# UNIVERSITY FOR DEVELOPMENT STUDIES

# CHILD POVERTY AND ITS EFFECT ON THEIR EDUCATION AMONG THE CHILDREN OF NAMBEG COMMUNITY IN THE JIRAPA DISTRICT OF GHANA

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 $\mathbf{BY}$ 

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DEVELOPMENT MANAGMENT



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# **DECLARATION**

# **Student**

I, Akansale Ayela Melvin declare that besides citing from authorities which I have duly acknowledged in this report, this output is my independent work under the supervision of the signed supervisor. I am herein responsible for any errors, omissions and oversight of this work.

Candidate's Signature..... Date.....

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# **Supervisor**

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





#### **ABSTRACT**

Child Poverty has got a number of negative effects on Children education. The effects of poverty on children are wide reaching and can lead to lifelong struggles especially when young children do not receive full education. To appreciate the effect of child poverty on children's education, the descriptive survey research was conducted using 100 children who were purposely selected from the Nambeg Community of the Jirapa District of the Upper West Region. The researcher using the questionnaire collected the primary data and the data analysed using both inferential and descriptive statistical tools. The study revealed that there was a level of poverty among children in Nambeg. Child poverty were caused by childhood diseases and death of parents. There was an effect of child poverty on their education (r=0.000 at p=0.05). On the government interventions to reduce child poverty, they were no significant government interventions to reduce child poverty. However, interventions such as provision of furniture, enforcing child labour laws and provision of advanced library in the community could make education accessible. To help eliminate child poverty, the government must foster an understanding of child poverty and facilitate the policies aimed at reducing child poverty.



# **DEDICATION**

This work is specially dedicated to a certain night watchman who spent his entire savings taking care of his children in order for them not to be like him. The man who invested a lot but did not live enough to enjoy the yields on his investments. Emmanuel Akansale Akandam, God bless you and your memory would continue to linger in our hearts.

This work is also dedicated to all children living in poverty, my message to them is that, it is only today, it won't be forever.



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# LIST OF ABBREVIATIONS

CFI- Child Fund International

GDP- Gross Domestic Product

HDI- Human Development Index

MDA- Ministry, Department and Agencies

MMDA- Metropolitan, Municipal and District Assemblies

NDPC- National Development Planning Commission

UNDP- United Nations Development Programme

UNESCO- United Nations Educational, Scientific and Cultural Organisation

UNICEF- United Nation Children's Fund



#### **CHAPTER ONE**

# **INTRODUCTION**

The effects of poverty on children are wide-reaching and can lead to lifelong struggles, especially when young people don't receive full educations. Poverty and education are inextricably linked, because people living in poverty may stop going to school so they can work, which leaves them without literacy and numeracy skills they need to further their careers. Their children, in turn, are in a similar situation years later, with little income and few options but to leave school and work.

Some countries' governments also spend a lower share of their gross domestic product (GDP) on education, which makes public education less available (particularly to the poor) and of lower quality. Overcrowded classrooms, broken desks, no computers all are common sights in school districts with budgets that don't meet students' needs. Teachers burn out or may be unqualified to teach certain subjects. All of these challenges create a serious disadvantage for children growing up in poor households.

The importance of education in developing countries cannot be overstated. Education can be the catalyst needed to pull families and communities out of the cycle of poverty. Knowledge gives children the power to dream of a better future and the confidence needed to pursue a full education, which in turn will help generations to come. Education also makes a significant difference for adults, particularly when it applies to day-to-day life, including nutrition, healthcare and



gender equity. When adults learn, they become role models to their children, who also wish to learn.

## 1.0 Background to the study

The legal definition of children in most countries is 'people under the age of eighteen', while biologically the transition from childhood to adulthood is said to occur with the onset of puberty. Culturally defining the end of childhood is more complex, and takes into account factors such as the commencement of work, end of schooling and marriage as well as class, gender and race. According to the United Nations Children's Fund (UNICEF) "children living in poverty are those who experience deprivation of the material, spiritual and emotional resources needed to survive, develop and thrive, leaving them unable to enjoy their rights, achieve their full potential or participate as full and equal members of society". The Child Fund International (CFI) definition is based on Deprivation (lack of materialistic conditions and services), Exclusion (denial of rights and safety) and Vulnerability (when society cannot deal with threats to children). Other charitable organizations also use this multi-dimensional approach to child poverty, defining it as a combination of economic, social, cultural, physical, environmental and emotional factors. These definitions suggest child poverty is multidimensional, relative to their current and changing living conditions and complex interactions of the body, mind and emotions are involved.



The cycle of poverty is when a family remains in poverty over many successive generations. For this reason reducing child poverty has been a focus of almost all through benefit schemes or reducing taxes) and promoting family values as a way to break this cycle. Improving the quality of education provided to the poor is seen by most as the best way to break this cycle. Improving the environment the child grows up in, ensuring access to health, providing financial incentives are ways to break the cycle.

Boys and girls have equal rates of poverty through their childhoods but as women enter their teens and childbearing years the rates of poverty between the genders widens. Globally, women are far more impoverished than men and poor children are more likely to live in female-headed households. Attempts to combat the cycle of poverty, therefore, have often targeted mothers as a way to interrupt the negative patterns of poverty that affect the education, nutrition/health, and psychological/social outcomes for poor children.

It is said that: "the proportion of children living in poverty has increased by around 25 per cent in the last few decades, denying several rural children access to good diet, education, health services and drinkable water." Child Poverty is characterized by a lack of access to essential goods, services, food, education, good health care and other opportunities to which every child is entitled to. Every child should be free from hunger, should be able to live in peace and should have access to basic education and primary health care.



However, children in the Nambeg community of the Jirapa district are chronically hungry, unable to get health care, lack safe drinking water and sanitation, cannot be give good education for by their parents and perhaps lack rudimentary shelter, a roof to keep rain out of the hut- and basic articles of clothing like shoes. There is a complete absence of credit facilities for the rural poor, many children of school going age not in school.

While the situation with respect to child poverty reduction has gotten better in other parts of Ghana, it is different in the Jirapa District.

# 1.1 Statement of the problem

Child Poverty has got a number of negative effects on Children education. Its impact on their education has not been welcoming. A lot of children have not gone far because of poverty. The effects of poverty on children are wide reaching and can lead to lifelong struggles especially when young children don't receive full education. Child poverty and education are inextricably linked because people living in poverty may stop going to school so they can work, which leaves them without literacy and numeracy skills they need to further their careers. Their children, in turn, are in similar situations later with little and few options but to leave school and work.



