

UNIVERSITY OF CAPE COAST

PARENTS' PREFERRED LOCUS OF RESPONSIBILITY FOR  
FUNDING SECONDARY EDUCATION: A CASE  
STUDY OF ASSIN DISTRICTS OF GHANA.

BY

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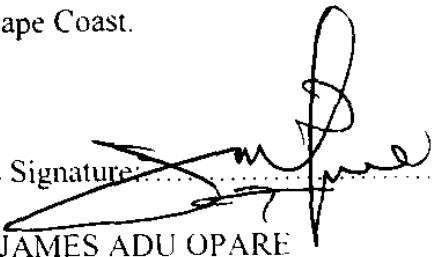
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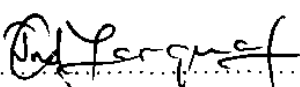
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## ABSTRACT

The purpose of this study was to find out parents' preferred locus of responsibility for funding secondary education and whether these loci differ by type of community.

Six research questions and five hypotheses were formulated to direct the study. A total sample of 509 parents from 13 communities were involved in the study. These consisted of 162, 163 and 184 respondents from urban, semi-urban and rural areas respectively. The stratified, systematic and simple random sampling techniques were employed to select the communities, houses and subjects for the study. The instrument used for the study was the questionnaire. The data collected were analysed using frequencies and ANOVA.

The main findings of the study were that:

1. Seventy eight percent (78%) of the respondents support the idea of shared responsibility for funding secondary education.
2. Over 97% of the respondents have positive perception of secondary education.
3. Over 75% of the respondents prepare for their wards' secondary education.
4. Almost 61% of the respondents support the positive discriminatory fee paying idea.

It was realised in the study that parents in the Assin districts are willing to bear part of the cost of their wards' secondary education obviously because they

recognise the benefits of it to the individual and the society. This preferred locus of responsibility holds true to the urban, semi-urban and rural communities.

It is recommended to the Assin districts extension service units of Ministry of Food and Agriculture to educate parents in the districts on affordable methods of farming in order to increase their yields to earn more income. It is also recommended to Ahenkro, Assinman and Akoti Rural Banks and the Assin Foso branch of Agricultural Development Bank to extend financial assistance to farmers to enable them go into large scale farming to boost their income.

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However, I am solely responsible for any flaws, slips and weaknesses in this work.

## **DEDICATION**

I dedicate this work to the memory of my late grandfather, Isaac Essel, for the great contribution he made in my educational endeavour before his demise

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## **CHAPTER ONE**

### **INTRODUCTION**

#### **Background to the study**

Since formal or western education was introduced into the country in the early sixteenth century, funding has gone through a metamorphosis. Essentially, the mode of financing education at all levels has not been the same since the mercantile era to the present. When the Merchants realised the benefits of formal education, they introduced castle school education to educate their children with African women and as well as children of some wealthy and influential Africans. The Castle schools actually marked the introduction of formal education in the country. During this period, provision and delivery of school services were free of charge since it was intended to train and instill good principles into their own progeny and personnel who would assist them in their trading activities. A "mulatto fund" was then set up and the Europeans in the country were expected to make monthly contribution in proportion to their salary to support that education. This humble beginning of formal education by the merchants was also intended to 'civilise' the Africans and christinise them (Graham, 1976)

Later, when the Christian missionaries took over the running of formal education, they extended it to the inland areas and funded it solely. Later, the missionary schools charged token fees from the recipients for the service rendered

to them. This facility relieved students and parents of financial constraints. The schools had financial support through gifts and grants from the home missions and local church contributions to supplement the paltry sums charged on students (Graham, 1976). For all this while, the colonial government did not financially assist the missions who were providing school services neither did it meaningfully participate in the provision of education. The missionaries were largely responsible for carrying the burden of educational provision together with the merchants. The colonial administration only issued policy guidelines in the form of education ordinances to guide the missions in their educational activities (Antwi, 1992).

After 1874, however, the colonial government realised the increase in number of the mission schools and the onerous work they were executing in the colony. This realisation prompted her to wake up from her slumber and began to extend financial assistance in the form of grants to the missions to develop their schools. The remarkable grants of £425 advanced to the Wesleyan, Basel and Breman missions in the early 1880's and the consequent passage of the 1882 education ordinance, though belated, marked a watershed in the annals of educational provision in the country. The grants-in-aid policy created a warm and intimate relationship in educational issues between the missionaries and the British administrators. Besides, the ordinance gave legal recognition to the partnership between the government and the missions in education delivery in the country (Graham, 1976).



A really serious, meaningful and immense colonial administration's participation in the dispensing of education service began under the Governorship of Sir Gordon Frederick Guggisberg. His government clearly signified its desire to enter the educational field directly through the provision of schools. According to McWilliam and Kwamena-Poh (1978), soon after assuming office, Guggisberg declared that his government regarded education as "the first and foremost step in the progress of the race of the Gold Coast and therefore the most important item in his work". Accordingly, his outfit called for educational reform having realised that the system in operation was inadequate and inefficient in its results. He consequently announced in his educational policies his sixteen (16) principles of education. He therefore introduced free education at the basic level while at the secondary level students paid affordable fees for boarding, stationary, sports and miscellaneous expenses. Government's expenditure on grants-in-aid also rose steadily during his reign.

In addition, Guggisberg's administration introduced a scholarship scheme for brilliant students who came from disadvantaged background at the second cycle, and devoted huge sums of money to finance all types of education (Graham, 1976). His efforts really yielded a lot of dividends among which was the promotion of technical education. Foster (1965) succinctly indicates that Guggisberg's activities in the 1920's provided the driving force towards the development of technical education and by 1930, expenditure on trade and technical schools amounted to over 55% of expenditure for all government educational institutions.

The giant stride made by the Governor increased expansion of facilities and enrolment in the existing schools. Subsequently, this posed a great challenge to the state in financing education at all levels. During this era, after 10 years of free primary education, the Education Department gave scholarships to brilliant but needy boys and girls at approved secondary schools. Sadly the fee-free education was short-lived when the government realised that it was practically impossible to sustain it and decided to absorb the cost of tuition and subsidised the rest of school charges. The government then encouraged parents to pay token fees (Antwi, 1992)

This policy continued to operate till 1951 when Dr. Nkrumah ascended the throne of leadership of government business having won the first ever general elections in February 1951. The Convention People's Party's government affirmed the place of education as a keystone of a people's life, happiness and a major instrument of national development. It intended to meet as soon as possible, the most urgent popular demand which was to make education available to every child of school age.

