

UNIVERSITY FOR DEVELOPMENT STUDIES, TAMALE.

THE CONTRIBUTION OF FORMAL EDUCATION TO POVERTY
REDUCTION AMONG WOMEN IN THE TAMALE METROPOLIS

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APRIL, 2013



UNIVERSITY FOR DEVELOPMENT STUDIES, TAMALE.

THE CONTRIBUTION OF FORMAL EDUCATION TO POVERTY REDUCTION
AMONG WOMEN IN THE TAMALE METROPOLIS

BY

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APRIL, 2013



DECLARATION

Candidate's 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.

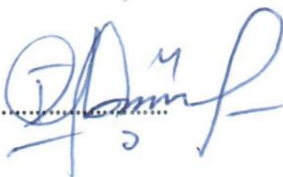
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Supervisor's Declaration

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

Supervisor's Signature

Date18/07/13

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ABSTRACT

Poverty results from violations of human rights, including the right to education, which disproportionately affect girls and women. Various grounds of discrimination combine, trapping girls in a vicious circle of denied rights. Denial of the right to education leads to exclusion from the labour market and marginalization into the informal sector or unpaid work (Katarina Tomasevski, 2004). This paper identifies strategies aimed at accelerating poverty reduction through formal education among women. The research gathered data from two main sources namely: secondary and primary sources. The three main techniques employed in gathering the primary data were: questionnaire survey, focus group discussion and in-depth interview. The study revealed that, formal education would produce a healthy and skillful women workforce with access to economic resources. These would ensure that women generate more income necessary to meet their basic needs and reduce poverty. Also, the study revealed that employment in the Tamale metropolis is as high as eighty-seven percent, however income returns and daily expenditure of women in the metropolis reveals that greater chunk of them still live in poverty. The researcher therefore makes the following recommendations; there is the need for encouragement of tertiary education, intensification of birth control measures, enhancement of livelihood empowerment programmes which should target all women especially uneducated woman as well as female household heads, encouragement of gender equality, and making health care services more accessible to women.

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DEDICATION

This work is dedicated to my parents, husband, brother and children.



TABLE OF CONTENTS

DECLARATION.....	I
ABSTRACT.....	II
ACKNOWLEDGEMENT.....	III
DEDICATION.....	IV
LIST OF TABLES.....	IX
LIST OF FIGURES.....	X
LIST OF ABBREVIATIONS.....	XI
CHAPTER ONE	
INTRODUCTION.....	1
1.1 Background of Study.....	1
1.2 Statement of Problem.....	3
1.3 Research Objectives.....	4
1.4 Research Questions.....	5
1.5 Significance of the Study.....	5
1.6 Profile of the Study Area.....	6
1.7 Limitations.....	11
1.8 Organization of Study.....	12





CHAPTER TWO

LITERATURE REVIEW.....	13
2.1 Introduction.....	13
2.2 The Concept of Poverty.....	13
2.3 Measuring Poverty.....	18
2.4 Feminization of Poverty.....	20
2.5 Education for All (EFA) and Millennium Development Goals (MDGs).....	25
2.6 Formal Education and Society.....	26
2.7 Education and the Individual.....	28
2.8 History of Formal Education in Gold Coast.....	29
2.9 Formal Education and Women's Empowerment.....	35
2.10 Summary of Key Issues and Conclusion.....	44

CHAPTER THREE

RESEARCH METHODOLOGY.....	46
3.1 Introduction	46
3.2 Scope/Delimitation of Study.....	46

3.3 Sources of Data.....	46
3.4 Sampling techniques.....	48
3.5 Sampling Procedure.....	48
3.6 Data Collection Techniques.....	49
3.7 Data Collection Tools.....	50
3.8 Techniques of Data Analysis and Presentation.....	50

CHAPTER FOUR

RESULTS AND DISCUSSION.....	51
4.1 Background Information of Respondents.....	51
4.2 Sources of Funds for Girl-child Education.....	56
4.3 Formal Education and Poverty Reduction.....	58
4.4 Linkage between Formal Education and Poverty Reduction among Women.....	63
4.5 Effect of Formal Education on Women Poverty.....	66
4.6 Pathways through which Formal Education can Accelerate Poverty Reduction among Women.....	68

CHAPTER FIVE

SUMMARY OF MAJOR FINDINGS, CONCLUSION AND RECOMMENDATION	70
5.1 Introduction.....	70



LIST OF TABLE

Table 4.1.....	51
Table 4.2.....	54



LIST OF FIGURES

Figure 4.1.....	52
Figure 4.2.....	55
Figure 4.4.....	56
Figure 4.5.....	58
Figure 4.6.....	59
Figure 4.7.....	60
Figure 4.8.....	61
Figure 4.9.....	62
Figure 4.10.....	63
Figure 4.11.....	66



LIST OF ABBREVIATIONS

EFA: Education for All

UN: United Nations

UNICEF: United Nations International Children's Emergency Fund

IME: Internal Monetary Fund

WB: World Bank

TAMA: Tamale Metropolitan Assembly

FCUBE: Free Compulsory Universal Basic Education

GPRTU: Ghana Private Road Transport Union

Wi-Fi: Wireless Fidelity

MDG: Millennium Development Goals

CEDEP: Centre for Development of People

ILO: International Labour Organisation

PRS: Poverty Reduction Strategy

UNRISD: United Nations Research for Social Development

NT: Northern Territories

SPSS: Statistical Package for Social Sciences

MTDP: Medium Term Development Plan



GLSS: Ghana Living Standards Survey

GSS: Ghana Statistical Service

ADP: Accelerated Development Plan

SAP: Structural Adjustment Programme



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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The problem associated with providing adequate and sustainable access to basic economic infrastructure and social services continue to exist across many areas of the developing world. In these areas, children live in a situation of vulnerability and are exposed to a combination of systematic discrimination based on age, social status, education and health. The girl-child faces a double disadvantage because of gender discrimination at the household and community levels. These vulnerabilities are even worse and stronger in rural areas, where poverty, traditions and lack of infrastructure and services prevail.

According to Elijah (2008:11), in the educational sector besides poor facilities, lack of teachers, textbooks and desks, and negative attitudes such as denying many children access to education, local cultural beliefs and practices might be worsening the situation. This is most evident in the circumstances of the girl-child, whose needs and interests are often marginalized by educational policies and family priorities, thus manifesting into high women's poverty levels.

A common proposition highly developed to explain the falling educational expenditure in African countries is that it has been 'crowded out' by other pressing demands on government budgets (Noss 1991: 23). After decades of the World Bank (WB) and the International Monetary Fund (IMF) sponsored programmes which have not led to any significant improvements in living conditions in many African countries, the public policy emphasis have been shifted towards tackling poverty itself. This has contributed to poverty analysis gaining currency in a search to identify the poor and also to properly design the public policy as well as providing safety nets for



the vulnerable. As one of the major factors whose lack thereof perpetuates poverty, education has long been regarded as a human right. But, in most developing countries, unequal access to education among various social groups is stunning.

While heavy external debt and spending on defense are most commonly cited as responsible for this situation, negative effects of colonialism and of bad cultural practices within certain countries too have contributed to the gender and regional disparities in educational opportunities (Bening, 1990: 96).

According to Gary Becker's Human Capital Theory as cited by George Borjas (2000), wages differ because jobs differ and workers differ. Each worker brings a unique set of skills and abilities to the labour force (human capital) and therefore workers' human capital determines their compensation. Education, training and medical treatment have been shown to contribute to the accumulation of human capital. Therefore, according to this theory, investments in human capital increase the chances of economic success.

Investment in education leads to the accumulation of human capital which is a key to sustained economic growth and increasing incomes. Education, especially basic (primary and lower-secondary) education, also contributes to poverty reduction by increasing the labour productivity of the poor, by reducing fertility and improving health, and by equipping people to participate fully in the economy and in society. In addition, education contributes to the strengthening of the institutions of civil society, to national capacity building, and to good governance, all of which are increasingly recognized as critical elements in the effective implementation of sound economic and social policies (World Bank Review 1995, p.19).





Since the "UN Declaration of the Decade of Women" in 1975, attention and action on women's concerns have steadily increased and education, whether it is the form of consciousness-raising or skills acquisition, was one of the areas women's organizations, government agencies and international donor agencies focused on. The underlying assumption was that if women understood their conditions, knew their rights and learned skills traditionally denied to them, empowerment would follow which would translate into reducing poverty among them.

As women's education has become one of the key development objectives in the nineties, it is crucial to examine the assumptions under which policies, programmes and projects are formulated towards this goal. More recently, the concept of empowerment has been tied to the range of activities undertaken by and for women in different areas, education included. In all these, a related question is: From what and whose perspective are we going to evaluate such assumptions and its empowering outcomes?

The girl-child grows to become a woman and the benefits of her education gained at childhood can be felt and measured at adulthood. This therefore implies that, a girl child with formal education is highly likely to reap its benefits when she grows up to become a woman. This study therefore sought to assess the contribution of formal education on women's poverty in a bid to empowering women and promoting human development.

1.2 Statement of the Problem

If there is any subject that has dominated discourse analysis, internationally and locally, then obviously it is about poverty and approaches to overcome it. Admittedly, poverty has gone from a local nuisance (in poor countries) to a global threat in that no matter where one goes, individuals living in poverty will never be far-off. In an introductory remark to the publication Wolfensohn (2000:8) noted that; *"Poverty amidst plenty is the world's greatest challenge"*

Arguably, the biggest recurrent problem bedeviling Ghana is the outrage of poverty. It is predominantly a rural phenomenon with women being among the worst affected. According to (IFAD, 2007: 2-3), seventy per cent (70 percent) of the poor in Ghana live in rural areas and more than half of the women ... in Ghana are among the poorest 20 per cent of the population, that is the poorest of the poor .

The works of Barro (1991, 1997, p. 106: 407-443) has noted that, in the analyses of the determinants of both income and poverty a central focus has been on the role of education as a determinant of both aggregate and individual income.

It is also worth noting that, in the main, literature revealed that majority of women within the Tamale metropolitan area are poor due to their inability to attain higher education.

1.3 Research Objectives

Main Objective

To identify the contribution of formal education among women to poverty reduction

1.3.1 Specific Objectives

1. To determine the links between formal education and poverty.
2. To assess the effects of formal education on women's poverty.
3. To identify ways in which formal education among women can accelerate poverty reduction.
4. To come out with practicable recommendations towards reducing poverty among women.



1.4 Research Questions

Main Research Question

What is the contribution of formal education among women to poverty reduction?

1.4.1 Specific Research Questions

1. How is formal education linked up with poverty?
2. What are the effects of formal education among women on poverty?
3. How can formal education among women accelerate poverty reduction?
4. What recommendations can help reduce poverty among women?

1.5 Significance of the Study

Various grounds of discrimination combine, trapping girls in a vicious downward circle of denied rights. Denial of the right to education leads to exclusion from the labour market and marginalization into the informal sector or unpaid work. This perpetuates and increases women's poverty (Katarina Tomasevski, 2005). Women who are educated are healthier, and have greater access to land, jobs and financial resources. Their increased earning power in turn raises household incomes. By enhancing women's control over decision-making in the household, gender equality also translates into better prospects and greater well-being of children, reducing poverty of future generations (United Nation Development Programme, 2013).

In this regard Ministry of Women and Children's Affairs and its corporate bodies have been committed to ensuring that women are empowered adequately to contribute their quota to national development (Ghana News Agency, 2013).

This study therefore sought to contribute to ongoing endeavours in Ghana and for that matter Tamale metropolis in promoting formal education among women through further research to



provide adequate information to serve as baseline study for future research, fill existing research gap and inform policy making.

1.6 Profile of Study Area

1.6.1 Location

The Tamale Metropolis is located at the center of the Northern region. It lies between latitude $9^{\circ} 16'$ and $9^{\circ} 34'$ north and longitude $0^{\circ} 36'$ and $0^{\circ} 57'$ west.

The Metropolis shares a common boundary with the Savelugu/Nanton District to the North Tolon/ Kumbungu District to the West, Central Gonja District to the South-West, East Gonja and Yendi Districts to the East. The Tamale Metropolis occupies approximately 750kmsq (289.58 sq mi), which is 13 percent of the total land marks of the Northern region (Medium Term Development Plan (MTDP)-Tamale).

1.6.2 Climate and Vegetation

The Tamale Metropolis experienced one rainy season starting from April/May to September/October with a peak season in July/August. The mean annual rainfall is 1100mm within 95 days of intense rainfall. The dry season is usually from November to March. It is influenced by the dry North – East (Harmatan) winds while the rainy season is influenced by the moist South–West winds. The mean day temperatures range from 33 degree Celsius to 39 degree Celsius while mean night temperature range from 20 degree Celsius to 22 degree Celsius. The mean annual day sunshine is approximately 7.5 hours.

The vegetation of the place consists of grasses with scattered drought resistant trees such as Shea trees, Nim, Dawadawa, Baobab, among others. (MTDP-Tamale 2010)



1.6.3 Ethnicity and Religion

The dominant ethnic group in Tamale Metropolis is the Dagombas; however other ethnic groups such as Mamprusis, Nanumbers, Gonjas, Akans, Frafras, Moshies, Dagaabas and among others constituting the minority ethnic groups because of its cosmopolitan in nature. The most widely spoken language is Dagbani.

There are three main religious groups in the Metropolis. These comprise Islam, Christianity and traditional religion. However Islam is the dominant and widely practice in the Metropolis as reflected by the multitude of mosques in the city, most notably the central mosque (MTDP Tamale, 2010).

1.6.4 Demographic Characteristics

Population size, distribution and Growth Rate: The Tamale Metropolis in general is believed to have a population in the region of between 350,000 to 450,000 people, even though the 2000 population and Housing census put the population of Metropolis at 293,881. This, according to the Census is made up of 146,979 males and 146,902 females. Apart from Metropolitan Tamale where there is ethnic diversity, almost all people in the surrounding villages are Dagombas. Even in the Metropolis, the Dagombas constitute about 80 percent of the total population. Before the advent of both Western and Eastern Religions, the Dagombas were mostly African traditionalist. Their culture was deeply enshrined in their customs and beliefs. The result of this is still manifested in the numerous traditional festivals still practiced. These practices are no longer pronounced in Metropolitan Tamale as a result of the ethnic diversity and the influence of both Eastern and Western Cultures. With an urban population of 67.1percent, the Metropolis is the only district in the region which is predominantly urban.





The population density of 318.6 persons per square kilometres for the Metropolis is about 12 times higher than the Regional average density of 25.9 persons per square kilometres. There exists vast difference between the densities of the urban and rural areas. This is an indication of influx of people to Urban Tamale, and gives credence to the assertion that facilities and opportunities for modern employment are concentrated in few central places.