Child poverty has got effects on their education and usually when not addressed leaves the children out of school. In this study, the ultimate aim is to ascertain the negative effects of child poverty on their education.

# 1.2 Research Questions

# 1.2.1 Main Research Question

• What are the effects of child poverty on their education?

# 1.2.2 Sub Research Question

- What are the causes of child poverty?
- What are the effects of child poverty on the children education?
- How can child poverty be eliminated, the role of government and civil societies?
- What can government make education accessible for all?
- What are the roles of Children in their Education?

# 1.3 Research Objectives

# 1.3.1 Main Research Objective

• To examine the effects of child poverty on their education.

# 1.3.2 Sub Research Objective

- Causes of child poverty.
- Effects of child poverty on their education.



- How child poverty can be eliminated, the role of government and civil societies.
- Governments measures to be put in place to make education accessible.
- Children role in their Education.

# 1.4 Hypothesis

- 1. There is Child poverty in Nambeg of the Jirapa District.
- 2. Death of parents is the major cause of child poverty.
- 3. There is an effect of child poverty on education of children at Nambeg
- 4. Government is playing a very little role in eliminating child poverty in the Nambeg community. The civil society has been better.

# 1.5 Significance of the Study

The significance of this study is to assess the impact or effects of child poverty on their education. The relevance of this studies would be realized in the following pressingly areas.

a. This research proposal will serve as an addition to the present knowledge and literatures on the topic of study, effects of child poverty on their education. Although there have been several studies into this area, in Ghana and in the Upper west region to be precise, a lot of study has not been done into child poverty.



- b. This research would also serve as a clue by future researchers especially students as basis for their research works in the subject area. Further works could also be done using this as a reference.
- c. This study will be a useful source of reference to government generally and policy makers for policy decision concerning child poverty and its effects on their education.

# 1.6 Scope of the Study

The study was undertaken in two main areas covering Jirapa Township and Nambeg, a community in the Jirapa District. The study was targeted at students, children who are supposed to be in school but are not, craftsmen, parents and other stakeholders.

# 1.7 Organization of the study

The whole work is organised in five chapters which includes the chapter one that entails the background of the study to the organization of the study. Chapter two details the Literature review drawn from available reviews. Chapter three of the methodology, chapter four includes the Data presentation, analysis and discussion and finally chapter five presents the summary, conclusion of the research and recommendations for policy makers.



#### **CHAPTER TWO**

#### LITERATURE REVIEW

#### 2.0 Introduction

This chapter reviewed the literature related to the topic under study.

# 2.1 Conceptualization of Poverty

Poverty and development are two extreme ends of human welfare with the former presenting the negative state of human welfare whereas the latter illustrating the positive state of human welfare. As simple as this may seem, there is still no consensus as to the definition of poverty and development although both phenomena have evolved from a sectoral perspective of economic understanding to an integrated and multidimensional perspective. Indeed, human development is an evolving idea not a fixed, static set of precepts and as the world changes, analytical tools and concepts also evolves (United Nations Development Programme, 2010).

United Nations Children's Emergency Fund (2004) asserts that the United Nations views of poverty as a human condition is characterized by sustained or chronic deprivation of the resources, capabilities, choices, security and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political and social rights. In simple terms, poverty is pronounced deprivation in wellbeing (World Bank, 2000). All these observations present poverty as a complex and dynamic negative human welfare situation.



For this reason, Reyes and Due (2009) agree to development thinking that have the assertion, that understanding the well-being of the poor requires a more multifaceted approach that takes into account other kinds of deprivation, such as health, education, access to public goods and services, security, freedom, and human rights. The rationale, which was consolidated at the internal level by the United Nations Development Programme in 1990 articulating that to reduce poverty, the objective of development should therefore be to create an enabling environment for people to enjoy long, healthy and creative lives placing the human at the centre of development action. To this end, poverty can be said to be a situation of affliction on an individual, a group of people or a community that extends beyond just negative economic issues of income and employment to other issues of deprivation and impoverishments that limit people's capability to promote a sustained improvement in human welfare.

# 2.3 Dimensions and Manifestations of Poverty

## 2.3.1 Income/Expenditure Poverty

Traditionally, poverty has been understood merely as an inadequacy of income or consumption in static terms (World Bank, 2001). The financial approach is frequently rationalised such that income or consumption is presumed to represent the maximisation of utility or approximate welfare (Al-Samarrai, & Bennel, 2003). Income is vitally important, but a broader definition of poverty goes well beyond the economic to also account for net assets (including social assets), security, independence and self-respect (Chambers, 1983). How these dimensions



inter-relate provides some understanding of why solutions devoted solely to maintaining income frequently fail, and in particular fail children whose access to, and control over, income is extremely marginal.

# 2.3.2 Social Dimensions, Vulnerability and Exclusion

The social dimension to poverty is highly insidious cutting across issues relating to education, health, shelter, and environment and in some cases political issues. However, key to the social dimensions of poverty discussion are related to vulnerability and exclusion. Even though these have cognitive linkages to economic circumstances, the intensity of discussion of the factors that impoverish individuals leading to deprivations has been greatly associated with the social dimension of poverty; lack or inadequate access to food, quality education, improved health, potable water and sanitation, shelter and energy; which increases individuals' susceptibility to risks and shocks. For instance, the World Bank (2003) explains that because the poor lack the means to manage risk and to cope with external shocks, the first step in analysing social risk (i.e. the social dimensions of poverty) is an assessment of the vulnerability of the poor populations.



To Wisner et al. (2003), vulnerability is defined as the state of a person or group that influences their capacity to anticipate, cope with, resist and recover from the impact of a natural hazard. Unfortunately this definition neglects several other conditions that impoverish human welfare and are not natural disasters as the ones

identified earlier on. The definition by the NDPC (2004) is comprehensive and focuses on the processes of and susceptibility to, declines in wellbeing of individuals, households and communities in the context of changing social, cultural, economic and political environments. Consequently, vulnerability is the exposure of individuals and societies to risks, shocks and situations that inflict pain and undesirable impact on their welfare making them worse off than their original situation.

