

UNIVERSITY FOR DEVELOPMENT STUDIES

WOMEN'S EDUCATION AND POVERTY REDUCTION IN TAMALE
METROPOLIS: THE CASE OF GUMANI, SAKASAKA AND KALIPOHINI

BY

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Declaration

I hereby declare that this dissertation is the result of my own original work and that no part of it has been presented for another degree in this University or elsewhere:

Candidate's Signature:  Date: 26-07-2012

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Supervisors' Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University for Development Studies.

Supervisor's Signature: Date: 26/7/12

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Abstract

The study is about women's education and poverty reduction. It provides information on women's education and poverty reduction in the Tamale metropolis. It focuses on the relationship between women's formal education and upbringing of girls. Similarly, it provides perspectives on different groups within which the relationship between variables such as age, education, religious background of respondents and their idea about women's education and poverty reduction.

Interviews were used to gather data for the study. Information was also got from review of related literature. From the study, it has been realized that poverty cannot be overcome without specific, immediate and sustained attention to girls education. Girls are a source of free household labour and a majority of non literate parents are not convinced that an educated daughter will benefit the family as an educated son. The study also revealed that women are left out to struggle alone despite the fact that they play a greater role in family success or failure. It concluded that for a society like the Tamale Metropolis to develop, it needs a well educated population, both male and female that will be able to plan and move its development agenda to succeed.

In this regard, addressing these challenges Government and policy makers should ensure access to good quality education for all girls, so that they can learn to read, write and exercise critical thinking for the improvement of their local communities. Also communication media should inform the public of girls right to be educated and the consequent benefit to families and the nation as a whole.



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Dedication

I dedicate this work to the almighty God who saw me through it all, my parents who cared for me, my supervisor Dr E. S. Mahama, my brothers, Munkaila Amin, Abdulai Rashad , Abubakari Abdul-Wakill as well as my sweet heart, Abukari Amina



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Acronyms and abbreviations

AAU	Association of African Universities
ADEA	Association for the Development of Education in Africa
CCFC	Christian Child Fund of Canada
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
FAWE	Forum for African Women Educationalists
GDP	Gross Domestic Product
GER	Gross Enrolment Rate
GLSS	Ghana Living Standards Survey
GNI	Gross National Income
GNP	Gross National Product
GPRS	Ghana Poverty Reduction Strategy
GSS	Ghana Statistical Service
ISSER	Institute of Statistical Social Research
LDC	Low Developing Countries
MDG	Millennium Development Goals
NGOs	Non Governmental Organizations
SSA	Sub-Saharan Africa
UN	United Nations
UNESCO	United Nations Educational, Scientific, and Cultural Organization
UNICEF	United Nation International Children Education Fund



WGHE Working Group on Higher Education



CHAPTER ONE

1.0 INTRODUCTION

1.1 BACKGROUND

Two contemporary issues of great concern to governments all over the world are education and poverty reduction as well as income levels of women. The principal institutional mechanism for developing human skills and knowledge is the educational system. Human resource constitutes the ultimate basis for the wealth of a nation. Human beings are an agent who use capital, exploit natural resource, build social, economic, and political organization, and carry forward national development (Todaro, 2000). None of the above mentioned can be successful, if there is no collective and coordinated educational training of the human resource of a country to ensure judicious use of the nation's natural resources.

Clearly, a country must develop the skills and knowledge of its people and utilize them effectively to reduce poverty and bring about national development. Poverty alleviation and women's education have in the recent past become a top priority in the development agenda of Ghana. There have been concerted efforts on the part of government to transform Ghana from a low-income country into a middle-income nation by the year 2020. Thus, the objective of the government is to increase the per capita income by ensuring annual national income growth rate of at least 8 percent (Ghana Vision, 2020).

Education is not only a fundamental right, but also an important catalyst for economic growth and human development (Fant, 2008), yet deep seated cultural institutional and political barriers have conspired to create and perpetuate gender disparity in access to education (AAU, 2006). "As a result , girls comprise two-thirds of the 125 million 6-11-years old children across the developing world who are not in school and of the estimated 273 million 12-17-years old who are out of school, 148 million (54%) are girls. Again, two-thirds of the world's 876 million illiterates are women and girls comprise two-thirds of the 100 million children who drop out of school before completing four years".



All across Africa, the mean years of schooling among women aged between 15 and 49 tend to be lower than men and illiteracy levels among women aged between 15 and 60 are significantly higher than males (Todaro, 2000: 333).

Consequently, women in Africa remain the most under educated in the world and often lag behind women in East Asia, Latin America, and the Caribbean. According to UNICEF' State of the World Children Report, some 16 of the 22 countries with 70% or more illiterate women are found in sub- Saharan Africa. In two of these, over 90% of the women are illiterate (UNICEF, 2000). Since education is a sine qua non for effective participation in the modern economy, African women by virtue of their lack of education, are still confined to the fringe of society in menial jobs due primarily to poor access to education and training. Access to education and therefore literacy among women, however, differs from country to country (Oxaal, 1997).

In Ghana a study by the Ghana Living Standard Survey (2008), indicated that about 31% of all adults have never been to school, less than one-fifth (17.1%) attended school but did not obtain any qualification; 39% have MSLC/BECE/VOC certificate as their highest qualification. Current school attendance rate of school going age persons at all levels of education in Ghana is 86%. The rates for females are lower than those for males, especially in the Northern Region. The three northern regions have comparatively lower attendance rates for all school going ages. The literate population in Ghana is 6 out of every 10 men as against 4 out of every 10 women. Also in the Northern Region, 36.4% of men populations have been to school as against 21.0% of women who have been to school (GLSS5, 2008).

The ability to read, write and comprehend information is obviously a fundamental component of human resource development. Of the 960 million illiterates in the world, 66% are women. Of the 130 million children not enrolled in primary school, two thirds are girls. Of the 100 million primary school-dropouts 66% are girls. In Sub Saharan Africa, about 50% of women are illiterate compared to about 30% of men (Jato, 2004). Thus, educational gender gap is the greatest in the poorest countries and regionally in the Middle East and North Africa. Closing the educational gender gap by expanding educational opportunities for women is economically desirable for four reasons. The return on women's education is higher than that of men in most developing countries. "Increasing women's education not only increases their productivity on the farm and





in the factory but also results in greater labour force participation, later marriage, lower fertility and greatly improved child health and nutrition” (Todaro, 2000). Improved child health and nutrition and more educated mothers lead to multiplier effects on the quality of nation human resource for more generations to come. In agriculture, women’s contribution is immense and has been variously estimated as between 55% and 60% of total in Ghana (GPRS, 2005). Women are involved in processing most of the agricultural products such as gari, shea butter, groundnut and palm oils, fish and cotton products. The lower prices received by these producers, including those products that have extended and industrial market is mainly due to the lack of bargaining power. Another constraint to improvement in women’s activities is the lack of access to credit facilities (GPRS, 2003).

In 1960, males outnumbered females by 50.5% to 49.5% of the population. The situation was reversed in 1970 and has remained at that level since. The proportion of females increased to 50.4% in 1970 and only marginally moved to fifty point five percent (50.5%) in 2000 (GSS, 2000). According to Feverstein (1997), about 1.3 billion people in the world, live in poverty. World Bank report (1985), using a poverty line of annual per capital income of \$370 , estimated that in 1990 there were 1.1 billion people in developing countries below the poverty line. Because of poverty, 841 million people are malnourished while 880 million have no access to health service worldwide. It has been estimated that in 2001, 2.7 billion people live on less than two dollars per day. The proportion of the developing world population living in extreme economic poverty has fallen from 28% in 1990 to 21% in 2001. Much of the improvement, however, occurred in East and South Asia (World Bank, 1985).

Poverty is a major canker that has been and continues to be a serious threat to the development of African countries. According to Fox and Liebenthal (2006), nearly half of all Africans lived on US \$ 1 a day or less and 30% of the world’s poor lived in Africa in the 1990s. Also findings from Jato (2004) show that women are poorer than men and that 70% of the 1.2 billion people living in poverty are females. In sub-Saharan Africa (SSA), about 50% of the population lives in absolute poverty, compared to 20% in North Africa. Of this SSA’s poor population, about 80% are women. Estimates over a 20-year period show that the increase in the number of poor rural women in 41 developing countries is 17% higher than the increase in the number of poor men.

The poverty levels in African countries have led to under development in those countries. This situation has affected their economic and political sovereignty because of their over dependence on donor countries for their very survival.

After independence in 1957, successive governments in Ghana have made conscious efforts to reduce poverty, yet poverty is still in existence, especially in the rural communities. According to the Institute of Statistical, Social and Economic Research (ISSER, 2005), the third and fourth Ghana Living Standards Survey (GLSS 3 and 4) report show that poverty declined from 52% in 1992 to 40% in 1999. Similarly, the proportion of the population living below the extreme poverty line declined from 37% in 1992 to 27%.

According to ISSER (1996), about 31% of the Ghanaian population can be described as poor or very poor. In this respect 34% of the people in the urban areas and another 28% in the rural areas are found to be poor. The Ghana Poverty Reduction Strategy (GPRS 1) in 2003 reflected a policy framework that was directed primarily towards the attainment of the anti-poverty objective of the UNs Millennium Development Goals (MDG). For the period 2002 – 2004 under the GPRS 1 the annual average growth rate of real GDP was five point two percent (5.2%). This is a marked improvement on the historical trend and equal only to the average of the period 1984-1992. The GDP grew at an average five percent (5%), during the four year period 2001-2004. The goal of Ghana's current socio-economic development agenda is to attain income status with a per capita income of at least 1000 US dollars by the year 2015 within a decentralized and democratic environment (GPRS 2, 2004, 2006).

According to the Daily Graphic, (May, 29, 2007), the population living on the bread line in Ghana dropped to twenty eighty point five percent (28.5%) in 2005 on average from thirty nine percent (39%) in 1998 and more than 50% in 1991. Although poverty levels decreased in the 1990s, certain areas in Ghana experienced growing incidence of poverty. ISSER (1996) established that regional variation in the incidence of poverty could be noticed. The north of the country is much poorer than the south. For example in 1992 the savannah formed only 23% of the total population of the country, but it accounted for 28% of the total poverty and for 31% of the poor. The poor turn to have large housed holds (6.3%) than the non poor (3.6%) and suffer food insecurity and limited access to basic services. Northern Region has about seventy percent



(70%) of its population living in poverty (ISSER, 1996). In Ghana, the three northern regions face grim poverty and severe seasonal food shortages. The main occupation in this area is rain-fed farming which is carried out at a subsistence level and is confined to a short rainy season. As a result, most people are vulnerable to food insecurity and abject poverty for the most part of the year.

1.2 STATEMENT OF THE PROBLEM

There is widespread recognition of the crucial role that women play in the development process. Women are critical to the success of family planning programs, bear much of the responsibility for food production, account for an increasing share of wage labour in developing countries and are aware of the consequences of environmental degradation and can contribute to the development of a vibrant civil society and good governance (Behrman, 1990). Despite their important contribution, women lag behind men in access to health care, nutrition and education as well as continuing to face social, economic and political barriers (Griffiths, 2005).