The age structure of the population of a high fertility country such as Ghana is basically shaped by the effect of mortality. As it is the case with the Metropolis area, the structure of the population indicates a broad base that gradually tapers off with increasing age due to death. The fact that the population aged 9 – 5 is slightly below that of 6 – 12 years is an indication of this trend. The youthfulness of the population implies that we have the most important human resource potential that has tremendous potential which will determine our strength and resilience in pursuing our social, economic and political development goals. On the other hand, the proportion of the elderly at 4.1 percent is rather far lower than the regional and national averages of 4.5 percent and 5.3 percent respectively, an indication of a comparably low life expectancy. In this regard pragmatic efforts would have to be made to make primary health care delivery more accessible and affordable to the aged. With gross primary and JSS enrolment rates at 85.3 percent and 52.6 percent respectively much more need to be done for the realization of the FCUBE program in the Metropolis. Disparity among JSS boys (60.7 percent) and girls (44.1 percent) is even quite alarming. In view of this, much more need to be done to encourage parents in the Metropolis to embrace the girl child education Programme.

Religion: Islam is the predominant religion in the Metropolis with 84 percent of the population affiliated to it. Catholics follow this with a proportion of 6 percent. Forty nine (49) percent of households live in structures that have mud/mud brick/earth as the main construction material for

the outer walls as compared to a regional average of 87.8 percent and a national of 50 percent. The various types of construction materials for the outer walls of dwellings by households in the Metropolis could be seen as 59 percent of households in the Metropolis use electricity as their main source of lighting, 40 percent rely on kerosene lamp for lighting while 1 percent use gas lamp and solar energy.

The fact that a good number of households (14.9 percent) in the Metropolis still use unsafe sources of drinking water tell how much problem we still have at hand. However, it is worth noting that 78.8 percent of households have access to pipe borne water. Households in the Metropolis that do not have access to any kind of toilet facility constitute 35.6 percent whereas 41.6 percent use public toilet facilities. 78.6 percent of the over 45,000 households in the Metropolis do not have toilet in the houses they live in. This situation has a serious health implication and therefore needs an urgent solution (MTDP-Tamale-2010).

1.6.5 Education

Tamale is the principal center of education in the North of Ghana. Currently there are a total number of 742 basic schools within the Metropolis. This comprises 94 Kindergarten, 304 Primary, 112 Junior High Schools and 10 Senior High Schools. The rest are technical/vocational institutions, 2 colleges of education, a polytechnic and two universities – one public and the other private.

In the education ridge neighborhood in the North- Western part of the city and covering an area of about 3 km, 20 schools ranging from kindergarten through Junior High and Senior High Schools, Teachers training colleges, the Tamale Polytechnic and a University are located. The Headquarters of the University for Development Studies (UDS) is located in Tamale. The



numerous trees lining the street in this part of the city give it a tropical rain forest outlook (MTDP-Tamale-2010).

1.6.6 Health, Water and Sanitation

There are various social amenities in the Metropolis. The people of Tamale patronize both modern and traditional health services. There are a number of health institutions and qualified personnel to provide the needed health services to the people. These institutions include the Tamale Teaching Hospital, Tamale Central Hospital, and Tamale West Hospital, a number of Community Health Centers and other private Hospitals and Clinics (MTDP-Tamale-2010).

The Metropolis also can boast of several pharmaceutical, chemical and drug stores which serve the health needs of the people (ibid,2010). The main sources of portable drinking water in the Metropolis are pipe borne water with connection from the Dalun waterworks, boreholes and hand-dug wells (ibid, 2010).

On sanitation, most people in the Metropolis use public toilets and latrines. The disposal of solid waste is deposited in containers and on refuse dumps provided largely by the Zoomlion wastes management services and others as well (ibid, 2010).

1.6.7 Transport and Communication.

Tamale is served by Tamale Airport located approximately 7 miles (11km) from downtown Tamale, the airport is mainly used by commercial airlines such as City Link, Starbow and Antrak Air, which run regular flights between Tamale and Accra's Kotoka International Airport along with other regional capitals (MTDP-Tamale, 2010).



Many parts of the Metropolis are linked with motorable roads. The major roads in the city are tarred. The major transport operators in the area are the Ghana Private Road Transport Union (GPRTU), Intercity Transport Company, Metro Mass Transit and other Private Transport operators.(ibid, 2010)

Public transportation in the form of Taxis is the most convenient means of getting around Tamale for visitors to the city. The popular means of travel for the locals, however, is by bike and motorbikes. This phenomenon is held by the existence of bike path in the city making it the most bikes – friendly city in Ghana (ibid, 2010).

There are four (4) Television services in the Metropolis, which is Ghana Television (GTV), Metropolitan Television, VIASAT network and Television Africa. There are about ten (10) Frequency Modulation Radio Stations to improve communication in the Metropolis. All the telecommunication networks in the country operate in the Metropolis (Vodafone, MTN, Tigo, Expresso, Airtel and Glo). Computer and internet services with Wi-Fi connections are also provided in the Metropolis (ibid, 2010).

1.7 Limitations

There are limitations on the use of this study for generalization purposes. It focuses on the Tamale metropolis as a case study and so findings may inform other studies but may not be used for the purpose of generalization, other limitations include; time, finance and language. It is also worth noting that 3 out of 60 were non-responses which was also a significant challenge to the study. Notwithstanding this limitation, we can state however that this is a useful study that can be a baseline study for further research.



1.8 Organization of Study

This research consists of five (5) interrelated chapters. Chapter one (1) consists of the background of the study, the problem statement, objectives, profile of the study area, limitations and organization of research. Chapter two (2) is basically on literature review. The third chapter takes care of methodology, and chapter four (4) results and discussion. The summary of findings, conclusion and recommendations make up the final chapter, chapter five (5).



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The essence of this chapter is to review relevant literature on girl-child education and its contribution to accelerated poverty reduction which includes the concepts of poverty, measurement of poverty, feminization of poverty, education for all (EFA) and millennium development goals(MDG), formal education and society, education and individual, history of formal education in the Gold Coast, South-north Division, education in Ghana, legal framework for education in Ghana, formal education and women empowerment, gender and analytical framework, society's construction of gender, different cultural construction of gender and formal education-poverty relations: effects on women's poverty.

2.2 The Concept of Poverty

Poverty is conceivably one of the key issues that have been with humanity since creation and it is alleged to be with mankind for a long time.

In his inaugural lecture, Adarkwa (2003:10-11) attempted to trace the biblical history of poverty when he observed that, between the time of Moses (around 1440 B.C.) and the Babylonian captivity (586 B.C.) when the book of Psalms was written, David made specific references to the poor and the poverty that existed in Jewish society. Several literary devices such as clichés and saturating sentences were used by the Psalmist to portray the situation.

In Psalm 9:18, for instance, the Psalmist tried to encourage the poor to be committed to their faith when he wrote that:



*"For not always will the poor one be forgotten, nor will the hope
Of the meek ones ever perish."*

It can be inferred from the statement made by King David that poverty existed at his time of the world and still persist in today's world. What then is poverty and who is defining it?

Despite many years that poverty has been with mankind, it still appears to be an elusive concept – something more discussed than defined. But does it even matter the way poverty is defined?

CCSD (2001) shares the opinion that "If we are going to talk about persons living in poverty, we have to define who is poor and who is not". Anglicare Australia (2008:1) also contends that 'If poverty is to be eradicated, we need to be able to define and measure it so that we can understand the impact of different policies and programmes. These observations imply that how poverty is defined is critical to political and policy orientation towards the concept.

Literature however does not give a single answer of what poverty is. Presumably, it might be due to its interlocking multidimensionality - it is dynamic, complex, institutionally embedded and a gender – and – location specific phenomenon (Narayan, et al 2000).

Poverty means differently to different groups and classes of people. In the view of Ashong and Smith (2001:5), the concept of poverty, and definitions of 'the poor' vary in accordance with the perspective and objective of those doing the defining. It is blessed with a rich vocabulary in all cultures and throughout history (ODI, 1999). Perceptions of poverty vary between rural and urban areas and between men, women and youth. The definition of poverty must therefore be in context. This paper therefore makes no pretence to being a more useful definition than many others. It is however worth tracing some of the influences which have shaped the meaning of



poverty so that when the term is mentioned in subsequent text, there would not be any confusion as to how it is being used.

Poverty has been analysed from various theoretical perspectives. Generally, three contending approaches to defining poverty can be identified from development literature. It has been conceptualised in terms of *income based definitions*, *basic needs approaches* and *participatory definitions*, each with its own strengths and deficiencies. These are summarised in turn as follows:

The first and perhaps the most common approach to defining poverty use income levels. For a very long time, poverty was simply defined as a function of disposable income. In the 1960s, the main focus was on the level of income (ODI, 1999). A person is considered to be poor if his or her income level falls below a minimum level necessary to meet his or her 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" (World Bank Organisation cited by BBC, 2008).

The advantage of this approach lies in its simplicity in that it allow for easy quantification of poverty in a statistical way. The proponents of this approach hold the view that, too broad a definition runs the danger of losing sight of the distinctive 'core notion of poverty' since the inaccessibility to basic services and the inability of the poor to participate in society (as in the case of the second and third approaches respectively) is a symptom of the poor's lack of financial resources. As Karl Marx understood, money may be instrumental but it is also inseparable from the power that it confers.



The first approach has however been criticized on various grounds. A major critique of the income-based approach is that, it is too narrow and oversimplifies poverty. It excludes non-material elements (such as lack of voice, respect and self esteem) found in the broad UN definitions and as emphasized by the poor themselves.

Recognizing that defining poverty in traditional consumption and expenditure terms is insufficient on its own to address the needs of the poor themselves has led to the inclusion of human and social welfare indicators in development indices and poverty alleviation programmes (Ashong and Smith, 2001:5). The works of Amartya Sen and Mahbub ul Haq offer an alternative perspective to the income approach in the definition of poverty.

In Ghana, efforts to broaden the scope of poverty beyond the income-based approach have succeeded following several studies (Livelihoods of the Poor in Ghana by Ashong and Smith, 2001; Poverty Reduction Consultations in all ten regions of Ghana conducted by Nkum Associates and Gharthey Associates in 2000 under the auspices of NDPC and GTZ and 'Consultations with the Poor' by Kunfaa, in 1999 with support from CEDEP and the World Bank) just to mention but three of such studies.

In the second approach, poverty is conceptualised in terms of access to basic community services and facilities. Following ILO's pioneering work in the mid-1970s; poverty came to be defined not just as lack of income, but also as lack of access to health, education and other services (ODI, 1999). Cahn (2002:1) believes that 'the basis of a life free from poverty is access and entitlement to a range assets'. These assets include those found in the 'Copenhagen Declaration' (1995) in which poverty is defined as



“...a condition characterised by severe deprivation of basic human needs including food, safe drinking water, sanitation facilities, health, shelter, education and information.”

When people are unable to eat, go to school, or have any access to health care, then they can be considered to be in poverty, regardless of their income.

The advantage of this approach is that different conditions can be specified appropriately to different settings. However, this reduces comparability of estimates in different sites. New layers of complexity in the definition of poverty were added in the 1980s particularly following Robert Chambers' work on powerlessness and isolation which helped to inspire greater attention on participation (ODI, 1999).

The third and perhaps the most recent approach to defining poverty concentrates on issues of participation, social exclusion and vulnerability, powerlessness and low self-esteem (Narayan et al, 2000:21 cited by Ashong and Smith, 2001:6). More broadly, the poorest of the poor are also considered socially excluded. This is reflected in the common saying in Ghana that “a poor man has no friends” (Kunfaa, 1999:41).

Several studies (Sinha and Lipton, 1999; World Bank 2000; Banerjee and Newman, 1994; Appiah-Kubi et al, 2005) on poverty analysis advocate that vulnerability, voicelessness and powerlessness should be conceptualised as a component of poverty (cited by Appiah-Kubi, 2005:1). According to the World Bank (2000), vulnerability analysis is crucial for understanding poverty insofar as it helps to identify the characteristics of those impoverished households that lack the means to ascend the economic ladder and to tailor human development policies to their specific needs (in Appiah-Kubi, 2005:2). Hence, it is contended that for sustainable poverty reduction strategies, it is fair to identify not only those who are currently poor but also those who are vulnerable to poverty.



It is also held that in defining poverty, the views of the poor themselves must be considered. Thus, respondents from communities are invited to identify their perceptions of their needs, priorities and requirements for minimal secure livelihood.

In a study conducted by Kunfaa ('Consultations with the Poor') a man in Adaboya community is on record to have said that:

"Poverty is like heat: you cannot see it: you can only feel it: so to know poverty you have to go through it" (Kunfaa, 1999:12).

This declaration underscores the significance of paying attention to the views of the poor in defining poverty. While the participatory definitions reinforce the more qualitative measures they reveal a very different experienced reality. Most researchers now accept that any definition of poverty has to be understood, at least in part, in relation to particular social, cultural and historical contexts. Consequently, self-characterisation of poverty, gathered from the poor themselves, has become increasingly central to sector and programme planning, with the recognised aim of including these 'voices of the poor' not only in terms of illustrating their needs, but in an interactive process of planning for development (Ashong and Smith, 2001:5).

These preceding approaches at defining poverty indeed reveal the multi-dimensionality of poverty. It is observed that, these three approaches are interrelated as each concentrates on the "low wellbeing" of people. It can also be seen that the second and third approaches traces some contributory factors to income reduction among people. In this regard, though the study concentrates much on income poverty, it is also worth considering the other two approaches.

2.3 Measuring Poverty

Poverty reduction is high on the international agenda and there have been various policy strategies put forward for poverty reduction such as the Millennium Development Goals (MDGs)



and Poverty Reduction Strategy Papers (PRSP). But the concept of poverty in the development discourse is not always clearly defined and consequently methods of measurement are unclear. Such lack of clarity hampers poverty reduction efforts (UNRISD, 2004). Owing to the lack of single 'correct' definition of poverty, there is no generally agreed measure of it.

Even if definitions were agreed, the multi dimensional construct of poverty would make it complex and difficult to quantify. A range of indicators are therefore used in measuring poverty.

The most commonly used measure of global poverty is the absolute poverty line set by the World Bank. Poverty is set at an income of \$2 a day or less, and extreme poverty is set at \$1 a day or less which is applied to developing countries as a proxy for a minimum survival budget. This line was first created in 1990 when the World Bank published its World Development Report and found that most developing countries set their poverty lines at \$1 a day. The \$2 mark was created for developing nations with slightly better income levels than their \$1 a day counterparts.

In a similar vein, the Ghana Statistical Service (GSS) in conducting the Ghana Living Standards Survey (GLSS 4) defines poverty using the income approach and derives two nutrition-based lines of poverty. The poverty line is the consumption expenditure needed to achieve minimum nutritional needs. Overall poverty is based on an upper poverty line of ₵900,000 (GH¢ 90) per adult per year. Extreme poverty is based on a poverty line of ₵700,000 (GH¢ 70) per adult per year.

In a given time period, people may be poor if their mean income levels fall below the poverty line. Due to the instability of the Ghana Cedi and the fact that it has undergone massive depreciation since 1999 it would be appropriate to adopt the poverty line set by the World Bank. Accessibility to basic services, education, health, potable water, is also used in the delineation of



poverty pockets. If these human development-indicators are used, they must be quantified, which is not a simple task.

Social science surveys have therefore been estimating the numbers of poor people by using a 'subjective' poverty test to see whether people identify themselves as poor. Others again have developed a 'consensual' method, where an opinion poll is used to identify what people in that society see as essential and working from there to observe who can afford that standard.