Closely associated to vulnerability in development nomenclature is exclusion. Mostly defined in the context of social dimension of poverty, it refers to the exemptions of individuals in decisions that concern their development. Burchardt et al. (1999) notes exclusion as the situation in which an individual or group of people are exempted from the participation of key activities of the society within which they live. Invariably, persistent vulnerability leads to exclusion. This normally arises from the perpetuation of institutional barriers and the hindrances of incentives that decrease the access of diverse individuals and groups to development opportunities (World Bank, 2003). This could be on the basis of age, gender, ethnicity, religion, language and geography. Vulnerability and exclusion of individuals limits their accessibility to social and economic services and opportunities and limits their ability to effect changes in their social wellbeing thus making the subject an emerging critical component of development and poverty discussions.



#### 2.3.3 Educational Dimension to poverty

When poverty is addressed in multidimensional terms, it becomes apparent that lack of education is a critical element of deprivation. For example, education was one of the original three indicators in the Human Development Index (HDI) initiated by the United Nations Development Programme (UNDP) in 1990. Additionally, the United Nations Educational, Scientific and Cultural Organization (UNESCO) (2010) defines those who have less than four years of schooling as educationally poor, since this is deemed to be the minimum necessary to acquire basic literacy and numeracy skills; and those who have fewer than two years of education are considered to be extremely educationally poor. Indeed, lack of education is commonly cited as a form of deprivation in both the basic needs and capability approaches to development.

# 2.4 Causes and Effects of Poverty in Ghana

The causes of poverty are as pervasive as the dimensions and manifestations of poverty. It is clear now that people may experience poverty not just because they lack access to goods and services but also because there are systematic constraints that limit the mobilization and the allocation of resources to the particular group. In addition, Ghana Human Development (2007) report explains that public institutions can be aggravated poverty through a lack of understanding of the dynamics of vulnerability, poverty and exclusion or through sheer oversight. As a result, poor legislation may act to deepen the exclusion of some social groups. Sometimes adequate legislation may be in place to protect the interests of the



underprivileged but the non-enforcement of these legislations would perpetuate poverty.

It has also been identified that rapid population growth without a corresponding provision for social and economic infrastructure and services limit access to water, sanitation, health, education and energy which are all manifestations of poverty. Again, the level of education and the technical know-how of the individual and the geographical location of groups of people have also been identified as a cause of poverty. The arguments are that areas without substantial natural resources that can inform economic activities have been the consequences of underdevelopment and rising poverty levels. It thus not surprising to find the three Northern Regions in Ghana characterized by high incidence of illiteracy and inadequate access to social and economic services are considered as the most poverty endemic regions in Ghana.

## 2.5 Definition of a Child

Who a child is, differs across geographical regions and recognised in various worldviews. UNICEF identifies a person less than 18 years as a child. This is in line with the provision of the 1992 Constitution of the Republic of Ghana, Chapter 5 Articles 28(5) which states that for the purpose of this article —childl means a person below the age of eighteen years. Thus a child is a person between the ages of 0-17 years. This is also delineated in the Children's Act of 2005.



Contrary to this legislative provision, the Ghana Living Standard Survey adopted an age group of 0-15 years and this could be attributed to the demographic nature of the country, which defines the reproductive age group as between 15-49 years. Based on this, it is estimated currently that children under 15 years account for about 40 percent of the population, whilst the aged persons (65 years and older) form 4.7 percent. Based on this structure, the survey reveals a dependency ratio of 82. It can be noted that the proportion of children in rural areas (43.3%) is higher than in Accra (30.7%) and other urban areas (36.4%).

# 2.6 The concept of Education

Education is the key to creating, adapting and spreading knowledge. But the gains in access to education have been unevenly distributed, with the poor seldom getting their fair share, World Bank, World Development Report (1999).

Education is the process of providing information to an inexperienced person to help him/her develop physically, mentally, socially, emotionally, spiritually, politically and economically.

That is why at graduation ceremonies one hears the Vice-Chancellors pronounce these words while awarding degrees to their institutions' graduates, "you have been found worthy in character and learning..." In education parlance, it means that the individual has acquired adequate and appropriate knowledge, skills and attitude and values, known as cognitive, psychomotor and affective behaviours to be able to function optimally as a citizen. These behaviours are the focus of



training individuals in institutions of learning. The planned and systematic training given in an institution of learning is formal education. The programme is organised, planned and systematically implemented. In an informal education, there is no plan and training is haphazard and incidental. It is a process through which the young acquires knowledge and realizes their potentialities and uses them for self-actualisation, to be useful to themselves and others. It is a means of preserving, transmitting and improving the culture of the society. In every society education connotes acquisition of something good, something worthwhile. 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 nearly classic in its depiction of the proper role of formal education in modern society. The report builds a powerful case, defining 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.



For the purpose of this study, the researcher is interested in formal education. Formal education may be assigned diverse social and cultural characteristics 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 as stated in an American society report entitled; Educating America: An Investment for Our Future is nearly classic in its depiction of the proper role of formal education in modern society. The report builds a powerful case, defining not only the contribution of education to individuals' 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.

# 2.8 Empirical Review on Child Poverty and Education

The effects of poverty on child development to education according to the United Nation Population Fund (2005) reveals that early and child marriages though abolished in many developing countries continue to persist. The practice deprives girls of education, and thus the opportunity to be less-dependant on men in later life, restricts their economic autonomy and often adversely affect their reproductive health. In addition, United Nations (2006) identifies that over 121 million primary school age children are out of school. They are deprived of their right to education by poverty, either because their families cannot afford school fees. Children who lack access to health-care, education and security will also lack the capacity to contribute to family and community decisions. Over 140 million children in developing countries, 13 percent of those aged 7-18 years, have never attended school. This rate is 32 percent among girls in Sub-Saharan



Africa, where 27 percent of boys also miss out on schooling, and 33 percent among rural children in the Middle East and North Africa of Africa.

Appleton (2000) shows that in sub-Saharan Africa and some other developing countries, the estimated effect of education on agricultural productivity is often substantial but generally statistically insignificant. Similarly, in an empirical study on the effects of an Indonesian school building programme on income, Duflo (2001) found that the earnings of the generation who had benefitted from the initiative in relation to older generations who had not benefitted from it were significantly higher in areas where more schools had been constructed. Moreover, the earnings of the old cohort increased more slowly in regions in which average educational attainment grew faster because more schools had been built (Duflo, 2004). Although the effect on earnings in different industries or occupations in which different skills and knowledge are required is likely to vary, Duflo's (2004) study suggests that older workers are not absorbed in industries subject to more rapidly increasing rates of pay than others, and that the accumulation of human capital does not have a positive spill-over effect on the labour force as a whole.