Clearly, women are central to any successful population policy, because they play a major role in reproduction and their understanding of any policy will help reduce a country's population. Hence education and higher status of women will benefit people in terms of improved health, better wages, and greater influence in decision making (Lukas, 1988). This connection between education and population indicates that greater emphasis should be placed on educating women. Although education is probably the largest single contributor to enhancing the status of women and thereby promoting development, access to education is still limited to many women.

Women make up a significant portion of the agricultural workforce in Ghana. They are involved in food production from planting to cultivation, harvesting and marketing. Despite their agricultural contribution, women frequently do not have adequate access to advances in agricultural technology or the benefits of extension and training programs (GSS, 2000). They are also discriminated against in land ownership. As a result, important opportunities to improve food production are lost when women are not given access to technology, training and land ownership commensurate with their agricultural role.



Enhancing the status of women has been the primary focus of several international conferences. The 1994 international conference on population and development focused attention on women's health and reproductive rights and the crucial role that these issues play in controlling population growth. The 1995 Fourth World Conference on Women held in Beijing, China, proclaimed women's rights to be synonymous with human's rights. These developments represent a turning point in women's struggle for equal rights and have promoted efforts to protect women's rights. International conferences have not only focused attention on gender issues, but have also provided additional opportunities for developing leadership and encouraging grassroots efforts to realize the goal of enhancing the status of women. Greater political involvement may also increase women's participation in efforts to resolve conflict. Some argue that women have certain qualities that are more likely to facilitate peaceful resolution of conflicts (Griffiths, 2005).

With females in Ghana forming more than half of the population, it is important in planning development projects that policy makers consider issues that affect the productivity of women such as fertility, mortality, migration, rural or urban residence, age distribution, household headship, educational attainment and economic activity.

It is against this background that NGOs, Governments and other developmental partners (local and foreign) have in the past decade "invaded" the Northern Region in order to salvage the situation. Quite a number of them are involved in women's education and poverty reduction. As a result the study attempts to research into access to education by women and poverty reduction in the Tamale metropolis.

1.3 MAIN RESEARCH QUESTION

How can the education of women lead to poverty reduction in the Tamale Metropolis?

1.4 SUB RESEARCH QUESTIONS

- a) What is the general situation of girls/women's access to formal education?
- b) What accounts for the preference of one sex over the other for formal education?
- c) What kind of relationship exists between women's education and poverty reduction?

1.5 MAIN OBJECTIVE

The main objective of this study is to analyze the gender gap in education and poverty reduction in Tamale Metropolis.

1.6 THE SUB-OBJECTIVES:

- (a) To identify and describe the factors behind differential gender access to education and the ramifications.
- (b) To find out why one sex is preferred over the other for formal education.
- (c) To draw a relationship between female education and poverty reduction in Tamale Metropolis.
- (d) To find out how the education of women increases family income.
- (e) To suggest some ways and means of dealing with the problem.

1.7 JUSTIFICATION

A study of this nature has the following relevance. First, its results will make it possible to know the extent to which women have access to formal education. This information shall be useful in the planning and implementation of various projects by the Tamale Metropolis and other interventionist.

In the second place, the study is designed in a way that will make it possible to investigate the nature and extent of which one sex is preferred over the other in formal education in the Tamale Metropolis. This is necessary in planning, developing, and integrating the rural sector of the economy for the achievement of sustainable development,

The findings of the research will assist Governments and NGOs in their efforts to promote hunger reduction, empowerment of women and sustainable development in the Tamale Metropolis

1.8 SCOPE OF THE RESEARCH

The study is designed to find out the relationship between women's education and poverty reduction and the target groups will include both men and women aged between 18 and 60 years



within the Tamale Metropolis. More so, it deals with issues relating to poverty and education that affect women. It also deals with problems and challenges facing women education.

1.9 LIMITATION OF THE STUDY

The research was concentrated in and around Kalipohini/Sakasaka/Gumani in the Tamale Metropolis. As a result, research findings and policy recommendations are limited to these specific areas.

In some instances the researcher was unable to understand and communicate in some local dialects spoken in the communities visited, so the researcher relied on interpretation to take up the information. There was poor cooperation from some respondents due to fear or lack of trust, but the researcher succeeded in assuring them of the protection of their information.

1.10 ORGANIZATION OF THE STUDY

This study is organized into five (5) chapters. The details are as follows:

Chapter one which constitutes the introductory chapter has several components that include the background of the study, the problem statement, objectives, research questions, relevance of the study, limitations of the study, and organization of the study. Chapter two reviews related literature, theoretical and conceptual framework.

Chapter three focuses on the methodology of the research. It specifically examines the background of the study area, research design, sampling procedure, research sample, research instruments, procedure for data collection, procedure for data analysis and scope of the study.

Chapter four is centered on results and discussion of data. Summary, conclusion and recommendation come under chapter five (5).



CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 INTRODUCTION

In this chapter relevant literature has been reviewed. The review was done in different relevant aspects of the topic, mainly in the concept and theories on education, the importance of education to women, investment in female education, education and poverty, women and education, concept of poverty, measurement of poverty, as well as evidence from empirical work.

2.2 EDUCATION

According to Gove (2009) education is a central hallmark of every civilized society. It is the means by which societies ensure that everything which is best in society is passed on to succeeding generation. UNESCO (2008) defines education as humanity's best hope and most effective means in the quest to achieve sustainable development. Toffler (1928) cited in Kegan et al (1946) looked at education as being general or liberal and defined it as a curriculum aimed at imparting general knowledge and developing general intellectual capacities in contrast to a professional, vocational, or technical curriculum. From these definitions, it may be useful to look at education by its function. The major purpose of education is to broaden understanding so that people can make the fullest use of their innate potential, intellectual, or physical thinking. It is a system of teaching knowledge, values, and skills. Education is listed among the universal human rights because it is necessary for the full development of the human personality. It offers the most important institutional means for improving the quality of human capital (education and skilled personnel) within an acceptable period of time.

Education is also seen as the principal social agency which helps in training young people for competent adult role performance and helps in socializing people to the new competencies required in the changing societies. It is believed that a person who is educated would mix freely in any society and with any type of people.



Everybody, more so the girl should be educated to ensure her rightful place in national development. Education enables learners to achieve their full potential.

2.3 IMPORTANCE OF EDUCATION TO WOMEN/GIRL CHILD

According to Sir Richard (1953), there are three needs that determine the aims and importance of education. It should prepare us either by a general or a vocational training, to earn our bread; it should give us some understanding of the universe and of men; and it should help us to become fully developed human beings. Rebecca (2011) also indicated that the benefit or importance of women /girl child education can be examined under four dimensions- Mental, Social and Physical. This could also be said of men.

At the mental level, education trains up a person's mind, ending up in equipping the individual with knowledge which can be applied to situations to achieve good results. It builds up self confidence in the girl. She acquires good leadership skills and improves her managerial abilities. It broadens their outlook in terms of marriage, child upbringing, home keeping and relationship in the society and finally she builds up her self-esteem.

Physical education enriches individuals by equipping them with better standards and builds them up to become assets in terms of human resource and technological development. It improves their self-worth, and improves their conditions of living.

Social education empowers women to be self-reliant and gives them better job placement with corresponding good remuneration. Promotes innovations and creativities in various fields of endeavors. Improves family planning in the communities and the nation at large

From the various definitions and reasons given to the importance of education, the researcher put together the following general importance of educating to the woman/girl child. Educating a girl child is important for the following reasons:

Education will help girls get a good job later and become established in life-get better paid jobs, she will have credentials which are necessary for a job. Whatever she decides to do she will know how to do it well. For example farming, she will know how to apply fertilizer and other chemicals to her crops, if she is a farmer. Education will make girls to learn to demand, to have



commitment to changing their situation, and give them more voice. A woman who is educated will typically be healthier, and will know how to space and control the family size; this will promote latter family nutrition. An educated woman will have more opportunities to increase household income.

2.4 INVESTMENT IN FEMALE EDUCATION

The impact of female education on poverty works through productivity of labour and other effects on the household. The effects on labour productivity are reflected in the wage rates in labour market activities, and income from self-employment. Education is a key in the move to increase productivity and earnings through different channels. It enhances the ability to perform specific jobs and search for employment opportunities (Griffiths, 2005). The World Bank has stressed investment in female education as an important strategy for developing countries and this strategy is broadly agreed across a range of agencies and increasingly, governments (World Bank, 1998). According to Oxaal (1997) educated women marry later, want fewer children, and are more likely to use effective methods of contraception.

Although institution like the World Bank has accepted the argument that investment in female education pays off through higher social benefit, this calculation has been contested. Berhman (1991) states that the externalities to female education are not as great as is often claimed and are actually realized as private benefits. Furthermore, he argues that child health and welfare and fertility reduction might be gained in a more cost effective way by spending directly on child health and family planning rather than on female education.

2.5 EDUCATION AND POVERTY

An extremely important context for a discussion of education and poverty is that, part of production which takes place outside the formal sector, much of which is characterized by self-employment in rural and per-urban areas. There has been much interest in examining the extent to which education affects production patterns in the rural and per-urban areas (Woeld Bank, 1998). It has been shown also that the earnings of the self-employed, including those in urban and informal sector activities, are higher for the educated than for uneducated (Oxaal, 1997).





Furthermore, it has been demonstrated that increasing the schooling of women brings beneficial effects to their own control of fertility, their own health, and that of their families (Oxaal, 1997). Thus, human capital theory provides a set of implications for policies to alleviate poverty. Broadly speaking, the former implies that an effective anti-poverty strategy should incorporate the enhancement of education and skills amongst poor households. This will enhance their productivity in the informal urban and rural economy, and it will also increase their eligibility for paid employment in the formal sector and for their advancement once they are employed. Correspondence Theory similarly implies that increasing levels of schooling in the labour force are likely to be functional to the process of employment growth (Oxaal, 1997).

Thus, human capital Theory draws links between education and poverty in terms of education as a means of poverty reduction; another significant linkage runs the other way that is the effect of macro and micro-level poverty on levels of education. At the macro-level, it is generally the case that levels of education enrolment correlate with (GNP) (Colclough, 1994). Countries with low per capita incomes tend to have low enrolment ratios (Colclough, 1994). However, there are a number of exceptions to this rule. In Africa for example extremely poor countries such as Lesotho, Madagascar and Togo have primary gross enrolment ratios in excess of 100 (Colclough, 1994). Among poor countries there is considerable variation, showing that low (GNP) does not necessarily translate into low levels of educational enrolment.

According to Oxaal (1997) the household level evidence suggests that children of poor households are generally likely to receive less education. Data from Tanzania shows that at primary level enrolments rise with income growth, with primary Gross Enrolment Rate (GER) of 77% among households in the lowest expenditure, which is six percent (6%) lower than average and nearly twelfth percent (12%) below enrolment rates among the wealthiest.

The direction of causality between poverty and education linkages has been shown to flow two ways. On the one hand, poverty acts as a factor preventing people from getting access to education. On the other hand those with education are considered to be at less risk of poverty. Appleton (1997) states that each year of primary schooling is associated with a 2.5 percent fall in the risk of poverty, and that lower secondary schooling has roughly twice this effect.