The use of participatory methods has greatly encouraged an epistemology of poverty which relies on local understanding and perceptions (ODI, 1999).

The complexity of measurement mirrors the complexity of definition, and the complexity increases where participatory methods are used and people define their own indicators of poverty (ODI, 1999). The challenge is to achieve a trade-off between measurability – which requires standardisation – and local complexity.

In the context of this study, the absolute poverty line set by the world bank of \$1 income per day will be used among others in defining poverty in this study. The current dollar rate is GH¢1.5 to \$1 and can therefore be used interchangeably to mean the same.

2.4 Feminization of Poverty

The term 'feminization of poverty' refers to an increase in the relative levels of poverty among women and/or female headed households. It deserves special attention from policy makers since it is related to two negative phenomena: gender inequality and poverty. Given that the increase of poverty among a social group tends to set priorities for public policies, in the last decade the discourse on feminization has had some impact on the agenda to promote gender equality in the economic sphere.





This, however, comes at the risk of collapsing the broader gender inequality concerns into a pure poverty agenda. Based on the available evidence about Latin America and some developed countries, this research briefly reviews whether there really is a generalized feminization of income poverty. Irrespective of this, we argue that poverty—as currently measured—captures only a small part of important gender inequalities in the economic sphere. Much has been said about a feminization of poverty in the world. But such a feminization should not be confused with higher levels of poverty among women or female-headed households.

The term ‘feminization’ relates to the way poverty changes over time, whereas ‘higher levels of poverty’ refers to the levels of poverty at a given moment; it includes the so-called over representation among the poor.

Thus, feminization is a process while ‘higher poverty’ is a state. So, is there a generalized feminization of poverty in the world? No one really knows.

There are not many empirical studies about this subject and, of course, a conclusive answer to this question depends on a comprehensive analysis based on data including several regions of the world. Yet the existing information about the Americas and Western Europe points in the direction of a negative answer.

The first study identifying a feminization of income poverty was about the USA, covering a period from the 1950s to the 1970s. Other studies followed, some of them arguing that such a feminization did not happen in the USA in the 1960s, ‘70s and ‘80s. Likewise, studies of the United Kingdom found no evidence of a relative increase in the poverty among women or female-headed households between the 1970s and 1980s. In Canada, a worsening of the gender

gap in poverty indicators was found for the period 1973-1990 if one compares female-headed with male-headed households, but not if the focus turns to an overall women-men comparison.

Our study found no evidence of a feminization of income poverty in the 1990s in the countries that together encompass the large majority of the population of Latin America.

This result holds for different definitions of feminization of poverty and for various poverty lines and assumptions about intra-household inequality. Out of eight countries, including all the most populous ones, only in two—post-crisis Argentina and Mexico—a relative worsening of poverty indicators for female-headed households was found, but even in these countries no relevant differences were identified in overall women-men comparisons.

Reviewing several studies it is found that the overrepresentation of women or female-headed households among the poor is a much more common phenomenon than the feminization of poverty (Edward Elgar, 2007).

However, although higher levels of income poverty among these groups occur in many countries, this is not a general rule.

Even in developing countries there is no rigid connection between the sex of the head of the household and poverty.

In fact, poverty seems to be more correlated with the presence of children in the family and other characteristics of the household members.

A review of studies about developed and transition economies shows that there was a high degree of over-representation of female headed households in poverty in Canada, Australia, Russia, USA and Germany in the 1990s; a higher incidence of poverty among women was



identified in the 1980s in USA, Australia, Germany, Canada and UK, but not in Spain (Edward Elgar UK, 2007).

In developing countries, studies indicate that female-headed households are more likely to be in poverty in Brazil and in urban India but not in six Sub-Saharan African countries, three Asian countries and thirteen other Latin American countries. One review comparing 61 country studies found that in 38 of them there was an overrepresentation of female-headed households among the poor, and in 15 of them some kind of relationship between certain types of female headship and poverty. However, in eight of these countries it did not find any such links.

The conclusion of another review, based on more than one hundred country studies, is that only in certain countries do the female-headed households consistently present have worse poverty indicators. Most studies are based on surveys of income or consumption at the household level. Invariably they neglect any inequalities in the distribution of income within the households. However, from a gender perspective, such an implicit assumption of perfect distribution can be disputed. There is no reason to believe that the factors that determine gender inequalities in the public sphere will not act within the families. On the contrary, despite the scarcity of data to support such research, the very few studies available about this subject present some evidence of significant intra-household inequalities. They identified differences in the final allocation of economic resources among family members, usually favoring men.

If intra-household inequalities were taken into consideration, we would probably find that the current figures of the levels of income or consumption poverty among women are underestimated. Everything indicates that the real levels of poverty among women are higher than the ones commonly presented. However, these data for developing countries are so limited that one will hardly be able to correctly estimate how much higher these levels are.



The inclusion of intra-household inequalities in the analysis of the feminization of poverty seems to be an unlikely scenario for the near future, as this would require the measurement of these inequalities in more than one point in time.

But, differently from the issue of overrepresentation, such an inclusion would not necessarily show that the feminization is underestimated.

What matters for the feminization is not the level of intra-household inequality but an increase in the bias against women. As the situation of women in many developing countries has improved in the last decades relative to that of men, the result of this inclusion would probably be in the opposite direction, that is, of a reduction of the feminization of poverty if intra-household inequalities were considered.

This brings forward an important issue, both from the theoretical and practical points of view: poverty as usually measured should not be our priority guide to gender equity actions.

Although we frequently conceive poverty at the individual level, our measurement in effect occurs at the household level. The practice among researchers is usually to measure total family income or consumption, or the satisfaction of basic needs by households, and then to divide it by the number of persons in these households to come up with per capita estimates. Thus, the unit of analysis of poverty is the household.

However, inequalities between men and women cannot be studied having only the households as the unit of analysis, as it tends to mask much of the dynamics of the relations between individuals. Even if we narrow the debate of gender equity to the economic sphere, from the perspective of gender relations it matters not only how much a woman can consume but also how she achieves the power to consume. Often, poverty research merely calculates the expected consumption per household member—more exactly, a simple or weighted average of the family





income or observed consumption —thus neglecting how the economic power within the household is structured.

Many have taken the feminization of poverty as a global fact. Of course, the term can be used to express different concepts, but in the sense of a worsening the situation of women in relation to that of men—or female-headed versus male-headed households—there is no clear evidence of a widespread feminization of poverty in the world.

And while finding higher levels of poverty among women or female headed households is far more common than finding a gender bias in the evolution of poverty over time, this is not a universal phenomenon either.

Beyond that, we have to question the degree of importance we should give to these issues. There is no doubt that poverty should occupy a prominent position in the political agenda, but the concerns about a feminization of poverty or the overrepresentation of women among the poor should not overshadow the debate on gender inequality. When we talk about poverty in the way we currently measure it, we are using a concept that captures only a small part of important gender inequalities. It seems that both researchers and policymakers would gain from focusing on related but different issues, such as the lack of economic autonomy of women.

In line with the meaning of feminization of poverty, this study is concern about higher levels of poverty among the women of the Tamale metropolis.

2.5 Education for All (EFA) and Millennium Development Goals (MDG)

Education serves as prevention to many of the risk factors affecting young girls and women at large (World Bank, 2003a); it also provides many benefits to adolescents and to the larger society (UNICEF, 2004b).

The right to and the benefits from education for adolescent girls and women are underscored by the Education for All (EFA) goals reconfirmed in Dakar, and the Millennium Development Goals (MDGs). The following EFA and MDG goals as cited in Wolf and Odonkor 1999 relate to the education of the girl-child:

EFA Goal 3: Ensuring that the learning needs of all young people and adults are met through equitable access to appropriate learning and life skills programmes;

EFA Goal 5: Eliminating gender disparities in primary and secondary education by 2005, and achieving gender equality in education by 2015, with a focus on ensuring girls' full and equal access to and achievement in basic education of good quality (World Education Forum, 2000).

MDG Goal 1: Eradicate extreme poverty and hunger specifically target 1B, Achieve full and productive employment and decent work for all, including women and young people.

MDG Goal 2: Achieve Universal Primary Education (UPE) and specifically Target 3, Ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling.

MDG Goal 3: Promote gender equality and empower women; and specifically Target 4, eliminate gender disparity in primary and secondary education, preferably by 2005, and to all levels of education no later than 2015 (UN Millennium Development Declaration, 2000; UN & UNDP, 2004).

2.6 Formal Education and Society

Schools (formal education) may be assigned different social and cultural roles at different times and places, but severing the linkage between schools and socioeconomic achievement is never a



viable option (Bills, 2004). Hence, formal education is the path to socioeconomic success and schooling as an investment in economic future is never far from the surface.

Bills, sees education as an investment because, according to him the economic value of education by the American society was in a 1995 report entitled: *Educating America: An Investment for Our Future*. This document is virtually paradigmatic in its depiction of the proper role of formal education in modern society. The report builds a powerful case, delineating not only the contribution of education to individual social mobility, but to the economic growth of nations as well. These sorts of sentiments are not of course, peculiar to America society alone, but other societies as well.

Studies by Klasen (1999), Dollar and Gatti (1999) and Blackden and Bhanu (1999) cited in Kane (2004), show that gender equality in education has a significant impact on income growth and that increases in girls' participation and higher levels of gender equality in secondary education are associated with higher income in middle and upper-income countries. Klasen also believes that countries that under-invest in girls' education grow more slowly. Discriminating against girls is not efficient economic choice.

One World Bank study found that extra year of formal education increases girls' wage by up to 20 percent, and that the overall returns on primary education were slightly higher for girls than boys (Roman, et al, 2006). Therefore education can empower women within their families and communities, enabling them to make better choices and decision about their welfare and to take more active roles in their communities.

In Abdi (2006), people greatly value education, not necessary for its direct utilitarian or economic purposes only, but continuously for its overall contributions to the socio-cultural and other community-based advancements. It could bestow upon the individual and society at large.



In this direction, Folson (2006) says education has led to the creation of sociopolitical consciousness among people in rural and poor urban areas. To reinforce this is to say that schooling may have its drawbacks but it certainly has its rewards too. Sending your children, both boys and girls to school, if even at the end of the day they learned nothing, at least they can help keep their surrounding clean, and is good in itself.

2.7 Education and the Individual

According to Bills (2004), students increasingly see the linkage between formal education and work as the maximization of their prospects for social mobility. In that framework, in the Millennium Development Report, some of the benefits of education are freedom to choose what kind of life to live and the ability to express oneself confidently. The possession and use of formal education can improve the quality of life without necessarily increasing economic freedom. An example of how knowledge on its own goes a long way to improve quality of life through health is the knowledge of how to prevent AIDS. Any life is made worse off by disease. Many aspects of life can be changed merely by the use of available knowledge, which can be provided through formal education.

In the same vein, Cremin paraphrased Dewey's definition of education as the reconstruction or reorganization of experience as 'a way of saying that the main aim of education is not merely citizens, or workers, or fathers, or mothers, but ultimately to make human beings who will live to the fullest' (Goodlad, 1994: 36).

To sum up, Cremin's view on formal education is, learning to read and write, and being able to use that knowledge to solve everyday problems, is an end in itself. Therefore, girls with formal education are able to articulate their interest in an oppositional way to the elite, and organize themselves to seek social justice.





The reasons why individuals invest in education include, the possibility of having higher wages, being in a certain social class, acquiring desired skills and being of social benefit, just to mention a few. Expectations and goals vary greatly per person. In that direction, Havighurst and Levine (1979), observe that the amount of education one has is a good indicator of socioeconomic status, from lower-working class up through upper-middle class, for education leads to economic opportunity. Young people, through education, secure higher-status jobs than their parents. With greater incomes, young adults from lower-status families tend to associate with persons of higher status and adopt their ways. It may be concluded, therefore, that education provides the channel not only to better socioeconomic status, but also to social mobility in the broader sense. According to World Bank, formal education is a basic human need, which acts as a crucial step towards meeting other basic needs like clothing, shelter, health care, and food (World Bank, 1995).

2.8 History of Formal Education in Gold Coast

Formal education started on the coast of today modern Ghana in 1752 through the effort of the Catholic Reverend Father Thomas Thompson who opened a school at Cape Coast in the Central Region of Ghana (Graham, 1976: 5). His aim of formal education in the Gold Coast was understandably dual. That is to train interpreters to translate the English language in which the Gospel was written and to train clerks for colonial administration and in some case as soldiers. This consequently made educated indigenes useful as teachers, interpreters, clerks and traders. Later, a school for translators was established.

In the case of northern Ghana, Muslim scholars (Mallams) first introduced formal education that resided where a considerable number of Muslims lived. The Mallams instructed children in reading and writing in the Arabic characters and in the repetition of passages from the Koran.

Although several of these schools thrived especially in the large commercial towns on the major caravan trade routes, the influence of Islam was not greatly on the increase and the British administration neither encouraged nor stifled these institutions.

The Catholic Priests also preceded the British government by two years in the establishment of the first Western-type educational institution (Bening, 1990).

By the year 1890, education had developed in the colony or the present southern belt of Ghana with a total of 5,076 pupils whom 20 percent were females (Ibid). The development of education received a major boost during the administration of Sir Frederick Gordon Guggisberg, the Gold Coast Governor from 1919-1929. Before him, the ratio of boys to girls in Accra, the Capital, was 100 to 11 in 1890 and it grew to 100 to 33 in 1938. In the countryside, where education had not penetrated sufficiently, the situation was very different. In order to prepare boys for their new positions as 'white color' workers, they were encouraged to persevere but girls were allowed to drop out, especially if money was a problem. Another reason that hindered the education of the girl child was that it was very difficult to persuade parents to send their daughters to school.

2.8.1 South-North Division

The widening gap in educational attainment between southern and northern Ghana has its roots in the British colonial system. The North was denied education and made a labor reserve to work the mines and plantations in the South. The first Senior Secondary School in the North was established in 1951 about hundred years after the first School in the South (1850s).

Since the infrastructure development was focused on cocoa and mineral producing areas, development was lopsided leaving the Northern Territories (NT) underdeveloped. Guggisberg was particularly concern about the development of education in the NT of the Gold Coast, he created a new administration.



According to Bening (1990), Guggisberg became convinced of the increasing desire for education among the people of northern descent. In 1925, he noted that:

There is now, if not a widespread demand, at least an appreciable one for education. This arises from the fact that every year sees thousands of the young men traveling south to work in the gold mines, on the railways, and in the cocoa field.

Their experience among the more civilized tribes of the south, together with the manufactured articles, which they bring back, is steadily bringing to the northern tribes some appreciation of the material comforts to be got out of European civilization. They see young men employed by Government, Missions, and Mercantile Firms; they are beginning to ask themselves why they should not have the same opportunities, and their desire for education is encouraged by Political Officers, who wish to obtain natives of the country for employment as clerks, and in other subordinate positions. It can be safely said that there is steadily growing desire for education, a desire which, though by no means universal throughout the country, shows that the time is getting ripe for giving it to them.