Knight and Shi (2010) used rural sub-sample of 1988 national household survey to conduct a logit analysis of enrolment for 14-19 age-group. They found significant coefficients on male sex (positive), minority status (negative), (predicted) household income (positive, and large in effect), and province mean household income (positive, but small in effect). They posed the question: is rural

education demand-or-supply-constrained? A second logit, confined to the poorest quarter of households, introduced two new, and significant, variables: opportunity cost of education (negative) and rate of return to education (positive), both measured at the country level. This suggested that the educational decisions of poor household are predictable demand responses to economic incentives. In estimating the determinants of school fees, they found that province income per capita has a positive effect, suggesting that fees represent quality of education or that richer provinces offer higher rates of return to education, for instance because larger subsidies offer better opportunities for progress up the competitive educational ladder. The household income functions also showed the opportunity cost of education to rise and become important between the ages of 14 and 19.

Connely and Zheng (2003) used a sample of micro data from the 1990 population census to examine the determinants of enrolment of 10-18 years olds. Their data set is able to control for village fixed effects but lacks many of the plausible explanatory variables, including information on household income and any variables representing school quality. Their concentration is on primary school. The dependent variables are whether children attended primary school, or graduated from primary school. The variables that increased the probability of attendance or completion include: whether parents attended middle school, the village school attendance rate, and income per capita in the country (administratively gathered). The presence of siblings decreased girls' chances of schooling.



Brown and Park (2002) specifically examined the effect of poverty on the educational enrolment and outcomes of children aged 5-16, using a 1997 survey of households and schools from poor countries in six provinces. Their measure of household wealth was expenditure per capita (excluding expenditure on education), and they defined a household to be 'poor and credit' constrained if it is in the bottom third of both expenditure per capita and access to credit. Using a proportional hazard model, they found that children are more likely to drop out of school if the household is poor and credit-constrained (Their most important result), if they have fewer siblings, if the father enrolment decision, and if school fees (possibly proxying school quality) are lower. The sibling result was interpreted as indicating that siblings are complementary rather than competitors of resources, and the fees improve the quality of education and hence the rate of return. The authors found the test score (for enrolled pupils) to be higher if expenditure per capita is higher (implying that it improves quality) if there are older siblings, and for girl (suggesting that the less able girls drop out of school). However, their variables representing school quality (the pupil-teacher ratio, the proportion of rain-proof classrooms, and proportion of teachers with postsecondary education) had no significant effects on test scores.



Appleton et al. (2006) use the rural sub-sample of a national household survey for 1995 to examine gender differences in expenditures. Differences appear only beyond compulsory school age, and so the researchers concentrate on the age group 15-18. They find gender differences in enrolment to be particularly

pronounced in poorer households. The co-efficient on household income per capita is positive and significant for girls but not for boys. This is interpreted as suggesting that girls' schooling is a luxury good whereas boys' is an investment good. Material education has a positive and significant effect on enrolment and on educational spending, whereas the effect of paternal education is weaker. They estimation of household income functions provided an economic explanation for the preferential treatment of boys: the coefficient on years schooling indicate that the return to female education is not different from zero whereas the return to male education. Although low, is significantly positive.

De Brauw and Giles (2006) examine the effect of migrant opportunities on high school enrolment in rural area. They use a Ministry of Agriculture panel of households in 52 villages to predict high school enrolment with a set of household and village variables including the number of migrants from the village. This proves not to have a significant coefficient. However, it is plausible that migrant numbers are endogenous to enrolment, e.g. better roads and transport can increase both migration and enrolment, or an adverse income shock can increase migration but tighten credit constraints on enrolment. The panel provides an instrument for migrant numbers (years since the issue of national identity cards in the village) and the instrumented variable then yields a robust significant negative coefficient. The implication is that migrant opportunities, by raising the opportunity cost of schooling, deter high school enrolment. However, the study lacks good data, such as household income, which might indicate the effects of poverty on schooling.



Gustafsson and Li (2004) used the rural sub-samples of the 1988 and 1995 national household surveys to measure the effects of educational expenditure on poverty. The result revealed that mean rent expenditure on education rose sharply across the deciles of household income per capita in both 1988 and 1995, but especially in 1995, whereas household expenditure on education expressed as a proportion of income fell sharply across the deciles. Real expenditure on education increased rapidly over that period, and in 1995 it represented 3.6 percent of income for the sample as a whole but 7.3 percent for the poorest deciles. Using the US\$ 1 PPP poverty line, the head count index of poverty in the rural fell by 2.2 percent points over the seven years, but with educational expenditure deducted from income, the fall was merely 0.6 percent points. Indeed, the exclusion of educational expenditures made even greater differences in the officially designated "poor countries".

#### 2.9 Conclusion

Child poverty, which is a complex and dynamic negative human welfare situations among children, affect their educational development. The inability of children to have basic education more than four years makes children educationally poor and this increases their deprivation since they do not have basic literacy and numeracy skills. The influence of factors such as child working hours on the farm, household income and level of education of parents could predict children's education development.



#### **CHAPTER THREE**

#### **METHODOLOGY**

#### 3.0 Introduction

The major areas were of significant concern to the proper execution of this research will include: study area and target population, the collection of primary and secondary data, and the use of data analysis techniques in arriving at concrete conclusions. Both qualitative and quantitative research methods were employed to gather primary and secondary data.

Primary data were gathered through interviews and administration of printed questionnaires on a random sampling technique to the target groups to which children and parents are involved.

Secondary data was gathered from sources such as articles, surveys and other studies conducted on child poverty and its effects on their education by civil society organizations and researchers to supplement the primary data.

# 3.1 Study Area

Jirapa is the capital town of the Jirapa District of the upper west region of Ghana. The total area of the district is 1,667 square kilometers. This constitutes 9% of the region area of 18,476 square kilometers.

Jirapa shares boundaries with Nadowli to the south, Sissala East and West to the East. To the west it shares boundaries with Lawra and to the North Lambusie Karni.



The main study area is Nambeg, about four kilometers away from Jirapa, the community shares boundaries with Yaga. It is not a very large community yet has a sizable number of dwellers. The people of Nambeg are 98% dagabas and 2% settlers. The main occupation of the people is farming.