2.5.1 Effects of Education on Households and Poverty

Schooling affects the well-being of the household through many channels than only productivity or income (Todaro, 2000). First of all, knowledge about improved health practices and morbidity education enhances the ability of the individual to access health services provided by the state.

Secondly, education of women is found to have a greater effect on children's health and schooling than education of men. It has significant effects on contraceptive behavior and fertility (Bledsoe and Casterline, 1999). Poverty reduction comes from a lower rate of population growth, another indirect effect of education among the poor women. It should be stressed that positive effects of education pass through generations and have long term consequences for poverty reduction or alleviation. Education affects social capital and the ability of individuals to communicate and cooperate to solve collective action problems that have strong impact on poverty alleviation. Poverty alleviation defined in a broader sense such as capability and empowerment is also promoted by education (Oxaal, 1997)

2.5.2 The impact of poverty on education investment for girls

Investment in educational human capital in developing countries may be studied using Becker's framework for the demand and supply of human capital. The demand represents the present discounted value of benefits (labour market earnings) and the supply represents the present discounted costs of education (school fees, travel cost, opportunity costs in terms of foregone earnings). There are several points attached to the issue of demand that are important.

The demand for education is not only determined by productivity and income associated with schooling, but in many cases schooling of children is affected by the individual characteristics of students such as ability, motivation and family background interacting with each other (Behrman, 1990). From the literature above it shows that households play an important role in perpetuating low motivation and low demand for education.

"The economic rate of returns to schooling can be derived from the correlation between earnings and years of schooling (usually controlling for work experience) from cross-sectional data. This gives an estimate of the private rate of return to the time spent. Social rate of return to investment in schooling calculated through an adjustment of other costs. On the social benefit side positive



externalities of education have to be adjusted too. It is the private rate of return that is important from poverty reduction point of view" (Schultz, 1999:761).

Since decisions related to investment in education are made in the household, the standard neoclassical household models with common performance or bargaining over allocation of resources may be used. Bargaining within the household may be affected by wife's education and earnings possibilities. Improved bargaining position of educated women has been found to have strong effect on the investment of human capital, especially for girls (Schultz, 2001). Higher participation rates in school, especially of girls, are positively associated with mother's schooling. Poor households are likely to have low demand for education and low benefit arising from factors like discrimination in the labour market and low motivation for schooling (Schultz, 2001).

2.6 WOMEN AND EDUCATION

It has been explained that in traditional society, a major role for a woman is to ensure the continuity of the lineage and she was expected to marry soon after puberty. She did not need formal education to perform this function (Dolphyne, 2005).

A woman was expected to be provided for by her husband and since education becomes a means for entering highly-paid jobs in the formal sector, it was considered more important for boys to have formal education since they were to be the bread-winners in the family. According to Dolphyne (2005), girls with no formal education trade to make a living out of it. In a Ghanaian society where there is no social security benefit for old people who have had formal employment, parents look on to their children as their insurance against poverty in their old age. It did not seem profitable therefore, to invest money in the education of a girl who was expected to get married and help her husband look after her children. For all these reasons and also the fact that there was always the risk of a girl dropping out of school because of pregnancy, it was not considered important to invest money in a girl's education and whenever money was short and a decision had to be made between keeping a son or a daughter in school, it was the daughter who was withdrawn.



From the findings of Oxaal (1997), girls in primary, secondary and tertiary school enrolment has been maintained or increased in most countries since 1970. Women's literacy increased from 54% of the male rate in 1970 to 74 percent in 1990. However females, educational opportunity remain significantly lower than males and the gap is particularly marked in the poorest countries. Although it is generally true that countries with high GNP have greater educational equality for males and females, among some African countries, there is no clear relationship between GNP and gender equality in enrolment (Oxaal, 1997). For example, Tanzania with GNP per capita of US \$100 has a female/male ratio of 0.98, whilst Morocco with a much higher GNP per capita of US \$1030 has a female/male ratio of only 0.68. The figures for La Cote D'Ivoire are US \$690 and 0.7 respectively. Females' disadvantage in enrolment is thus not a simple function of low levels of development. Factors such as social and cultural attitudes and policy priorities are clearly also significant (Baden, 1997).

Investigation into girls' schooling explains the persistence of gender gaps. Girls in poor households are particularly likely to miss out on schooling because of the perceived and actual costs of girl's schooling to households. These costs are both direct (eg. Fees, books, pencils, paper, required clothing and transportation) and opportunity costs. For example the World Bank (1994) cited in Baden 1995 reveals that, in Morocco reasons for non-attendance differ by gender, and that poverty was more likely to be a constraint for girls. Poverty was found to be a reason for non-attendance for 15.8 percent of girls, but only 8.9 per cent of boys. In the poorest expenditure group, girls were much less likely to attend school with 48.5 percent non-attendance for girls versus 22 percent of boys.

It is also important not to make the assumption that increasing household income will necessarily lead to gender equity in investment in education. Children themselves, older siblings or relatives and friends may finance children's education yet disparities exist. For example, a study on child prostitution in Mozambique in 1993-4 by Baden (1995) cited in Oxaal (1997) revealed that some girls were earning money through sex work in order to pay for their own schooling, often with the tacit approval of parents but they were still victims of withdrawal if it came to a choice of who should be dropped.

2.6.1 Education for Women's Empowerment?

Education is often seen as the key to women's empowerment (Stromquist, 2002). Girls' access to schooling in many developing countries is often so low that empowerment is frequently used to mean participation in the formal system. According to Stromquist (2002), empowering girls should mean offering them courses with content that not only attacks current sexual stereotypes but also provide students with alternative vision of a gender equitable society. Also Kabeer, (1999), indicated that empowerment is a process by which those who have been denied power gain power, in particular the ability to make strategic life choices.

To be empowered women must have equal capabilities such as education and equal access to resources (Grown, 2005). Educational attainment without doubt is the most fundamental for empowering women in all spheres of society. If the same focus and quality of education are given to both boys and girls – women will be able to access well paid, formal sector jobs, advance within them, participation and be represented in government and gain political influence.

To “empower” a person, literally speaking is to give power to the person (Kabeer, 1999). ‘Power’ here does not mean a mode of domination over others but a sense of internal strength and confidence to face life, the right to determine one's choices in life, the ability to influence the social processes that affect one's life and the direction of social change. The concept is employed with reference to individual, population groups, institutions and organizations. Empowerment of women is to equip women with power. The underlying assumption is that women who are being empowered are lacking the requisite knowledge and skills to pursue desired goals.

A prerequisite to empowerment with individuals or a group is the eradication or reduction of ignorance. Ignorance among women in many aspects of the physical and societal world around them may arise mainly from lack of access to information due to illiteracy. Women may not know, for example basic rules of health and hygiene, how to make use of basic services, what their basic human rights and freedoms are and how to exercise them, how to make use of cooperatives, credit and savings, what methods to adopt to increase farm or animal productivity.



They may be unaware of the protection given to them under laws governing labour, land reforms, marriage and of the various measures instituted to alleviate their poverty in the form of anti-poverty projects and programs. The necessary step in such a case would be to provide such information and knowledge to the women as would help them in available services, increasing their productivity, and organizing themselves to fight against exploitation. Empowerment of women entails the provision of access to such information and knowledge through education. But mere possession of information would not by itself give power to the women. What is also needed is the capacity to convert information into useable knowledge for solving concrete problems.

What the women therefore need are the necessary skills and other materials and non-material resources required to attain their goals. Women farmers may know the reasons for their poverty or why they are not able to increase the farm yield. They may know that they have to change their traditional practices and adopt new technologies. But they may not have acquired the skills to use new farm practices. They may also not have access to fertilizers and high quality seeds. More than all, they may not have the required capital to buy their requirements. What is needed in such a situation is the possession of skills, not just the technological ones but also skills related to effective management and resource generation and the availability of other financial material and non-material resources required to attain the ends. Empowerment of women to fight their poverty should therefore include both these aspects of awareness building and skills development of resources through education.

A gender perspective on education suggests attention to the content and value of what schools teach and the kind of environments they provide for girls, not just whether girls attend school or not. Where the curriculum or teacher attitudes perpetuate sexist stereotypes, or where there is a lack of female role models female students should be given more attention (Womankind, 1995).

A number of factors tend to limit the value of formal schooling for girls. For girls in poor households where the opportunity costs of schooling are particularly high, the question of the value of schooling is of pressing importance. Women and girls need the opportunity to learn both basic literacy and numeracy, and a wide range of subjects and skills which challenge stereotypes, Management training, accounting, marketing, and machine maintenance.

2.7 CONCEPT OF POVERTY

Many people including academics, campaigners, and politicians talk about the problem of poverty. However, they do not all agree on one definition of poverty. According to Alcock (1997: 6) "Poverty means going short materially, social and emotionally". It means spending less on food and clothing.

Therefore poverty is not a simple phenomenon that we can all agree to a specific definition. It is a series of contested definitions and complex arguments that overlap and at times contradict each other. It is differently seen as a big phenomenon or small phenomenon, as a growing issue or declining issue, and as an individual problem or a social problem. Extreme poverty is when a person is unable to meet his or her basic nutrition needs, even if her entire consumption budget is devoted to food (Keninger, 2004 cited in Fant, 2008).

Poverty in its most general sense is the lack of necessities. Basic food, shelter, medical care, and safety are generally thought necessary based on shared values of human dignity. However, what is a necessity to one person is not uniformly a necessity to others. Needs may be relative to what is possible and are based on social definition and past experience (Sen, 1999). Valentine (1968) says that "the essence of poverty is inequality. In slightly different words, the basic meaning of poverty is relative deprivation."

Poverty has many dimensions and does not merely entail low levels of income or expenditure. The works of Amartya Sen (1992, 2002) have broadened the definition of poverty by defining it as a condition that results in an absence of the freedom to choose arising from a lack of what he refers to as the capability to function effectively in society. This multidimensional interpretation moves far beyond the notion of poverty as being solely related to a lack of financial resources. For example, Sen's viewpoint suggests that inadequate education could, in itself, be considered as a form of poverty in many societies.

2.7.1 Theories of Poverty in Contemporary Literature

Literature on poverty uniformly acknowledges different theories of poverty. Poverty caused by individual deficiencies (Blank, 2003; Goldsmith and Blakely, 1992), poverty caused by cultural belief systems (Jennings and Kushnick, 1999), poverty caused by economic, political and social



distortion (Rodgers, 2000), poverty caused by geographical disparities (Schiller, 1989) and poverty caused by cumulative and cyclical interdependencies (Shaw, 1996). Virtually all authors distinguish between theories that root the cause of poverty in individual deficiencies and theories that lay the cause on broader social phenomena (liberal or progressive). Ryan (1976) addresses this difference in terms of “blaming the victim.” Goldsmith and Blakely, for example distinguish “Poverty as pathology” from “poverty as incident or accident” and “poverty as structure.” Schiller (1989:2-3) explains it in terms of “flawed characters, restricted opportunity, Jennings (1999) reviews a number of variants on individual vs. society conceptions, giving emphasis to racial and political dynamics. Rank is very clear: “the focus on individual attributes as the cause of poverty is misplaced and misdirected.” Structural failings of the economic, political, and social system are causes instead. (Rank 2004:50) The various theories are divergent, and each results in a different type of community development intervention strategy.

