

## **Antecedent of Family Conflict and Educational Challenges among Married Women in Kebbi State Tertiary Institutions, Nigeria: Implications for Sustainable Peace.**

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### **ABSTRACT**

The study examined family conflict and educational challenges encountered by married women in Kebbi State tertiary institutions. Frustration Aggression theory was adopted and cross sectional research design was employed. A mixed method of quantitative and qualitative was adopted. A population of one thousand six hundred and eighty nine (1689) married women students were derived from five (5) selected tertiary institutions in Kebbi State however, a sample of 197 respondents were drawn through simple random sampling technique for the quantitative findings while a total of 57 participants were drawn using purposive sampling procedure for the qualitative findings. The instruments used were structured questionnaire with close ended questions and FGD guide. All the instruments were validated by experts however, for reliability of the quantitative instrument, a test re-test method was used where a reliability index of 0.69 was realized while expert scrutiny from the perspective of both academic and field practice enhanced the reliability of the qualitative instrument. The quantitative data was analyzed using Statistical Package for Social Science SPSS version 21, frequencies and percentages were used while content analysis was used to analyze the data collected from the FGD. Loaded academic work was confirmed as the major cause of conflict among married women in Kebbi state tertiary institutions and time constraint was the major challenge. The study recommended that married female students should adopt some coping strategies which include employing domestic house help, engaging in group studies or organizing special classes with course tutors to meet up both marital and academic demands, in addition, married female students should be tutored on time

management strategies which can be incorporated in the school programme as a means to help this category of students manage efficiently the time available to them.

**Keywords:** Family Conflict, Women Education, Tertiary Institutions, Sustainable Peace.

## INTRODUCTION

The proliferation in the number of family conflict the world over and Nigeria in particular is worrisome. Women generally are most hurt in situation of family conflict which consequently undermines their human right and are denied greater opportunities including the opportunity to fully participate in educational activities. Aminu (2016) observed that, while family conflict inflicts suffering on every one, women are particularly affected by it. The interest and pressure of women generally and married women in particular to further education inform the establishment of continuing higher education in tertiary institutions nowadays is expected to be maintained however, family conflict serves as a threat to achieving this goal. Family conflict is usually associated with high stress, depression and anxiety which may adversely distort educational activities

(Manieson and Amos, 2015).

Married women (students) are often faced with biological and social responsibilities which include producing children, custody of children, maintenance of home, feeding and preservation of family health and domestic chores among others consequently; the strains faced lead to quarrels and misunderstanding between spouses. These categories of women feel overwhelmed by their numerous responsibilities which often take precedence over school work. Lee and Myers (2005) observed that, being a

mother and the same time a student is a delicate juggling act, according to the authors, it takes time, patience and bundle of energy. Also, due to incompatible expectations, demand for one role makes performance of the other conflicting. The conflicting roles, adversely leads to irregularity in attending educational tasks such as coming late for lectures and tests, late or non-submission of continuous assessment among others. Although men approved of the student role of their wives, but majority do not provide the needed help at home because their anxiety increases the longer the wives are in schools. In addition, husbands do not pick up the slack left when the wives have to attend to other responsibilities which probably arise from gender role assigned by some cultural heritage or beliefs of the people.

It should be noted however, that family conflict usually leads to broken lives, broken homes, shattered and divided communities, distrust, injury, killings and hatred among others. Tsauri (2010) stated that, family conflict can lead to psychological behaviour, emotional imbalance, mental disturbance, trauma and poor retentive memory of its members which consequently may have adverse effect on pursuance of goals and objectives. Thus, the increasing interest in women's education nationally and internationally, coupled with its importance to sustainable peace and

overall national development demands that the causes of family conflict and its challenges faced by married female students needs to be identified. This study therefore aimed at identifying the causes of family conflict and the educational challenges encountered by married women students in Kebbi State tertiary institutions, Nigeria.

### **Theoretical Framework**

This study adopted Frustration – Aggression Theory to give explanation on family conflict and educational challenges among married women in tertiary institutions. The theory was first proposed by John Dollard, Neal Miller; Leonard Drob, Oral Mowrer and Robert Sears in 1939 and further developed by Neal Miller in 1941 and Leonard Berkowitz, Red Robert Gurr and Aubrey Yates in 1969. The philosophical basis of Frustration–Aggression theory is that aggression is the outcome of frustration which arises from inability to fulfill needs. These needs include among others social recognition and sense of belonging. The theory assumes that in a situation where legitimate desires of an individual are denied either overtly or covertly are consequence upon the way society is structured. The feeling of disappointment may lead such a person to express and manifest his anger through violence. Thus, this violence will be directed at those he holds responsible or people who are directly or indirectly related to them.