As a result, a new policy agenda, the Accelerated Development Plan (ADP), was launched to embrace as many Ghanaians as possible to have access to education since the earlier policies by the forerunners of education were limited to only a few Ghanaians. The ADP made school services free throughout the educational system right to the university level. Parents and guardians were not burdened with the payment of huge fees for their children no matter the level of education. Contribution from parents came in the form of provision of school

uniforms, money for transport, lodging and boarding. During this period, university students "were treated as first born babies" and provided with almost everything including pocket money just to ensure that their psychological and physiological comfort was obtained for smooth scholarly work (Arko-Boham & Oduro, 2001, p28).

This policy thus served as a corrective instrument to the limitations of colonial attempts to give Ghanaians a sound and equitable education since these renewed efforts dramatically increased school enrolments at all levels. According to Foster (1965) and Antwi (1992), within the period 1952 and 1957, primary and middle school places tripled; the building of technical institutions widened the field of technical education. They add that there was also a considerable increase in the number of available places in colleges and secondary schools. Oduro (1997) also observes that the post-independence era witnessed a great increase in enrolment at all levels of the educational system due to the fee-free education operated by the government. He indicates that the number of approved primary and middle schools rose from 2713 to 3571 and 1311 to 1394 in 1957 and 1959 respectively while that of secondary schools rose from 38 in 1957 to 59 in 1960.

The Convention People's Party's government gave particular attention to secondary education since it regarded secondary education as the linchpin for educational progress, human resource development and overall national development. In order to accomplish this goal, a 'national' secondary school project was launched and implemented through the Ghana Educational Trust (GET, 1957-1964). The "national project" aimed to increase access to secondary

education nationwide, particularly in rural and deprived areas by creating and increasing access and participation. By 1960, GET had established 19 secondary schools throughout the country (Quist, 2003). The Trust which had its support from Cocobod also awarded scholarships to students.

For her vision of using education as a tool for national development and modernisation to materialise, the government of the day extended the GET funding to embrace some private secondary schools. Huge financial assistance for infrastructure development was given to promising private secondary schools. Such schools were given "encouragement status" due to their academic excellence which fully roped them in into the public domain making them government assisted schools. Doubtlessly, by 1961, the GET had actually built, managed and controlled as many as twenty-three (23) secondary schools (Quist, 1999b). By September 1963, GET alone had put up forty six (46) buildings, which increased access and opportunity for many Ghanaian students irrespective of ethnicity, class and gender to enter secondary school (Quist, 2003).

The regime also introduced Cocobod scholarship scheme to help the needy, brilliant and promising students from deprived homes or areas to have education. This, in no small way helped address the imbalances arising from the limited and unequal access to education. In addition, the government introduced the Northern Special Scholarship Scheme to bridge the alleged gap that had been in existence between the South and North of Ghana for barely fifty (50) years. This, the government considered an instrument to carry further the goals of national development. In 1961, an Education Act was enacted to give legal

backing to the guiding principles for the development of education in the country. This dramatic and "human face" policy gave a good number of Ghanaians the chance to have basic education and consequent high education. There are many people of good standing in our society today who benefited from this policy and are greatly contributing in diverse ways to the socio-economic development of Ghana.

The mode of financing education in the country took a different turn when the Progress Party assumed power in August 1969. The culture of full funding of education by the state ceased and the government replaced the ADP with a One-Year Development Plan which placed much emphasis on expansion of secondary schools to absorb the increasing number of middle school leavers. This aimed at strengthening the secondary level to facilitate university expansion. For the government to achieve these goals, it reviewed Nkrumah government's policy of free education at all levels by drastically cutting down educational expenditure especially at the tertiary level. This attempt by the government to introduce payment of fees in the form of academic user fees, admission fees and examination fees at the tertiary level received much protest from students and the Trades Union Congress (Arko-Boham & Oduro, 2001). Following from this, the students loan scheme for undergraduates was introduced to enable students have enough to support their university education.

The policy of fee-free education was revisited when the second military government of the land brought the issue of fee-paying by university students to an end. The National Redemption Council (NRC) government abolished the loan

scheme and re-introduced free university education. This policy made the provision of university education continue to be free while primary school pupils and secondary school students paid token fees in the form of textbooks user fees. Parents continued to buy school uniforms, give pocket money and pay for other petty items. This policy also allowed a lot of people to have formal education to the level that their ability could carry them.

In the late 1970's, the economy witnessed a steady decline due to both internal and external factors. This situation continued through to the 1980's, which was exacerbated by the 1983 drought and expulsion of Ghanaian immigrants from the Federal Republic of Nigeria into the country. These factors made the economy to decline at an alarming rate that did not warrant government continuous provision of free education. It became abundantly clear that the adverse macro and micro-economic conditions and keen intersectorial competition for public funds reduced the government's ability to solely fund education.

The insufficient funds for the educational sector of the economy was also attributable to the International Monetary Funds (IMF) and World Bank conditionality for adopting Economic Recovery Programme (ERP) and Structural Adjustment Programme (SAP) for economic assistance. The conditionality compelled the government of erstwhile Provisional National Defence Council (PNDC) to waive some subsidies such as feeding and boarding fees at the secondary schools. It also precipitated reduction in budgetary allocation for education. The percentage of Gross Domestic Product (GDP) allocated to

education dropped from 6.4% in 1976 to 1.7% in 1985. In real terms the education sector was receiving about one-third of resources it had received in the mid – 1970's. The decline in share was particularly serious as both GDP and government expenditures were stagnating or declining during the same period (Ministry Of Education (MOE) – High Education Division – Nov., 1991)

Quist (2003) contends that the government resources were no longer available to construct, complete or maintain educational facilities. He continues that foreign exchange also dried up, preventing the purchase of textbooks and other essential instructional materials. These developments adversely affected enrolment at all levels of the educational system.

This circumstance motivated the PNDC government to muster courage in September 1986 to implement the Dzobo Committee's Report and restructured the educational system to provide nine (9) years of basic education, three (3) years of secondary education and four (4) years of tertiary education. This major reform was to expand access to quality education at all levels especially in areas where enrolment was persistently low and cut down on public costs of education. It also aimed at making secondary education available to 50% of JSS leavers and to provide tertiary education for 25% of the SSS leavers (Antwi, 1992)

The framers of the 1992 Constitution recognised the need to extend formal education to as many Ghanaians as possible and enshrined it in the document. Article 25 (1) (a) of that Constitution provides that "all persons shall have the right to equal educational opportunities and facilities and with the view to achieving the full realisation of that unalienable right, basic education shall be

free, compulsory, and available to all". It continues under article 25 (1) (b) that secondary education in its different forms, including technical and vocational education, shall be made accessible to all by every appropriate means and in particular, by progressive introduction of free education. The constitution further provides under Article 38 (2) that "the government shall within two years after parliament first meeting after the coming into force of this constitution, draw up a programme for implementation within the following ten (10) years, for the provision of free, compulsory and universal basic education (FCUBE) (the 1992 constitution of Ghana).