2.7.1.1 Poverty Caused by Individual Deficiencies.

This first theory of poverty is a large and multifaceted set of explanations that focus on the individual as responsible for their poverty situation. Typically, politically conservative theoreticians blame individuals in poverty for creating their own problems, and argue that with harder work and better choices the poor could have avoided (and now can remedy) their problems. Other variations of the individual theory of poverty ascribe poverty to lack of genetic qualities such as intelligence that are not so easily reversed.

With the emergence of the concept of inherited intelligence in the 19th century, the eugenics movement went so far as to rationalize poverty and even sterilization for those who appeared to have limited abilities. Hurnstein and Murray's (1994) are modern uses of this explanation. Rainwater (1970:16) critically discusses individualistic theories of poverty as a “moralizing perspective” and notes that the poor are “afflicted with the mark of Cain. They are meant to suffer, indeed must suffer, because of their moral failings. They live in a deserved hell on earth.” Rainwater goes on to say that it is difficult to overestimate the extent to which this incorrectly under-girds our visions of poverty, including the perspective of the disinherited themselves.

Ironically, neo-classical economics reinforces individualistic sources of poverty. The core premise of this dominant paradigm for the study of the conditions leading to poverty is that





individuals seek to maximize their own wellbeing by making choices and investments, and that (assuming that they have perfect information) they seek to maximize their wellbeing. When some people choose short term and low-payoff returns, economic theory holds the individual largely responsible for their individual choices--for example to forego college education or other training that will lead to better paying jobs in the future. The economic theory that the poor lack incentives for improving their own conditions is a recurrent theme in articles that blame the welfare system's generosity on the perpetuation of poverty. In a Cato Journal article, economists Gwartney and McCaleb argue that the years of the war on poverty actually increased poverty (adjusted for noncash transfers) among working age adults in spite of unprecedented increases in welfare expenditures. They conclude that "the application of simple economic theory" suggests that the problem lies in the war on poverty programs: They have introduced a perverse incentive structure, one that penalizes self-improvement and protects individuals against the consequences of their own bad choices. (1985: 7)

This and similar arguments that cast the poor as a "moral hazard" also hold that "the problem of poverty continues to fester not because we are failing to do enough, but because we are doing too much that is counterproductive" (Gwartney and McCaleb 1985:15). Their economic model would solve poverty by assuring that the penalty of poverty was great enough that none would choose it (and welfare would be restricted to the truly disabled or otherwise unable to work).

A less widely critiqued version of the individualistic theory of poverty comes from American values of individualism—the Horatio Alger myth that any individual can succeed by skills and hard work, and that motivation and persistence are all that are required to achieve success (see Asen, 2002:29-34). Self-help literature reinforces the belief that individuals fail because they do not try hard enough. Frank Bettger (1977:187-8), in the Dale Carnegie tradition, tells how he got a list of self-improvement goals on which to focus and became one of the most successful and highly paid salesmen in America. He goes on to say that anyone can succeed by an easy formula—focused goals and hard work. This is the message of hundreds of self-help books, articles, and sermons. By extension, this literature implies that those who do not succeed must face the fact that they themselves are responsible for their failure.

While scientifically it is routine to dismiss the individual deficiency theory as an apology for social inequality (Fischer, et al, 1996) , it is easy to see how it is embraced in anti-poverty policy which suggests that penalties and incentives can change behavior.

2.7.1.2 Poverty Caused by Cultural Belief Systems

The second theory of poverty roots its cause in the “Culture of Poverty”. This theory suggests that poverty is created by the transmission over generations of a set of beliefs, values, and skills that are socially generated but individually held. Individuals are not necessarily to blame because they are victims of their dysfunctional subculture or culture. Culture is socially generated and perpetuated, reflecting the interaction of individual and community. This makes the “culture of poverty” theory different from the “individual” theories that link poverty explicitly to individual abilities and motivation. Technically, the culture of poverty is a subculture of poor regions, or social contexts where they develop a shared set of beliefs, values and norms for behavior that are separate from but embedded in the culture of the main society.

Culture of poverty has come into existence, it tends to perpetuate itself. By the time children are six or seven they have usually absorbed the basic attitudes and values of their subculture. Thereafter they are psychologically unready to take full advantage of changing conditions or improving opportunities that may develop in their lifetime. (Scientific American, October 1966 cited in Ryan, 1976: 120)

This theory of poverty based on perpetuation of cultural values has been fraught with controversy. No one disputes that poor people have subcultures or that the subcultures of the poor are distinctive and perhaps detrimental. The concern is over what causes and constitutes the subculture of poverty. Daniel Patrick Moynihan found the concept particularly applicable to his study of Black poverty in the early 1960s and linked Black poverty to the largely “dysfunctional” Black family found in central cities of America. Valentine (1968:20) criticizes E. Franklin Frazier and Daniel Patrick Moynihan (1965), portrayed the culture of the negro poor as an “immoral chaos brought about by the disintegration of the black folk culture under the impact of urbanization”.



2.7.1.3 Poverty Caused by Economic, Political, and Social Distortions

Whereas the first “individualistic” theory of poverty is advocated by conservative thinkers and the second is a culturally liberal approach, the third is a progressive social theory. Theorists in this tradition look not to the individual as a source of poverty, but to the economic, political, and social system which causes people to have limited opportunities and resources with which to achieve income and wellbeing.

The 19th century social intellectuals developed a full attack on the individual theory of poverty by exploring how social and economic systems overrode and created individual poverty situations. For example, Marx showed how the economic system of capitalism created the “reserve army of the unemployed” as a conscientious strategy to keep wages low. Later Durkheim showed that even the most personal of actions (suicide) was in fact mediated by social systems. Discrimination was separated from skill in one after another area, defining opportunity as socially mediated. Taken to an extreme, radical thinkers argued that the system was flawed and should be radically transformed. Much of the literature on poverty now suggests that the economic system is structured in such a way that poor people fall behind regardless of how competent they may be. Partly the problem is the fact that minimum wages do not allow single mothers or their families to be economically self-sufficient (Jencks, 1996:72). The problem of the working poor is increasingly seen as a wage problem linked to structural barriers preventing poor families from getting better jobs, complicated by limited numbers of jobs near workers and lack of growth in sectors supporting lower skilled jobs (Tobin 1994). Interestingly research is showing that the availability of jobs to low income people is about the same as it has been, but wages workers can expect from these jobs have fallen. These and related economic changes documented by Blank (1997) and Quigley (2003) show the way the system has created increasingly difficult problems for those who want to work.

Elimination of structural barriers to better jobs through education and training have been the focus of extensive manpower training and other programs, generating substantial numbers of successes but also perceived failures. However, in spite of perceived importance of education, funding per student in less advantaged areas lags that which is spent on richer students, teachers are less adequately trained, books are often out of date or in limited supply, amenities are few, and the culture of learning is under siege. This systemic failure of the schools is thus thought to



be the reason poor people have low achievement, poor rates of graduation, and few who pursue higher education (Chubb and Moe, 1996).

A final broad category of system flaws associated with poverty relate to groups of people being given a social stigma because of race, gender disability, religion, or other groupings, leading them to have limited opportunities regardless of personal capabilities. No treatment of poverty can be complete without acknowledging that groups against which discrimination is practiced have limited opportunities regardless of legal protections. The process of gaining stronger rights for minorities in poverty is an ongoing one, for which legal initiatives and public policy reform must work with efforts to change public attitudes.

2.7.1.4 Poverty Caused by Geographical Disparities

Rural poverty, urban disinvestment, northern poverty, third-world poverty, and other framings of the problem represent a spatial characterization of poverty that exists separate from other theories. While these geographically based theories of poverty build on the other theories, this theory calls attention to the fact that people, institutions, and cultures in certain areas lack the objective resources needed to generate wellbeing and income, and that they lack the power to claim redistribution. As Shaw (1996:29) points out, "Space is not a backdrop for capitalism, but rather is restructured by it and contributes to the system's survival. The geography of poverty is a spatial expression of the capitalist system." That poverty is most intense in certain areas is an old observation, and explanations abound in the development literature about why regions lack the economic base to compete. Recent explanations include disinvestment, proximity to natural resources, density, diffusion of innovation, and other factors (Morrill and Wohlenberg, 1971:57-64). In a thorough review of the literature on rural poverty, Weber and Jensen (2004) note that most literature finds a "rural differential" in poverty, but that the spatial effect is not as clearly isolated from individual effects as needed for confidence. Goldsmith and Blakely offer a comprehensive perspective on the link between development and poverty in urban contexts. In their book, *Separate Societies* they argue that the joint processes of movement of households and jobs away from poor areas in central cities and rural regions creates a "separation of work, residence, and economic, social and political life" (1992: 125). These processes are multiplied by racism and political indifference of the localities in which they flourish.





One theoretical perspective on spatial concentrations of poverty comes from economic agglomeration theory. Usually used to explain the emergence of strong industrial clusters (Bradshaw, King, and Wahlstrom, 1998) agglomeration shows how propinquity of similar firms attracts supportive services and markets, which further attracts more firms. In reverse, the propinquity of poverty and the conditions leading to poverty or the consequences of poverty (crime and inadequate social services) generate more poverty, while competitive areas attract business clusters, drawing away from impoverished communities. Low housing prices in such locations may attract more poor persons, for example, leading to housing disinvestment by building owners. In a world in which the criteria for investment is “location, location, location,” it is not unreasonable to track investment going to neighborhoods, communities and regions in which there is already substantial investment, while leaving less attractive areas.

2.7.1.5 Poverty Caused by Cumulative and Cyclical Interdependencies

The previous four theories have demonstrated the complexity of the sources of poverty and the variety of strategies to address it. The final theory of poverty the researcher discuss is by far the most complex and to some degree builds on components of each of the other theories in that it looks at the individual and their community as caught in a spiral of opportunity and problems, and that once problems dominate they close other opportunities and create a cumulative set of problems that make any effective response nearly impossible (Bradshaw, 2000). The cyclical explanation explicitly looks at individual situations and community resources as mutually dependent, with a faltering economy, for example, creating individuals who lack resources to participate in the economy, which makes economic survival even harder for the community since people pay fewer taxes.

This theory has its origins in economics in the work of Myrdal (1957:23) who developed a theory of “interlocking, circular, interdependence within a process of cumulative causation” that helps explain economic underdevelopment and development. Myrdal notes that personal and community wellbeing are closely linked in a cascade of negative consequences, and that closure of a factory or other crisis can lead to a cascade of personal and community problems including migration of people from a community. Thus the interdependence of factors creating poverty actually accelerates once a cycle of decline is started.