#### 3.2 Research Design

Descriptive survey method was the research method used. According to Cooper and Schindler (2000) a descriptive research design is concerned with finding out the; who, what, where, when and how much.

Agreeing to Doyle (2004), surveys are good for inquiring people about their opinions and ideas though they are less dependable for finding out how people actually act. A descriptive survey bargains a researcher an accurate descriptive of what people in some target population do, they think and possibly allow the researcher to signify them with incidences.

# 3.3 Population

Kusi (2012) explained population as the group of individuals or people with the same characteristics and in whom the researcher is interested. The population targeted for this study was 100 children from the Jirapa District of Ghana.

# 3.4 Sample and Sampling Procedure

Trochim (2005) refers to sampling as the process of selecting units. (Eg people, organization) from a population of interest so that by studying the sample one



may fairly generalize results back to the population which they were chosen. Again Kusi (2012) featured Trochim by explaining sampling as a subgroup of the entire population studied. Therefore, the multi-stage sampling technique was used for the study. This involved the stratified and simple random sampling methods. Stratified random sampling was used to group children within households into strata or categories, which exhibit definite characteristics. In all there were 300 households in Nambeg and for the purposes of this study, the simple random sampling was used to select 3 children by chance from these 300 households. By this criteria, 100 children who were up to school going age and were not in school and those in school, who did not get all they needed as students were used as the study sample size.

#### 3.5 Data Collection Procedure

The study used primary data which was collected through self-administered questionnaires. The questionnaire entailed of four sections, namely; section A which dealt with personal information, section B which dealt with causes of child poverty, section C also dealt with effects of child poverty on education, and section D dealt with government measures to make education accessible. The research used drop and pick method since the area of collecting data is centralized. A face-to-face interview was conducted with each individual respondent. The questionnaires administration procedure was done by the researcher in the households of the respondents. The administration of the



instrument was scheduled for three weeks during and 10 minutes was spent with each respondent during the interview.

#### 3.6 Data Analysis Procedure

The data collected was analyzed using descriptive statistics. Once the data was collected, the questionnaires was edited for accuracy, consistency and completeness. Data was analyzed using SPSS based on the questionnaires.

In particular, the descriptive analysis employed tables, pie charts, percentages, mean, standard deviations and inferential statistics to summarize the respondent answers. Correlation was also used to determine between the variables to determine their correlation.



#### **CHAPTER FOUR**

#### **RESULTS AND DISCUSSIONS**

#### 4.0 Introduction

Chapter Four of this paper presents the results and discussion of child poverty and educational development from an empirical basis. The chapter therefore determines the effect of child poverty on education among children of Nambeg in the Jirapa District in the Upper West Region of Ghana. This has been done by using analytical tools of frequencies, percentages and correlations to understand the state of poverty in the district, its causes and effect on child education as well as the interventions in place to mitigate these effects in the District. The sample size for the study was 100.

#### 4.1 Personal information

The questionnaire was used to interview respondents about their personal information and the results presented below. The personal information gathered includes age, sex, education, parents' occupation, household size, household head, etc.

The age group of respondents was gathered from the interviews and presented in the Table 4.1.

Table 4.1: Age distribution of respondents

Age (years)	Frequency	Percentages
Below 6	4	4
6 to 12	28	28
12 to 18	68	68
Total	100	100

Source: Fieldwork, 2017



From Table 4.1, sixty-eight respondents representing 68% of the children interviewed were between the ages of 12 and 18 years and four constituting 4% were below 6 years. In addition, 28 of the respondents who were 28% of the children interviewed were from 6 to 12 years. Most of the children were within the active age and so could leave school for working on the farm.

Sex of the respondents was gathered from the respondents and the results presented in Figure 4.1.

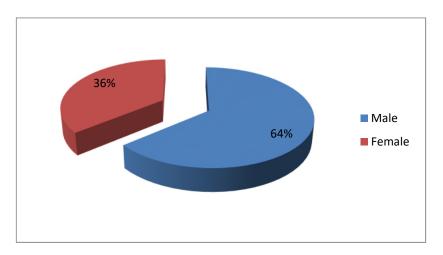


Figure 4.1: Sex of respondents

In the Figure 4.1 above which presented the sex of respondents, 68% of the respondents were males while 36% were females. Most of the respondents in the study were males and that, they could be used to work on the farms by their parents instead of school. In addition, male children could also be the breadwinners of households because of broken homes.

The level of education was gathered using the questionnaire and the results presented in Table 4.2.



**Table 4.2: Educational level of the respondents** 

Education	Frequency	Percentage
None	34	34
Primary	34	34
Junior High School	32	32
Total	100	100

Source: Fieldwork, 2017

On the educational level of respondents as shown in Table 4.2, thirty-four of the respondents representing 34% whiles sixty-six of the respondents representing 66% had either primary or secondary education. The educational level of most children was low or near since most of the children had at most primary education, which affects their literacy skills.

The parents' occupation was collected using the questionnaire and presented in Figure 4.2.

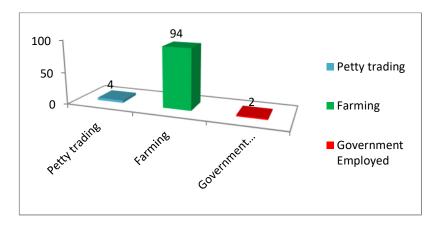


Figure 4.2: Parent's occupation

Figure 4.2 that presented the results on parent's occupation indicates that 94 of the respondents constituting 94% said their parents were into farming while two respondents representing 2% said their parents' occupation is government employed. Also, 4 (4%) of the respondents said their parents' occupation was



petty trading. Farming was the major activity of most of the parents of the children interviewed and that children could be used on the farm instead of going to school.

The household size of the respondents was gathered using the questionnaire and the results presented in Table 4.3.

**Table 4.3: Household Size of the respondents** 

Household size	Frequency	Percentage
Below 5	24	24
5 to 10	52	52
Over 10	24	24
Total	100	100

Source: Fieldwork, 2017

On the household size of the respondents, 52 (52%) of the respondents chose 5 to 10 and twenty-four percent chose below 5 or over 10 members in the household. The household size of the respondents was huge and that meant resources were always needed to cater for the family. Larger households could lead to poverty when parents could not afford the basic needs of the respondents.

The Household head of the respondents was gathered using the questionnaire, analysed and the results presented in Table 4.4.