The FCUBE programme saw the light of the day when in 1996, the National Democratic Congress (NDC) government introduced it aiming at making education virtually free and compulsory at the basic level. In September 2005, the incumbent New Patriotic Party (NPP) government respected the constitutional provision and implemented the FCUBE programme by introducing capitation grant to all public basic schools in the country. Indications are that enrolments in the 2005/06 academic year have tremendously increased following this implementation. It is envisaged that if the government keeps faith with it, equal access and participation in quality education will be made available to all children of school age in the country.

Yet another stride aimed at expanding access and participation in education to all Ghanaians at every nook and corner of the nation is the setting up of Ghana Education Trust Fund (GETFund) in 1999 by the National Democratic Congress government. The fund is the brain child of the National Education



Forum convened at the instance of the NDC government and the National Union of Ghana Students (NUGS) to address fee payment issues in the country's educational institutions. This fund is resourced mainly by 2.5% of Value Added Tax (VAT). The proceeds from the fund are invested in all levels of education in the country: it builds educational infrastructure, provides transportation, gives scholarships to qualified students for advanced studies and advances grants to the beneficiary institutions.

The NPP government has also commenced an initiative which is envisaged to broaden accessibility to high education. The initiative of model school project is to upgrade one less endowed secondary school in each District in the country to minimise the keen competition in the few endowed secondary schools in the country. This novelty is also envisaged to reduce the huge financial burden on parents who would have sent their wards to the well-endowed secondary schools outside their Districts and considerably widen the admissions of the schools concerned. The government has started with thirty-one (31) secondary schools which are 70% complete (Daily Graphic, 9<sup>th</sup> December, 2005).

Indisputably, funding of education in Ghana to enhance greater accessibility and participation at all levels of education cannot be discussed without recognising the monumental support and contributions from foundations, traditional councils, non-governmental organisations (NGOs) and a host of others. They have since time immemorial been contributing in diverse ways to the upliftment of the educational system in the country ranging from teacher emolument through to putting up of infrastructures. For instance, the Otumfuo's

Education Fund has helped many individuals and towns including those outside the Asante Kingdom in their educational pursuit. The fund has given scholarships to seventeen thousand (17,000) brilliant but needy SSS students to pursue secondary education in the country (What Do You Know, Ghana Television Programme, 13th November, 2005).

The foregoing discussion clearly demonstrates and gives insight into various attempts made by successive governments and institutions in Ghana to expand access and participation at all levels of education in general and secondary education in particular. In spite of the several attempts made to ensure quality and equitable access to high education, little success has been achieved and that there are still empty classrooms in some secondary schools while substantial numbers of qualified JSS leavers do not enrol into these secondary schools. The Education Review Committee's Report reveals that there are available data which indicate that since 1990, out of an average of 240,000 JSS students who pass out every year, only about 72,000 representing 30% gain admission into SSS while about 10,000 representing about 4% are admitted into vocational and technical institutions. This leaves a total of 158,000 pupils representing a colossal percentage of 66 who have no skills on the street each year (Anamuah-Mensah, 2002). This situation tends to suggest that there are some questions regarding funding secondary education in the country which remain unanswered and must be investigated

### **Statement of the problem**

The implementation of the FCUBE programme in 1996 and the payment of capitation grant to public basic schools in the 2005/06 academic year is a fulfilment of a constitutional provision that stipulates that education should be free and compulsory at the basic level

This giant step by the government has generated a lot of agitations in both public and academic circles that government should make secondary education progressively free as enshrined in the same 4<sup>th</sup> Republican Constitution of 1992, under article 25 (1) (b). NUGS leadership has urged the government to honour this constitutional provision (Daily Graphic, 15<sup>th</sup> October, 2005).

There is no iota of doubt that in a few years to come, enrolment at the secondary level will increase a thousand fold since a sharp increase in basic school enrolment usually has a corresponding impact on secondary school enrolment and that the quality of this level of education will be compromised if it is not adequately funded. Thus, quality education at all levels unequivocally depends to a large extent, on proper and adequate funding. Asiedu-Akrofi (1978) opined that although money is not everything, yet it cannot be denied that money is ninety-one percent an important factor that can promise excellence in our educational pursuits.

In view of the fact that resources available for funding secondary education continue to dwindle while student enrolments increase astronomically, it would be difficult, if not impossible, for government alone to continue to provide funds for secondary education. This would mean shifting money meant

for other sectors such as health, agriculture, industry and other social services to fund secondary education. This would indisputably be creating yet another problem for itself which may engender tension from sectors that would be denied funds in the country, if the government should fund secondary and the entire educational system alone.

Nevertheless, if parents are tasked to pay part of the cost of their children's education at the secondary level, another problem is being created. Ostensibly, many qualified J. S. S. leavers whose parents cannot meet the steeply rising cost of secondary education are being denied their constitutional right to secondary education. This would also deprive the nation of its human resource since it cannot enjoy their full services. How many parents are financially capable of paying what government deems their legitimate share, considering the high unemployment rate in the country, the low per capita income and the fact that greater numbers of Ghanaians find themselves in abject poverty? Parents who are themselves struggling to make ends meet just do not have the financial means to enable their wards further their education after basic education.

This really puts the government in a limbo and finds itself at a crossroad. The current situation of cost sharing suffices to be the best approach or option. Anamuah-Mensah (2002) contends that due to lack of resources, cost sharing should be the system at the second cycle. What do parents say about this situation? How do parents feel about government's inability to solely fund secondary education? Do parents in different types of community, do both

lettered and unlettered parents share the same view on funding secondary education in Ghana?

#### **Purpose of the study**

The study sought to find out parents' preferred locus of responsibility for funding secondary education in the country.

Specifically, the study was undertaken for the following purposes

1. To find out whether parents prefer that the responsibility for funding secondary education should fall on parents themselves or the government
2. To find out parents' willingness to pay part of the cost of their children's education at the second cycle
3. To find out parents' perception of secondary education.
4. To find out whether all parents support sponsorship for brilliant but needy students at the second cycle
5. To find out the type of preparation parents make towards their children's secondary education.
6. To find out the alternative sources of funding secondary education that parents support.