Evidently, opportunities and relationships are socially constructed in the society hence, the responsibilities assigned to a woman and the activities undertaking in the home are also socially constructed. Culturally, women are often burdened by

traditionally assigned duties with the social, political and religious milieu they find themselves. No doubt combining family responsibilities and school obligation is very complex and tasking, ultimately, the struggling and juggling inherent in it may likely bring about feeling of disappointment tension and misunderstanding within the family leading to low academic participation, concentration and achievement on the part of the married woman student.

### **Operational Definition of Key Terms**

The following concepts are defined as they were used in the study:

#### **Conflict**

In the context of this study, conflict is defined as the absence of peace, absence of tranquility, absence of wellbeing, a state of quarrels and misunderstandings, a state of instability, disappointment and injustice which together produces anxiety, fear and tension among the incompatible groups.

#### **Family conflict**

Family conflict is any conflict that occurs within a family. It can be between husbands and wives, parents and children, between siblings or with extended families such as grandparents, aunts and uncles. However, in the context of this study, family conflict is defined as a state of misunderstanding and instability between family members either nuclear or extended which may arise when family members can no longer condone or tolerate others actions, inaction, behaviours or attitudes.

#### **Women Education**

Education generally is the total process of human learning by which knowledge is impacted, valuable skills developed and faculties trained. Women education refers to any type of education given to females

to prepare them adequately meet up socio-economic needs and enable the women identify their places and roles in nation building.

### **Tertiary Institutions**

Tertiary institutions, refers to institutions of higher education. They refers to institutions beyond secondary levels, these institutions includes colleges of education, polytechnics and universities.

## **BRIEF REVIEW OF RELATED LITERATURE**

### **Perceived Need of Women Education for Sustainable Peace and National Development**

Education is regarded worldwide as a veritable tool for human development physically, mentally and socially, hence, education is not a charity but rather a fundamental human right for all people irrespective of sex, race, or economic status. According to Momuduand Shu'ab (2009) no genuine development can be achieved when almost 50% of the World's women population does not have direct access to the wealth of the nation which could be guaranteed through the attainment of education, consequently, Abdullahi (2009) cited in Danjuma (2017) asserted that countries that have raised the status of women educationally, socially, politically and economically enjoys high standard of living whereas countries with high number of illiterate women experience low standard of living. In this situation, women's education is bound to encourage peace and security that will lead to sustainable peace and national development.

In a related development Offoma (2009) argued that educating females will yield far – reaching benefits for girls and women generally, their families and the society as

a whole. This was confirmed by Tsauri (2010) who asserted that education helps in the fulfillment of women's obligation in their marital homes, the author further maintained that when women are educated, they can take care of their homes, husbands and children etc. Women are expected to use whatever knowledge and skills they acquire to cook, clean, and rear children in her marital home which in subsequent will bring about blissful and peaceful family. It is obvious to note however, that a woman who is able to read about health care, nutrition, body changes, and modern household equipments among others will perform creditably at home and in the society at large. Danjuma (2017) added that education of girls and women will boost education generally and mitigate poverty for generations to come. It is evident that women when educated are likely to be confident of themselves with greater ability to contribute effectively to sustainable peace and national development.

### **A Review of Previous Empirical Studies**

A study conducted by Manieson and Amos (2015) aimed to identify the domestic and academic challenges confronting married women in tertiary institutions. A qualitative approach was adopted and a purposive sampling technique was used to select 30 respondents from a group of married women in University of Wneba in Ghana. The study illustrated that, respondents encountered various types of challenges as they combined education with their home responsibilities. The challenges include difficulties to have time to care for the members of the family, such as nurturing of children to become well-disciplined individuals and difficulty in catering for their needs among others. Manieson and

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Amos (2015) further explained that the challenges encountered led to unstable home, low academic participation and performance arising from the inability to create adequate time for their studies. In a related development Lee and Myer (2005) confirmed that unstable family relationship always create imbalance for married women students. Lee and Myer (2005) emphasized that the husband always threaten to divorce the wife as a result of poor marital performance, such category of women, usually have divided attention and their concentration impaired to both home and academic works. The study carried out by Maneison and Amos (2015) revealed the inadequacies that a sample of 30 respondents represents all married women in the University of Wneba, Ghana. The researcher could have adopted a mixed research of both quantitative and qualitative through the use of both questionnaire and interviews perhaps that could have given a better representation and superior findings.

