid teaching and learning. A general overview of the narratives pointed to the late distribution of logistics, errors in the content of the distributed materials which made it quite difficult to read and understand, difficulties in operating computer conferencing devices (SAKAI) and the cost of consuming the services (logistics) online. In UG and KNUST, some reading materials were often posted online (soft copies) for student-workers to access. But, most of them complained about how complex it was to use the online system although some participants lauded its benefits. The complains made by student-workers is similar to Wang's (2014) finding that opportunities for interaction during online learning activities are likely infrequent, irregular and difficult to use which greatly impeded student learning performance (Contreras-Castillo, et al. 2004). In the case of UG, a 37-year-old male student-worker commended the implementation of the online system although he was quick to stress on how difficult it is to adapt.

The computer system is too difficult to use especially for some of us who are not used to computers. We are slow to typing so we can't move fast when they put give us assignment on it. But they put our learning notes on it and we can access it wherever we are even on our phone mpo.

The study found that student-workers had problems with the online system due to the fact that they were not familiar with the computer. This corroborate with the idea that the inadequate or incomplete computer knowledge and awareness by student-workers compromises course quality and appropriateness (Sahin & Shelley, 2008). To be successful in online courses, learners should not only be abreast with computer usage but should also be equipped with certain abilities and characteristics (Valentine, 2002).

Currently, the online system operates fully in UG and KNUST. But further discussions with some

tutors revealed that the online system is not that complex but questioned its effectiveness. From their observations, student-workers complained a lot about the effectiveness of the online system simply because they were not given proper orientation about its usage. This contradicted Valentine's (2002) assertion that student-workers must be given training or they should train themselves consciously to be disciplined to study and learn how to use the computer and be familiar with the online system. Thus, student personality characteristics significantly affected learning achievements in a web-based virtual learning environment.

Their institutions gave student-workers assignments and tests on the online system for which they are graded. As a result, student-workers who had access to the internet and were good with operating computers had the upper hand working on the system as compared to those who do not. A 49-year-old male tutor in KNUST first gave his general observation of the online system:

On the system, they have their course materials there. So, people who are not using it effectively will even download their materials from the system. It is always in soft copy online. The lecture slides are there and it is up to section 13. It is just like the normal academic system with reading list and in some cases other supplementary materials. The softcopy of supplementary materials is sometimes uploaded there. There is a tool on it called resources. When you enter the resources all of these materials are there. For example, last semester we wanted them to read on the labor act, so we put a copy of it in addition to their slide on to the site for them to download and read. Any other relevant documents/book will be put there for them to download and read. There is also a chat room where they can go and chat. It is also used for online lecture and they also write their mid-sem online. They don't write hard copy mid-sem anymore. A lot of the online mid-sem questions are multiple choice but there are spaces for them to write as well within a specific time. They go to their centers the lecturers at the various centers will open the system for them to write.

However, the study discovered that the management of the distance education program in UCC provides logistics (course models) to student-workers in hard copies. Apart from that, the study revealed that they received their models late, sometimes a week to writing their quizzes, which affected their performance. This confirms Kruger and Casey's (2000) assertion that institutional barriers may include problems associated poor logistics system. Musingafi et al. (2015) who identified late provision of study materials such as inadequate textbooks, logistics and poor library facilities for student-workers and sometimes the lack of it served as major institutional problems. More importantly, student-workers complained about poor human relations displayed by some individuals who distributed the materials at the center. For example, a 45 years old female student-worker reported on late submission of books:

Mine is about the books; you see they are supposed to give us books before we come two weeks' time to study. But distance people don't care the time they will give you the books. All they care is you writing the exams. This semester, they didn't give us the books, they waited for us to come to lectures before they told us to come for them. I didn't even come because I went on Sunday and the books I had were not enough. If you don't go for the books too you can't study and might get resit. A friend of mine's brother completed school and he wasn't able to graduate and has started level 100 again because of this book issues. So, what they do over there, we don't even understand. The lecturers will also say what they are teaching if you don't understand, contact your books.