#### **Research questions**

The study was guided by the following research questions

1. Which of the methods of funding secondary education do parents support?
2. Which of the negative popular views about secondary education do parents support?

3. Which of the positive popular views about secondary education do parents support?
4. Which of the statements on positive discriminatory fee paying do parents support?
5. What type of preparation do parents make towards their wards' secondary education?
6. What major alternative sources of funding secondary education do parents support?

### **Hypotheses**

The study also tested these hypotheses:

1. Ho: Parents' preferred locus of responsibility for funding secondary education does not differ by type of community.
2. Ho: Parents' preferred locus of responsibility for funding secondary education does not differ by level of education.
3. Ho: In terms of negative perception of secondary education, parents in the various communities do not differ.
4. Ho: In terms of positive perception of secondary education, parents in the various communities do not differ.
5. Ho: There are no significant differences among parents in various communities with respect to the preparation they make towards their children's secondary education.

### **Significance of the study**

This study sought to find out parents' preferred locus of responsibility for funding secondary education in Ghana. The findings of the study are expected to assist policy makers and planners to formulate and implement innovative strategies to address funding of secondary education in Ghana. The messages from the study will contribute to the effective solution to the problem of funding secondary education in the country.

The study is envisaged to contribute to the existing stock of knowledge regarding funding secondary education. It will provide useful insights into identifying parents' views on the current situation of parents bearing part of the cost of their wards' secondary education.

It is also hoped that the study will set the stage and basis for a comprehensive study of this problem. The issues that are raised will inspire, motivate and encourage other researchers to conduct further studies into the phenomenon when published.

It is also hoped that the findings of the study will urge all stakeholders of secondary education in the country to be more supportive and take the necessary measures to strengthen funding of the sub-sector of education

Finally, the results of the study will throw more light on alternative strategies for funding secondary education in Ghana.

### **Delimitation**

It is an indisputable fact that every successful educational endeavour requires funding. In Ghana the education sector is bedeviled with a host of

problems such as acute shortage of furniture, classrooms, dormitories, teachers bungalows, stationery, teaching and non-teaching staff and so on due to the insufficient funds that are made available to the sector annually. This engenders perennial low enrolment rate at all levels of the educational sector. Specifically, the secondary sub-sector of education which serves as a link between the basic and the tertiary levels of education has not been able to absorb the teeming J S S graduates who qualify to be enrolled. This has been the case due to the parents' inability to pay the fees of their wards at the secondary school. At the same time the second cycle has not received its fair share of funding from the government since long (Anamuah-Mensah, 2002).

This made it imperative for the researcher to investigate how well secondary education should be financed in the country and thus parents who are usually excluded from educational decision making ought be used for this exercise. The study was also limited to Assin North and South Districts of Central Region of Ghana because a lot of qualified J S S graduates do not continue to high education (G. E. S, District Office- Assin Foso) hence the Districts provide the ideal setting to study parents' preferred locus of responsibility for funding secondary education. The results or findings of the study is therefore generalised on the population specified.

#### **Definition of Terms**

The following concepts need operational definitions for the sake of this study:



1. **Community** – A community is a group of people living in a particular area with their own set of values, rules and regulations, norms and practices.
2. **Parents** – They are fathers and mothers in the biological order. Parents may cover guardians or whoever is responsible for the child's upbringing including his/her education.
3. **Positive discriminatory fee paying** – This is a deliberate attempt to exempt some students from payment of fees due to some circumstances.
4. **Preferred locus of responsibility for funding secondary education** – who, parents think, is or must be responsible for funding their children's secondary education.
5. **Rural community**– A settlement which lacks most social amenities such as good roads, pipe-borne water, electricity, communication facilities and which is socially and/or geographically far from the centre of urban life.
6. **Semi-urban community**– A settlement which has some few amenities and is not quite socially and/or geographically farther away from the centre of urban life.
7. **Urban community** –A locality which has most amenities such as good roads, electricity, good schools and other facilities.

### **Organisation of the study**

This report is organised into five chapters. Chapter one covers the introduction, which highlights background of the study, the purpose of the study, the research questions and hypotheses. The significance of the study, the

delimitation of the study and operational definition of terms also fall under this section. Chapter two discusses the literature related to the study. The review is done in 10 broad areas which are benefits of education; benefits of secondary education; support for public funding; support for private funding; support for shared responsibility for funding; other sources of funding; determinants of ability to pay for wards' education; cost components of education; models of funding education; and types of communities.

The third chapter describes the method and procedures employed for the study. Specifically, the research design, population, sample and sampling technique, instrumentation, validity and reliability tests, data collection procedure and data analysis are discussed. Chapter four discusses data analysis and discussion of the results.

The final chapter covers three main headings, which are the findings emanated from the study, relevant conclusions drawn and recommendations based on the research findings.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

In view of the role funding plays in education and the importance attached to it, a lot of time, energy and effort have been expended to look for an appropriate financier. In this chapter relevant literature and research on funding education have been reviewed. It is organised under the following sub-headings: benefits of education; benefits of secondary education; support for public funding; support for private funding; support for shared responsibility for funding; other sources of funding education; determinants of ability to pay for wards' education; cost component of education; models of funding and types of communities

#### **Benefits of Education**

There is no longer a debate about the importance of knowledge which is predominantly acquired through education as a critical element of sustainable development in today's competitive global economy. All levels of education enable nations to both create and use this knowledge for development. The benefits associated with education are numerous and varied. Many experts have therefore studied and thought about the value of education and have postulated them in various ways.

The benefits of education accrue directly to the individuals who receive education and indirectly to the larger society as well. The benefits that accrue to

the individual are referred to as 'private returns' while 'social returns' are the benefits that accrue to the society. Weisbrod (1962) was among those who grouped benefits of education into private and social benefits. According to him private benefits of education refer to those benefits that the individual derives from being educated while social benefits refer to the economic, social and political contributions that society derives from educated citizens. Formal education brings out the best in students and therefore makes them useful citizens in the society.

He postulated that private benefits come in the form of direct-financial returns, financial options, non-financial returns, hedging options and non-market value. The direct financial returns refer to the direct earnings an individual derives after pursuing a certain level of education. Those who receive education are able to secure jobs which have attractive wages and salaries. Therefore education serves as a linchpin to gain employment and become socially mobile.