This statement was a clear recognition of the opportunity to provide more educational institutions all over the country within easy reach of most people. Again, the statement suggests that the people of the NT realized that education would offer them some opportunities and that would make them enjoy life to the fullest.

There was an attempt for the education of the Gold Coast to develop well-rounded and engaged citizens, and build more cohesive and participatory societies especially the colony. But this was not the case of NT, where schools were not enough, let alone the level of quality. Bening (1990)





intimated that the colonial educational system adopted in the Northern Territories until 1951 was intellectually repressive and tended to foster unfounded and undesirable notions of superiority and inferiority. It failed to provide for the adequate training of the varied personnel required for the economic, technological and social progress of the North and the political integration of the Gold Coast as an emergent and independent nation.

There was a remarkable neglect in the provision of facilities especially at the primary level until after 1947 when the native authorities were permitted to establish such institutions. The impressive performance of a northern student at the Common Entrance Examination in 1949 broke the myth that had imperceptibly developed as to the inherent inability of northerners to profit by formal education. The above scenario shows that the human resource base of NT was not developed leaving the entire NT as place for the need of unskilled labor.

2.8.2 Education in Ghana (1951-2000)

The British were already preparing themselves for the day they would grant full independence to their African colonies by the mid-1950s. They realized that in order for a colony to be successful after independence, strong educational and governmental institutions were required (David and Brandl, 1996). Convinced that the expansion of the formal education system bequeathed to Ghana by the colonial government would help to reduce tensions among ethnic, linguistic and religious groups and close the gap between the 'elite' and the 'masses'. Thus to integrate the people both horizontally and vertically, Nkrumah's government introduced education for accelerated development (Agyeman, 1988: 17-18). When Dr Kwame Nkrumah assumed the office as Leader of Government Business in 1951, he set in motion the Accelerated Development

Plan (ADP), which was to expand education in preparation for active participation of Ghanaians in the building of the new nation that was on the threshold of independence.

In the 1950s, which is considered to be a period of economic prosperity in the Gold Coast, the gap between the enrolment of boys and girls narrowed considerably (Graham, 1976: 34). The further improvement in the narrowing of the gender gap had a lot to do with introduction of free basic (Primary and Middle) education in 1961 (Ibid). Graham cites the then Eastern Province (now Eastern, Volta and Greater Accra regions as having a ratio of 100 boys to 60 girls at the primary level.

According to the Education Report of 1958-1960, education was meant to develop its students as socially responsible citizens of a democratic nation, who upon leaving school will take their places as fellow-citizens in a vigorous and forward-looking community, and who should have some appreciation of the duty they owe to their families, to their immediate social environment and the state as whole.

Post-independent governments have all recognized the importance of formal education as an instrument for social advancement. Several educational reforms have been instituted, at one time or the other, to make formal education more accessible to every section of the society. These include change of curricula, training of more teachers, introducing technical and vocational subjects, reducing the number of years of pre-university education and the introduction of Free Compulsory Universal Basic Education (FCUBE) for all children in 1996. Research carried by Ghana Statistical Service (2000) shows that there is significant improvement in the establishment of schools and enrolment of children. These improvements have been shown to be more significant for boys and girls in the South than in North.





The policy outcomes at the educational level helped to shape education in the North. For example, The Accelerated Development Plan 1951 and Education Act of 1961 helped in the establishment of the primary boarding schools in Bolgatanga and the Dabokpa Girls Middle Boarding School. Faith based schools (mission schools) were also established; St Paul's at Navrongo and St Anthony at Jirapa for boys, while St Anne's at Damongo, St Jude at Jirapa for girls. Some training colleges were also established to encourage girls' education; examples of such were the Bolgatanga Women's Training and Tamale Women's Training Colleges while some colleges admitted both males and females. The FCUBE policy has also helped to widen access to education for both boys and girls in the North.

Another policy that has made tremendous improvement of access to education in the North is the Capitation Grant, which has drastically increased enrolment in schools. All these policy interventions are due to the fact that education is useful to the development of the society and the individual. As part of public policies, most governments in the developing countries adopted Structural Adjustment Programmes (SAPs) as a way of improving on their economies, but SAPs in a way also affect educational budget, hence low level of human development in their respective countries. The irony is how the World Bank, with the best-funded research on education in the world, misses the simple point that poor countries with depressingly low primary school enrollment ratios such as Mali with 42 percent could have any room to maneuver in reducing education funding, and what impact that would have on the long-term development of their people (Abdi, 2006).

2.8.3 Legal Framework for Education in Ghana

The development of education in Ghana since independence has been and continues to be guided by various education acts and programmes, the most recent one is the Education Act, 2008. The

education act of 1961 is the principal legislation on the right to education and it states in section 2 (1):

“A child who has attained school going age shall, at the basic level, attend a course of instruction as laid down by the Minister in a school recognized for that purpose by the minister.”.

The 1992 constitution of Ghana gives further impetus to the provision of education as a basic right for all Ghanaians. Article 38 sub-sections 2 states:

“The government shall within two years after parliament first meets after coming in to force of this constitution draw up a programme for the implementation within the following ten years for the provision of a free, compulsory universal basic education”.

In 1996 the free compulsory universal basic education programme was launched. This is a ten year programme (1996-2005) designed to establish the policy framework, strategies and activities to achieve a free and compulsory basic education for all children of school going age.

2.9 Formal Education and Women's Empowerment

Gender equality and women's empowerment is the third of the MDGs.³ According to Kabeer (2003) empowerment is therefore explicitly valued as an end in itself and not just as an instrument for achieving others. The term empowerment, as conceptualized in various disciplines, has been used to explain different ideas and notions about individual and group power in the family and society. Empowerment is manifested as a redistribution of power, whether between nations, classes, races, genders, or individuals.



Taken to its limit, empowerments can mean equalizing, or near equalizing. This implies, on the one hand, empowering those who do not have power and, on the other hand, dis-empowering those elevated on power in society (Moses, 2004).

Again, most scholars working on empowerment point out that the concept is multi dimensional, often loosely defined, and can have slightly different meanings within different fields (Zimmerman, 2000, Page and Czuba, 1999, Laverack and Wallertein, 2001). Rappaport (1984, in Page and Czuba, 1999) therefore says it is not difficult to define empowerment by its absence, but difficult to define it in action the reason being that it takes different forms in different people and contexts. Empowerment is a central concept in the field like economics, education, social work, etc. Because the concept of empowerment is so dependent on the context in which it is studied, empowerment is almost impossible to come up with a single definition. Zimmerman also recognizes that limiting empowerment to one definition would contradict the concept (Page and Czuba, 1999).

The exact complexity of the phenomenon can be seen both as its strongest asset and its weakness when it comes to using it in research (Pensgaard and Sorensen, 2002: 62). On the one hand it is argued, 'it is only by a focus on change to existing patterns of power and its use that any meaningful change can be brought about' (Oakley, 2001: 14).

However, it can be said to involve 'recognizing the capacities of such groups (the marginalized and oppressed) to take action and to play an active role in development initiatives' Oakley identifies five key uses of the term empowerment in development studies, which empowerment and the individual is one. Therefore the marginalized girl child as an individual when given the



opportunity to formal education, she becomes an instrument in the regeneration of her society and the eradication of poverty in the next generation.

2.9.1 Gender Analytical Framework

This aspect attempts to situate the study within the gender analytical framework. The gender analytical framework adopted in this study reinforces the shift from perceiving the issue of women's status in terms of biological fixities to a focus on social relationship with men.

We shall attempt to discuss the concept of gender, taking into consideration the biological and social construction of gender and how formal education could be a tool for women's empowerment. Therefore, the gender analytical discourse in this chapter is somewhat a review of early and modern feminist analysis of the status of women.

This approach makes the gender analytical framework of this study somewhat eclectic. That is borrowing simultaneously from different conceptual traditions to generate parameters for data analysis.

2.9.2 What is Gender?

The concept of gender can be understood in many different ways, making the usefulness of the concept dependent on the purpose of usage and the intellectual tradition in which it is being introduced (Robeyns, 2006).

Dewar (1989), in his contribution, looks at gender in a different construct. First, when gender is defined in biological and behavioural sciences, it is examined as a personal attribute and the focus is how differences between males and females explain the gap in their performance levels. Second, when gender is defined in socio-cultural sciences, it is viewed as a social issue and the focus is on the analysis of the ways in which plays, games and sport have been socially constructed to produce and legitimize male hegemony. By treating gender as an issue of sexual



differences, he opines that it explains gaps that exist in performance capabilities. He focuses on the problems of resource allocation and the distribution of opportunities as issues of gender inequality.

Therefore to adopt a gender perspective is to distinguish between what is natural and biological and what is socially and culturally constructed. What is biologically determined is relatively inflexible but what is socially constructed is relatively transformable. Society assigns roles based on a person's sex. Some of these roles are arbitrarily assigned, and some are shaped by history, ideology, culture, religion and economic development. Gender roles are learned behaviors in a given society or community or other social groups that is, activities, tasks and responsibilities that are perceived as males and/or females. They differ from one society to another, from place to place and overtime.

2.9.3 Society's Construction of Gender

From the moment a girl infant is wrapped in a pink blanket and a boy infant in a blue one, gender role development begins. The colours of pink and blue are among the first indicators used by society to distinguish female from male. As these infant grow, other cultural artifacts will assure that this distinction remains intact. Girls will be given dolls to diaper and tiny stoves on which to cook pretend meals. Boys will construct building with miniature tools and wage war with toys and tank.... The incredible power of gender socialization is largely responsible for such behaviours. Pink and blue begin this lifelong process. (Lindsey, 1990: 36, cited in Nung, 1996)

From the above statement, gender roles are learned throughout childhood and during adulthood. The family, schools, institutions, media, tradition and culture all play a part in reinforcing certain behaviour for boys and girls, while discouraging others. The gender roles of men and women





within a given social context may be flexible or rigid, similar or different, and complementary or conflicting. As a result of these, there are gender disparities and gaps that are not just male-female gaps because they are not biologically based. They are gaps that arise from the different roles and social locations of boys and girls. This, therefore, means that relations between males and females are social, and are therefore, not fixed. These gender roles that are learned lead to gendered division of labour. In the light of this, Josephides (1985:116) thinks there is a gendered division of labour, which has both ideological and practical aspects. In using the Kewa society, Josephides says women tend gardens, pigs and children. Women usually cook for household and keep the house clean.

Men prepare farms, hunt, and fight wars and lead religions. In citing Modjeska (1982: 62), Josephides refers to the social division of labour as effectively defining men as potentially independent, and women as necessary dependent. Sex domains also extend to items, which are thought to belong to females or males. For instance lands belong to males, while firewood belongs to the female.

The situation in Josephine's Kewa society is not very different from what exists among the Waale people and for that matter the entire Upper West Region of Ghana, where men are usually responsible for clearing land for cultivation and growing cash and food crops of high commercial value, while women are more involved in the production of food crops for domestic consumption.

While in other times, men and women may jointly cultivate, wives often times combine work on the household farms with independent economic activities that provide them a fair degree of economic independence (Oppong, 1974). Parental responsibilities for the financial costs of

childbearing and household maintenance are similarly divided along gender lines. Fathers typically assume responsibility for housing and children's education while mothers take responsibility for food.

From the above, one can postulate that the social life division between the sexes is maintained, both in terms of their imputed potentialities and the social roles expected of the sexes. Women, as shown, are being identified with the domestic domain and men ideally with the public. Most women still retain the primary responsibility for caring and domestic work, thus the concentration of women and men into different occupation. Though gender is universal concept, it has a culture-specific manifestation. As societies change to become more complex, there is a corresponding change in trend of gender manifestation in cultures.

2.9.4 Different Cultural Construction of Gender

Different cultures construct gender categories differently and symbolize male, female and their relations differently; there is little doubt that distinctions on gender lines are universally made. The particular cultural instances of gender ideology may indeed diverge, but the function of this ideology universally is to distinguish and rank the sexes. In short, cultures value their gender differently. Within the social organization and cultural beliefs of a society, the gender complex is made up of propositions which when applied to individuals may bestow on them social approval and power, dignity and prestige; or they may have the opposite effect and imply that a person is unworthy or second rate.

Pauline and Tembon (1999) say that socio-cultural attitudes and traditions often determine the status of girls and women in society. Culturally, the place of a woman is in the home. The expectation that girls will eventually marry and become housewives means that mothers consider what they learn at home as important as, if not more important than, what they learn at school.





Therefore the norm would be for girls to stay closer to their mothers as they grow up and to learn household skills and behaviours that prepare them for their future roles as wives and mothers. These socio-cultural beliefs cause parents to see the formal education of a girl as a deviation from accepted societal norms and practices. Formal education is, therefore, sometimes not perceived as appropriate for girls and is consequently not valued. Cultural attitudes are so entrenched that even young girls of school age feel that they need only to learn how to cook:

'Girls are not allowed to go to school because of tradition... girls are born for boys and it is enough for a girl if she knows to cook and how to keep house'.

In traditional societies gender roles are ascribed. They are universal and operated in closed domains and spaces. Women have to marry, bear children and look after a family. In contrast to the ascription of gender roles and the closed gender exclusion and division of labour, females are now able to acquire any role by choice and these are generally based on personal ability, aspiration, and educational and professional qualifications. The degree to which this is possible is determined by the society and the authority structure. This becomes particularly obvious when one identifies the main factors in the evolving gender roles and perception, for example, formal education.

2.9.5 Formal Education-Poverty Relations: Effects on Women's Poverty

The low earnings of the poor are partly the result of their relatively lower human capital endowments and partly of labour market discrimination. Education can help with the first, but other steps are necessary to deal with the second.

The differential in earnings between women and men in Latin America for instance, is little explained by differences in human capital (Psacharopoulos and Tzannatos 1992).

By contrast, human capital endowments explain most of the overall earnings differential between minority and majority male indigenous workers in Bolivia and between monolingual Guarani speakers and Spanish speakers in Paraguay. If the relatively poorer Guarani speakers of Paraguay had the same schooling level as Spanish speakers, the earnings differential would disappear.

Education can therefore make a significant contribution to the reduction of poverty. It confers skills, knowledge, and attitudes that increase the productivity of the poor's labor by increasing their output as farmers and when discrimination is absent, their access to jobs in both the formal and the informal sectors. Studies have found that a farmer with four years of complete schooling has a much higher productivity than one with no education (Lockheed. Jainison and Lau 1980: Moock 1994).

Education also makes workers in industry more productive (Haddad and others 1990) and can contribute to entrepreneurship (World Bank 1991d). The creation of human capital is the creation and distribution of new wealth.

It contributes to the reduction of both absolute and relative poverty, but it can take a whole generation to have an effect-in contrast to the more rapid effects of redistributing existing capital, through for example, tax reform and land reform. Resources invested today in education may lead to less poverty only after several years. when the poor whose human capital has been enhanced start to benefit from increased earnings, greater ability in self-employment. And improved efficiency in the use of household resources (T. W. Schultz 1982). In many developing countries the link between the labor market and the education system that is most important for the poor is the urban informal sector. In Sub-Saharan Africa during the



1980s, for example, about 15 million jobs were created in the informal sector, compared with only 1 million in the urban modern sector.