A representative from the management responded that they were aware of these problems/challenges, which is mostly beyond their control since they give the contract to a publishing house who sometimes delay in the final printing. This happens occasionally; nevertheless, management takes steps the moment there are issues of this nature by making photocopies of the study materials for student-workers while they wait for their models. He had this to say:

Ohhh Errr it is unusual. It depends on the printers. Sometimes the people who are

given the contract who print the models delay because their machines are faulty and therefore, he is working on it that one is beyond our control. And you have paid them already too. This is occasionally not always. When this happens, we give them handouts... we make photocopies of the models and give it to them. Later when the models are in, we share them. (A 56-year-old participant).

Although the higher proportion of student-workers who participated in the study were single and relatively young, some categories of student-workers were married with children; hence, the need to nurse their children. While my personal observations and experiences from student-workers alluded to the fact that those with children came along with their wards to the study centers, their challenge was that study institutions made no provision for them. Sometimes, student-workers were assisted by nannies and spouses or partners in taking care of their children when they are in class. Even so, student-workers were worried about the lack of facilities to accommodate their wards.

This challenge, which was further elaborated by participants in the interviews, cut across study universities. The situation becomes worrying when some mothers breastfeed their infants at the hall during lectures, quizzes and exams. In worse cases, children cry and disturb while classes or quizzes are in progress especially when there are no nannies, spouses or partners around to assist them. The question therefore is: how would such a student-workers combine this with studies? Mothers have pleaded with their institutions to provide child care support to help them ace academically. A 32-year-old female participant in UCC stressed on the need for the institution to provide accommodation for children which could help her focused on her studies while the child is taken care of. She added that she is willing to pay a fee to the university to take care of her child since that is also a priority.

Right now, we don't have any accommodation for children, I have a child and I have to come and sleep here and it is dangerous for my child, so I can't bring my child along and so we stay at home and come very early in the morning. But if there were provision for childcare, I would be here a day before with my child.

To ascertain detailed information concerning provision of child care support services for mothers with children, a 35-year-old female tutor in UG reported that the issue has not been discussed overtly by student-workers and that he has not heard student-workers complained about that although from his observation he thinks it is a pressing need that management should look at. He declared:

No provision has been made for those who come with kids. No one is discussing it anyway. They have not complained. Not so overtly that I know of. Even for spaces for the student themselves in Accra central, students have been struggling with it. They have not been reported cases. Some of them wait on a lover's bench, escorting them, some will be in the cars, some will be in the car with the baby waiting for them to finish their classes.

The core principle underlying the introduction of distance education was to make education accessible to people (workers and adults) wherever they are including attending school from home. Hence, providing accommodation for them would compromise the very principle upon which distant education was built. But some student-workers insisted on considering the provision of secured and special accommodation facilities for those coming from afar. This by extension could provide security for student-workers as well as reduce the burden of looking for accommodation elsewhere. They made this request mainly because campus centers run all the programs; which is certainly not the case in satellite centers. As a result, some student-workers had no option but to enroll and register at the campus centers and rent their own apartment.

Some student-workers were sexually or verbally abused. In instances of abuse in any form, such a value raises a red flag because it is wrong on every level as it has psychological and physical effects on the student-worker. Student-workers reported instances of abuse in their institutions. This is enough to prompt an inquiry into various forms of abuse these student-workers are subjected to and the possible causes as well as the effects it has on them. As this is an inter-personal dealing, it will go a long way to affect lecture delivery. While most of the female student-workers appeared to be sexually harassed and abused, their male counterparts narrated issues of verbal abuse. Apparently,

younger female student-workers suffered this form of sexual abuse following some critical analyses of their narratives. This finding supports the argument that female students are most at risk as victims while the male lecturers and male students are more likely to be the perpetrators (American Association of University Women, 2006).

Their responses were also an indication that verbal and sexual abusers cut across the rank and file of the staff of distance education. Experiences shared showed that abusers comprised but not limited to invigilators, administrative staffs, tutors and drivers. For example, a 21-year-old female pre-school teacher in UCC expressed bitterly that:

Yeah, verbal abuse in terms of when they are talking to us, last 2 weeks a teacher was like we don't have any option aside distance education. Sometimes it's not like that, maybe somebody has got the grades but financial problems, or the person has to be in the house to help the family or something. Sometimes some of them talk anyhow, it is not necessarily that someone has failed the exams that is why he is doing distance but they will say distance is the last hope in this world. In our class, people felt bad but I didn't take it into consideration. And they said this man is harsh papa. And people were like they won't come to his class again because they feel he has looked down on them.