Weisbrod refers the financial option to the benefits that accrue to the individual after pursuing a certain level of education which enables him to pursue further education. He argues that when an individual attains a level of education, he/she stands the chance of pursuing higher education which the unschooled does not have. He continued that an educated person receives non-financial returns which he refers to the fringe benefits that individuals enjoy as a result of their level of education such as sabbatical leave for lecturers

Weisbrod indicated that educated people also have hedging option, which concerns the ability to adapt to new job opportunities thus providing them a hedge

against unemployment. He contends that the skills and knowledge that people acquire through education help them evade technological displacement. Thus, those who receive more education easily find other jobs than those with little knowledge or no education in times of redeployment.

By the non-market option, he refers to the benefits that cannot be quantified in monetary terms such as psychological satisfaction and prestige that come along with the attainment of a certain level of education

Weisbrod (1962) pointed out that the larger society enormously benefits from the socio-economic contributions of the educated. He contends that society receives more taxes from the educated which it uses to put up projects and finances government's machineries. According to him these are great social benefits of education. Another set of social benefits as indicated by Weisbrod is resident related benefits. This, he refers to the benefits other people such as family members, neighbours and the like enjoy from the educated.

Generally, the benefits of education include the following. Education is acclaimed as the driving force of every economy as it helps to develop, shape and sharpen its human resource base. Through education people acquire skills, knowledge and techniques which help in human and national development. Education helps to train and produce the calibre of professionals and intellectuals who provide the numerous needs of a country. It is education that provides the human resource needs of a country to service societal demands and expectations and helps to keep pace with rapidly changing technology for social and economic development. It is in recognition of this fact that Lockheed and Verspoor cited in

Amekuedi. (2004) postulate that education is a cornerstone of economic and social development. They further contend that education improves the productive capacity of societies and enhances their political, economic and scientific institutions towards a sustainable development. Invariably, education contributes indirectly to economic development by increasing the skills of the labourforce or the human capital of a country. It enormously increases the value and efficiency of the labour by reducing poverty, which affects the health of the increasing population. Human capital theory according to Forojalla (1993) explained that formal education is highly instrumental in improving the skills, knowledge, attitudes and competences which increase the productive capacity of individuals hence aggregate increase in national productive capacity for economic growth and development. He stresses that it is the human resources of a nation, not its capital nor material resources that determine the pace and character of its economic and social development. Education changes people in ways that increase their productivity, influences labour to be utilised efficiently and put other factors of production to good use.

Harbison cited in Anyanwu (1994) also agreed that, it is education that generates the active capital that makes use of other factors of production. He stated that:

human resources constitute the ultimate basis for the wealth of nations. Capital and natural resources are passive factors of production: human beings are active agents who accumulate capital, exploit natural resources, build social, economic and political organisations and carry forward national development (p.46).

Education is also regarded as an enterprise by virtually every country in the world. It is through education that a country is guaranteed a constant and relevant supply of human resources to facilitate her development process (Psachoropolous and Woodhall 1985; Mbaku 1991; Mbaku, 1997). Thus, education generates the workforce of different levels and specialties that work in a nation's industries and other sectors since it enhances their skills, competences and technical know-how. Bartel and Lichtenberg cited in Donostia-San (1999) succinctly indicate that physical capital is more productive when combined with a more educated labour force. Education therefore complements investment in physical infrastructure. They again contend that education improves one's ability to acquire and use information, and allow one to deal more effectively with a rapidly changing environment. It flows from this standpoint that countries can only utilise their natural resources efficiently when a good number of their citizens are well educated.

To emphasise the view of the human capital theorists, Schultz (1972) posited that education is highly instrumental in improving the productive capacity of a population. In other words, an educated population is a productive population. He adds that education plays a major role in economic development through the provision of skills and techniques designed to improve competences. In view of this, when Japan decided to industrialise in the late nineteenth century, it found it expedient to increase the skilled human resource through appropriate education. It regarded schooling as essential for economic growth and development (Stone, 1970; Shipman, 1971). This makes it imperative for Ghana to

learn from the Japan's experience and fashion a sound educational policy on financing that would make it feasible to develop the skills and knowledge of the citizens to exploit the array of natural resources that abound in the country for personal advancement and national development. In his contribution to the topic 'human resource, the bases of national development', on a Ghana Television programme-Talking Point, Mr. J.H.Mensah, the then senior minister of Ghana, intimated that education is very vital in human resource development. He indicated that South Korea has developed because about 90 percent of its total workforce has gone through secondary education. This tends to suggest that countries that desire to develop have to take secondary education very serious since it can adequately prepare students to contribute meaningfully to national development.

Thus, Ghana, like many other developing countries, ought to educate its citizens since education is the most and indeed an essential engine for the "take-off" into industrialisation. It is a truism that a country that is not able to develop the skills and knowledge of its people and to utilise them effectively in the national economy will be unable to develop anything else. It is against this background that Harbison and Myers cited in Yarquah (2000) opine that education is the key that unlocks the door to modernisation and that it is a crucial factor for human resource development and economic growth. In support of this assertion, Drucker (1965) pointed out that an increasing and abundant supply of highly educated people has become a pre-requisite for social and economic development. He further contends that a society can not claim to be fully



developed if any one of its members is educated less than the limits of his full potential. According to Restow (1960), the economic development of developing countries could realise shortcuts to industrialisation and economic development through the widespread provision of education which could raise the level of scientific knowledge-an essential factor in economic "take off".

No wonder that in the twenty-first century, formal education has become a universal religion because it is considered as an elixir to the ills of underdevelopment and the king pin for sustainable growth and development in countries. It has been unequivocally accepted by nations that in the era of knowledge explosion and technological advancement, the urgent need for education is felt more than ever before (Donostia-San, 1999).

On a social dimension, Thompson (1981) observed that education is an instrument for promoting social mobility and controlling change in the society. He also indicates that it is an effective instrument for communicating the values and skills that are needed for transmitting and conserving people's culture. In addition to Thompson's view, Lockheed and Verspoor (1991) stressed the fact that education forges national unity and social cohesion through the impartation of common mores, ideologies and language which are necessary kits for national identity. Schooling invariably provides for better citizenship, the ability to appreciate and recognise in a wide range of cultural and other services and a change to give the next generation a better education which guarantees a better future.

Another social benefit of education is the creation of well-informed people who live and work harmoniously with their fellow human beings which invariably helps to contribute to national growth and development. Education helps to liberate the mind and spirit of the educated to ensure social and political revolution of countries. According to Agyeman 1986's field survey conducted in Ghana when people progress on the educational ladder, they receive more political education and their national consciousness is raised. Furthermore, when people become nationally conscious their degree of tribalism drops, they understand one another better and work as a team to achieve the goal of the nation. Education therefore prepares individuals to be mentally, socially, morally, spiritually and economically sound and ready to contribute their quota to the development of the nation.