Since the poor often find it difficult to obtain employment in the modern sector, increasing the productivity of workers in the informal sector is an effective way to reduce poverty (Moock Musgrove and Stelcner 1990).

In these circumstances, as for the modern sector, a sound general education may be more effective, and far more cost-effective, than providing specific vocational and technical skills, as it equips workers to acquire skills on the job. Studies on the determinants of earnings show that the early home environment plays an important role in the development of a child's intellectual ability.

For example, pre-school-age children from lower socioeconomic groups perform substantially worse on tests of cognitive development than do children from higher-income groups (Selowsky 1983). These differences can be attributed to malnutrition, lack of sanitation and health facilities, lack of parental stimulation, and other environmental deficits surrounding children living in poverty. It has also been shown that early childhood interventions (such as the provision of health care, education, and nutrition) can have a positive impact on the lives of children from poor backgrounds (Halpern 1986). Various attempts to equalize the opportunities of children from disadvantaged backgrounds have been made, but they often start too late. Research shows that by age three or four, children have already been conditioned by their family environment (Selowsky 1980; Young 1994). There is a need, therefore, to invest more in early childhood programs designed to enhance the growth and development of children



(Myers 1992) and in subsequent programs to sustain the advantages provided by early interventions.

It can therefore be inferred from the above that, an educated woman is more likely to have a better job, participate in decision making and above all empowered in all socio-economic endeavours of the woman.

2.10 Summary of Key Issues and Conclusion

This chapter attempted to look at formal education, women's poverty and women empowerment by concentrating on the MDGs 1, 2 and 3. It has been noticed in the chapter that, the government of Ghana has made great strides in enrolment of children and attempts have also been made to bridge the gender gaps in school at all levels. The historical developments of education have been outlined in this chapter taking into consideration colonial and post-colonial policies of education.

Formal education is an end in itself and has tremendous benefits for society and individuals. Education is therefore first and foremost the vehicle through which societies reproduce themselves.

In this chapter also, we attempted a theoretical discourse of women's status in terms of biological fixities to a focus on social relationship with men. Gender relations, like all social relations, are multi-stranded: they embody ideas, values and identities; gender allocates labor between different tasks, activities and domains; gender determines the distribution of resources; and gender assigns authority and decision-making power. This means that gender inequalities are multidimensional and cannot be reduced simply to the question of material or ideological constraint. Gender



equality and women's empowerment as the third of the MDGs, efforts were made in the chapter to conceptualize the term empowerment. Empowerment has been used to explain different ideas and notions about individual and group power in the family and society. Therefore, empowerment as a concept is multidimensional. Empowerment is also critiqued for not addressing commonalities, which rural women may face in regards to gender, class and other issues at all levels.

Also, the feminization of poverty is been discussed in this chapter with emphasis on the role formal education play in women's poverty, women empowerment and a conceptual framework that could engender the use of formal education by policy makers, governmental bodies and non-governmental bodies to reducing poverty among woman.



CHAPTER THREE

METHODOLOGY

3.1 Introduction

The study used a number of research methods and techniques which are well detailed in this chapter to establish their contributory relevance in the study.

The research design used in this study is the survey method. This method “encompasses any measurement procedures which involve asking questions of respondents” (William and Trochim, 2006). Such measurement procedure used in this study is questionnaire administration, interviews and focus group discussion. The essence of using this approach is that, surveys are usually associated with high reliability by presenting all subjects with a standardized stimulus, thereby greatly minimizing observer subjectivity (ibid, 1999) and provides more realistic responses to a phenomenon (Bryman, 2003). This generated objective, qualitative and quantitative data for high valid and reliable results.

3.2 Scope/Delimitation of Study

The target population of this study is women who reside in the Tamale metropolis. This study targeted a sampled population of 60 respondents to identify the contribution of formal education among women to poverty reduction

3.3 Sources of data

Data was generated from two sources namely, primary and secondary data sources.



3.3.1 Primary Data Collection

Primary data was collected using preliminary field investigation of the various educational and financial institutions, and health and security facilities in the Tamale metropolis which contributed in the development of interview schedule and questionnaire survey.

Questionnaire survey was used to collect information from 57 respondents (sample size) in the Tamale metropolis. This was specifically targeted at educated women, as they are the immediate targeted population in this study. The use of this tool was very relevant in the study, aside easy analysis of questionnaire results by the use software analytical tools such as Excel and Social Package for Social Sciences (SPSS).

In-depth interviews also form the main focus of the analysis. As the questionnaire was used before the interview, in-depth interviews were carried to include certain issues which were not captured by the questionnaire, among others. Some key stakeholders such as leaders of Women Dress Makers and Beauticians Associations were also interviewed.

Focus Group Discussion was also used to collect information from an eight-member widows group to solicit information, necessary to evaluate their divergent views and draw conclusion.

3.3.2 Secondary Data Collection

Secondary sources of data involved an intensive reviewing of relevant literature from books, journals, magazines, newspapers and individual writing exercises as well as relying on relevant materials from the Tamale Metropolitan Assembly, Ghana Statistical Service, among others. The aim of this was to review literature on formal education and women's poverty and at large women empowerment. This is to further supplement the data that would be gathered during the fieldwork.



3.4 Sampling Techniques

3.4.1 Purposive Sampling

Using this technique the researcher selects a sample based on her or his knowledge of the population and type of sample that best suits her or his research goals (Loreen Wolfer, 2007).

This technique was used to purposively select women as sample respondents. This enabled the researcher to ascertain the income levels of respondents and made conclusions on the contribution of formal education on poverty among women.

3.4.2 Convenience Sampling

The research also used convenience sampling technique to select women who were conveniently available and ready to be interviewed and it arrived at a sample of 57 though the targeted sampling size was 60.

3.5 Sampling Procedure

The target population for this research is women in the Tamale metropolis. Twelve respondents in each of the five constituencies which include Tamale South, North, East, West and Central were expected to respond to questions for this study. This was necessary to ensure that women in all the five sections of the metropolis were represented. In each of the constituencies except Tamale Central, twelve women who were conveniently available to respond to questionnaires were considered. However, in Tamale central only 9 women were ready to respond to questions.



3.6 Data Collection Techniques

3.6.1 Interviews

This technique was used to collect specific information which was not well captured after the questionnaire administration exercise. In this regard, key persons such as leaders of widowed-women groups, headmistresses and *Hajias* (Muslim women who have successfully completed pilgrimage to Mecca) within the Tamale metropolis were interviewed. During this process, the interviewer explained questions clearly after which these key persons were given the opportunity to freely express themselves as much as possible. 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’. Interviews are grouped into four major types namely, the structured interviews, unstructured interviews....the non-directive interviews and the focused interviews. The unstructured interviews are the open situation, having greater flexibility and independence (Cohen & Manion 1989: 283). In the case of this study, the researchers opted for the unstructured and focused interviews.

3.6.2 Focus Group Discussion

This technique was used to gather information from an eight-member widows group. This was a group meeting in which the researcher explained questions to participants after which each member of the group was allowed to respond to each question. This did not only provide means for follow-up questions, but provided opportunity for an all interactive discussion of major issues of the study.



The focus groups combine 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 a group interaction to generate data and insights that would be unlikely to emerge without the interaction found in a group. The technique inherently allowed observation of group dynamics, discussion, and firsthand insights into the respondents' behaviors, attitudes, language, etc. Focus groups are a gathering of 8 to 12 people who share some characteristics relevant to the study (Patton, 1990).

3.7 Data collection tools

The data collection tools will include questionnaire and focus group guide.

3.8 Techniques of data analysis and presentation

A data analysis was both qualitative and quantitative. It was customary in both descriptive and analytical studies to look for and to establish relationship between and among phenomena and events. Statistical methods are one of the means to this end.

Statistical Package for Social Sciences (SPSS) was therefore used to aid statistical application of the generated data. Models, Figures and graphical presentations were also used for illustrations where appropriate to establish the relationship between observed phenomena. This stage helped in the understanding of the real contribution of formal education on women's poverty reduction which then assisted in making appropriate recommendations for future policies on poverty reduction among women.

CHAPTER FOUR

RESULTS AND DISCUSSION

This chapter focuses on the discussion and presentation of data on the subject matter.

4.1 Back-ground Information of Respondents

4.1.1 Age Distribution of Respondents

Table 4.1 Age distribution of respondents

Age Range	Frequency	Percentage (%)
Less than 20	5	9
21-30	29	51
31-40	16	28
41-50	6	10
Above 50	1	2

Source: Field Survey (August, 2012)

Table 4.1 reveals that 89 percent of respondents fall within the economic active population that is between the range of 15 -60 years. This might mean that the metropolis has a great human resource potential to increase productivity, create more employment and raise income to reduce poverty among women.

This becomes more advantageous as most of the respondents fall within age 21- 30 years. However, the dependent population amongst the respondents which falls below 15 years (less

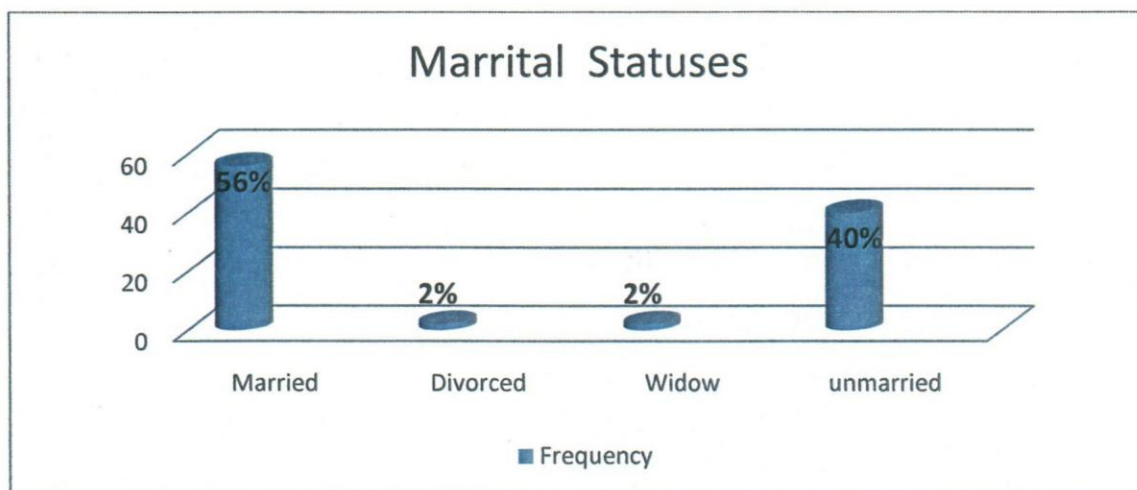


than 20 year) and above 60 years (above 50 years) though quite low, can possibly be a disincentive to productivity hence thwart poverty reduction processes.

Table 4.1 also reveals that majority of respondents fall within a fertile population as the population is young. This is already indicated by Table 4.1 as eighty-eight percent of respondents in the metropolis are below the age 40 years. This young population may have the potential of contributing to increasing birth rates and increasing household size as well. With high household size household expenditure would also be high. Further, with increased household size respondents household reproductive roles (bearing and caring for children) may also multiply.

4.1.2 Marital Statuses of Respondents

Figure: 4.1 Marital Statuses of Respondents in the Tamale Metropolitan



Source: Field Survey (August, 2012)

Figure 4.1 depicts two percent of divorced women and two percent of widow women who are female headed households among the respondents. Meanwhile, according to the Ghana Government Portal (2012), this is even much higher as the proportion of household headed by women in the Northern region is 14.1 percent (Ghana Government Portal, 2012). Respondents in general traditionally play their reproductive roles, but these two categories of respondents do not



only bear and cater for children but are at the same time breadwinners of their single-parent families which make them more vulnerable to poverty.

This is because, this category of respondents may have very less time to perform this additional productive role as they spend most of the time in performing their reproductive roles of which they are not paid.

However, respondents who are *unmarried* make up forty percent of the entire respondents. This is possibly as a result of the high student (mostly 18-25 age range) population amongst the respondents as depicted by Table 4.1. As most of these groups of women are students, they may depend on their families to meet their basic needs. This dependency can possibly make respondents more vulnerable to poverty especially the female headed households as their burden becomes over-stretched.

Married women among the responses ranked most with fifty-six percent. This group of women is less vulnerable to poverty than the rest of the categories aforementioned as their husbands continuously support them in meeting their basic needs.



4.1.4 Educational Distribution of Respondents www.udspace.uds.edu.gh

Table 4.2 Educational Distribution of Respondents

Level of Education	Frequency	Percentage (%)
Primary	1	2
Junior High School	1	2
Senior High	14	24
/Vocational /Technical School		
Tertiary	39	68
None	2	4

Source: Field Survey (August, 2012)

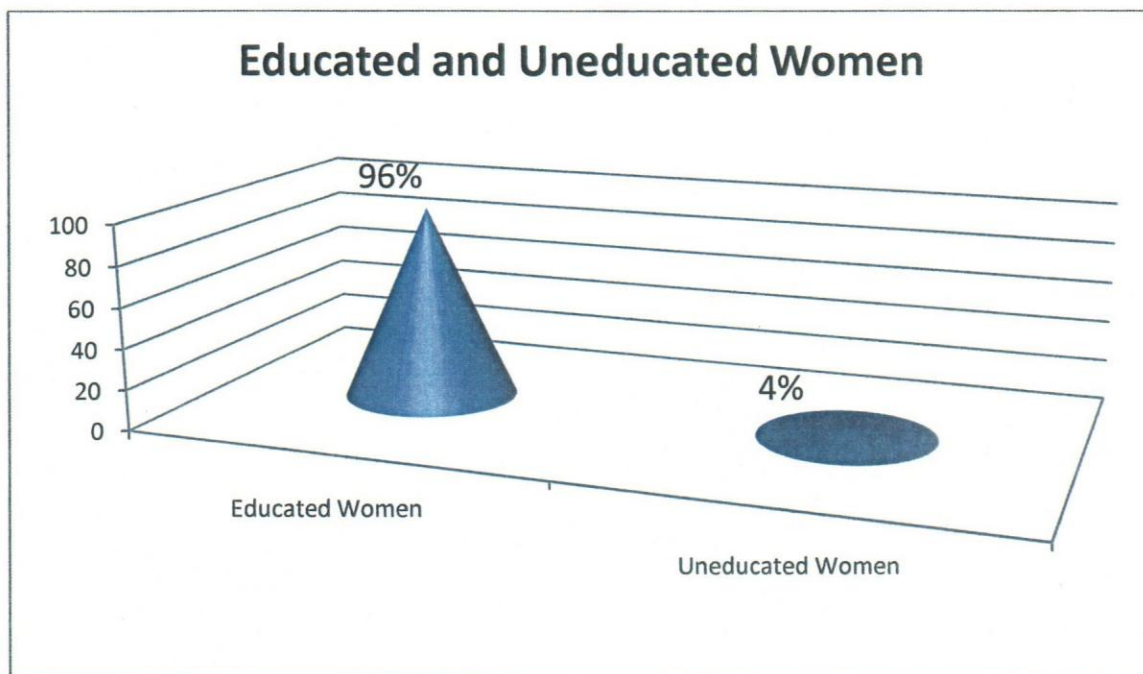
In Table 4.2, respondents with tertiary education rank most (sixty eight percent). This category of women have employable and income generating skills, which has the potential of reducing poverty.