One place where the cycle of poverty is clearly defined is in a book on rural education by Jonathan Sher (1977) in which a focus is on the cycle by which education and employment at the community and individual level interact to create a spiral of disinvestment and decline, while in advancing communities the same factors contribute to growth and wellbeing. For example, at the community level, a lack of employment opportunities leads to outmigration, closing retail stores, and declining local tax revenues, which leads to deterioration of the schools, which leads to poorly trained workers, leading firms not to be able to utilize cutting edge technology and to the inability to recruit new firms to the area, which leads back to a greater lack of employment. This cycle also repeats itself at the individual level. The lack of employment leads to lack of consumption and spending due to inadequate incomes, and to inadequate savings, which means that individuals can not invest in training, and individuals also lack the ability to invest in businesses or to start their own businesses, which leads to lack of expansion, erosion of markets, and disinvestment, all of which contribute back to more inadequate community opportunities. Health problems and the inability to afford preventive medicine, a good diet, and a healthy living environments become reasons the poor fall further behind. The cycle of poverty also means that people who lack ample income fail to invest in their children's education, the children do not learn as well in poor quality schools and they fall further behind when they go to get jobs. They also are vulnerable to illness and poor medical care.

A third level of the cycle of poverty is the perspective that individual lack of jobs and income leads to deteriorating self-confidence, weak motivation, and depression. The psychological problems of individuals are reinforced by association with other individuals, leading to a culture of despair, perhaps a culture of poverty under some circumstances. In rural communities this culture of despair affects leaders as well, generating a sense of hopelessness and fatalism among community leaders.

This brief description of the cycle of poverty incorporates many of the previous theories. It shows how people become disadvantaged in their social context which then affects psychological abilities at the individual level. The various structural and political factors in the cyclical theory reinforce each other, with economic factors linked to community and to political and social variables. Perhaps its greatest value is that it more explicitly links economic factors at the

individual level with structural factors that operate at a geographical level. As a theory of poverty, the cyclical theory shows how multiple problems cumulate, and it allows speculation that if one of the linkages in the spiral was broken, the cycle would not continue. The problem is that the linkages are hard to break because each is reinforced by other parts of the spiraling system.

2.8 RELATIONSHIP BETWEEN POVERTY AND EDUCATION

Despite the inherent difficulties in quantifying the real contribution of education to Gross Domestic Product (GDP) or other national income aggregates, it has always been considered a powerful instrument for reducing poverty and inequality through productivity enhancement which is, of course, a key ingredient for the maintenance of economic growth. The relationship between education and poverty is quite clear; educated people have higher earning potential and are better able to improve the quality of their lives, which means they are less likely to be marginalized within society at large. Education empowers a person and it helps him/her to become more proactive, gain control over their lives, and to broaden the range of available options (UNESCO 1997).

Education is recognized as a basic human right and it is closely linked to virtually all dimensions of development - economic, social, and human. It is also a key factor in improving the quality of governance that has a significant impact on national income. Since women and children are more likely to be poor and malnourished and less likely to receive medical services, sanitation, and other benefits, education for women has been particularly emphasized for reducing overall poverty. Expanding girls' education put girls and women in better position, for example, has a positive effect on fertility, infant mortality, nutrition, and enrolment rates of the next generation. Keeping children in school, meanwhile, is a well-recognized strategy for reducing child labour. Educating this section of the populace means they have easier access to important information about disease (for example, HIV/AIDS) prevention and other public health issues. It is no surprise, therefore that empowerment of women through the promotion of gender equality and eliminating gender disparities in primary and secondary education is a key to poverty reduction; a message conveyed in the World Development Report 2000/2001 (World Bank, 2001).



A recent report published by the United Nations Millennium Project Task Force (Juma and Lee, 2005), has emphasized that education on science, technology, and innovation have helped to lessen poverty and hunger and drive economic growth in much of South-East Asia. The report goes on to state that there is no way that the world can succeed in the eradication of poverty if the developing world is not a part of knowledge creation, its dissemination and its utilization to promote innovation. Similar conclusions were drawn by the World Bank in its publication *Constructing Knowledge Societies* (World Bank, 2002), and more recently, by Nobel Laureate, Jeffrey Sachs, in his much acclaimed book, *The End of Poverty*, (Sachs, 2005).

In more recent times, however, a theoretical debate has raged over the contribution of education to economic growth. There has been widespread agreement that investment in education by an individual will generate a solid return on that person's investment, but in the macro sense there is no strict causal relationship (Sachs, 2005).

The 'neoclassical' growth model propounded by Robert Solow in the mid-1950s (Solow, 1956;1957), asserted that the influence of education and human capital can only be studied through their impact on technological progress, which was assumed to be 'exogenous' in the model. According to this theory it is argued that as technology improves the efficiency and productivity of labour increases (or technology is 'labour augmenting'). Improvement in technology, meanwhile, can be seen in the mechanical sense (new machines or computers) or in terms of human capital (education and skills development).

Modern economists have attempted to explicitly demonstrate how education and human capital can expedite the process of growth in their 'growth models'. Robert Lucas, for example, in his 'endogenous' growth model used education as the critical variable that generates technical progress in an economy (Lucas, 1988). He shows that education and the creation of human capital are responsible for both the differences in labour productivity and the differences in overall levels of technology that can be observed from the real world data.

Mankiw, Romer, and Weil (1992) in their "augmented Solow model", explicitly introduced human capital (measured by enrolment levels for secondary education in each country) into the production function and found that such a model explains the observed economic growth much

better than the simple two-sector Solow model. Meanwhile, in a study of sources of economic growth, Denison (1985) calculated that for the period 1929-1982 over one-quarter of the average annual rate of increase of 1.48 percent in US national output per employed person was due mainly to improvements in the level of education of the workforce (1985: p. 113). Other empirical studies (Sala-i-Martin, 1997) have tried to analyse the broad characteristics of economic growth. Although most of them confirm the expected positive relationship between education and economic growth, the statistical strength of the relationship is often relatively modest. This, it is believed, is mainly due to difficulties in accurately measuring the quantity and quality of education across a large number of countries.

These modest contributions to the research literature on the relationship between education and growth (and thereby poverty reduction) were given a boost in the mid-1990s, however, following the publication of the World Bank's East Asian report (World Bank, 1993). In this report, the spectacular economic success of East Asia during the 1970s and 1980s was attributed, in large part, to investment in education and human capital. This was most notable in the economies of Singapore, Hong Kong, the Republic of Korea, and Taiwan.

2.9 MEASUREMENT OF POVERTY

As mentioned above, poverty is complex in nature. In measuring and analyzing poverty, a host of factors come into play. Thus a multiplicity of factors ranging from access to health and educational facilities, adequate food consumption and housing, culture and the general economic wellbeing of an individual give a fair and an appreciable view of the poverty status of an individual. Different individuals and organizations have proposed different methods of measuring poverty. Two have been reviewed for the purpose of this study, the World Bank's, and Sadeqs.

2.9.1 Measurement by World Bank

The measurement of poverty can be grouped into two according to the World Bank (2008); Measurement at country level and measurement at global level.

A common method used to measure poverty at the country level is based on incomes or consumption levels. A person is considered poor if his or her consumption or income level falls below some minimum level necessary to meet basic needs. This minimum level is usually called the 'Poverty line'. What is necessary to satisfy basic needs varies across time and societies.

Therefore, poverty lines vary in time and place, and each country uses lines which are appropriate to its level of development, societal norms, and values. In Ghana for example the minimum wage is GHC 3.73 (Daily graphic 15 edition of February 2011)

The difficulty with poverty line definitions of the poor is that they rely on indices that appear to be easily measurable such as income or food consumption. These indicators may in fact be difficult to measure at the individual household level. They may be useful in tracking progress in poverty alleviation in the aggregate. They may be less useful in designing programmes that assist different categories of poor and poorest households.

Measuring poverty at the global level means estimating poverty worldwide, the same reference poverty line as used at a country level has to be used, and expressed in a common unit across countries. Therefore, for the purpose of global aggregation and comparison, the World Bank uses reference lines set at \$1 and \$2 per day (more precisely \$1.08 and \$2.15 in 1993 Purchasing power parity terms). The report indicates that 2.7 billion lived on less than \$2 a day (World Bank, 2007).

2.9.2 Measurement by Sadeq

Sadeq (2002) argues that poverty should not be viewed merely as a phenomenon that relates to low income alone. He introduced a more comprehensive method since poverty is a multi-dimensional phenomenon. For him, poverty related phenomenon can be characterized into three categories: low income; non income factors such as poor health and low literacy rate; and lack of access to opportunities such as physical facilities, resources, and employment. He further contends that although there may be a number of variables that are related to poverty under each of these categories, only four will be useful variables, namely: Income level, education, health and infrastructure. According to Sadeq these are the major variables that have bearings on poverty. For him these variables are considered to have causal relationships with poverty in a



two-way causality. Poverty normally leads to low levels of education (Poverty causes illiteracy); lack of education has rendered many people poor (Poverty is the effect of illiteracy).

The poor people cannot afford nutritious food and hence have poor health. They cannot access medical facility when necessary and again their productivity is low due to poor health, hence they are poor.

Similarly, low income is an obstacle to gaining access to income-earning capabilities. The poor are poor because they have low income. Poverty-alleviation programs should address issues related to the four variables. Poverty is expected to be alleviated if access to education, health care and physical infrastructure is increased.

While poverty for World Bank is measured on whether the individual or nation is living below the poverty line Sadeq's measurement depends on whether the individual has access to education, health and infrastructure.



CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter is mainly on the method and tools employed in this study. It looks particularly at the sample and sampling techniques, sampling procedure, sample size determination, source of data, data collection tools, and methods of data analysis which describe the ways in which data was collected and analyzed, study area profile. In order to obtain an objective view of the research, the data collected was mainly from primary source. This was done through questionnaires, interviews, and observations. Secondary source of data collection were also employed in the research.

3.2 SAMPLE AND SAMPLING TECHNIQUES

According to Oliver, and Abel, (1999), a “Sample is a small group obtained from the accessible population”. This means that a sample is a sub set of a population. Considering the different sampling types, stratified random sampling was most suitable for the study. Stratified sampling procedure was selected based on the fact that the study looked at different categories of people within the community.

Stratified random Sampling, is a probability sampling procedure in which the chosen sample is forced to contained potential respondents from each of the key segments of the target population (Babbie, 2007). This procedure, which may be used in conjunction with simple random systematic, or Cluster sampling improve the representativeness of a sample, at least in terms of stratification.

Stratified Sampling is based on a sampling theory. Rather than selecting a sample from the total population at large, the researcher ensures that appropriate numbers of elements are drawn from homogeneous subsets of that population (Babbie, 2007).

The ultimate function of stratification is to organize the population into homogeneous subsets (with heterogeneity between subsets) and to select the appropriate number of elements from each.





The choice of stratification variables typically depend on what variables are available Gender can often be determined in a list of names. University list are typically arranged by class. In selecting stratification variables from among those available, however, one should be concerned primarily with those that are presumably related to variables you want to represent accurately. Gender is related to many variables and is often available for stratification.

The goal of stratified random sampling is to achieve desired representation from various subgroups in the population. In stratified random sampling, subjects are selected in such a way that the existing sub-groups in the population are more or less reproduced in the sample. This means that the sample will consist of two or more sub-groups.

The obvious advantage in stratified random sampling is that it ensures inclusion in the sample of sub-groups which otherwise would be omitted entirely by other sampling methods because of their small numbers in the population.