Antwi (1992) believed that education is a life-long process through which the abilities and talents of people are developed as a result of changes in knowledge, attitude, perceptions, skills and personality of the individuals which have a potential of influencing the society at large. It is upon these that Coleman cited in Fagerland and Saha (1989) regards the educational system "as the master determinant of all aspects of change". To Opare (1987), education unequivocally imbibes in children the values, attitudes, skills and dispositions which are required for qualitative change and thus become agents of positive transformation of society. Really, every level of education has the potential of impacting positively on the lives of those who go through it and the larger society as well. Based on the

strong link between education and social development, Ghana has to make frantic effort to improve its educational system to achieve this end.

On a political sphere, education is considered a reliable means of perpetuating the political culture and values and the political structure of a country through political socialisation (Agyeman, 1993). This is also emphasised by Fagerland and Saha (1989) that education serves as the main agent for political socialisation of the young into the political culture; serves as the primary agent for selection and training of political elite; and contributes to the political integration and the building of political consciousness. They contend that education brings about unity and solidarity among people of different families, tribes, and regions in a society. Education empowers the youth by inculcating in them the necessary attitudes and dispositions that make them better citizens and enable them contribute their quota to nation's building.

Indeed, the foregoing discussion demonstrates that education is a national issue of our future, and must be accorded the necessary priority attention if Ghana's social, economic and political development is to be guaranteed.

#### **Benefits of secondary education**

Specifically, secondary education is the intermediary between basic and tertiary education. This sub-sector of education serves as the passage to higher education. In Ghana, the 3-year secondary education consists of Senior Secondary School, Technical education and Vocational education. The objectives of Senior Secondary Education in Ghana are:

- to reinforce the knowledge and skills acquired during basic education,
- to provide a diversified curriculum to cater for different aptitudes, ability

interest and skills, to provide an opportunity for further education and training and introduces students to variety of relevant occupational skills necessary for national and human resource development, to understand the environment and the need for its sustainability; to inculcate a sense of discipline and selflessness in students; and to develop an interest for life long learning (Anamuah Mensah, 2002) There is, therefore, the need to ensure that these all-important objectives are achieved

De Castro and Tiezzi (2003) writing on the Reform of Secondary Education Examination (ENAM) in Brazil noted that secondary education has become a central issue in current debate about education systems the world over. They contend that secondary education enables all young people to develop the ability and competence to learn or develop the capacity to think logically and critically and conceptualise all acquired knowledge.

Ankomah (1991) posited that although basic education introduces pupils to general and basic literacy skills and predisposes them to rudimentary practical and vocational skills which help to expose their innate practical abilities, it is the secondary education that makes students understand them better. The exposure of students at this stage to more complex problems and skills is a key ingredient for stimulating high-level productivity as well as promoting greater personal advancement and self-fulfilment.

Quist (2003) asserts that secondary education is the panacea to Africa's post-colonial development challenges and critical to Ghana's quest to development at a faster rate. He argues further that, secondary education is the most accessible form of higher education in Ghana today with greater potential

than primary education of sustaining higher levels of literacy, increasing political awareness, strengthening democracy and producing a pool of middle-level manpower crucial to national development

Anamuah-Mensah (2002) postulates that the senior secondary sub-sector of the educational system in Ghana is crucial because it is at this level of education that some specialisation begins. He adds that it is from this level that specialised training colleges and tertiary institutions admit students. Quist (2003) supports this viewpoint and puts forward that secondary education is a “ tool” for cultivating the “ cream” that secured university education and become lawyers, doctors, academics, engineers and accountants. He further postulates that secondary education constitutes a vital link between basic and tertiary levels of education and constitutes a touchstone in a country’s effort at human capacity building with implication for national development.

Again, secondary education provides the basic knowledge, the intellectual poise, the moral fibre and spiritual outlook which form the foundation for teacher training, nursing, polytechnic and university education. It equips students with vocational, commercial and technical skills to be further developed at higher institution for national growth and development. Apparently, it makes students develop universal outlook in life and fosters the spirit of tolerance, understanding, magnanimity and altruism which the world today badly needs, and if enough people receive quality secondary education, the secondary institution will be a true and reliable source of good raw material for training and university education. Study after study has shown that the economic returns to primary and

secondary education are about 10% percent a year (Psachoropoulos, 1994; Cohn and Geske, 1990). The figures below show the rates of return to secondary education.

**Low Income Countries**

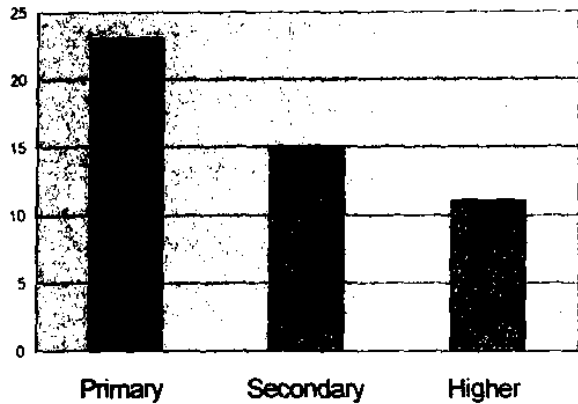


Fig. 1: Rates of return to investment in education in low income countries

**Lower-middle Income Countries**

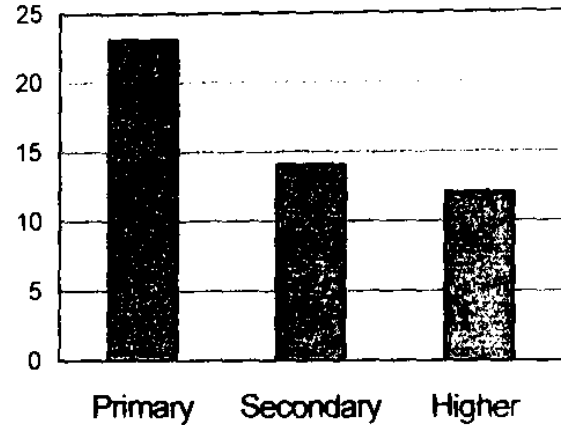


Fig. 2: Rates of return to investment in education in lower-middle income countries

**Upper-Middle Income Countries**

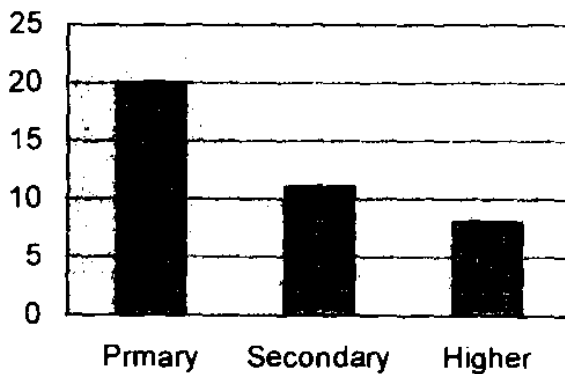


Fig. 3: Rates of return to investment in education in upper-middle income countries

Source: Psachoropoulos, 1994

The above figures demonstrate that, both social and private returns to education investment are highest in primary education in all types of economy.