Senior High School/Vocational/Technical School education as well as basic education follows closely with twenty eight percent. Though this category of women do not have income generating skills, but they still have the knowledge to enhance their nutritional and health demands which goes a long way to contribute to poverty reduction as a healthy workforce is necessary to boost productivity.



However, this same table (Table 4.2) reveals a set back as two percent of the respondents still do not have formal education, though literate. This category of women may not have any employable and income generating skills thus, continue to live in poverty. Without the requisite knowledge in the face of discrimination (Figure 4.10), they may have very limited choices in decisions that affect their means of livelihood and further reinforces the poor nutritional, sanitation and for that matter the poor health statuses of respondents in the Tamale metropolis. Specifically, with low educational background respondents may suffer discrimination in terms of access to resources or employment as detailed under Figure 4.10.

Figure 4.2 Educated and Uneducated Respondents



Source: Field Survey (August 2012)

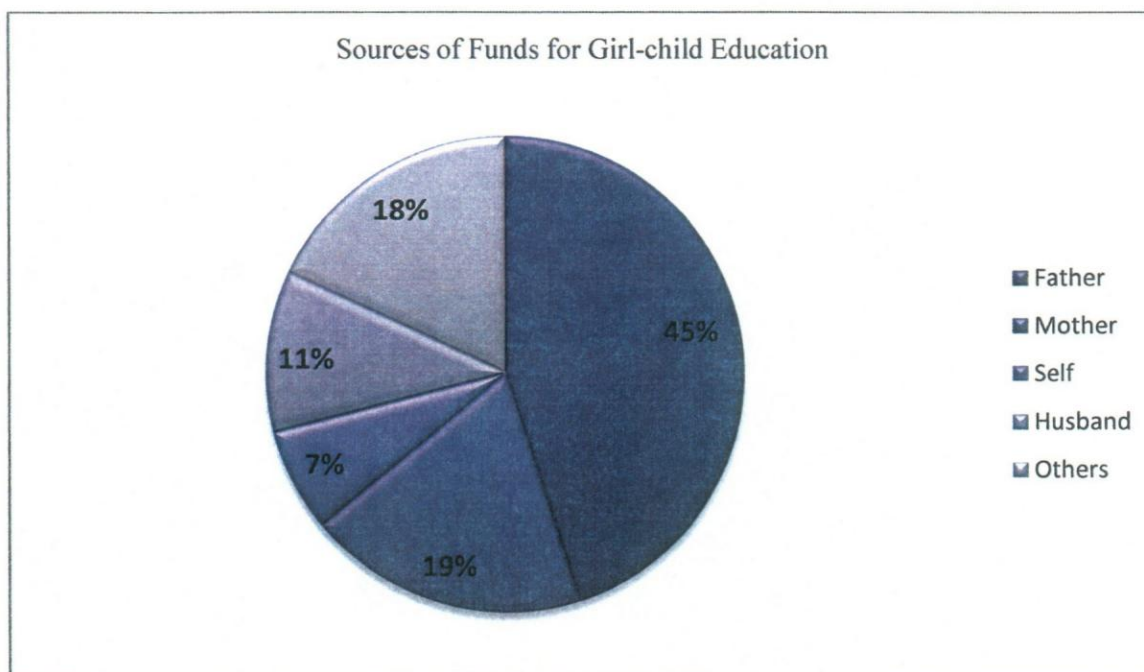
Table 4.2 further generates Figure 4.2. Figure 4.2 reveals that, respondents who have formal basic, secondary and tertiary education (primary, junior high school, senior high/vocational/technical schools) are ninety six percent. Meanwhile, five percent of this



category of women does not have the intention to continue their education. These women though willingly ready to acquire more employable skills through formal education their position as recipients of household income is rather bias hence may reinforce the financial challenges that hinder women educational pursuits.

4.2 Sources of Funds for girl-child education

Figure 4.4: Sources of funding for girl-child education



Source: Field Survey (August, 2012)

From Figure 4.4, the responsibility of the *father* in girl-child education takes the greatest piece of the pie (45 percent). This means only 45 percent fathers takes up the responsibility of funding girl-child education among the sample households. This low percentage might be as a result of the idea that, most fathers do not see girl child education as any matter of importance as they



think the role of their female children in society is reproductive. This was already explained above.

Mothers follow up closely with nineteen percent. This contribution of *mothers* might be as a result of the fact that, mothers are recognizing the benefits of formal education to the socio-economic welfare of the girl-child. However, some members of this category of women are heads of sampled households in the metropolis as illustrated by Figure 4.1.

Philanthropic organizations and persons, and other external family members also contribute 18 percent in funding of girl child-education among the respondents. This manifests the role of corporate organizations such as Cadis in promoting girl child education in the Tamale metropolis.

11percent of *husbands* also contribute in funding girl child education as they might be fully aware of the socio-economic and political empowerment benefits their wives will gain through formal education.

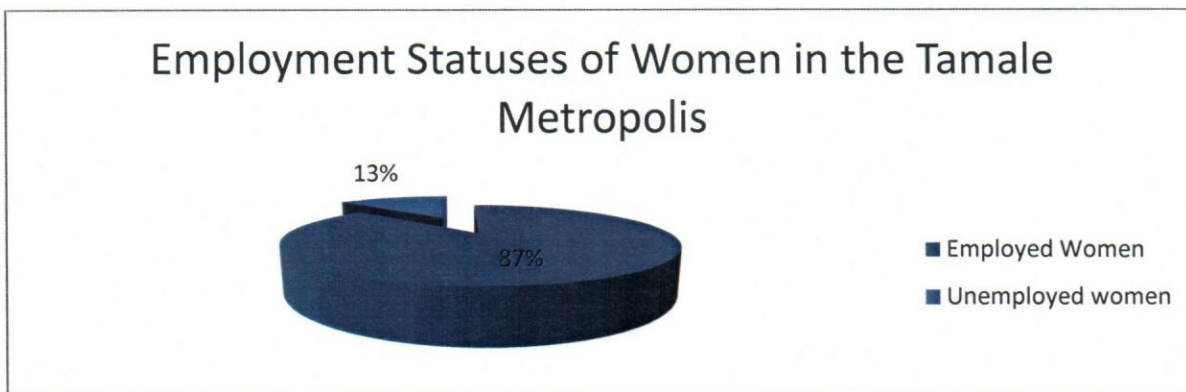
7 percent of respondents fund their own education. These women are from households where girl child education may not be seen as a matter of importance (*see Figure 4.2*). This trend has the possibility of degrading the moral fiber of young women which may consequently pose threat to the reproductive health of young women within the metropolis.



4.3 Formal Education and Poverty Reduction

4.3.1 Employment Statuses of Respondents

Figure 4.5 Employment statuses of respondent



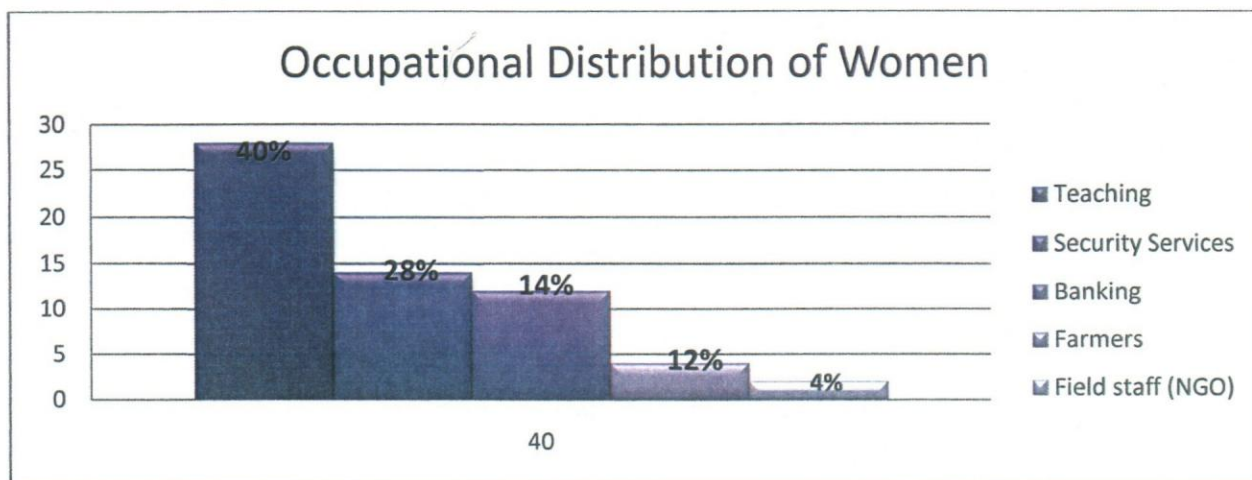
Source: Field Survey (2012)

Figure 4.4, indicates that 87 percent of the respondents are employed possibly as a result of the high school attainment among the respondents as indicated by Table 4.2 and Figure 4.2. Due to this, 73 percent of respondents work in the formal sector. Meanwhile, 24 percent of these women work in the informal and formal sector. This might mean that, most women who work in the informal sector in the Tamale metropolis derive their capital from the formal sector.

However, only 13 percent of the respondents are unemployed, possibly as a result of low uneducated women among the respondents (see figure 4.2).

4.3.2 Occupational Distribution of Respondents

Figure 4.6 Occupational Distribution of women in the Tamale metropolis



Source: Field Survey (August, 2012)

Figure 4.6 illustrates the occupational distribution of respondents in the Tamale metropolis. Table 4.2 indicates that 68 percent of women have attained tertiary education which is expected to present at least a fairly even occupational distribution especially in the areas of nursing, teaching, and finance and security services.

However, Figure 4.6 reveals a rather lopsided occupational distribution chart for respondents in the Tamale metropolis. This might mean that gender division of labour have a greater influence in the occupation of women as the girl-child is often motivated to pursue specific occupations.

As can be seen on Figure 4.6 *nursing* labels the highest bar with 40 percent which manifest the traditional role of women in nurturing and caring for their families as explained under table 4.2.

Farming (4 percent) is one of the least ranked occupations. This might mean that, the prolong dry season usually from November to March, as already mentioned in the profile of the metropolis has made the farming sector unattractive. However, this may also possibly as a result

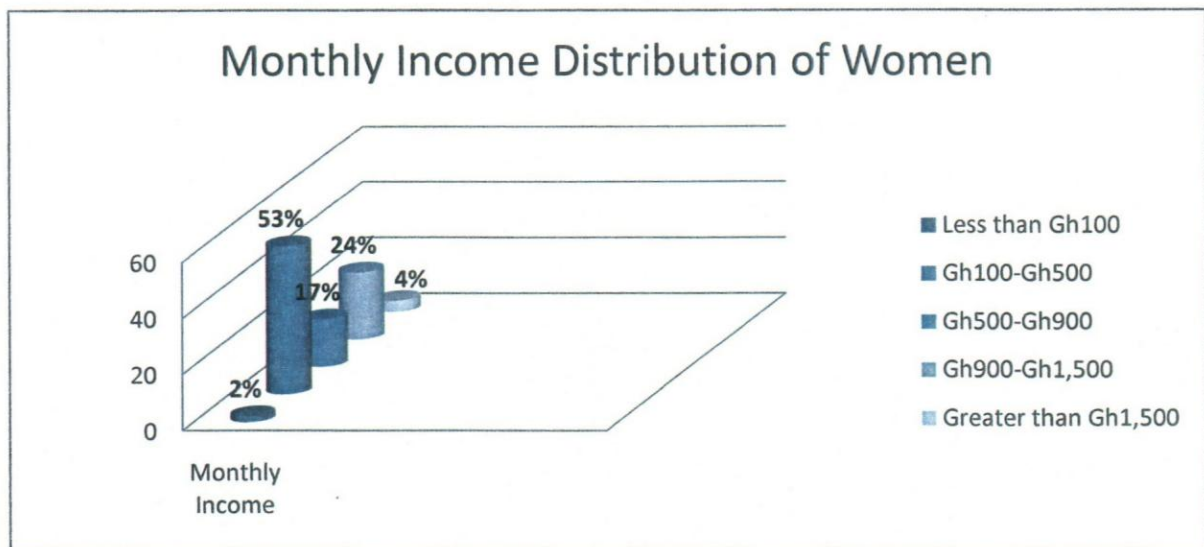


of the fact that farming is a productive role which is traditionally recognized as the role of men, as noted by some respondents.

This trend may have a disadvantageous impact on women means of livelihood in instances when women are left with no choices especially the marginalized that are ready to embrace the most available opportunities to barely survive.

4.3.3 Income Distribution of Respondents

Figure 4.7 Monthly Income Distributions of Respondents



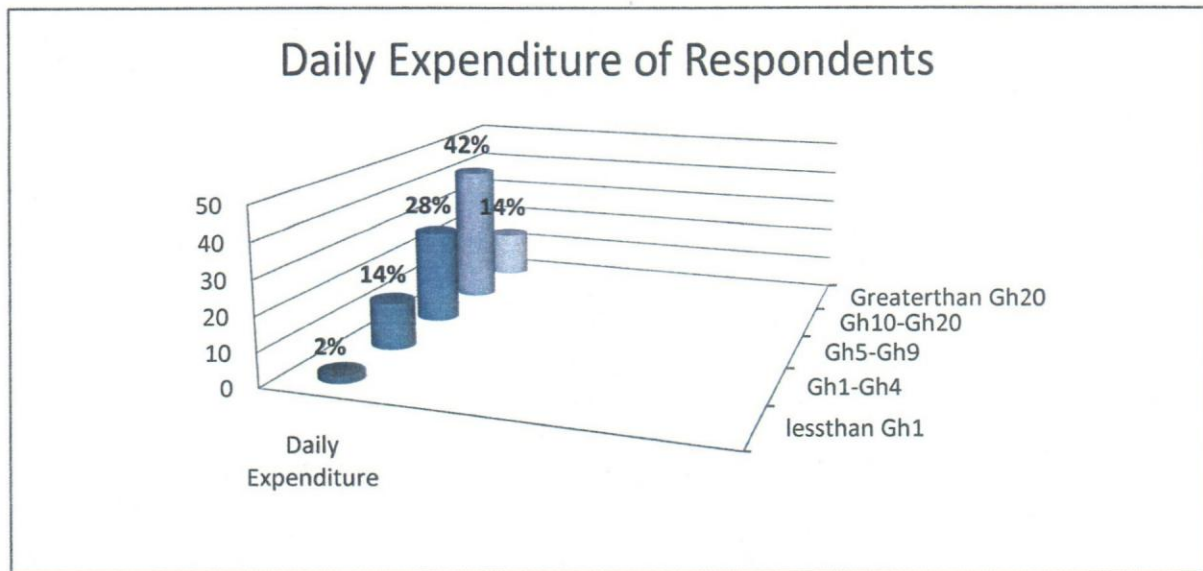
Source: Field Survey (August, 2012)

Figure 4.7 indicates that most respondents (53 percent) receive monthly income between GH¢100 and GH¢500, but only 4 percent of women receive income above GH¢1,500. This income distribution chart is just as lopsided as the occupational distribution chart (Figure 4.6) which might manifest how gender division of labour has greater impact on respondents occupation and hence income earnings.