The Kalipohini/Sakasaka/Gumani community consists of ten (10) sectors, with each sector constituting a sub-community. The population was therefore stratified into ten (10) strata, with each community forming a stratum. This sampling technique was used considering that the study was on a population with homogeneous characteristics, and the total population was known. The target population was sampled according to the proportion in which they appear in the population. A sample size was taken and the process was based on whoever was available and willing to be interviewed. There was also a conscious efforts made to include both men and women.

In this study the researcher selected the sampling units that were to be representative of the population. Since the chance that a particular sampling unit would be selected depended on the subjective judgment of the researcher; it did not satisfy the probability sampling requirement where every unit has a known probability chance of being selected (Graser and Straus, 1967).

The researcher also had to use accidental sampling that allowed him to select whoever was available and ready to be interviewed. This was due to the fact that, at the time the researcher in the field during the farming season making it extremely difficult to get people for interviewing as

most of them were engaged in their farm activities. Others were engaged in their businesses at the market.

3.3 SAMPLE SIZE DETERMINATION

Considering the fact that the population elements under study were homogeneous groups of individuals, with known population size, the sample size was calculated using the Krecie and Morgan (1970) research formula below.

$$n = \frac{X^2 * N * P(1 - P)}{(ME^2 * (N - 1)) + (X^2 * P * (1 - P))}$$

n = Sample Size

X = Chi – Square for the specified confidence level at 1 degree

N = Population Size

P = Population proportion (50 in this case)

ME = Desired Margin of Error (expressed as a proportion)

The population of the Kalipohini, Sakasaka and Gumani community according to the 2000 census is 33,345, constituting 16,432 males and 16,913 females (GSS, 2000). Hence a total sample size of three hundred and fifty seven (357) people was considered, with 95% confidence level and with 0.5% margin of error. Three hundred and fifty seven (357) people were considered as a representative of the total population within the study area. This was subdivided with the use of fraction and percentages to get two hundred and thirty eight (238) women which represents two thirds of the sample size and one hundred and nineteen (119) men which represents one third of the sample size for the study. This division was in respect to the study target of women's education and poverty reduction. Since the study is mainly on women and their relationship with poverty reduction, women are given more representation in the sample size. The men are included for complementary information on women education and poverty reduction.



3.5 INTERVIEWS

According to Mugenda (1999), an interview is an oral administration of questionnaire or interview schedule. Interviews are therefore face-face encounters. Also Ackroyd & Hughes (1983: 66) define interviews as 'encounters between a researcher and a respondent in which the latter is asked a series of questions relevant to the subject of the research. The respondent's answers constitute the raw data analyzed at a later point in time by the researcher'. Cohen & Manion (1989: 283) grouped interviews into four major types namely, the structured interviews, unstructured interviews that are the open situation, having greater flexibility and freedom, the non-directive interviews and the focused interviews. In the case of this study, the researcher opted for unstructured and focused interviews. To obtain accurate information through interviews, the researcher established a friendly relationship with the respondents prior to conducting the interview, to get them relaxed and to have the maximum cooperation.

The interviews were carried out by the use of a guide to ensure that important facts were obtained. Questions were translated into the local languages to guides the understanding of the respondents who could not read or write English. The researcher used interviews as one of the tools in collecting the data because the interviewer will also have a personal feel of the reaction of respondents.

3.5.1 OBSERVATION

The focus groups combined elements of both interviewing and participant observation. The focus group session is, indeed, an interview as noted by Patton (1990), that focus group discussion is not a discussion group, problem-solving session, or decision-making group. At the same time, focus groups capitalize on group dynamics. The hallmark of focus groups is the explicit use of the group interaction to generate data and insights that would be unlikely to emerge without the interaction found in a group. The technique inherently allows observation of group dynamics, discussion, and firsthand insights into the respondents' behaviors, attitudes, language, etc. Groups were made up of 8 people who share some characteristics relevant to the study.

The researcher had planned to use focused group interview with the people collectively but I had to interview them individually because when the discussion session began, I soon realized that



contribution and answers from informants were not varied and that they were all giving the same answers to the same questions.

3.6 STUDY AREA PROFILE

Tamale is the capital town of the northern region, one of the ten capital cities in the country. It is located within the Guinea savannah belt. It is the fourth largest city in Ghana with a population of 293,881 comprising 146,979 males and 146,902 females and with a growth rate of 3.5% (UN-HABITAT, 2009). The City experiences severe harmattan winds in the dry season from November to January; it attracts populations from all over the northern region. Economic activities revolve around farming and trading (UN-HABITAT, 2009). According to the GLSS4, the northern region is one of the three poorest regions in the country.

Women form a high proportion of the population in Tamale. They are involved in trading and other economic activities. However, poverty levels are high among women because of a number of factors. These include the discriminatory nature of land and property holding, inheritance, extensive subsistence farming, large domestic responsibility, high birth rates, low capital levels and illiteracy (ISSER, 2005). This study does not cover the entire metropolis. The areas it covered were Kalipohini, Sakasaka, and Gumani, three sectors of the city. They are located in the central part of the Tamale metropolis and made up of Muslims, Christians and African Traditional believers. The population of the Kalipohini, Sakasaka and Gumani community according to the 2000 census was 33,345, constituting 16,432 males and 16,913 females (GSS, 2000).



CHAPTER FOUR

4.0 DATA PRESENTATION AND DISCUSSION

4.1 INTRODUCTION

The objective of the study is to analyze gender gap in education and poverty reduction. This chapter presents the demographic characteristics of respondents who participated in the research work, in terms of age, sex, as well as other relevant socio-cultural data pertinent to the study. This information is very important for the interpretation of results emanating from the analysis made regarding how women education and poverty reduction contribute to the development of the Tamale metropolis.

4.2 AGE DISTRIBUTION OF RESPONDENTS

From the study, data on age distribution revealed that twenty four percent (24%) of the respondents were between 20 and 25 years, thirty three percent (33%) were between the ages of 26 and 30 years, fifteen percent (15%) between the ages of 31 and 35 years. Six percent (6%) between the ages of 36-40 and also six percent (6%) 46-50 years. Nine percent (9%) of the respondents' ages were from 41 and 45 years, four percent (4%) of the ages between 51-55 years. Two percent (2%) for the ages between 56-60 years and finally one percent (1%) of the respondents was 71 and above (See table 4.1 below).



Table 4.1 Age Distribution of Respondents

Ages	Frequency	Percentage
20-25	86	24
26-30	118	33
31-35	54	15
36-40	21	6
41-45	32	9
46-50	21	6
51-55	14	4
56-60	7	2
61-65	0	0
66-70	0	0
71 +	4	1
Total	357	100

(Field survey, 2010)

4.3 OCCUPATIONAL STATUS OF RESPONDENTS

Out of a total of 357 people sampled from the population of the target study area, forty- five percent (45%) of the respondents were engaged mainly in the sale of farm produce like tomatoes, yam, and the like and in the sale of provisions. Twenty five percent (25%) of the respondents are students; ten percent (10%) of the respondents are both graduates and professional Teachers. Four percent of the respondents are Civil Servants, Mechanic. Two percent (2%) of the respondents were Caterers and Dressmakers. One percent (1%) of the respondents was carpenters, one percent (1%) drivers, and one percent (1%) social workers. Another one percent (1%) of the respondents does nothing. The next table shows the percentage distribution of the respondents by their occupation.



Table 4.2 Respondents Occupational Status

Occupation	Frequency	Percentage
Carpenters	4	1
Caterers	7	2
Civil servants	14	4
Dress maker	7	2
Drivers	4	1
Mechanics	14	4
Not working	4	1
Secretary	4	1
Social workers	14	4
Students	89	25
Teachers	36	10
Traders	160	45
Total	357	100

(Field survey, 2010)

4.4 MARITAL STATUS OF RESPONDENTS

Table 4.3 below shows that out of 357 respondents fifty-three percent (53%) of them were married and forty percent of them were single. Also three percent (3%) of the respondents were divorced; four percent (4%) of the respondents were others (Respondents who decided not to answer a particular question).

Table 4.3 Marital Status of Respondents

Marital		
Status	Frequency	Percentages
Married	189	53
Single	143	40
Divorced	11	3
Others	14	4
Total	357	100

(Field Survey, 2010)

4.5 RESPONDENTS LEVEL OF EDUCATION

From the data four percent (4%) and twenty-three percent (23%) of the respondents had their education up to primary and JHS or Middle school level respectively. Three percent (3%) and nineteen percent (19%) had their education up to SHS and Tertiary/College levels respectively. The study also shows that twenty-seven percent (27%) of the respondents are currently in post-secondary institutions studying Diploma in Business Studies and Health assistants programm.

Twenty-four percent (24%) of the respondents had never been to school nor had access to formal education. Also the study indicates that thirty-percent (30%) of the respondents were drop out from school either from the primary, JHS/Middle and SHS level. Table 4.4 on the next page shows the various percentage distribution of respondent's educational status.



Table 4.4 Level of education of respondents

Level of education	Frequency	Percentage
None	86	24.0
Primary	14	4.0
JHS or middle	82	23.0
SHS	11	3.0
Tertiary	68	19.0
Others	96	27.0
Total	357	100.0

(Field Survey, 2010)

4.6 RESPONDENTS RELIGIOUS DENOMINATION

As many as eighty-four percent (84%) of the respondents are Moslems, and fourteen percent (14%) are Christians. Traditional religion constituted two percent (2%). The study shows that, the study area is predominately Moslem communities and all respondents belong to a religious denomination.

Another revelation in the study is that, twenty-four percent of those who are not educated, twenty-one of them are Moslems and of the remaining three percent are Traditional worshipers. However, the fourteen percent (14%) of the respondents who are Christians are all educated to some level.



Table 4.5 Religious Denomination

Religion	Frequency	Percentage
Christianity	50	14.0
Moslem	300	84.0
Traditionalist	7	2.0
Total	357	100.0

(Field Survey, 2010)

4.7 CHOOSING BETWEEN A BOY AND A GIRL FOR FORMAL EDUCATION

On the question, “if you have a choice to make between a boy and a girl, which of them will you send to school?” Fifty eight percent (58%) of the respondents chose girls, while twenty eight percent (28%) chose boys. Fourteen percent (14%) of the respondents say they prefer to send both boys and girls to school.

Table 4.6 Choice between boys and girls for school

Boy/ Girl	Frequency	Percentage
Both	50	14.0
Boys	100	28.0
Girls	207	58.0
Total	357	100.0

(Field Survey, 2010)

4.8 IMPACT OF GIRL CHILD EDUCATION ON POVERTY

Answering the question “does the education of the girl child have an impact on poverty reduction”, eleven percent (11%) of the respondents interviewed answered no to the question, which rejects girl child education as having impact on poverty reduction. Eighty two percent (82%) of them said it has an impact on poverty reduction. Seven percent (7%) of the respondents were not sure.