Table 4.4: Household head of the respondents

Household head	Frequency	Percentage
Father	68	68
Mother	16	16
Both parents	12	12
Family relatives	4	4
Total	100	100

Source: Fieldwork, 2017



From Table 4.4, 68 (68%) of the respondents interviewed chose father as the head of the family, 16 (16%) chose mother while only four percent chose family relatives as household heads. Twelve respondents representing 12% chose both parents as the household heads. The Nambeg community is a paternalistic community where males dominate as the household heads.

#### 4.3 Hypothesis 1: Child Poverty in Nambeg

The poverty level of children was determined using the mean values of the number of siblings in school representing education, meals per day representing nutrition, number per room representing shelter and health insurance representing the health components of poverty. The average mean values for all poverty indicators was 2.50.

Table 4.5: Level of child poverty

<b>Poverty Indicators</b>	Number	Mean	Std. Deviation
Few siblings in school	100	4.28	.452
One Meal per day	100	3.64	.700
Number per room	100	2.72	.563
Health insurance	100	2.20	.303

Source: Fieldwork, 2017

From Table 4.5, few siblings in school had a mean value of 4.28 with SD of 0.452, one meal per day had a mean of 3.64 (SD .700), number per room had a mean of 2.72 (SD .563) and health insurance with the mean of 2.20 (SD .303). Therefore, the hypothesis accepted since mean values indicated in the Table 4.5 are all above the mean of 2.50 except health insurance. From, the results, it could be realized that children were fed one mal per day and most of them were not in



school. This implies that most of the parents could not afford the basic needs of their children including educating them.

#### 4.4 Hypothesis 2: Causes of child poverty

The causes of child poverty of the respondents was analysed using the mean and standard deviation, and the results presented in Table 4.6.

Table 4.6: Causes of child poverty

Item	Number	Mean	std. deviation
Death of parents	100	3.32	1.154
Pest and diseases on farm	100	2.88	.577
Job loss by household head	100	2.88	.644
Increase in food prices	100	3.00	.647
Bush fires	100	3.16	.702
Draught	100	2.88	.760
Childhood disease	100	3.72	1.143
Child or parental disability	100	3.04	.931
Flooding	100	2.92	.613
Parental neglect	100	2.96	.762
Schooling	100	3.40	.839

Source: Fieldwork, 2017

On the causes of child poverty, childhood disease had the highest mean with 3.72 and the SD of 1.143, followed by death of a parent with a mean of 3.32 (SD=1.154) and Schooling with a mean of 3.40 (SD=.839). The causes with the least means of 2.88 are pest and diseases on farm, job loss of household head and drought with pest and diseases having the least standard deviation of 0.577. Most the children were poor because of diseases that affected them and made them incapable of accessing job. In addition, some children were of the opinion that trading off school with job made them poorer.



# 4.5 Hypothesis 3: There is an effect of child poverty on education of children at Nambeg

On the effect of child poverty on education, a correlation analyses was done on the number of pupils in school and factors that affect their education.

**Table 4.7: Effect of Child Poverty on Education using Correlations** 

		ARE YOU IN SCHOOL	WHICH OF THESE AFFECTS YOUR EDUCATIO N
ARE YOU IN SCHOOL	Pearson Correlation	1	a
	Sig. (2-tailed)		.000
	N	100	66
WHICH OF THESE AFFECTS YOUR	Pearson Correlation	.a	1
EDUCATION	Sig. (2-tailed)	.000	
	N	66	100

Source: Fieldwork, 2017

The Table 4.7 shows that the correlation value is 0.000 with the number of respondents being 100. This means that child poverty has an effect on the educational development of children, which may be due to their inability to afford for fees, teaching and learning materials and feeding.



# 4.6 Hypothesis 4: Government is playing a very little role in eliminating child poverty using correlation

Table 4.8: Roles played by government using Correlation

		FREE HEALTH INSURANCE FOR PUPILS AND STUDENTS	MONTHLY INCOME SUPPORT TO FAMILIES WITH LOW INCOME
ARE YOU IN SCHOOL	Pearson Correlation	.021	.254
	Sig. (2-tailed)	.887	.075
	N	100	100

Source: Fieldwork, 2017

From Table 4.8, which presented the perceived roles played by government in reducing child poverty, the correlation coefficient was **0.21** for free health insurance and **0.25** for monthly income support to families with low income. Therefore, the hypothesis was rejected, because government is not playing any role in ending child poverty in the Nmabeg as shown by the Table 4.8. This implies that there are no governmental interventions in reducing child poverty in Nambeg and for that matter their educational development could be affected.



### 4.7 Hypothesis 5: Government has played a very little role in making education accessible for these children

The questionnaire captured the roles played by government in helping children to access education and the analyses done using mean and standard deviation.

Table 4.9: Government interventions to make education accessible

<b>Government interventions</b>	Number	Mean	<b>Std Deviation</b>
Provision of texts books	100	2.72	.485
Furniture	100	2.36	.388
School feeding	100	2.68	.479
Provision of advanced library	100	2.80	.535
Means of transport to far schools	100	2.92	.706
Free uniforms	100	2.32	.370
School infrastructure	100	2.92	.762
Enforce child labour laws	100	4.88	1.459
Free access to school	100	2.84	.785

Source: Fieldwork, 2017

The table above indicates that mean values of perceived government interventions that could make education accessible. Therefore from Table 4.9, the highest mean for the government intervention is enforce child labour with a mean of 4.88 and standard deviation of 1.459, followed by school furniture and means of transport to school with a mean of 2.92 and standard deviation of .706 and .762 respectively. In addition, free access to school had a mean of 2.84 with a standard deviation of .785, followed by provision of an advanced library with a ,mean of



2.80 and a standard deviation of .535. The least government intervention was free uniforms with a mean of 2.32 and a standard deviation of .370.

## 4.8 Hypothesis 6: The children in Nambeg play a very little role in their education

The questionnaire captured the role played by children in their educational development, analysed using the frequency and percentage, and the results presented in Figure 4.3.

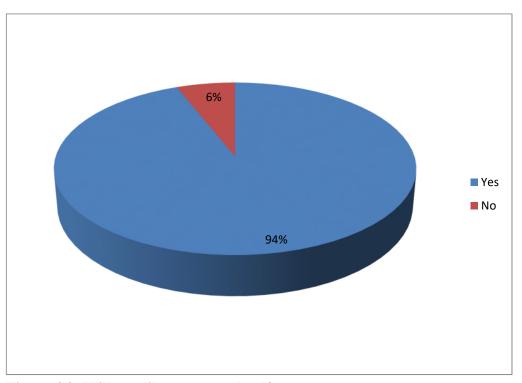


Figure 4.3: Will you like to go to school?