4.3.4 Expenditure Distribution of Respondents

Figure 4.8: Daily expenditure of Respondents



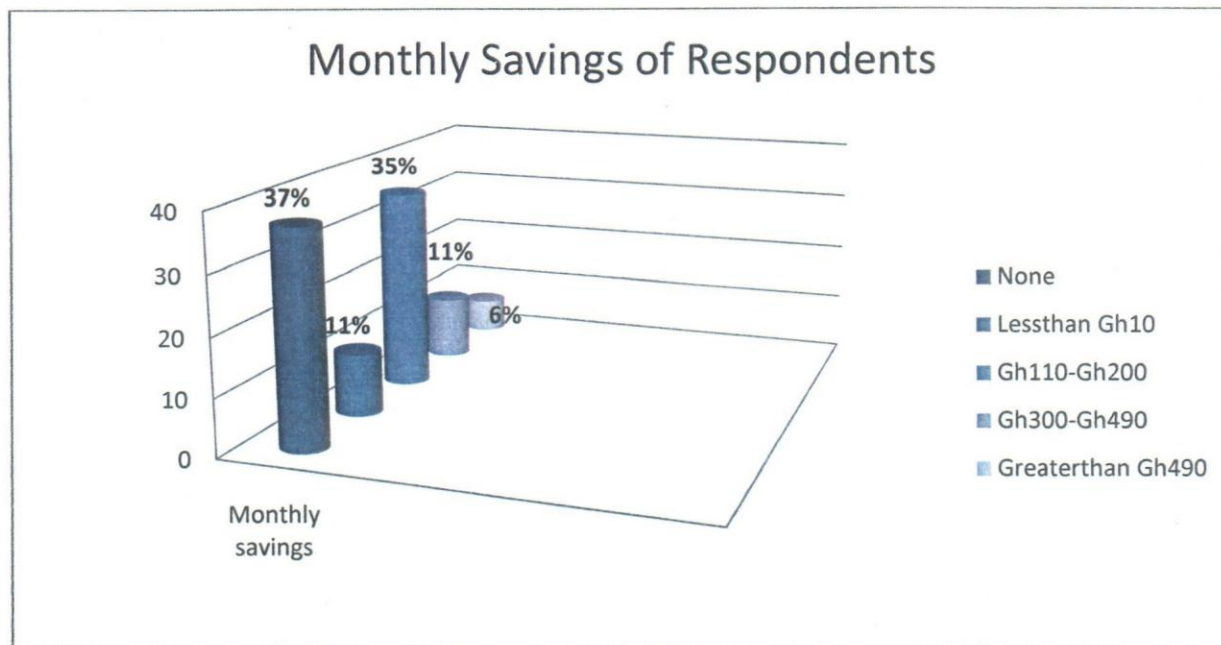
Source: Field Survey (August, 2012)

In Figure 4.8, about 14 percent of respondents daily spending is below the poverty line of \$2 (about GH¢3) or less as set by the World Bank (ODI, 1999). However, about 2 percent of the respondents live in extreme poverty [extreme poverty line set by World Bank (ODI, 1999)] as they spend \$1 (about GH ¢1.5) or less daily. In other words, 16 percent of the respondents in the Tamale metropolis live in poverty.



4.3.5 Savings Distribution of Respondents

Figure 4.9 Monthly savings of women in Tamale metropolis



Source: Field Survey (August, 2012)

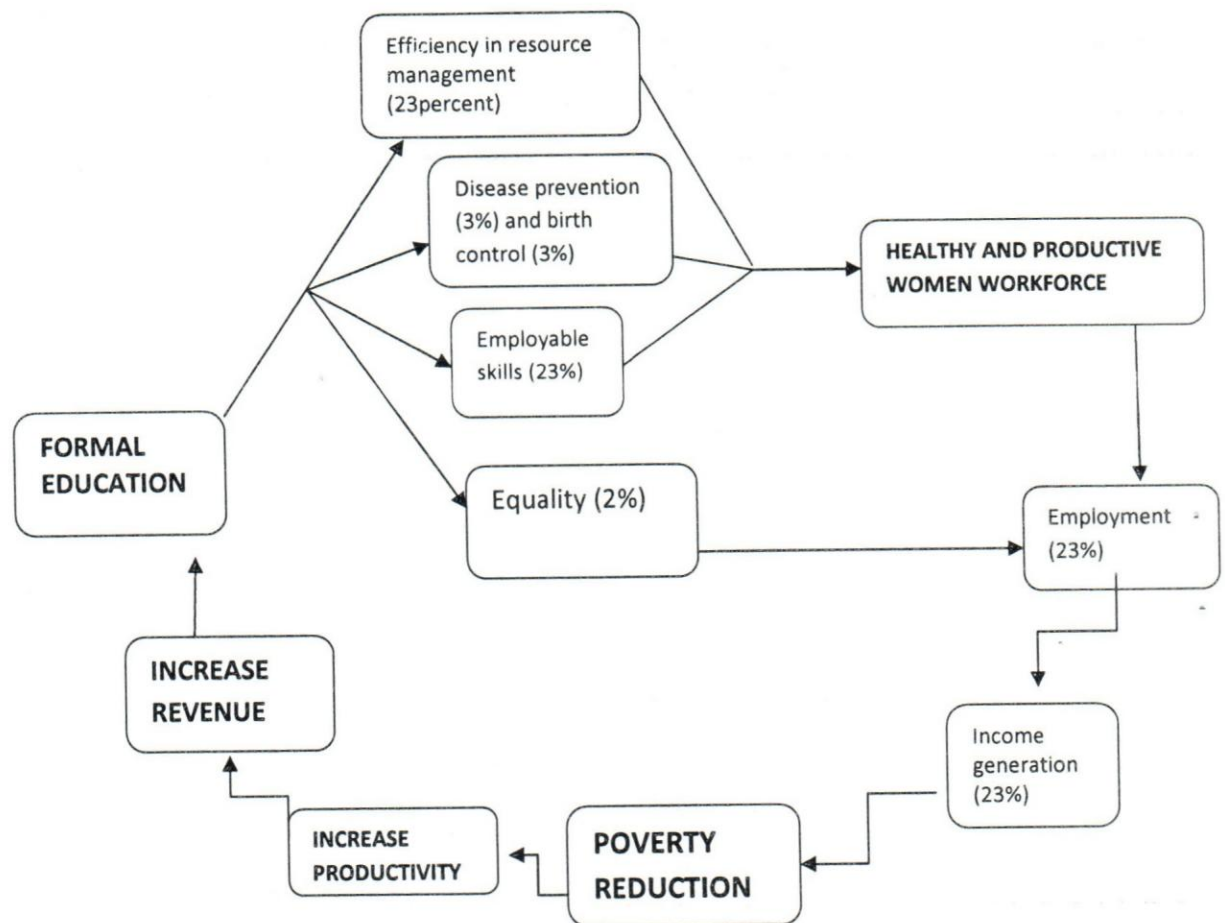
In Figure 4.9, 37% of respondents do not earn enough income to save after monthly expenditure. 11% of women also save as low as GH¢10. Though 35% save between GH¢110- GH¢200, only 17% save as high as GH¢300- GH¢490.

Most women (55 percent) receive a low monthly income of GH ¢ 500 and less (as indicated by Figure 4.7) this does not conform to the percentage of women who spend less as only 16 percent of women spend GH¢ 4 or less (indicated by Figure 4.8) This means that, most of the women in Tamale metropolis spend more than they earn. This is revealed in Figure 4.9, as can be seen 37 percent save nothing and possibly live in constant debt.



4.4 Linkage between Formal Education and Poverty Reduction among Women

Figure 4.10: Linkage between formal education and poverty reduction among respondents in the Tamale metropolis.



Source: Field Survey (August, 2012)



Figure 4.10 indicates that the major contributions of formal education to women economic empowerment are *employable skills* and increase *efficiency in resource management*. As women gain formal education especially tertiary education, they may acquire employable technical and vocational skills with increased efficiency in resource management. Aside being employed, some of these women invest their entrepreneurial skills into self-managed business ventures. Also, the illustration of Figure 4.5 reveals that all the women in the informal sector employment (24 percent) are investing in the formal sector as well. This might mean that, these successful women in the informal sector do not only plough back a portion of the income through the formal sector employment into informal sector investment but also bring the expertise acquired into the management of the informal business.

Further, three percent of the respondents think formal education has also contributed significantly in birth control. *Disease prevention* has also recorded three percent. It is revealed from the above analysis that higher income itself is not an end to poverty but also the numbers of dependents (especially children) to feed, clothe and shelter, is worth a contributory hindrance to poverty reduction. As revealed by Figure 4.7 and 4.8 though some women receive much income they still live in poverty as a result of high household expenditure. As women gain formal education, they may become more sensitized on the need to reduce birth rate through birth controls in order to reduce increasing household expenditure. This sensitization process may also improve the sanitation and nutritional statuses of women and their children. This can possibly lead to the improvement of diseases prevention, which does not only reduces expenditure on basic health care services, but also boost the productive strength of women. These productive but healthy women in this case will gain employment and earn income necessary to meet their basic needs and reduce poverty.

As also indicated in Figure 4.10, discrimination against women (2 percent) may drastically reduce as more women gain formal education. In that, as women gain formal education they gain more respect in society as their social standing improves. When this happens, women have the chance of attaining decision making positions which may go a long way to increase their access to economic resources or assets, as well as employment, which may further increase the gender parity ratio among respondents in the Tamale metropolis as girls' access to education increases (Figure 1.0, *see appendix 3*).

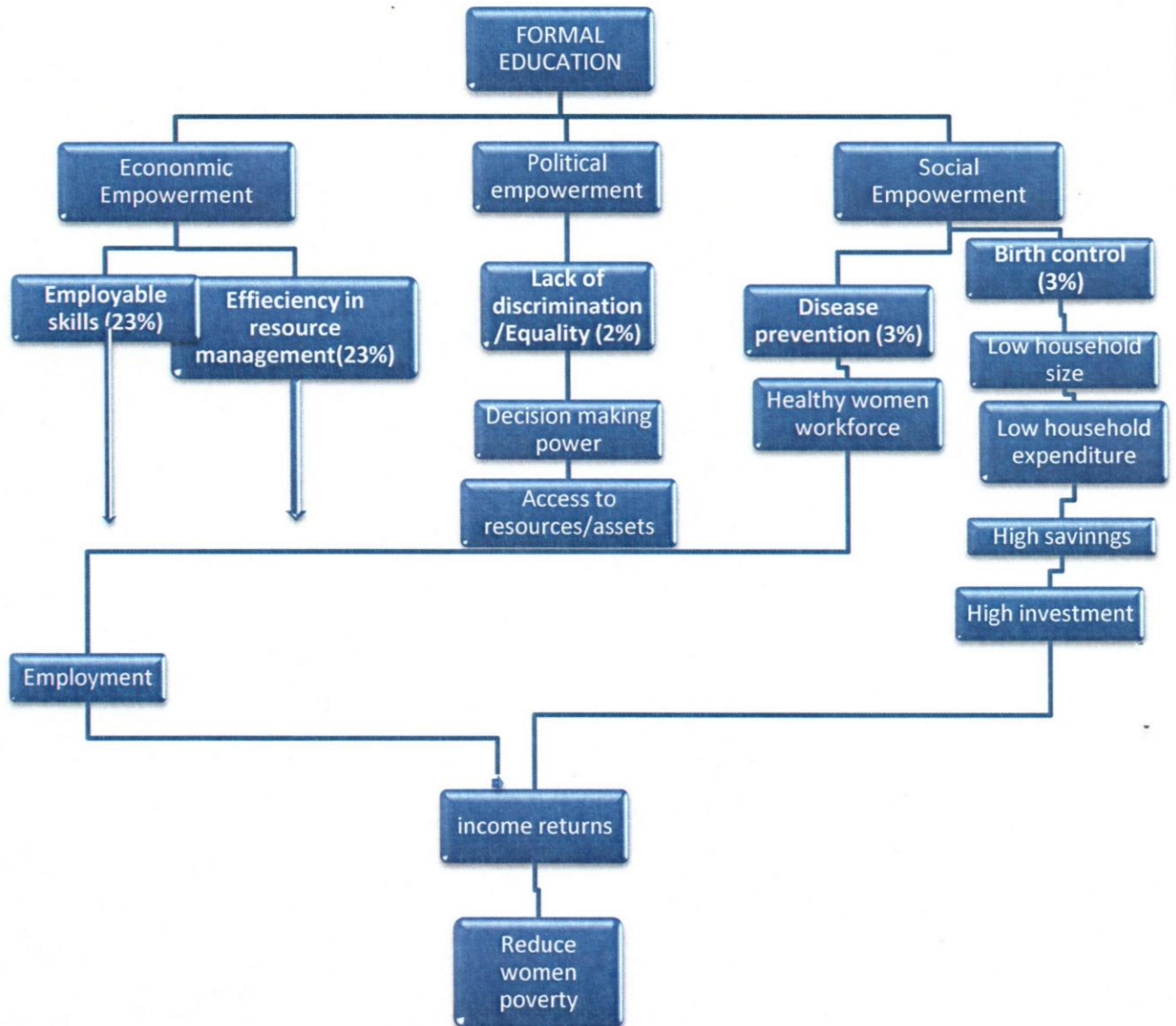
Reduced poverty among women might mean that productivity will increase as saving for investment increases. This high productivity may increase government revenue through taxes. High government revenue can possibly contribute to the provision of more educational infrastructure to boost formal education, and for that matter girl-child education would be improved.

Therefore the link between formal education and poverty reduction is cyclical. This might mean that, formal education leads to poverty reduction. In other words, lack of formal education can result to extreme poverty



4.5 Effects of Formal Education on Women Poverty

Figure 4.11: Effects of Formal Education on Women Poverty



Source: Field Survey (August, 2012)

Figure 4.9 further generates figure 4.10. Figure 4.11 further highlights that, through formal education women respondents may gain employable skills with increased efficiency in resource management as they become economic empowered. With this necessary skills and competence, women may gain full employment and earn income.

As already indicated by Figure 4.9, women suffer discrimination (2 percent) possibly because of low formal education. This trend might be reversed through high formal education where women would be treated equally in decision making. With this decision making power as they become political empowered, women may gain access to economic resources or assets for full self-employment and hence higher income returns.

Respondents' social welfare may be improved as they are sensitized and educated through formal education. Three-percent of respondents in figure 4.11 reiterate that educated women protect themselves from contracting diseases especially sexual transmitted diseases (STD) which would possibly enhance women reproductive health. This is necessary to provide a healthy women workforce for employment and income generation. In this same direction, birth control measures target at women are fully patronized. Hence, *lower birth rates* which possibly lead to low household size may reduce the burden of women reproductive role in the household (as indicated and explained in Table 4.1). This might offer women enough time in income generating activities to earn more income.

