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**Psycho-socio and Economic Factors as Determinant of Women's
Academic Performance in Distance Education in South Western
Nigeria**



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Psycho-socio and Economic Factors as Determinant of Women's Academic Performance in Distance Education in South Western Nigeria



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Abstract

Purpose: This study investigates the psycho-social and economic factors affecting the academic performance of women enrolled in distance learning programmes across South-Western Nigeria.

Methodology: Using a descriptive survey design and a mixed-method approach, the study collected quantitative data from 274 valid responses out of 300 distributed questionnaires and conducted 30 Key Informant Interviews (KIIs) with academic advisors, programme coordinators, and high-performing students. Data were analyzed using t-tests, linear regression, and thematic analysis.

Findings: Financial constraints, household responsibilities, workplace stress, and psychological challenges significantly influenced academic performance. Financial limitations emerged as the most significant predictor. Thematic analysis revealed four dominant themes: home-front pressures, financial constraints, workplace stress, and psychological impacts.

Unique Contribution to Theory, Policy and Practice: The study advances understanding of gender-specific barriers in distance education. It recommends institutional reforms such as flexible learning schedules, targeted student support services, and expanded financial aid. Policy implications include enhancing workplace flexibility, subsidized childcare, and promoting family and community-based academic support systems for women.

Keywords: *Distance Learning, Women's Education, Psycho-Social Factors, Economic Constraints, Academic Performance, Nigeria*

Introduction

1.1 Background to the Study

Distance education has become an essential tool for expanding women's access to higher education, offering flexibility for those juggling domestic, financial, and professional obligations. However, women, especially those aged 30–45, often face unique challenges that undermine academic performance (Castellanos-Serrano et al., 2022; Waterhouse et al., 2022). Studies have shown that distance learners, compared to on-campus students, experience greater conflict between academic and family roles which disproportionately affecting women (Rockinson-Szapkiw & Watson, 2020). Despite growing research on academic performance, the combined effect of psycho-social and economic variables on female distance learners in Nigeria remains underexplored.

A major challenge is home-front pressure; including domestic duties, child and elder care which disproportionately fall on women in Nigerian cultural settings (Aransi, 2019). These responsibilities can cause psychological stress, limit participation in virtual learning, and hinder coursework completion (Asuquo et al., 2017). Yet, limited research addresses how these pressures uniquely affect self-directed distance learners.

Financial constraints also pose substantial barriers, with tuition, learning materials, and digital access creating significant burdens (Oladele & Adeniyi, 2020; Bangura & Mambo, 2023). Although distance learning saves time, economic demands and infrastructural deficits like poor connectivity and power supply which undermine women's academic engagement (Adewoyin & Ebabhi, 2022; Isuku, 2018). These financial strains often compel women to prioritize family needs over education.

In addition, workplace stress such as rigid schedules, high demands, and unsupportive environments limits study time and affects academic outcomes (Aboderin & Govender, 2023). Structural inequalities further hinder career progression, even among high-achieving women (George et al., 2021). These issues, compounded by institutional pressures, lead to burnout and reduced academic engagement (Adewale et al., 2017; Eni, 2023).

Psychologically, the interplay of home, work, and financial stress affects motivation, self-efficacy, and resilience—key predictors of academic success (Ifeyanyi et al., 2019; Olapegba et al., 2017). Anxiety and burnout are prevalent among distance learners (Gamage & Herath, 2021). While digital tools like Google Classroom foster resilience, others like Google Drive correlate negatively with academic persistence (Oladipo et al., 2022). Yet, studies rarely address the cumulative psychological toll on female learners.

This study, therefore, critically examines the intersection of psycho-social and economic factors influencing women's academic performance in distance education across Southwestern Nigeria, addressing a significant gap in literature.

1.2 Statement of Problem

Despite the growing participation of women in distance education in Southwestern Nigeria, their academic performance remains disproportionately affected by a complex interplay of psycho-socio and economic factors. Home-front pressures, including domestic responsibilities, care-giving roles, and family dynamics, often impede women's ability to balance academic commitments with household obligations. Financial constraints further exacerbate this challenge, as tuition costs, study materials, and unstable ICT infrastructure hinder consistent engagement with learning activities. Additionally, career-related demands and workplace stress create further barriers, limiting the time and energy available for academic pursuits. The cumulative effect of these stressors has profound psychological implications, contributing to emotional exhaustion, academic burnout, and reduced learning engagement. While existing studies have examined individual factors influencing women's education, limited research has explored their combined effects within the specific context of distance education.