Behlol and Irfan (2017) conducted a study on the problems of married women at higher education in Pakistan. The study examined the socio-cultural, financial and academic problems of married women at higher education. The study was a descriptive research, the researchers used qualitative approach for collection of data with a semi-structured interview. The data were collected from 20 participants who were all married female students enrolled in private Universities of Rawal Pindi and Islamabad. The selection was made through snowball sampling technique and the results of the study indicated that married female students face many challenges while pursuing their education. However, the most significant factor revealed by majority of the respondent was

unstable family relationship. Other issues include household activities, child rearing, time management, and academic workload among others. Khalid and Muktar (2014) found that loaded academic work, inadequate time and loaded household or domestic chores are some of the challenges faced by married women students in tertiary institutions others include child bearing, financial problems and lack of support from the spouse and other family members. It is obvious to note that female married students have to perform structural role of a wife, mother and daughter in-law as well as academic responsibilities which may likely lead to dispute between spouses and other family members such as mother or father in-law which may influence academic participation negatively.

In a related development, Sarah (2012) conducted a study on the problems encountered by married female of B.Ed part-time students of Usmanu Danfodiyo University Sokoto, Nigeria. The study investigated the challenges or constraints of women in continuing higher education programme. A simple survey research design was employed. The study used both questionnaire and interview session to elicit data. The data collected were analyzed using mean score, frequency count and simple percentages. Samples of 150 students were randomly selected using simple random sampling procedure. The findings of the study showed that the major constraints or challenges encountered by married women particularly those enrolled in tertiary institutions include family problems, lack of encouragement from spouse, time constraints, increasing marital demand among others. Sarah (2012) pointed out that these problems aggravated to low

participation and low concentration to academic activities. The finding of this study could have been better if both part-time and full time married women students were captured. Thus, the researcher would have been able to find out if both part-time and full-time married women students face similar challenges arising from their individual families as well as academic activities.

Obviously, from the reviewed literature, it is evidently clear that schooling for married women in higher institutions is indeed tedious and challenging. It is observed from the review that managing multiple roles at home and participating in academic activities leads to unstable family relationships, most especially between spouses leading to low academic participation and low concentration on school activities.

## **METHODOLOGY:**

### **Sources of Data**

Both quantitative and qualitative sources of data collection popularly known as triangulation were employed. The instruments used were a structured questionnaire with close ended questions for the quantitative findings and FGD guide for the qualitative findings. The questionnaires were divided into two sections, section A consisted of questions that relates to socio-demographic information of the respondents and section B consisted of questions that relates to the causes of conflicts among married women and the challenges they encounter as students in Kebbi State tertiary institutions. The questionnaires were

administered through hand delivery method, with the help of 4 research assistants who were trained before the commencement of the field work, while the FGD was inform of face to face interaction between the researcher and the respondents where the respondents were asked questions that was designed inform of an interview guide based on the objectives of the study..

### **Sampling Technique and Sample Size**

The sample was calculated with 95% confidential level at 5% level of precision from the total number of respondents. The sample size was determined using Yamane formula cited by Israel (2013) as follows:

$$n = \frac{N}{1+N(e)^2}$$

Where n= sample size

N= population

e = error of the sampling or level of significant

Thus, N = 1689, e = 0.05 and n =?

$$n = \frac{1689}{1+1689(0.05)^2}$$

n= 179

Therefore the sample size of the study will be **179**

However, a total of 10% (18) out of the above sample size will be added in order to take care of the unreturned questionnaires which would make the total questionnaires that will be distributed to the respondents to be One hundred and ninety seven(**197**) (Israel, 2013).