Table 4.7 Impact of girl child education on poverty

Girl education on poverty	Frequency Percentage	
	Frequency	Percentage
Don't know	25	7.0
Yes	293	82.0
No	39	11.0
Total	357	100.0

(Field Survey, 2010)

4.9 WOMEN EDUCATION AND POVERTY REDUCTION

From the study, data on the relationship between education and poverty reduction reveal that four percent (4%) of the respondents said they don't know whether women's education relates to poverty reduction. Eighty percent (80%) of the respondents said yes there is a relationship between women education and poverty reduction and sixteen percent (16%) of the respondents said no. The table below shows the distribution of responses between women education and poverty reduction.

Table 4.8 Women education and poverty reduction

Education and poverty	Frequency Percentage	
	Frequency	Percentage
Don't know	14	4.0
Yes	286	80.0
No	57	16.0
Total	357	100.0

(Field Survey, 2010)



4.10 EDUCATION OF WOMEN AND FAMILIES' INCOMES

Table 4.9 below shows the percentage distribution of respondents on whether the education of women can increase the income of their families. Responses reveal that nine percent (9%) of the respondents indicated that they don't know whether the education of women increases the income of their families. Sixteen percent (16%) of the respondents said that women education does not increase the income of their families, and seventy five percent (75%) of them indicated that the education of women increases the income of their families.

Table 4.9 Education of women and family income

Education and Income		
	Frequency	Percentage
Don't know	32	9.0
No	57	16.0
Yes	268	75.0
Total	357	100.0

(Field Survey, 2010)

4.11 EDUCATION OF WOMEN AND CHILD UPBRINGING

Similarly on the question "Does the education of women play a role in the upbringing of children"? Twelve percent (12%) of the respondents answered no. Six percent (6%) of them indicated that they don't know, and eighty two percent (82%) indicated that women education plays a major role in the upbringing of children. Below is a table showing their responses.



Table 4.10 Women education and upbringing of children

women and children	Frequency	Percentage
Don't know	21	6.0
No	43	12.0
Yes	293	82.0
Total	357	100.0

(Field Survey, 2010)

4.12 FACTORS HINDERING WOMEN EDUCATION

For the question “Do you believe there are any factors hindering girls education within your community”? Eight percent (8%) of the respondents indicated that they don't know. Thirteen percent (13%) said no and seventy nine percent (79%) of them indicated that there are problems that hinder the education of women.

From the interviews, respondents gave the following as factors that hinder women education:

- Obsolete cultural and religious practices.
- Parental neglect of the girl child.
- Early marriage and teenage pregnancy.
- Educated women are prostitutes, do not respect, and also challenge authority.
- High level of illiteracy (Ignorance).
- Marginalization and vulnerability of the women.
- Influences from their friends and fashion.

However, some of the respondents argue that there are no problems hindering the education of women, and some of the reasons they gave are, namely:

- Because women are being supported by organizations such as NGOs and civil society groups.



- Women are also being given opportunities in some institutions, even if they don't have the full requirement.
- Because government made basic education free for all Ghanaians and there is no reason why girls will still complain of problems.

4.13. VIEWS ABOUT WHAT POVERTY IS?

Respondents agreed there was poverty in their communities. The following are some ways in which they described poverty.

"Poverty is an issue and a stage at which one is vulnerable in terms of food, education, and shelter".

"Poverty is a system of life of no skills, knowledge, techniques, and strength to compete among other people in the job market".

"Poverty is described as the lack of knowledge of an individual to use his/ her experience to get what he/she does not have".

"Poverty is a situation where by people cannot afford or get the basic necessities such as food, education, and shelter for life".

4.2 DISCUSSION

4.2.1 Level of education

The main concern of this study is about women education and poverty reduction. The study first tried to establish respondent educational status by simply asking whether respondents have ever been to school or not and to what level. The study shows that twenty-four percent (24%) of the respondents had never been to school of this, sixteen percent (16%) of the respondents were women, and eight percent (8%) were men. The study also sought to find out how many in each group had dropped out of school. Thirty percent (30%) of the respondents dropped out of school. Twenty-one percent (21%) of them were women and men constituted the remaining nine percent (9%) of the respondents.

From the data thirty percent (30%) of the respondents were drop outs and twenty-one percent (21%) of them were women. In a community where education is a priority because of its



benefits, people like to go to school irrespective of sex. For instance in North America and Europe, where they know the value of education, illiteracy rates are a mere (1.0%) and (2.5%) respectively (Todaro, 2000). This shows how serious the issues of education still need to be tackled at the grass root level and more needs to be done to improve the education of the girl child who is vulnerable to many factors regarding education in the metropolis.

4.2.2 Choice between Male and Female for formal education

Education is one of the institutions responsible for re-thinking and re-defining reality in our communities. As such it is a key to change and re-orientation in our societies. Some of the respondents were of the view that educated women do not want to marry, and therefore engage in prostitution. Therefore, educated women for some people in the community are regarded as prostitutes. They are of the view that most women who are educated do not marry and tend to date different men.

Whether this assertion is true or not is a matter of perception of individuals in the communities. Some of the people think that educated women know their right and will not let their husbands sit on their interest. Twenty-Eight percent (28%) of the fifty-eight percent (58%) of the respondents who support girl child education are of the view that women who are educated make great efforts for their children to be educated irrespective of whether they are male or female. Educated women also encourage and engage both male and female children in the household chores like fetching of water or cooking. If an educated woman marries a man who does not share this idea, there may be problems over who does what in the house. Respondents say that women of today will want both boys and girls to go to school. Some of the illiterate women had the following to say:

“I have suffered because I did not go to school and all my children must go”

Another said “I always have problems with my friends during our youth meetings because of education, so I will make sure that all my children go to school”

One woman also said that “Non-literate people whether men or women are not likely to make it in life without formal education”



Also one woman said “My husband married a second wife because I am not educated, so all my girl children must go to school”

Some of the female respondents said that men think a woman’s place is in the home. She is made for child bearing. From the research as high as twenty eight percent (28%) of the respondents are of the view that boys should be sent to school at the expense of girls and most of them strongly share the feeling of women being prostitutes after they have been educated.

Women respondents belief is that men are not confident of themselves and if women are educated they could pose great danger to their continues manipulation of them. This is not just a belief, but a reality where some men during the interviewing process clearly said that they don’t want women to be educated and take up leadership position in their communities. However, a majority of respondents prefer girl education. Fifty eight percent (58%) of the respondents support the education of a girl child, and indicated why they prefer the girl child to be sent to school at the expense of boys. Some of the reasons are presented below:

Educating the girl child means impacting knowledge to the family. Women are seen as first educators of the family and can be used by the community. For them boys should not be sent to school because, boys have access to different opportunities in our traditional setting and have the physical strength to work without education.

Girls should be sent to school because they grow up to become mothers and thus need to be educated such that they will be able to take care of the children and their husbands. For boys they have the knowledge to earn money or do business to earn a living without being educated.

4.2.3 Relationship between women education and poverty reduction

Eighty percent (80%) of the respondents said that there is a relationship between women education and poverty reduction. Sixteen percent (16%) of the respondents indicated that there is no relationship between women education and poverty reduction. Four percent (4%) of the respondents said they don’t know whether there is a relationship between women education and poverty reduction.

Reasons given for saying that there is a relationship between women education and poverty reduction is not different from reasons in similar research. These reasons include the following:



If a woman is educated, it should be easy for her to get a job and earn salary and thus supplement her family's income. This goes to reduce poverty in their family.

By being educated, a woman gets to be self-reliant and also support her children to grow and become well educated. If her children are educated and can also be employed they intend will take good care of their children to help their generations yet unborn out of poverty.

The respondents also argue that women are most vulnerable to health related disease. When educated they would take preventive measures to avoid their family falling sick and too much spending on hospital bills thus reducing the pressure on their families income.

The respondents also said that education teaches one how to manage resources and this is particularly important for women as it is generally accepted that they are the "managers" of the home. Judicious use of resource means cutting down on waste, thus contributing to poverty reduction.

The World Bank has stressed that investment in female education is an important development strategy for developing countries and this strategy is broadly agreed across a range of agencies and governments. In particular, the World Bank has stressed the high social rates of return to female education. It indicated that women marry later, want fewer children and more likely to use effective methods of contraception. Large differences in fertility rates are found between those who have completed at least seven years of education and women who have not completed primary education (UN, 1995). The more educated the mother, the lower is maternal mortality and the healthier the child (World Bank, 1995)

Also, findings of Oxaal (1997) indicated that child mortality falls by about eight percent (8) % for each additional year of parental schooling for at least the first eight to ten years of schooling. Although the World Bank and Oxaal (1997) have accepted the argument that investment in female education pays off through higher social benefits, this assertion has been contested. Barhman (1991) cited in Oxaal (1997) states that the externalities to female education are not as great as it is often claimed and are actually realized as private benefits. Furthermore, he argues that child health, welfare and fertility reduction might be gained in a more cost-effective way by spending directly on child health and family planning rather on female education.



4.2.4 Women education and family income

Families play a major role in every society, and women who are part of the families play their part when it comes to the issue of household income to support the family. As part of the objectives of this study, it tries to find out how the education of women increases family income. Sixteen percent (16%) of the respondents said women education does not increase family income. Nine percent (9%) of the respondents said they don't know whether the education of women increase family income. Seventy five percent (75%) of the respondents said the education of women increases family income.

The respondents, who said women education increases family income, gave the following reasons. They said that women are good managers, and education in a way teaches one managerial skills which invariably limits ones from unnecessary spending there by increasing the income of the individual and the family at large. Salaries or other financial earnings from the women will reduce pressure on the men's income and money from either side could be used for some investment, which in the long run will benefit the family. More so, women are more economical and can save much more than they spend which add up to the household income and thus make the family income increase. They ensure that the needs of their families are taken care of, so if educated more will be done to improve their family life.

Griffiths (2005), study on Developing World, also found that females who are educated improved their income and child survival rates 20 times more than men. According Griffiths (2005), giving women education also gives them more control over resources and also benefits the community at large because women tend to invest more in their families than men.

4.2.5 Role of education of women on child upbringing

In line with the objectives of this study, data were collected in an attempt to find out the role women education plays in the upbringing of children. Twelve percent (12%) of the respondents said women education does not play a role in child upbringing. Six percent (6%) of them said they don't know, and as many as eighty two percent (82%) of the respondents said that women education plays a major role in child upbringing.

Children are the most valuable asset of every nation and their developments are more important to the building of every society (Womankind, 1995). Women who are educated are seen as role



models to their children and often relate to them very well. Educated mothers play a major role in their children's welfare (Oxaal, 1997). The following are respondents responses to the role of educated women in the upbringing of children.

- Children benefit additional teaching from their mothers during holidays.
- An educated woman always wants her children to be educated and also teaches them ways that will lead them to success.
- Educated women impact their knowledge, skills and attitudes acquired through education to their children.
- Education as is said starts from the home and women are those with the children nearly all the time, so if educated they will start educating the child at home.
- Educated women teach their children how to live responsible lives.

4.2.6 Factors hindering women education

The study found out some barriers to women education. From previous response there were indications of how women are left alone in their struggle for place and educational support. Responses have been put into three groups. They are explained below.