1.3 Objectives of the Study

This research is set to examine the following objectives;

- i) To critically examine the challenges posed by home-front pressures, including domestic responsibilities, care-giving roles, and family dynamics, on the academic performance of women in distance learning programmes.
- ii) To interrogate the effect of financial pressure, such as educational expenses and household economic demands, on the academic performance of women in distance learning programmes.
- iii) To analyze the impact of career-related demands and workplace stress, including inflexible work schedules and unsupportive work environments, on the academic performance of women in distance learning programmes.
- iv) To determine the psychological implications of cumulative stress factors—stemming from home-front pressures, financial constraints, and workplace stress—on the academic performance of women in distance learning programmes.

2 Literature Review

2.1 Conceptualizing Psycho-Social and Economic Factors

Psycho-social factors reflect the interplay of psychological dispositions and social conditions that shape cognition, behaviour, and emotions (Alam, 2023). In Nigeria's Open and Distance Learning (ODL) system, women often face emotional stress particularly among expectant mothers and with limited financial support, while simultaneously seeking peer acceptance and social respect (Ebabhi & Adewoyin, 2020). These factors manifest through self-efficacy, social support, and stress levels. Technology self-efficacy enhances digital engagement and academic motivation (Itasanmi &

Ajani, 2023), while social support reduces isolation and increases retention (Olugbara, 2023). Academic stress, however, remains a major obstacle, often triggered by financial strain, role conflict, and societal expectations (Sailo & Varghese, 2024; He, 2023).

Economically, women are drawn to ODL for its flexibility and potential for upward mobility (Mahai, 2023). Yet, rising tuition fees, material costs, and insufficient aid create barriers to academic continuity. In restrictive cultural settings, ODL offers an accessible alternative, allowing women to pursue education alongside family obligations (Mwangi, 2021).

2.2 Psycho-Social Determinants of Women’s Educational Experiences in Nigeria

Female education in Nigeria is influenced by multiple psycho-social determinants. Financial hardship, early marriage, and gender-based violence are key obstacles (Olutola, Adamu & Aguh, 2024), compounded by rigid gender norms that reinforce educational inequality (Yewande & Olawunmi, 2023). Although education and employment offer protective benefits, they can paradoxically heighten exposure to intimate partner violence (Dim & Elabor-Idemudia, 2018). Calls for gender-sensitive curricula and social reorientation persist (Odejide & Oyedele, 2021), but structural resistance undermines progress. Scholars such as Obiageli et al. (2022) and Ohia (2024) underscore the transformative potential of female education for national development, though implementation remains inadequate.

2.3 Psycho-Social Barriers to Career Progression and Economic Empowerment

Women’s career trajectories are constrained by entrenched gender norms, workplace inequality, and caregiving burdens. Hypermasculine organisational cultures limit advancement in male-dominated fields (Adisa et al., 2020), while domestic responsibilities and stereotypical expectations disproportionately affect women in science and academia (Akinwale et al., 2022). Career adaptability and volition can enhance employability (Ezema et al., 2023), yet structural inequalities still impede access to decent work. Sougou et al. (2022) show how institutional biases and domestic roles hinder West African women scientists.

Although education, marital status, and income shape career progression (Agboola, 2023), wage disparities and undervalued unpaid labour especially in agriculture still persist (Okunade et al., 2023). Policy frameworks exist but lack effective implementation due to socio-cultural inertia and weak political commitment.

3. Research Methodology

3.1 Research Design

This study employed a descriptive survey design within a mixed-methods framework, integrating quantitative and qualitative data to explore psycho-social and economic factors affecting the academic performance of women in distance learning programmes across South-Western Nigeria (Battista & Torre, 2023). The quantitative component utilized a self-developed, structured

questionnaire, while the qualitative component involved Key Informant Interviews (KIIs) to gain contextualized insights.

3.2 Sample Size and Sampling Techniques

A multi-stage sampling procedure was used. First, institutions were purposively selected. Second, stratified sampling targeted 2nd to 4th-year female students. Third, cluster sampling was used within study centres. Using Yamane's formula, a sample size of 300 was determined, with 274 valid responses retained (91.3% response rate). For the qualitative strand, 30 participants (academic advisors, programme coordinators, high-performing female students) were purposively selected to provide in-depth perspectives.

3.3 Instrumentation and Data Collection

The questionnaire was validated by educational research experts and achieved a reliability coefficient of 0.87 using Pearson Product-Moment Correlation. KIIs were guided by semi-structured protocols. All tools adhered to ethical standards, with informed consent, confidentiality, and institutional ethical approval secured prior to data collection.