Among those who were not in school, Figure 4.3 indicates that 94% of them chose yes when asked will you like to go to school whiles 6% chose no. Most of the children who did not go to school were willing to be educated if helped by the government or other stakeholders in the education sector.



Among those who said yes to going to school, the questionnaire further asked them what they will need to be in school and the results is presented in Table 4.10.

Table 4.10: If yes, what will you need?

If yes what will you need	Frequency	Percentage
Learning materials	14	41
Daily pocket money	4	12
Family support	10	29
Others	6	18
Total	34	100

Source: Fieldwork, 2017

From Table 4.10, fourteen respondents representing 41 percent said they will need learning materials, followed by ten respondents constituting 29 percent who said family support and the least of four respondents representing 12 percent who said daily pocket money. Most of the resources needed by uneducated children to go school again were learning materials and family support. This meant that most families whose children were not in school did not appreciate the importance of education or not capable of taking care of these children through school.

#### 4.9 Discussion

The study had many its respondents being in the ages of 12 and 18, which means that most of the respondents were in their later years of their childhood as shown in Table 4.1. This age group also signifies that most of the children were ready for the labour market and could interchange their education with working on the farm. Also, males dominated in the study area as seen in Figure 4.1, which



contradicts with the Childhood population distribution of Jirapa where females dominate (Ghana Statistical Service, 2014). This implies that most of them could be used on the farm to help their parents.

On the educational level of respondents, it was surprising to note that 34 percent of the respondents had never been educated or no form of formal education. Having most number of children being out of school may imply that there was no proper implementation of the Free Compulsory Basic Education in the district, especially the community. On the parents' occupation, it is revealed that most of the parents were into farming reflecting the rural nature of the community. The results on the occupation of the respondents also reflect the agricultural based economy of most Ghanaian communities (Ghana Statistical Service, 2014). In addition, the children belonged to larger household sizes as many said they were between 5 and 10 in their household and the heads of these households were father dominated. This means the households were headed by males implying the paternalistic nature of the family system in rural Ghana.



On the level of child poverty, most of the children had fewer of their siblings in school. According to UNESCO (2010), educational poverty is a situation where as person has not experience four years of continuous education. Therefore, fewer siblings in school imply that most of their siblings were out of school and for that matter poor. Children who do not have formal education lack numeracy and literacy skills and so educationally poor.

In addition, majority of the respondents were fed once in a day making them vulnerable. Vulnerability to necessities such as food makes it the child poor. World Bank (2000) defines poverty as pronounced deprivation in wellbeing. This implies that feeding once a day by a child makes the child poor because feeding a natural component in discussing the poverty of an individual. Moreover, most of the children shared rooms with other siblings in the room and sometimes include their parents. Keeping children in one room could engender diseases that impoverishe the livelihoods of children. However, health as indicator of child poverty was not met since most of the respondents had their national health insurance. All the indicators stated above are human development indicators so having majority of them above the mean average of 2.50 as shown in Table 4.5 meant that child poverty level was high at Nambeg. Therefore, the hypothesis was accepted on the fact that there is child poverty in Nambeg.

On the causes of child poverty, most the respondents chose childhood diseases followed by death of a parent which did not agree with the hypothesized drought. Therefore, the hypothesis could not be accepted. This therefore, contradicts De Brauw and Giles who found that drought that affects agricultural productivity also affects child poverty. However, in this study children's inability to function well is the cause of childhood poverty and not drought. Children's inability to cope with others in education makes them poor. In addition, it was significant to note that most of the respondents said death of their parents contributed to their poverty.



Most of the children could not go to school because of their inability to afford basic school resources. Although education at the basic was free, they needed income to buy other things not covered by the government in the basic educational sector. This corresponds to the findings of United Nations (2006) who found that over 121 million primary school age children are out of school. They are deprived of their right to education by poverty, either because their families cannot afford school fees. Therefore, the hypothesis was accepted as child poverty has an effect of child education. This implies that children who cannot afford to pay or buy educational needs will be drop out from school to seek for other sources of income.

The study revealed that there was no government intervention in the Community to end child poverty as shown in Table 4.8, where there were insignificant correlation coefficients between variables. For instance, there was no correlation between those children and free health insurance (r=0.21, p=0.05) and there was no correlation relationship between children monthly income to families with low income (r=.254, p=0.05). The implications from these results are that the government of Ghana has no intervention in the community to stop or eliminate child poverty. Child poverty has been seen to affect children's education. However, the government seems not to have any policy in place to curb this canker. It could also be that children did not have knowledge of any government policy looking at their level of knowledge and understanding of policy documents. On the issue of making education accessible, most of the respondents



agreed that the government has provided resources needed in the community to improve their education. These items included furniture, library and school feeding.

On the role played by children to go to school, most of the children who were not in school said they would have liked to go to school. This implies that children who were not in school knew the importance of formal education in their reducing their poverty in the near future. However, poverty has affected their being in school and so will need learning materials, daily pocket money and family support to start schooling. Therefore, children were critical of helping themselves in going to school but child poverty has contributed to their staying at home as seen in Table 4.10.



#### **CHAPTER FIVE**

### SUMMARIES OF FINDINGS, CONCLUSION AND

#### RECOMMENDATIONS

#### 5.1 Introduction

The thrust of this paper has been to examine child poverty and its effects on their education among the children of Nambeg community in the Jirapa District of Ghana to contribute to both development interventionism and knowledge on child education.

The research is a descriptive survey research which employed 100 children who were purposely selected from the Nambeg Community of the Jirapa District of the Upper West Region. The researcher using the questionnaire collected the primary data and the data analysed using both inferential and descriptive statistical tools.

#### **5.2 Summaries of the Findings**

#### **5.2.1** Level of child poverty

The level of poverty was determined using the number of persons other siblings in school, meals taken in a day, number of persons sharing a room and having a health insurance. The study revealed that few siblings in school had the highest mean value of 4.28 with SD of 0.452 and one meal per day had a mean of 3.64 (SD .700). Therefore, the levels of poverty were characterized by educational poverty and the nutritional poverty.