She continued:

And secondly, sexual abuse, it has been happening, so many of them and a lot of people like me have had so many experiences. When you go there, (CODE) and you have a problem they feel like you are distance student. I went there to change my course from Business to Psychology, so when I went there, I went to meet the old man there. And he said he can't change it, but the only way to change it is when we have sexual relationship (a 21-year-old female pre-school teacher).

The study sought the views from management whether they have received reports on cases of sexual harassment and verbal abuse. Their responses showed that they were not aware of such cases simply because student-workers have not reported. A member of the management in UCC outrightly dismissed claims of sexual harassment on

their campus center, blamed student-workers on peddling falsehood without evidence and above all questioned the credibility of the responses given by the student-workers on the issue of sexual harassment. This was the response of a 56-year-old management member in distance education in UCC.

Issues of abuse? Oh, it is not true! It has not come to my attention. If it has not come to my attention then it means it is not true. It has not been reported to me. That particular student is saying something to get attention so it is not true. When it is true, we would have known it because we are there always as (mentioned position). No... It is not true. This is a mix school and so nobody can.... It is not true because unlike the regular system, here the person who teaches you is not the person who marks your script, gives you the marks or award marks.....

Citing practical examples from their experiences, participants lamented on the kind of treatment they went through in the hands of these persons. It is worrying and disturbing to be acquainted with the fact that this phenomenon has become very pervasive within study institutions offering distance education programs to the extent that drivers use their positions to harass female student-workers. The finding confirms Sivertsen's et al. (2019) argument that exposure to all forms of past-year sexual harassments was significantly more common among women within the youngest age cohorts. Nonetheless, it appeared that victims preferred to discuss it among themselves than lodge official complaints to appropriate university authorities because while some had no idea who to report to, others felt it would worsen their case or probably be a waste of time, to say the least. Failure to report to appropriate authorities corroborates other studies where victims failed to report incidence of sexual harassment whether at the workplace or educational setting because victims found it difficult to do so (Taiwo, et al., 2014). Perhaps, female student-workers failed to report because of the social stigma attached to sexual harassment or verbal abuse. Failure to report incidence of sexual and verbal abuse could be the reason why attempt to address the issue has not materialized. Management had little knowledge of how sexual harassment is rooted in the system, and for some reasons victims did not report their experiences. In

such instances, perpetrators often escaped punishment (Sabitha, 2008).

With regards to lecture delivery by tutors, the study revealed a similar trend across all three institutions, where student-workers had problems with lecture delivery. It is also imperative to acknowledge that the distance education system was designed for tutors to facilitate and not lecture; that could be the reason for such responses. Nevertheless, considering the above discussions, some connection could be drawn between the abuse and the lecture delivery.

Another worrying issue rarely mentioned by student-workers was the release of exams results and quiz papers. All the study institutions have the portal system where they post their end of semester exams. For that matter, student-workers have no challenges with the release of the end of semester results. For instance, KNUST and UG often assesses their distance education student-workers via the online system and immediately after their mid-semester examination, post their scores on the same platform, although few lecturers still examine using the conventional way. In UCC, however, student-workers are practically examined conventionally and their quiz papers are marked distributed to them later. However, student-workers were concerned about how their quiz papers, that formed part of their total assessment, were dispatched. It appeared that the management of UCC do not have a system in place for distributing quiz papers; and if they do it is not exhaustive.

From the way they dispatch our results, the way they share our quiz papers to us, we have course reps who can at least send a bulky message to all the course reps, your papers are ready so you can come for it when you meet your colleagues in class you give it to them. You don't go and throw them out there! (A 41-year-old female student-worker).

To follow up on this, a 56-year-old participant with the management of distance education in UCC was asked whether they had a system in place for distributing quiz papers and he responded:

The issue is that when they finish writing their quizzes, we call the course reps so they come for the papers from the Centre coordinator and distribute it to them. We tell the course reps to bring back left-over

scripts to the coordinator. What we have realized it that because the coordinator is most often busy the whole day, the class reps aren't patient to wait for him. So, we receive report on missing quiz papers. There should be a better system to result this.