4 Data Analysis

Quantitative data were analysed using descriptive statistics, t-tests, and linear regression to examine predictors of academic performance. Qualitative data from KIIs were analysed thematically using Braun and Clarke's (2006) six-phase model, including coding, theme development, and integration of participant quotes. Key themes identified were: home-front pressures, financial constraints, workplace stress, and psychological impacts, ensuring the trustworthiness and depth of the findings.

4.1 Quantitative Analysis

Results and Interpretation

Table 1: Frequency Distribution of Respondents by Institution, Age, Occupation, and Work Stress

Category	Group	Frequency	(%)
Institution	National Open University, Abeokuta	26	9.5
	Federal College of Education, Abeokuta	112	40.9
	University of Lagos Distance Learning Institute	52	19.0
	University of Ibadan, Oyo	50	18.2
	Lagos State University Open and Distance Learning and Research Institute	34	12.4
	Total	274	100.0
Age	Under 18 years	57	20.8
	18–25 years	65	23.7
	26–35 years	50	18.2
	36–45 years	49	17.9
	46 years and above	53	19.3
	Total	274	100.0
Occupation	Unskilled labour	54	19.7
	Semi-skilled labour	51	18.6
	Skilled labour	63	23.0
	Managerial/professional	46	16.8
	Executive/leadership roles	60	21.9
	Total	274	100.0
Work Stress	Low	82	29.9
	Moderate	94	34.3
	High	98	35.8
	Total	274	100.0

The study sampled respondents from seven institutions, with the highest representation from Federal College of Education, Abeokuta (Sandwich Programme) (40.9%). Respondents aged 18–25 years formed the largest age group (23.7%), followed by those under 18 years (20.8%). The occupational distribution shows skilled labour (23%) and executive/leadership roles (21.9%) as the most common categories, with managerial/professional roles (16.8%) being the least. Regarding work stress, the majority of respondents reported high levels (35.8%), while low stress levels were experienced by 29.9%. Moderate stress levels accounted for 34.3% of the sample.

RQ 1: What challenges does pressure from the home front pose to the academic performance of women in distance learning programmes?

Table 2: Perceived Challenges from Home-Front Pressure on Women's Academic Performance in Distance Learning Programmes (One-Sample T-Test)

Variable	N	M	S.D	T	p tailed)	(2- Mean Diff.	95% CI
Family Responsibilities	274	2.46	1.152	-0.577	0.564	-0.04	[-0.18, 0.10]
Pressure from Children and Wards	274	2.64	1.078	2.073	0.039*	0.14	[0.01, 0.26]
Balancing Family, Husband, and School	274	2.54	1.116	0.541	0.589	0.04	[-0.10, 0.17]

Note: $p < .05$ (significant at the 5% level). The test value for the one-sample t-test was set at 2.5, representing the midpoint of a 1-4 Likert scale. CI = confidence interval; SD = standard deviation.

The results Table 2 revealed varied perceptions of home-front pressures. For *family responsibilities*, the mean score ($M = 2.46$, $SD = 1.152$) was not significantly different from the test value, $t(273) = -0.577$, $p = .564$, with a mean difference of -0.04 (95% CI [-0.18, 0.10]). This suggests that participants, on average, did not perceive family responsibilities as a significant challenge to their academic performance. Similarly, *balancing family, husband, and school* yielded a mean score ($M = 2.54$, $SD = 1.116$) that was not statistically significant, $t(273) = 0.541$, $p = .589$, with a mean difference of 0.04 (95% CI [-0.10, 0.17]), indicating no substantial perceived burden. In contrast, *pressure from children and wards* showed a statistically significant result, $t(273) = 2.073$, $p = .039$, with a mean score ($M = 2.64$, $SD = 1.078$) exceeding the test value by 0.14 (95% CI [0.01, 0.26]). This finding indicates that participants perceived pressure from children and wards as a notable challenge to their academic performance, with the effect reaching significance at the 5% level.

RQ 2: How does financial pressure affect the academic performance of women in distance learning programmes?

Table 3: Perceived Challenges from Financial Pressure on Women's Academic Performance in Distance Learning Programmes (One-Sample T-Test)

Variable	N	M	SD	t	p	Mean Diff.	95% CI
Financial demands of distance learning	274	2.82	1.087	3.428	.001**	0.32	[0.14, 0.50]
Rising living costs	274	2.79	1.133	3.058	.002**	0.29	[0.11, 0.47]
Financial constraints on attendance/participation	274	2.55	1.119	0.702	.483	0.05	[-0.09, 0.18]

Note. * $p < .01$ (significant at the 1% level); $p < .05$ (significant at the 5% level). The test value for the one-sample t-test was set at 2.5, representing the midpoint of a 1-4 Likert scale. CI = confidence interval; SD = standard deviation.