The secondary education also has a higher rate of return than tertiary education. In other words, in all parts of the world the returns to investment in primary education are greater than secondary education while the returns to investment in secondary education are greater than tertiary education. This tends to suggest that there are a lot of benefits in investing in secondary education and that countries like Ghana, have to direct their attention and resources toward it

Indisputably, secondary education is a more reliable medium of ensuring social, economic, political and technological advancement of a country. Secondary education has the potential of alleviating the health problems of countries the world over. According to a 1994 World Bank Publication titled "Better Health in Africa" the effect of a mother attaining secondary education may contribute to lowering the infant mortality in a given family by as much as 50% (World Bank, 1994). It is in the light of this that the World Bank has decided to discontinue closing its eyes on the problem of low enrolments in secondary school. It now considers enhancing the skills, capacity, creativity, values and well-being of the youth to be the panacea to most of the world's problems.

Besides, the realisation of the monumental value of secondary education to individual and economic development the World Bank has accordingly initiated numerous projects in many countries to address the twin problem of access and quality of secondary education. The following are some examples of current World Bank projects that are addressing the twin challenges of increasing access and quality of secondary education system: In Turkey, the secondary education project began in March 2005 which is aimed at improving the quality

and economic relevance of secondary education in the country. In Tanzania, a secondary education development programme has been implemented. In June 2004, the World Bank approved a loan to support the development of secondary education in Tanzania. The project is aimed at promoting policy reforms to improve access and equity in secondary education ([www.wb.projects](http://www.wb.projects) **database**).

There is therefore no gain saying that the secondary sub-sector of education has the potential of giving the youth a new vision and direction in life. This makes it imperative for the managers of the economy to fashion a policy that would enhance greater accessibility to secondary education in the country.

#### **Support for state funding**

Governments around the world recognise the importance of education for economic, social and political development and accordingly invest the lion's share of their budgets to it. The provision of schooling is thus largely determined and financed by governments. However, provision and expansion of schooling have become difficult for governments all over the world which Ghana is no exception. Nonetheless, some people still hold the view that the government alone should continue to solely finance education since they believe one of the most important duties of a state is to ensure the supply and maintenance of an adequate system of education for all children living in it (McWilliam and Kwamena-Poh, 1978). Public funding means pushing the burden of education financing such as the provision of infrastructure, teaching-learning materials, salaries of teaching and non-teaching staff and vehicles to the state. This amounts to free education. The advocates of this stand argue that education is a public good and must be



more widely diffused to reach all. It is only full funding of education by the state that this could be realised. According to Donostia-San (1999) public intervention in education is justified on several counts: it can reduce inequality, open opportunities for the poor and disadvantaged, compensate for market failures in lending for education and make information about the benefits of education more generally available. He argues further that because not all groups of people in society can afford the direct and indirect costs associated with investing in education, the state must make education free and available to all and sundry.

Jollade cited in Forojalla (1993) also observed that tuition fees at primary and secondary levels would prevent children from disadvantaged or low-income families from attending school. Paying part of the cost of education denies such students access to all levels of education. He suggests that government alone should fund education so as to ensure that all classes of children have basic and secondary education. This observation will also fulfil the United Nations statements on education in the 1948 Declaration on Human Right, Article 26. It is incumbent upon all governments to solely finance education to fulfil that declaration that every one has the right to education; education shall be free, at least in the elementary and fundamental stages.

Others also argue that education is a means that can be used to enlighten the society and create equal platform to unearth the potentials and capabilities of all. They therefore share the view that education ought to be expanded to reach all members equally so that the downtrodden who have the talents, skills and knowledge would be developed to contribute to the society's development. With

respect to this if the state solely fund education, such people can have access to formal education since not all groups of people can afford the direct and indirect costs associated with investing in education. Really, everybody now knows the benefits associated with education, yet some people lack the disposable income necessary to cover the immediate costs. This necessitates government's intervention. It is in the light of this fact that Fredrikson, Director of Human Development, Africa Region at the World Bank stresses the importance of financing education. He declares that basic education for all is a necessary condition for reducing poverty since it empowers the poorer and thus supports sustained economic growth and improved quality of health and living conditions. He stresses further that basic education enhances the status of women and the crucial role they play in the family and the economy. Education also helps to promote the development of more democratic participation in societies. He then urged governments to set aside generous funds for the funding and promotion of education (World Bank and UNESCO, 2002). This drums home the point that it is free education that holds the key to overcome financial barrier to entry and successful progression through high education.

Wattenberger (1971) supported the notion that the society ought to be responsible for the financing of education. He argues that education is a social responsibility. He continues that free public education is the basic element in the American traditional democracy. According to him, the idea of free education is not to provide education for some and not for others, but for all. The idea is not

free education for those in the first 3 grades or even the first 12 grades but “free education for all persons, through the highest levels” (p.143).

Wattenberger (1971) asserted that education has a greater potential in developing resources in technology and skills for productive activities. As people get highly educated, their ability to create wealth grows. Their skills become sharpened leading to high productivity which enhances economic growth. Harbison and Myers (1964) also echoed this stand and stated that higher education is necessary for economic growth and development since the citizens’ full potentials are developed

Wattenberger (1971) added that as people’s ability to create wealth increases with the acquisition of the requisite education, poverty is alleviated. This suggests that education is used to break the vicious cycle of poverty and overcome lack of motivation among the vulnerable in the society. When public intervenes in the provision of secondary education, it will afford those who cannot pay to have the opportunity to have high education. By so doing the society succeeds in helping the individuals, especially those in the low-income group to pursue secondary and consequently higher education.

According to Wattenberger (1971) the most important resource of a nation is its people. Formal education has a great deal of impact in developing the skills, knowledge, competences and talents of a people; thus the human capital of a nation is developed through schooling. This helps develop the human resources needed for developmental process. He continues that human resources play such a

crucial role in the development of a nation that these resources ought to be fully developed.