#### **5.2.2** Causes of child poverty

The study hypothesized that drought was the major cause of child poverty in Nambeg. However, the results from the study indicated that childhood diseases with a mean of 3.72, schooling with a mean of 3.40 and death of a parents with a mean of 3.32. This means that natural disaster such as drought did not have any effect on the children but diseases, death and schooling affected them in seeking for income earning activities to improve their child poverty.

#### 5.2.3 Effect of child poverty on Education

There was a significant correlation between the child poverty and education because the correlation coefficient for the variables was 0.000 at the significance of 0.05. Most of the children could not go to school because of their inability to afford basic school resources. Although education at the basic was free, they needed income to buy other things not covered by the government in the basic educational sector.

#### **5.2.4** Government Intervention to reduce child poverty

There was no intervention by the government to reduce child poverty as noted by Table 4.8 where the correlation coefficient between variables were 0.21 and 0254 respectively on free health insurance and monthly income to support low income families. This implies that there were no significant relationship between children and government interventions at P=0.05.



#### 5.2.5 Government intervention to make education accessible

There were government interventions to make the level of educational accessible. As indicated by the results in Table 4.9, enforcing child labour laws with a mean of 4.88, followed by the school infrastructure and means of transport to far school with a mean of 2.92 each as were the perceived interventions that could make education accessible. They also believed that the government could provide an advanced library to make education accessible. This means that providing these resources could improve their educational development.

#### **5.2.6** Children interventions to improve education

They study found that children were willing to go to school. However, child poverty has affected their level of schooling because it was revealed that 94 percent of those not attending school were willing to go to school.

#### 5.3 Conclusion

Poverty is a negative phenomenon that changes with respect to time and environment. Additionally, it affects children's educational development since many may opt out of school because of their inability to pay for fees or buy learning materials. In breaking, the vicious cycle of child poverty therefore demands that increase attention is given to child education in Nambeg Community of the Jirapa District of the Upper West Region. Consequently, the government and other stakeholders must appreciate and advocate for the



implementation of interventions to eliminate child poverty and improve on child education.

#### 5.4 Recommendations

These recommendations were based on the findings of the study. They include;

- To help eliminate child poverty, the government must foster an understanding of child poverty and facilitate the policies aimed at reducing child poverty.
- 2. The government should create awareness through workshops, conferences and seminars to raise awareness and understanding of MMDA and MDA on child poverty issues. Awareness through the media can also enhance awareness and understanding among the populace to demand for interventions from government.
- 3. There should be an effective and efficient performance monitoring system that would provide up to date information for tracking potentials, opportunities, constraints, and challenges in the implementation of child education interventions in the District.



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#### Questionnaire

# CHILD POVERTY AND ITS EFFECT ON THEIR EDUCATION AMONG THE CHILDREN OF NAMBEG COMMUNITY IN THE JIRAPA DISTRICT OF GHANA

This Questionnaire has been designed to conduct a survey on the above mentioned topic for the award of a Master of Science in Development Studies, UDS. Your support and cooperation is highly anticipated and information given will be confidential.

#### **Section A: Personal Information**

1.	Age (years): below 6 [ ]	6 to 12 [	]	12 to 18 [	]
2.	Sex: Male [ ] Female [ ]				
3.	Education: None [ ] Primar	y[]	Junior H	igh School	[ ]
	Senior High School [ ] Tertian	y[]			
4.	Parents' Occupation: Petty trading [	]	Farmi	ng[]	
	Government Employed [ ]	Privately E	Employed [	]	
	Other [ ], specify				
5.	Household size: below 5 [ ] 5 to 10	[ ]	Over	10 [ ]	
6.	Household head: Father [ ]	Mother [	] Both p	parents [	]
	Family relatives [ ]				
7.	Number of siblings attending school:	None [ ]	Some	[ ] Al	11[]
8.	Meals per day: Once [ ]	Twice [	] Thrice	÷[ ]	
9.	Number per room: below 5 [ ]	5 to 10 [	]	Over 10	[ ]
10.	Health Insurance: Yes [ ]	No [ ]			



#### **Section B: Causes of Child Poverty**

This section wants to find out the causes of child poverty at Nambeg in the Jirapa District using a 5 likert scale. (1=Strongly Agree, 2=Agree, 3= Indifferent, 4=Disagree and 5=Strongly Disagree)

Choose the appropriate option

	Cause	Strongly	Agree	Indifferent	Disagree	Strongly
		Agree				Disagree
11.	Death of parents					
12.	Pest and diseases					
	on farm (crop)					
13.	Job loss by					
	Household Head					
14.	Increase in food					
	prices					
15.	Bush fires					
16.	Drought					
17.	Schooling					
18.	Parental Neglect					
19.	Flooding					
20.	Child/parental					
	disability					
21.	Childhood					
	diseases					



### **Section C: Effect of Child Poverty on Education**

22. Are you in School? Yes [ ] No [ ]
Skip to 27 if No in Q22
23. If yes in Q22, indicate your class
24. If yes in Q22, which of these affects your education?
Parental neglect [ ] Cost of Education [ ] Work [ ]
low household income [ ] Others [ ], specify
25. If yes in Q22, how many times are you fed in school?
Once [ ] Twice [ ] Thrice [ ]
26. How do you rate the influence of feeding in school on your education?
Very well [ ] Well [ ] Moderate [ ] Poor [ ]
Very Poor [ ]
27. If No in Q22, why
28. Will like to go to school? Yes [ ] No [ ]
29. If yes, what will you need? Food [ ] Learning materials [ ]
Daily Pocket Money [ ] Family Support [ ] Others [ ]



#### Section D: Government Measures to make Education Accessible

This section wants to find out the Government Measures that can make Education Accessible for children at Nambeg in the Jirapa District using a 5 likert scale. (1=Strongly Agree, 2=Agree, 3= Indifferent, 4=Disagree and 5=Strongly Disagree)

Choose the appropriate option

	Government	Strongly	Agree	Indifferent	Disagree	Strongly
	Measures	Agree				Disagree
30.	Provision of					
	textbooks					
31.	Furniture					
32.	School feeding					
33.	Free access to					
	school					
34.	Free Health					
	Insurance for					
	pupils and					
	students					
35.	Provision of					
	advanced library					
36.	Means of					
	transport to					
	distant schools					
37.	Free uniforms					
38.	Monthly income					
	support to					
	families with low					
	income					
39.	School					
	infrastructure					
	should be					
	disability friendly					
40.	Enforce Child					
	Labour laws					