The results on Table 3 demonstrated significant effects of financial pressure for two of the three variables. For *financial demands of distance learning*, the mean score ($M = 2.82$, $SD = 1.087$) was significantly higher than the test value, $t(273) = 3.428$, $p = .001$, with a mean difference of 0.32 (95% CI [0.14, 0.50]). This indicates that participants strongly perceived financial demands as a substantial challenge to their academic performance, with the result significant at the 1% level. Similarly, *rising living costs* yielded a mean score ($M = 2.79$, $SD = 1.133$) that was significantly above the test value, $t(273) = 3.058$, $p = .002$, with a mean difference of 0.29 (95% CI [0.11, 0.47]), also significant at the 1% level, suggesting a notable perceived impact on academic performance. In contrast, *financial constraints on attendance and participation* showed a mean score ($M = 2.55$, $SD = 1.119$) that did not significantly differ from the test value, $t(273) = 0.702$, $p = .483$, with a mean difference of 0.05 (95% CI [-0.09, 0.18]). This suggests that participants did not consistently perceive this factor as a significant barrier to their academic performance.

RQ 3: What is the impact of career and workplace stress on the academic performance of women in distance learning programmes?

Table 4: Perceived Impact of Career and Workplace Stress on Women's Academic Performance in Distance Learning Programmes (One-Sample T-Test)

Variable	N	M	SD	T	p	Mean Diff.	95% CI
Career pressures	274	2.74	1.122	2.672	.008*	0.24	[0.06, 0.42]
Stagnation in career progression	274	2.55	1.145	0.686	.493	0.05	[-0.09, 0.18]
Emotional stress from workplace challenges	274	2.85	1.155	3.678	.001**	0.35	[0.17, 0.53]

Note. $p < .05$ (significant at the 5% level); $*p < .01$ (significant at the 1% level). The test value for the one-sample t-test was set at 2.5, representing the midpoint of a 1-4 Likert scale. CI = confidence interval; SD = standard deviation.

Table 4 results revealed significant effects of career and workplace stress for two of the three variables. For *career pressures*, the mean score ($M = 2.74$, $SD = 1.122$) was significantly higher than the test value, $t(273) = 2.672$, $p = .008$, with a mean difference of 0.24 (95% CI [0.06, 0.42]). This indicates that participants perceived career pressures as a notable challenge to their academic performance, with the result significant at the 5% level. Similarly, *emotional stress from workplace challenges* yielded a mean score ($M = 2.85$, $SD = 1.155$) that was significantly above the test value, $t(273) = 3.678$, $p < .001$, with a mean difference of 0.35 (95% CI [0.17, 0.53]), significant at the 1% level, suggesting a substantial perceived impact on academic performance. In contrast, *stagnation in career progression* showed a mean score ($M = 2.55$, $SD = 1.145$) that did not significantly differ from the test value, $t(273) = 0.686$, $p = .493$, with a mean difference of 0.05 (95% CI [-0.09, 0.18]). This suggests that participants did not consistently perceive stagnation in career progression as a significant barrier to their academic performance.

RQ 4: What are the combined effects of home-front pressure, financial pressure, and career-related stress on the psychological well-being and academic performance of women in distance learning programmes?

Table 5: Regression Analysis: Combined Effects of Home-Front Pressure, Financial Pressure, and Career-Related Stress on Psychological Well-Being and Academic Performance

Model Summary	R	R ²	Adjusted R ²	Std. Error of the Estimate		
1	.385	.148	.139	1.198		
ANOVA	Sum of Squares	df	Mean Square	F	P	
Regression	67.026	3	22.342	15.564	<.001**	
Residual	387.802	270	1.436			
Total	454.828	273				
Predictor Variables	B	SE	β	T	P	
Constant	2.150	0.270		7.963	<.001	
Combined family, financial, and workplace pressures	0.185	0.065	.165	2.846	.005*	
Domestic violence from an uncooperative spouse	-0.048	0.067	-.044	-0.716	.475	
Responsibility to care for dependents	0.275	0.068	.235	4.044	<.001**	

Note. R^2 = proportion of variance explained; Adjusted R^2 = variance adjusted for number of predictors; SE = standard error; β = standardized coefficient. $p < .05$ (significant at the 5% level); * $p < .01$ (significant at the 1% level).