**Table 1: Distribution of Respondents for Quantitative and Qualitative Data**

S/N	Name of Institutions	Number of Married Women	Number of Respondent selected for Quantitative	Number of Respondent selected for Qualitative
1.	Kebbi State University of Science and Technology, Aliero	276	32	12
2.	Waziri Umaru Federal Polytechnic, Birnin Kebbi	650	76	14
3.	Adamu Augie College of Education Argungu	535	62	13
4.	College of Basic and Advance Studies, Yauri	99	12	08
5.	College of Agriculture, Zuru	129	15	10
<b>Total Number of Institutions (5)</b>		<b>1689</b>	<b>197</b>	<b>57</b>

**Author`s Computation as at October, 2019**

Table1 indicated the institutions selected the number of married women in each institution, the number of respondents selected for quantitative findings and the number of participants for the qualitative findings. Simple random sampling procedure through balloting was used to select respondents in each institution while purposive sampling was used to select 57 participants for the qualitative data.

**Methods of Data Analysis**

The data generated through questionnaire was analyzed using frequencies and percentages while content analysis was employed to analyze the qualitative data.

**RESULT AND DISCUSSION:**

The researcher administrated one hundred and ninety seven (197) copies of questionnaire to respondents. A total of one hundred and eighty eight copies of questionnaire were eventually analyzed because, nine (9) questionnaires were damaged and incompletely filled during data collection. The data generated through FGD was analyzed and interpreted to complement the quantitative findings.

**TABLE 2: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS**

<b>Question</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Age</b>		
20 – 25	14	7.4
26 – 30	21	11.2
31 – 35	32	17.0
36 – 40	78	41.5
41 and above	43	22.9
<b>Total</b>	<b>188</b>	<b>100</b>
<b>Religion</b>		
Islam	125	66.5
Christianity	63	33.5
Traditional	00	00
<b>Total</b>	<b>188</b>	<b>100</b>
<b>Ethnic Group</b>		
Hausa/ Fulani	81	43.1
Yoruba	33	17.6
Igbo	25	13.2
Others	49	26.1
<b>Total</b>	<b>188</b>	<b>100</b>
<b>Educational Qualification</b>		
Masters and above	23	12.2
B.Sc/B.Ed/ HND	98	52.2
OND/NCE	67	35.6
<b>Total</b>	<b>188</b>	<b>100</b>

**Source: Fieldwork, 2019**

Table 2 shows the socio-demographic characteristics of respondents. Results from the table indicated a significant number of respondents are between the ages of 36 – 40 and 41 and above representing 41% and 23% respectively. The lowest numbers of respondents representing less than 8% were located within the category of 20 – 25 years indicating the lowest percentage of respondents found in tertiary institutions in Kebbi State. Table 2, also indicated the distribution of respondents based in their religious practices, a relatively high number of respondents are Muslims representing almost 67% only about 34% are Christians and none of the respondents are traditional worshipers. In addition,

Hausa/Fulani ethnic group occupied the highest number of respondents representing 43%, Yoruba ethnic group constituted almost 18% and Igbo ethnic group formed 13%, the results are not surprising because, the study area is a predominantly Hausa/Muslim society perhaps that accounted for high percentage of Muslims and Hausa/Fulani ethnic groups. Other ethnic groups included Dakarkari, Nupe, Igala, Kambari, Gungawa, Arawa among others. It is pertinent to observe on table 2 that more than half of the total numbers of respondents representing 52% are pursuing Bachelor of Science degree (B.Sc), Bachelor of Education degree (B.Ed) and Higher National Diploma (HND)



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representing the highest number of respondents. The Result is encouraging because respondents exhibit their desire and effort in pursuing higher and qualitative education. Respondents pursuing Ordinary National Diploma (OND) and National Certificate of Education (NCE) constituted almost 36%, however, the percentage for Masters degree and above Is not encouraging

because that category constituted only 12% of the total number of respondents which signifies less enrollment for Masters and Ph.D programme among married women in tertiary institutions in Kebbi State. Perhaps, the fewer enrollments could be attributed to the overbearing engagements in the marital home coupled with the challenges of educational pursuit.

**TABLE 3: DISTRIBTUTION OF RESPONDENTS LIVING ON OR OFF CAMPUS**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
On campus	57	30.3
Off Campus	131	69.7
<b>Total</b>	<b>188</b>	<b>100</b>

**Source: Fieldwork, 2019**

It can be observed from table 3 that the highest number of respondents constituting almost 70% live off campus, only 30% of the respondent’s lives on campus. A respondent who live off campus in Kebbi State University of Science and Technology, Aliero stated that:

I live off campus as a result of that my activities at home lead to my lateness to lectures most of the time and I do not concentrate fully during lectures due to the way I live my home with lots of house activities undone.