4.2.6.1 Obsolete cultural, religious practices and beliefs that undermine girl child education.

There still exist outmoded cultural and religious practices in these communities that affect the education of the girl child. From the study, the area has been associated with certain gender norms that work against the effective progress of women.

Some of the gender norms that work against women in those communities include child fostering, widowhood rites, betrothal, and witchcraft. The girl child for example sometimes is adopted by her aunt in order to strengthen the family bond. This young girl goes through a lot of maltreatment either by the aunt or the children of the aunt. These girls are not usually sent to school because they are adopted to help their aunts work in the house and not go to school. Among the Dagombas custom for example, the husbands of these women have no control over such children.



4.2.6.2 Early marriage and teenage pregnancy of the girl child.

Women in African societies, marry relatively earlier than their counterparts elsewhere. Early marriage is a factor that affects child upbringing in this study, similarly to Oxaal (1997) findings show that most women who reach tertiary education, are expected to marry immediately after completion of their first degree course, at about the age of 23. Male students on the other hand, are not expected to marry at that age. Thus, male students are able to proceed to the postgraduate level without any family rejection.

Another finding of this study related to early marriage is teenage pregnancy. It is a key factor affecting women education in the study area and parents are concerned about the growing incidents of the issue. This finding is not different from other findings in Africa. For example in Uganda, forty three percent (43%) of 17 years olds were pregnant or had given birth to at least one child (AAU, 2006). This high percentage is linked to early marriage, early sexual activity, and poor reproductive health services. Pregnancies have led to high dropout rates at various levels of education, with fewer women completing their degrees.

4.2.6.3 Financial constraint to women education

Financial constraints seem to be a prominent feature not in only women education but also for boys in this country. All the respondents included financial constraints among the blocks to women education. They have attributed this mainly to low income of people in those communities. In some case, some have no jobs at all. Poverty levels of the three Northern regions are high (GSS, 2000). In the events of using the scarce financial resources for education, both male and female respondents say boys tend to benefit because these communities like other African countries are “male dominated societies”. Others attributed the high drop out of females in schools to financial problems. Thirty percent (30%) of the respondents were drop outs and twenty-one percent (21%) of them were females. It must also be mention that other factors such as early marriage also account for the drop out of the respondents, but certainly financial problems constitute a major problem that account for female drop out in school.



4.2.7 CONCEPT OF POVERTY

Respondents described poverty in different ways. However, considering the different definitions of poverty given by respondents; one could conclude that, poverty is a system of life of no skills, knowledge, techniques, and strength to get their basic needs (See section 14.13). It is that lack of being able to take opportunity available in the society to get an income that will solve ones basic problems. This summary of poverty is not different from Alcock's (1997) definition of poverty as a means of going short materially, socially and emotionally.

In line with this definition, education plays a major role in the life of an individual and also Knowledge is gained through formal education and education facilitates an individual to be gainful employed. Looking at the arguments one may say that education is key to the survival and development of every individual in the communities and the nation at large. With education women will make great impact in the life of the young ones in their community, thus contributing to her family income and the community's social life.

Employees need strong educational background in every situation in other to overcome the challenges that they may be facing. If you un employed, you need to be strong and continue to such for jobs that will get you out of your current predicaments. It's also through strength that you learn new things that will help you face your own problems. A study by the World Bank on labour market in the Middle East indicates that the increase participation of women in the work force, as previously indicated ten percent (10%) of private Saudi business today are believed to be run by women" (Griffiths, 2005).

Last but not the least, taking up opportunities around and turning them to success will help people create jobs. This means that women should be strong and take up opportunities at any point in time. Women should be able to look round their communities and create jobs for themselves that is by finding out the needs of society, and try to develop business out of that. To do this requires knowledge, skills and formal education offers the opportunity. Findings from the study indicate that seventy nine percent (79%) of the respondents agree to the sending of the female child to school and that confirms how the communities within the study area think poverty reduction has a link with education. Many of the women in the communities' under



study engage in petty trading and giving more education and training, will equip them with knowledge and skills to improve their lives and to continue with their trading.



CHAPTER FIVE

5.0 SUMMARY, CONCLUSION, AND RECOMMENDATION

5.1 SUMMERY AND CONCLUSION

The objective of the study were to identify and describe the factors behind differential gender access to education and the ramification, to find out why one sex is preferred over the other for formal education and draw a relationship between female education and poverty reduction.

From the study, it has been realized that poverty cannot be overcome without specific, immediate, and sustained attention to girl's education. Girls are a traditional source of free household labour and some parents feel reluctant to send them to school because of the gap that will be created in the domestic home. Reluctance is also strengthened by cultural beliefs. People also prefer the boy to the girl when it comes to formal education because the boy is seen as a potential leader of the family.

In spite of this, women education was acknowledge by some of the respondents. The study found out that education of a girl/woman has benefits to the home and the community at large. It was found that educated women's children benefit additional teaching from their mothers during holidays, where educated women impact their knowledge, skills, and attitudes acquired through education to their children.

The study also found that obsolete cultural, religious practices and beliefs also undermine girl child education. Early marriage and teenage pregnancy are also findings hindering the education of women. From the study it's has been realize that women are left out to struggle alone despite the fact that they play a greater role in family success or failure.

Education is the key to the new global economy. It is central to development, social progress and human freedom. Investing in girls education translates directly into better nutrition for the whole family, better health care, declining fertility, poverty reduction and better overall economic performance.

5.2 RECOMMENDATIONS

Women education is seen as the key to social change which helps in training young people for complement adult role performance. Women help in socializing people to new competencies



required in the changing societies. If these reflect the reality on the contribution of educated women to society, then Government and policy makers, communication providers, NGOs and civil society groups have an important role to play in encouraging women education and poverty reduction.

5.2.1 Government and Policy makers should

- (1) Improve coordination among the related ministries and agencies to generate various policies, programs, and activities supportive of women empowerment, justice and the promotion of the welfare and the protection of the girl child.
- (2) Increase the number of networks and the quality of networking of institution and organization involved in gender mainstreaming activities
- (3) Ensure that regulations do not restrict women participation in public activities such as decision making.
- (4) Ensure access to good quality education for all girls, so that they can learn to read, write, and exercise critical thinking for the improvement of their local communities.
- (5) Develop national guidelines for the total elimination of all forms of discrimination against women education throughout the country, especially the rural areas.
- (6) Ensure that there is zero tolerance of violence against women, particularly the girl child.

5.2.2 Communication media should

- (1) Organize communication fora with the media to discuss gender issues such as outmoded cultural practices, their impact on women and society and their effects on women education and poverty reduction.
- (2) Formulate media manuals to provide guidance on treatment of gender sensitive news.
- (3) Organize orientation program designed to increase the knowledge of journalist reporters editors etc on gender issues and encourage gender quality opinions through the electronic and print media.
- (4) Present detailed, accurate, and balanced information on a variety of women issues within the communities.
- (5) Inform the public of the right of the girl choice right to be educated and should therefore be encouraged to go to school.



5.3 FURTHER RESEARCH

The issues of women education and poverty reduction have become topical around the world. An attempt to contribute to this issue aids the study on women education and poverty reduction in the Tamale metropolis, but is limited both in scope and geographical area. It is suggested that further research is needed in different parts of the country where the girl child is still left out of formal education.



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APPENDIX

SECTION A

WOMEN EDUCATION AND POVERTY REDUCTION

BACKGROUND INFORMATION

- 1 Age.....
- 2 Sex: Male [] Female []
- 3 Occupation.....
- 4 Marital status: Married [] Single [] Divorced [] Widow [] others
(Specify).....
- 5 Which religion do you belong to? Christianity Moslem Traditional Others
(Specify).....



SECTION B

EDUCATION, KNOWLEDGE AND VALUES

6 Are you educated Yes [] No []

7 If no, why are you not educated?

.....
.....
.....
.....

8 If yes, your level of education: Primary [] JHS [] SHS [] Middle School [] Tertiary []
Others (Specify).....

9 How many women are educated in your household?

10 What are their levels of education? BECE [] SSSCE [] HND [] Others
(Specify).....

11 How many women are not educated?

.....

12 How many people are there in your family?

.....

13 How many of them are children?

.....

14 How many children do you have?

15 How many of them go to school?

16 How many of them are not going to school?



17 How many of those not in schools are girls?

.....

18 How many are boys?

.....

19 Why are they not in school?

.....
.....
.....
.....
.....
.....

20 How is their education financed?

.....
.....
.....
.....
.....

21 Why do you send your children to school?

.....
.....
.....
.....



22 If you have a choice between a boy and a girl, which of them will you send to school?

.....
.....

23 What are your reasons for sending either a boy or girl to school?

.....
.....
.....
.....

24 What are your reasons for not sending either a boy or girl to school?

.....
.....
.....
.....

25 Does the education of the girl child have an impact on poverty reduction? Yes [] No []

26 If yes how does it impact on poverty reduction?

.....
.....
.....

27 If no, why does it not have an impact on poverty reduction?

.....
.....
.....

28 Do you believe that there is a relationship between female education and poverty reduction?

Yes [] No []



29 If yes how?

.....
.....

30 If no why?

.....
.....
.....

31 Does the education of women increase the income of your family? Yes [] No []

32 If yes, in which ways?

.....
.....
.....

33 Does the education of women play a role in the upbringing of children? Yes [] No []

34 If yes in which ways?

.....
.....
.....

35 In your opinion, do you believe that there is a problem hindering the education of women?

Yes [] No []

36 If yes, what are the problems?

.....
.....



37 If yes, suggest some ways and means of dealing with the problems.

.....

.....

.....

.....

38 If No, why do you think there are no problems?

.....

.....

.....

39 In your opinion, are women prepared to be educated? Yes [] No []

40 If yes, why do you think so?

.....

.....

.....

41 If No, why do you think they are not prepared to be educated?

.....

.....

.....

.....



SECTION C

KNOWLEDGE OF POVERTY AND INCOME LEVELS

42 What does poverty mean to you?

.....

.....

.....

.....

43 What do others say poverty is?

.....

.....

.....

44 Are there any concrete evidence of poverty?

.....

.....

.....

45 What do you consider as concrete evidence of poverty?

- (a)
- (b)
- (c)

46 How does poverty affect you and your family?

.....

.....

.....



47 Government works in a variety of ways to reduce poverty, mention some of the policy you know regarding poverty reduction?

.....

.....

.....

48 Which of them works best for you?

.....

.....

.....

49 why?

.....

.....

.....

.....

50 If government would do one more thing to reduce poverty in your area, what should it be?

.....

.....

51 Why do you say so?

.....

.....

.....

.....



52 What else could help reduce poverty in your area?

.....

.....

.....

53 Are you employed? Yes [] No []

54 If yes what is your income per month?

.....

.....

55 If no, who do you depend on?

.....

56 Do you own a business? Yes [] No []

57 If yes, what do you do?

If farming, what crops?

.....

.....

.....

Livestock, what animals/birds do you rear?

.....

.....

.....

Cooking, if yes what do you cook and sell?

.....

.....



Craftsmanship, if yes what do you make?

.....

.....

.....

Service provider, if yes, what service do you provide?

.....

.....

.....

Trading, what do you sell?

.....

.....

.....

58 What is your total income per month?

.....

.....