The regression model was statistically significant, $F_{(3, 270)} = 15.564$, $p < .001$, indicating that the combined effects of the predictor variables reliably explained variance in psychological well-being and academic performance. The model accounted for 14.8% of the variance ($R^2 = .148$), with an adjusted R^2 of .139, suggesting moderate predictive power after adjusting for the number of predictors. The standard error of the estimate was 1.198, reflecting reduced variability compared to a non-significant model. Individual predictor variables showed varied effects. The constant was significant ($B = 2.150$, $SE = 0.270$, $t = 7.963$, $p < .001$), establishing a baseline level of the dependent variable. *Combined family, financial, and workplace pressures* yielded a significant positive coefficient ($B = 0.185$, $SE = 0.065$, $\beta = .165$, $t = 2.846$, $p = .005$), indicating that increased combined pressures were associated with a significant impact on the outcome, significant at the 5% level. Similarly, *responsibility to care for dependents* was significant ($B = 0.275$, $SE = 0.068$, $\beta = .235$, $t = 4.044$, $p < .001$), suggesting a strong positive effect on psychological well-being and academic performance, significant at the 1% level. In contrast, *domestic violence from an uncooperative spouse* was non-significant ($B = -0.048$, $SE = 0.067$, $\beta = -.044$, $t = -0.716$, $p = .475$), indicating no substantial contribution to the outcome.

4.2 Thematic Content Analysis

Results and Discussion

Using Braun and Clarke's (2006) six-phase approach, thematic content analysis was conducted on interviews with 30 female distance learners across Ogun State. An inductive strategy was employed to extract insights on the psycho-social and economic factors affecting their academic performance.

Objective 1: Home Pressure on Academic Performance

Theme 1: Role Conflicts and Time Constraints

A majority (83.3%) of participants reported struggling to balance academic work with caregiving roles, citing time constraints, conflicting duties, and inadequate family support. One participant noted:

“Balancing academic requirements with my responsibilities as a mother is exhausting.”

This reflects findings by Stone and O'Shea (2019), who identified caregiving as a major barrier to women's academic success.

Theme 2: Limited Family/Spousal Support

Roughly 63.3% highlighted lack of emotional and practical support at home. Spousal indifference and family discouragement were recurring patterns, reinforcing Oti's (2013) view that inadequate domestic support inhibits women's educational advancement.

Objective 2: Financial Pressure on Academic Performance

Theme 3: Financial Strain and Limited Access to Funding

Financial hardship (80%) are seen mainly in tuition, learning materials, and household expenses which was a central concern. As one participant shared:

“The cost of the program has stretched my finances thin.”

This aligns with Oladele and Adeniyi (2020), who emphasized the economic burden facing female ODL learners.

Objective 3: Career and Workplace Stress

Theme 4: Workplace Rigidities and Institutional Barriers

Workplace inflexibility (70%) is characterized by rigid schedules and lack of employer support which impacted academic progress. Echoing Alsulami et al. (2022) and Fuller & Hirsh (2019), participants stressed the need for flexible work policies to support women in higher education.

Objective 4: Psychological Implications of Combined Stressors

Theme 5: Emotional Burnout and Mental Health Challenges

Nearly 87% reported psychological distress, citing fatigue, burnout, and anxiety. However, many

demonstrated resilience through coping mechanisms and time management strategies. Sarumi (2022) emphasizes that supporting mental health is essential for retention in distance learning programmes.

4.3 Synthesis of Findings

Thematic analysis revealed five interlinked challenges:

1. Role conflicts and time pressure
2. Limited family/spousal support
3. Financial hardship
4. Workplace rigidity
5. Emotional burnout and resilience

5. Conclusions

The study highlights the intersecting burdens female distance learners face, including home responsibilities, financial stress, and career pressure. While quantitative data underscored the significance of child-related pressure and financial strain, qualitative narratives revealed the emotional toll and coping strategies these women employ. Despite structural barriers, many exhibit remarkable resilience, reinforcing the need for flexible, supportive, and inclusive learning ecosystems.

6. Recommendations

To support women in distance learning, key stakeholders must take practical steps to address financial, academic, and personal challenges.

- i. Universities should offer more flexible learning options, including self-paced courses and extended deadlines. Expanding financial aid programmes and setting up student support centres for counselling and mentorship can also ease academic pressures.
- ii. Governments should provide targeted financial support for women balancing education and care-giving. Policies that mandate workplace flexibility and invest in affordable childcare services will help create a more supportive learning environment.
- iii. Employers can introduce flexible work schedules and study leave to accommodate working women pursuing education. Career mentorship programmes should also be expanded to help women balance professional growth and academics.
- iv. Families and Communities play a vital role in supporting female learners. Sharing domestic responsibilities and fostering peer support networks can create a more inclusive and encouraging environment.

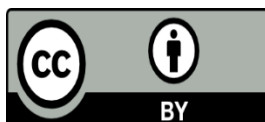
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