**TABLE 4: MISUNDERSTANDING / QUARRELS WITH SPOUSE**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	169	89.9
NO	19	10.1
<b>TOTAL</b>	<b>188</b>	<b>100</b>

**Source: Fieldwork, 2019**

Almost 90% of the total number of respondents encounter misunderstanding/ quarrel with their spouses, only 10% held contrary opinion, this goes with the popular saying that conflict is inevitable in every relationship including marital relationship. A Respondent from Waziri Umaru Federal Polytechnic, Birnin Kebbi during the FGD stated that:

Yes, I normally have quarrels and misunderstandings with my husband because of the time I spend in school instead of attending to my duties at home

Similarly a respondent from Adamu Augie College of Education Argungu echoed that:

My husband always nags at me when I come back late from school, despite his approval of my studies.

**TABLE 5: FREQUENCY OF MISUNDERSTANDING / QUARRELS WITH SPOUSE**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Frequent	147	77.0
Not frequent	22	13.0
No conflict	19	10.0
<b>TOTAL</b>	<b>188</b>	<b>100</b>

**Source: Fieldwork, 2019**

Results on Table 5 indicated the frequency at which respondents have misunderstanding/quarrels with their spouses. A significant total of 77% encounter misunderstanding/quarrels with their spouses on frequent basis, only a total of 13% held contrary opinion. A total of

(10%) have no misunderstanding/quarrels with their spouses as indicated on table 4. The researcher further inquire about the reasons for quarrels or misunderstandings with spouses among married women students in tertiary institutions in Kebbi State, the result is indicated on Table 6:

**TABLE 6: REASONS FOR QUARRELS/ MISUNDERSTANDING WITH SPOUSE**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Demanding fee for school activities	33	17.6
Loaded academic work	87	46.2
Inability to perform house responsibilities	37	19.7
Inability to satisfy husband sexual derives during studies at home	31	16.5
<b>Total</b>	<b>188</b>	<b>100</b>

**Source: Fieldwork, 2019**

Inability to satisfy the sexual derives of husband is not a major reason for quarrels/misunderstanding with spouses among the respondents as expected by the researcher because, it constituted the least of the respondents (16%) as indicated on table 6, instead loaded academic work was observed as the major reason for quarrels and misunderstanding with spouses among respondents, this probably might serve as a threat to achieving the desired educational goal while inability to perform house responsibility and demanding fee for school activities represents 19% and 17% respectively. To corroborate this data during the FGD session a respondent in college of Agriculture Zuru stated that:

Loaded academic work is my major reason for quarrels with my husband because I do not have adequate time to fulfill my

responsibilities towards him and the family as well.

Another respondent in the same institution echoed:

I must perform my house responsibilities before going to school otherwise I will have problems with my in-laws.

Another respondent said:

Quarrels arises whenever I ask my husband money for school fees or other activities, he shout at me and refuse to give me I have to source the money from somewhere else.

The researcher inquired about the challenges of being a mother/wife and at the same time a student in tertiary institution in Kebbi State, the responses are indicated on Table7:

**TABLE 7: CHALLENGES OF BEING A MARRIED WOMAN AND A STUDENT**

<b>Responses</b>	<b>Frequency</b>	<b>Percentage</b>
Time constraints	77	40
House chores constraint	34	18.2
Economic/financial constraint	28	14.9
Lack of encouragement from spouse, in laws and family members	20	10.6
In conducive learning environment	29	15.4
<b>TOTAL</b>	<b>188</b>	<b>100</b>

**Source: Fieldwork, 2019**

Lack of encouragement from spouse, in laws and family members is no more a significant problem encountered by married women students as it used to be in the past decade because it constituted the least of the respondents representing only 10%. The major challenge found among respondents was time constraints constituting the highest number of respondents representing 40%, the second was economic and financial constraints

constituting 18.29% other challenges were house chores constraint and in conducive learning environment occupying 14% and 15% respectively. During the FGD session a respondent from Waziri Umaru Federal polytechnic Birnin Kebbi said:

I do not have adequate time to study and do assignment because when I return from school, my house help who take care of my children want to be free, in addition the children also need their mother’s attention.