In contrast to the findings from UCC regarding the release of results, student-workers in KNUST and UG suggested that there was a formalized system for distributing quiz papers and posting mid-semester results. It is evident that the online system played an important role that limited complains of missing quiz papers since student-workers access their scores on the platform. The finding of the current study supports the Cross's (1981) study where he indicated poor organization of class and examination and release of examination results as part of the institutional challenges student-workers face. In instances where lectures organized mid-semester exams or assignments using the conventional method, they made sure course representatives return left-over marked scripts to coordinators for safe keeping. Comparatively, student-workers in KNUST and UG were satisfied with release of results.

The foregoing statements from student-workers in both study institutions clearly show that the online system is paramount in ensuring proper release of results or test scores. A 45-year-old female student-worker in KNUST reported: "Eerrmm, I think the schools are doing quite well because sometimes you see your score right after the online test. You know your stand and prepare for final exams."

Another participant from UG had this to say:

The past years I have been here I have not complained about my quiz paper. We have been writing a couple of face to face quiz. But that one we got it in time. But here almost everything is online. Teaching is online where you and the lecturer will be on the internet and test is done online as well. You get your results immediately. It is scary (laughs) but it is okay. (A 29-year female student-worker).

In cognizance with their dispositional challenges, the study showed that student-workers found it difficult to read and understand, possessed insufficient reading skills and feared that they will fail in quiz or exams. Responses of student-workers in the study

institutions showed that they encountered difficulties reading and understanding course materials given to them. Student-workers mentioned of how difficult it was for them to read, understand and appreciate the content of materials (soft and hard copies) distributed to them. Participants shared similar responses:

Sometimes the things they put on the online for us to read apart from the models are too difficult to understand. There are big English and big words in there... and they will tell you it will come in the exams so read it. I quiet remember once they told us to read some part on the labor act. It took me a lot of time because it was not easy to get what it was saying. I was afraid it will come (a 42-year-old female student-worker in UG).

Participants stressed on the difficulty in comprehending the content of some of the models and supplementary materials added to it on the online system as a major reason why they are sometimes afraid to fail. The system is designed in a way that tutors facilitate while student-workers do their own readings. Therefore, the onus lies on student-workers to develop studying skills that will help them read on their own, understand and prepare adequately before examinations. In fact, it is expected that student-workers with sufficient reading skills are more likely to read and understand the content of their models and other supplementary materials without any or limited challenges as compared to those without these skills. Their inability to understand the content of these materials sometimes put fear in them which translate into poor academic performance. This goes on to emphasis Onumah's (1997) and Croft's (1991) argument on lack of effective study skills by student-workers who are occupied with either work commitment or social responsibilities.

The preceding challenge could be liaised with insufficient reading skills that were purported by student-workers. Indeed, this was evident in their responses as student-workers reported on insufficient reading skills. This discovery coupled with late provision of logistics made studying very difficult for some student-workers. This is because if logistics were supplied on time, they would probably devise ways to study the materials and that would improve their lot, academically. Interestingly, student-workers demonstrated fear to

failure in quizzes or exams in UCC as compared to KNUST and UG. Presumably, this could be associated with the perception that UCC is a difficult institution to be, academically.

On a whole, the majority of student-workers articulated that inadequate funds to support their education was one of the major challenges they go through. Student-workers' position on the subject matter cut across all study institutions. Although the majority of student-workers in all the study institutions agitated about this problem, UG student-workers appeared to be highly affected by inadequate funds. A participant lamented on the issue passionately:

The fees are huge, very huge in fact sometimes you feel like giving yourself to a man like someone who can afford. I happen to be a victim; I know the woman so much and I know the husband. Looking at the woman, her face and going out with her husband, it was something but just because of school fees hmm. Currently we are paying half, and when we go for the books, they ask us to complete the payment or pay more than half before they give to us. They annoy me. (22-year-old female student-worker in UG).