This analysis therefore identifies three major effects of formal education on women, such as economic, political and social empowerment which are incorporated to reduce poverty among women.



4.6 Pathways in which Formal Education can Accelerate Poverty Reduction among Women.

Figure 4.11 identifies three major pathways through which formal education can accelerate poverty reduction. Social, economic and political empowerment encompasses *acquisition employable skills; increase efficiency in resource management; acquisition of disease prevention knowledge and birth control measures; as well as decision making power.*

In terms of *employment*, as already indicated eighty seven percent of the respondents are employed possibly as a result of the high tertiary and secondary school enrollment. Also, of all the respondents employed in the informal sector, five-percent are educated women who also work in the formal sector as well as indicated by Figure 4.6.

Further to this, former indication underscores the contribution of *resource management skills* to poverty reduction among respondents. As already stated, five-percent of respondents in the formal sector are also employed in the informal sector. Though the burden of women who work in the formal sector and informal sector would possibly increase, nevertheless they may be successful as they bring technical, resource management skills (as shown in figure 4.11) and competence to bear in their productive ventures.

Successes would depend on how much *decision making power* women hold (indicated in figure 4.11). Where these respondents have a place in decision making, they may have the opportunity to make decisions that concerns their means of livelihood especially fair access to economic resources. To some respondents, poverty reduction among women is only possible if inequalities in distribution of economic resources (such as education, land) and social amenities alike are removed, among others.



Finally, with respect to *disease prevention* and *birth control*, some of the respondents mentioned that a highly skillful workforce with available economic resources but poor health status cannot be productive. For this reason, the respondents (2%) believed that disease prevention which is necessary for a healthy and productive workforce would increase through formal education as explained under Figure 4.11. Effective birth control may also lead to a reduction in household expenditure creating room for women to save excess income for reinvestment.



CHAPTER FIVE

SUMMARY OF MAJOR FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This Chapter deals with the summary of the major findings, conclusions and recommendations. The study was aimed at identifying the contribution of formal education among women to poverty reduction. The basic issues needed to be determined include the following:

- The links between formal education and poverty;
- The effects of formal education on women's poverty;
- Ways in which formal education among women can accelerate poverty reduction; and
- To make policy recommendations to help reduce poverty among women.

5.2 Summary of Major Findings

The following are the major findings of the research.

- This study revealed that, eighty-six percent (Table 4.2) of the respondents have pursued formal education. As a result, eighty-seven percent (Figure 4.5) of them have gained employment. However, a good number of the women are employed in low paid jobs as fifty-five percent of these women receive low income between GH¢100 - GH¢500. This is because only 68% of respondents have attained tertiary education; hence the remaining respondents might be less competent to acquire high paid jobs.
- Also, through formal education women might have been sensitized as they gain knowledge to enhance disease prevention and minimize birth rates necessary for a healthy women workforce with low household expenditure. Household expenditure



however appears to be high as compared to monthly income of women as fifty-six percent spends between GH¢10 - GH¢20 daily. Though forty five percent of women earn monthly income of above GH¢500, is possible to conclude that most of them still live in poverty as a result of this high daily household expenditure. This high household expenditure is as a result of high household size (6.5) mainly through high-birth rate as a contributory factor.

- Moreover, in-depth interview and group discussion revealed that, most of the sampled female household heads who are widows and divorced women (about 56%) though have acquired formal education and are employed they are still poor possibly because they are singularly responsible for the upkeep of their families.
- Further, the study however revealed that, formal education may reduce discrimination against women (2%). In this case, respondents may become political empowered to make decisions that concerns their means of livelihood through which they may be enable to gain equal access to economic resources as well as basic community services especially education. However, some of the women who have not acquired formal education or tertiary education have blamed discrimination against women as a contributory factor.
- Finally, base on the aforementioned, the study briefly states respondents who have gained tertiary education may have employable skills and an increase in efficiency in resource management which makes them more productive for income generation. In this connection, a healthy but skillful workforce with access to economic resources might mean that, respondents would generate more income necessary to meet their basic needs and reduce poverty. Meanwhile, though employment is as high as eighty-seven percent, income returns and daily expenditure of the respondents in the metropolis reveals that



greater chunk of them still live in poverty. This may be as a result of the contribution of low tertiary school enrollment to low income returns in the face of high household expenditure allied high female household heads among other possible alarming factors such as discrimination against women and low financial support for girl-child education.

5.3 Conclusion

Conclusions drawn from the research are explained below.

The research revealed that poverty among the respondents is caused by low formal education, motivated by high birthrate, discrimination against women and high number of female household heads. With low formal education these women with poor resource management skills may have less employable and income generation skills.

Also, in trying to make ends meet, these women look forward to the most immediate and available opportunities yet they are denied access to these assets as they suffer discrimination.

Further, with the little income their plight worsens as a result of high household expenditure due to high household size which is possible because of high birth rates.

Moreover, this situation is even better for married women since they are always assisted by their husbands, but rather become extreme for female household heads. As a result, some of these unemployed female household heads live in constant debt as they spend more than they earn.

Finally, in the light of these intertwined factors such as low and/or no formal education, high birth rate, discrimination against women and high female household heads, about two-percent of the respondents live in extreme poverty as they earn less than GH ₵100 monthly and more than 50 percent live in poverty as they earn monthly income of between GH ₵100-GH ₵500 (for a



household size of 6.5) and save very little or none and only 45 percent are better-off since their monthly income receipt is over GH ₵ 500 a month. This high poverty rate would deny respondents access to formal education due to financial constraints. As a result, women may lack employable and income generating skills, and decision making power. This might lessen respondents' access to economic assets, among others and the cycle of poverty goes on.

5.4 Recommendation

From the above conclusion, the research makes the following recommendations. These include encouragement of women to acquire tertiary education, intensification of birth control measures, enhancement of livelihood empowerment programmes, encouragement of gender equality, making basic community services especially formal education more accessible to women as well as promoting poverty eradication for all.

Supporting women to pursue tertiary education can contribute to poverty reduction. Existing corporate organizations such as ministry of women and children affaires, Camfed and Cadis, who promote girl-child education, should also place more emphasis on the improvement of women tertiary education. This should aim at adopting strategies that would not only increase enrolment of girls/women in basic-secondary education but that would as well reduce dropouts to ensure maintenance of high enrolment as they proceed to pursue tertiary education.

Also, cultural practices of the people which promote gender discrimination have always been a major threat against girl-child education and employment among the respondents in the Tamale metropolis. Effective promotion of gender equality can contribute in changing cultural attitudes in a direction that would favour girl-child education where girls would not only be sent to school but would also reduce their household chores burden of which they would have enough time to





study. In this same direction, women would be treated fairly and equally as their male counterparts in the job market and women employment would possibly increase to reduce poverty. Gender sensitization programmes should be targeted at changing cultural practices that promote discrimination against women. Making these programmes effective would require long term monitoring and evaluation during and after programme implementation. This would measure progress of activities and generate challenges, weaknesses, strengths, successes, among others. This will create room for readjustment of the programme if necessary. Gender empowerment programs such as Education for All (EFA) should also aim at promoting gender equality in the provision of education and distribution of economic resource. So that women can gain technical and vocational skills and invest in accessible economic resources to generate income.

Further, basic community services especially adequate and potable water supply is very necessary in reducing poverty among women in the Tamale municipality. Medium Term Development Plan Report (2010) reveals that 14.9 percent of women in the Tamale metropolis acquire water from unsafe sources. These women in no doubt are among the poor in the metropolis. Quality and adequate water is necessary as it plays enormous role in poverty reduction. Aside its reduction in water –borne diseases such as guinea worm and improvement in the sanitation quality in the metropolis, water is a major solvent used by women in their industrial processes. Such industrial processes include; Shea butter processing, soap making among others, which are some of the major income generation sources among respondents in the Tamale metropolis.

Moreover, women livelihood empowerment programmes (such as shea butter processing, soap making, small ruminant farming, among others) under the auspices of various corporate



organizations should involve women in activities that would not only boost the economic empowerment of women but would also address other contributory factors such as gender discrimination, high birth rates and poor access to basic community services and facilities which hinder women welfare enhancement processes. The nature of these activities should be a participatory process where welfare agents would facilitate the process and ensure women are fully involved in the process. Other stakeholders who may not be facilitators of this programme should be involved because they are knowledgeable and experts in the implementation of such programmes. Women would not only be the major participants of the programme implementation but would also be involved in design of the programmes as well as monitoring and evaluation, which would ensure that the structure of the programme makes necessary considerations on the basis of the strength and weaknesses in economic, social and political dimensions. The most target population of this programme should be the uneducated women and female household heads (divorced women and widows) who have no employable skills in face of high household expenditure. These groups of women are the most marginalized hence with vocational skills and financial support; they can invest to earn income.

Finally, poverty eradication in the metropolis should include sensitization programmes which should not only target women but men as well to enhance birth control measures since men play major roles in child birth.

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APPENDICES

APPENDIX 1: HOUSEHOLD QUESTIONNAIRES

UNIVERSITY FOR DEVELOPMENT STUDIES

FACULTY OF EDUCATION, LAW AND BUSINESS STUDIES (FELBS)

QUESTIONNAIRE ON THE CONTRIBUTION OF FORMAL EDUCATION TO POVERTY
REDUCTION AMONG WOMEN IN THE TAMALE METROPOLIS.

INSTRUCTION: FILL IN THE BLANK SPACE AND TICK WHERE APPROPRIATE

SECTION A

BACKGROUND INFORMATION OF RESPONDENTS

1. Age group

- a. Less than 20 []
- b. 21-30 []
- c. 31-40 []
- d. 41-50 []
- e. Above 50 []

2. Marital status

- a. Married []
- b. Divorced []
- c. Widowed []
- d. Unmarried []

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3. Highest Educational level

- a. Primary ☐
- b. J. H. S ☐
- c. S. H. S ☐
- d. Tertiary ☐
- e. Other(specify) ☐

4. Do you have the intention to further your education?

- a. Yes ☐
- b. No ☐

5. Who sponsored your education?

- a. Father ☐
- b. Mother ☐
- c. Self ☐
- d. Husband ☐
- e. Others(please specify) ☐

6. Can you read and write?

- a. Yes ☐
- b. No ☐

SECTION B

FORMAL EDUCATION AND POVERTY REDUCTION

7. Are you employed?

a. Yes []

b. No []

8. Which institution?

a. Health []

b. Education []

c. Financial []

d. Security []

9. Nature of work

a. Teaching []

b. Nursing []

c. Banking []

d. Security services []

e. Other(specify) []

10. Position at work place

.....

.....

11. Do you engage in other informal trade?

a. Yes []

b. No []





12. Monthly salary range

- a. Less than GH ₵100 []
- b. GH ₵100-500 []
- c. GH ₵500-900 []
- d. GH ₵900-1,500 []
- e. More than ₵1,500 []

13. Daily expenditure

- a. Less than GH ₵1 []
- b. GH ₵1-4 []
- c. GH ₵5-9 []
- d. GH ₵10-20 []
- e. Others (please specify) []

14. How much do you spend on food, clothing, health and education?

- a. Less than GH ₵ 10 []
- b. GH ₵10-90 []
- c. GH ₵100-190 []
- d. GH ₵200-490 []
- e. Others (please specify) []



15. How much do you save in a month?

- a. None/nothing []
- b. Less than GH ¢10 []
- c. GH ¢110-290 []
- d. GH ¢300-490 []
- e. Others (please specify) []

16. Do you think formal education contributes to poverty reduction?

- a. Yes []
- b. No []

17. If yes, how does education contribute to poverty reduction?

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18. If no, why?

.....

.....

.....

.....

19. Is there a link between education and poverty?

.....

.....

.....

.....

20. If yes, what is the link?



APPENDIX 2: FOCUS GROUP GUIDE FOR AN EIGHT-MEMBER WIDOWS' GROUP

TOPIC: THE CONTRIBUTION OF GIRL-CHILD EDUCATION TO POVERTY

REDUCTION AMONG WOMEN IN THE TAMALE METROPOLIS

1. Conceptualizing poverty and girl child education.
2. Link between formal education and poverty
3. Effects of formal education on women's poverty.
4. Ways in which formal education among women can accelerate reduction.
5. Practicable recommendation towards reducing poverty among women



APPENDIX 3

GENDER PARITY RATIO IN THE NORTHERN REGION (2006)

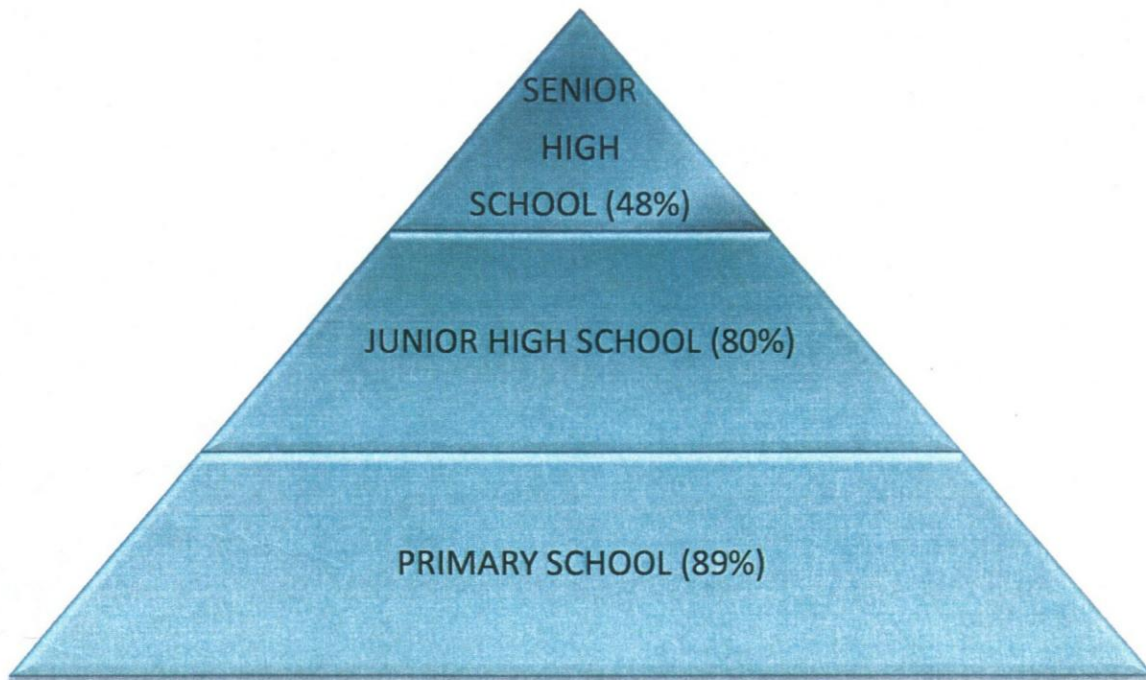


Figure 1.0: Gender parity ratio in the Northern Region

Source: figure generated base on information provided by Educational Sector Report (2010)