**TABLE 8: SPONSORSHIP OF EDUCATION**

<b>Sponsorship</b>	<b>Frequency</b>	<b>Percentage</b>
Government	67	35.6
Husband	33	19.1
Self	21	11.1
Parent	36	17.6
Relations	31	16.5
<b>TOTAL</b>	<b>188</b>	<b>100</b>

**Source: Fieldwork, 2019**

It is interesting to observe that the government of Kebbi state plays a significant role in providing scholarship to its citizens married female students inclusive, a relatively high percentage of respondents on table 8 received scholarship from the government, this category represents 35% followed by 19% who receive scholarship from their husbands, only a total of 11% of the respondents sponsor themselves. Those

categories sponsored by parent and relations represents 17% and 16% respectively.

**DISCUSSION OF MAJOR FINDINGS**

The findings of this study indicated that, majority of married women found in tertiary institutions in Kebbi State are between the ages of 36 – 40 and 41 and above representing 41% and 22% respectively, the lowest category of

respondents enrolled in tertiary institutions in Kebbi State were located between the ages of 20 – 25 years as shown on table 2. This signifies low enrollment of married women in tertiary institutions between the ages of 20 – 25 years and high enrolment of married women between the ages of 36 – 40 and 41 and above. This implies that, majority of married women in Kebbi State get enrolled in tertiary institution at a physically developed stage. To corroborate the findings, Becker (2000) found that women pursuing university education in Africa are between the ages of 35 to 40. Becker (2000) observed that this category of women join university at later years to upgrade themselves in order to be promoted, to raise their social status and prestige and also to get good job after graduation. Almost 70% of the respondents on table 3 live off campus which signifies that these category of respondents go to school on daily basis from their marital homes despite the stress, time constraint and house responsibilities, this conform to the findings of Lee and Myer 2005 who observed that being a student and at the same time a mother is a delicate juggling act because it takes time, patience and bundle of energy. In addition, it was observed from table 4 that a total of 90% of the respondents encounter conflict with their spouses this consequently may create imbalance for married women student. Probably, the problem arises as a result of divided attention as their concentration impaired both to home and academic work. It was further observed from table 6 that loaded academic work was the major reason for quarrels and misunderstanding with spouse among respondents representing 46%. The respondents further expressed on table 7 that time constraint

was the major challenges of being a married woman and a student in tertiary institution, this category of respondents represents 40%, this findings corroborate with the findings of Maniesan and Amos (2015) who found that married women encounter various types of challenges as they combine education with home responsibilities, the authors further stated that the challenges, encountered led to unstable home and low academic participation and performance.

It is significant to observe from the findings that attitudes are changing positively because, lack of encouragement from spouse, in-laws and family members is no more a major challenge encountered by married women in pursuing their educational goal as it use to be in the past decade because, this category represents the least of the respondents with only 10%. Perhaps, the negative attitude the society had regarding the education of the girl child and women generally have begun to fade. To corroborate the findings, Momodu and Shu'aib, (2009) confirmed that education for girls and women have been given positive changes in Nigerian society. Momodu and Shu'aib (2009) added that discrimination and sentiments are gradually fading away. The government of Kebbi State play a significant role in providing scholarship to its citizens because the findings on table 8 indicated a high percentage of respondents receive scholarship from the government representing 35% only about 11% sponsor themselves, this in turn will reduce the cost of education, encourage enrolment and will in a long way curb down dropout cases among respondents.

**CONCLUSION:**

The study observed that, the major cause of family conflict among married women students in tertiary institutions in Kebbi State was loaded academic work and time constraints was observed as the major challenge encountered by the respondents which adversely may lead to unstable family relationships further leading to low participation and low concentration in schooling activities. Henceforth, there is need for peaceful co-existence, harmony, tolerance and understanding with a relationship that is respected in the family because, a peaceful family creates an enabling learning environment for married women students.

**Recommendations:**

- 1) Married female students should try to adopt some coping strategies which include employing domestic house help, engaging in group studies or organizing special classes with course tutors, to meet up both marital and academic demand.
- 2) Married women students should be tutored on time management strategies; this can be incorporated in the school programme as a means to help them manage efficiently the time available to them.

**Acknowledgement:**

I wish to acknowledge the Tertiary Education Trust Fund TETFund and Kebbi State University of Science and Technology, Aliero for funding this Institutional Based Research (IBR) Batch 14, 2019.

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