The management of distance education in all the study institutions were asked about school fees of student-workers and they explained that there is an arrangement where they make part payment and later add the rest before the end of semester examination. The arrangement for distance education student-workers in UG (70-30), KNUST (50-50) and UCC (50-50) is quite flexible, according to the management. A 45-year-old management member from UG argued:

We have a flexible arrangement of 70-30 percent payment where they pay 70 percent before they register and 30 percent before exams. I think this is the best we can do for them. As to the amount they pay as school fees I can't say much. Our concern is sometimes it takes very long for them to pay in full.

The issue of financial problems is consistent with findings from other scholars who asserted that lack of adequate money to cover the cost of the program as well as lack of finance and increase in tuition fees as major situational challenges of student-workers (Galusha, 2012; Mensah, 2014).

Given the fact that Ghanaians experience regular power instabilities over the years, student-workers pointed to this as a challenge to their academic life. Specifically, student-workers reported that it is extremely demanding for them to manage their paid work, social life and academic amid power instabilities. UG, for example, had the SAKAI system that contains study materials and other resources where student-workers can chat with tutors, do assignments and mid-semester test within a timeframe. The online system requires full internet access and power. However, the reality was that student-workers suffered academically due to power outages.

In spite of these challenges, the majority of student-workers were still confident about completing their program. Others too have doubted their ability to cope with multiple responsibilities; by extension completing their program. For example, a 31-year-old male student-worker in UG revealed how confident he is on completing the program against all the odds.

Yes, off course I am confident I will finish school because I have friends, we have group discussions and I do study too so I will. But I'm also suffering paa because I have to sacrifice a lot. It's a matter of time. It will all be over.

In UCC, a student-worker shared a contrary view concerning her level of confidence to completing the program she is offering:

I am sometimes afraid and I lack confidence before exams especially when I am not prepared. This is a very big challenge. This comes about because I'm owning a business and I have other activities that engage me at home so sometimes two weeks before the exams if something comes up at home or work, I lose concentration from the books. So, when the time for exams comes, I become anxious. (a 41-year-old female student-worker in UCC).

Student-workers had the confidence that they would complete the program. This assertion contradicts Onumah's (1997) argument that student-workers lack self-confidence on completing their programs and that prevents them from designing strategies that could help them learn effectively. Nevertheless, some student-workers

considered fear of failure in the quizzes and examination as a dispositional challenge and that confirms Mensah's (2014) argument that student-workers worry about financial difficulties and lack of time but at the same time fear of failure can caused their inability to participate. In the study by Musingafi et al. (2015), it was evident that learners lacked the initiative to learn effectively out of fear of failing in front of other learners denoting the influence fear has a student-workers in their quest to achieve. The challenges identified by student-workers in the selected institutions fits Bean and Metzner's (1985) student attrition theory that explained attrition of non-traditional students including distance learners. From the findings, factors such sexual harassment, late provision of logistics, limited time, financial difficulties, insufficient reading skills and so on put pressure of student-workers which ultimately affected their resources and sense of well-being. Since these variables were unfavorable, student-workers complained about how their educational goal attainment were suppressed.

Conclusions and Recommendations

Conclusions

The study concluded that the sources of student-workers' challenges can be categorized into school, situational and dispositional. Their responses showed that students suffered from school challenges (difficulties in rectifying incomplete results, verbal or sexual abuse, delivery of lectures by tutors, timely provision of logistics, provision for nursing mothers and accommodation facilities) as compared to the situational and dispositional challenges. Relatively younger female student-workers experienced sexual harassment and verbal abuse. Challenges listed and further elaborated by student-workers included lack of provision of child care support systems for maternal student-workers and huge school fees and time constraints.

Recommendations

The study recommended that study institutions (KNUST, UCC and UG) should put up facilities to provide child care services for maternal student-workers since attending to their children in class or during examinations destruct them and other student-workers. Aside the provision of structures, the universities should employ the services of caregivers for maternal student-workers who normally attend lectures/examinations without nannies at a meagre fee. The sexual harassment

units of the universities should create a desk and provide active hotlines to receive and respond to reports of sexual harassment. A more open discussion and regular seminars on sexual harassment should be organised for distance education student-workers to address this increasing peril on campuses of higher learning.

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