Wattenberger (1971) further contended that the provision of educational opportunity is critical to national security. It is therefore necessary for the nation to provide free public education in spite of the contention that individuals benefit from education. Public intervention in secondary education is necessary for the society to redirect and reshape the labour market to suit the goals, aspirations and values of the society. It is in recognition of this fact that Clinton cited in Evenson (2001), said that education is a crucial national security issue of our future and warns that politics must not enter educational discourse.

Bowen (1971) shared the view point of Wattenberger and tries to condemn the situation where proposals are made to increase tuition fees drastically and to finance students by putting them heavily into debt through the granting of loans. In this view, such practice of shifting cost of higher education to students especially the time when there is the need to provide higher educational opportunity to millions of people can not be the best. He further contends that this is the time the nation depends very much on the Universities and Colleges "as the principal source of value, ideas and techniques needed to regenerate the American Society" (p. 155). In his contribution, Prewitt (2001) stresses ways in which institutions of higher learning are beneficial to the society and justifies state intervention. He opines that higher education helps in generating economic growth through increasing productivity and technological capacity enhancement, locating space for public dialogue and creating intellectual infrastructure of

people who can be involved in solving developmental problems. These invariably justify government's intervention in the provision and delivery of school services.

To Chacha (2001) and other conference participants on Higher Education in Africa public funding is necessary for the good of the society. Chacha claims that education can still serve as an equaliser in Africa and notes that many at the conference were from humble beginnings and have arrived there due to public subsidisation of higher education. Implicit in his assertion is that in spite of economic constraints, governments have to marshall their limited resources to give the poor access to quality education to bridge the gap between the haves and the have-nots in the society. Yaw Nyarko, a conference participant noted that we do not know whether spending on higher education may be lower than expenditure on roads. Documenting both the potential and the actual social benefits will be a challenge, but a task it is important to do, he added (*Journal of Higher Education in Africa*, 2003. No. 22, Vol. 4, p32). The secondary education also has the potential of serving as an equaliser in Africa and thus must be accorded the needed priority attention it deserves in the continent.

It is in apparent support of this stand that Moumouni cited in Sackey-Frimpong, Hagan, Abudey and Adamu (2003) declares, "it is necessary to set aside a large portion of the national budget for educational facilities and for mass education" (p. 142). He adds that no country can avoid these expenses and says, it is useless to try to 'dream up' ways to educate people which cost nothing. That is, education is always at a cost. He postulates that these important expenses on education are very productive in the end to the highest degree because of the real

and rapid advances they bring in their wake in every branch of economic, social and political activity in the society.

It is believed that the benefits of education accrue indirectly and externally to the whole society by contributing to higher productivity, positive social, political and cultural change and overall national economic growth (Psachoropoulos 1985, Woodhall 1985; World Bank 1994). There is a strong basis for public intervention in financing education since the recipients' impact will be felt by the society at large. It stands to reason that if most citizens are educated in their areas of competence the society will benefit in varied means.

This social benefit of education idea has motivated some people to argue that the state has the onerous responsibility of funding education alone. It has been observed that the benefits of education spills over to the society at large and therefore needs to fund it. This assertion makes it imperative for the state to play the role of ensuring that all capable citizens get access to education since the benefits of education do not go to its direct recipients alone but the society at large (externalities). For primary education, there are a few cases where external effects have been identified by using the impact of other people's education on the productivity of farmers (Hammer, 1996 cited in Donotsia-San, 1999). In view of this if the state finances basic education for a good number of Ghanaians to benefit, Ghana being an agricultural economy would enormously benefit from it.

According to Bellan (2001), the UNICEF Executive Director "investment made today will yield high returns to children and society in future" (p 12). She argues strongly that the key to human development lies at the very beginning and

with the very youngest and that a superior system of education should be adopted so as to meet the wants of advancing society. She then suggests that enough funds must be made available by the state to develop the future workforce of a society. To her, this is the surest way of allowing brilliant children whose parents are cash trapped to have education for their personal development and social advancement.

Others advocate state funding of some particular programmes or courses, which are more beneficial to the society than the students themselves, and courses that fall within government's priorities. It is upon this that Bloom and Sevilla (2004) hold the view that developing countries should offer general subsidy for higher education if the net social benefit from the investment is positive; the private actors have insufficient ability or incentive to undertake the socially optimal level of investment and the investment will generate more net social benefits than competing uses of public funds. This contention is really not in favour of general subsidisation of all programmes offered by educational institutions in a country.

Evenson (2004) also does not subscribe to government funding of all types of education but the specific programmes that will benefit the society more than the educands. He postulates that education that benefits the society more than the educand himself must be sponsored by the state. For instance, he claims that the public rate of returns to investment in education is significantly higher than the private rate of returns for inventors and innovators. He asserts that when a scholar comes out with a new medicine to cure a disease, the society tends to

enormously benefit from it more than the innovator himself. He therefore suggests that there is the need to subsidise the education of such potential innovators and inventors. This strategy has the potential of attracting capable students with the requisite academic abilities into such areas to be developed for the good of the society. By this method, more people could be trained to assist in finding answers to the numerous social, economic and political problems confronting the nation. The crux of this argument is the extent to which the benefits of certain types of education spill over into the society in general.

Although the arguments advanced so far vary, they all point to the fact that governments must fund public education alone to enable majority of the people to be educated to create an elite society, contribute to the development of the society at large and reduce income inequality which has been preserved from one generation to another in countries like Ghana since education in itself determines a life time earnings.

#### **Support for private funding**

Some advocates hold a contrary view to the public funding of education and argue that students and/or their parents are obliged to finance education. They postulate that due to the high private rate of returns to education investment the students/parents must shoulder the burden of education. Education is said to generate a great deal of benefits to the students and parents (private benefit of education). Thus, education is regarded as a "private good" since it generates direct benefits in the form of increased earnings and social gains to the educated person (Meier, 1995). Individuals who receive more education get good jobs and



other privileges than their counterparts who receive less or no education. This high private rate of returns to investment in education should justify private financing by students or their families, through immediate or deferred cost sharing (Coombs and Hallak, 1995).

It is also believed that education equips individuals with skills, knowledge and competencies that put them in front of the queue for employment. The human capital approach to education financing therefore takes the point of view of the individual and justifies private financing mainly by the argument of profitability to the student (Eicher, 2000). His argument gives credence to the view that since education gives the educated certain chances that their uneducated counterparts do not have, students have to bear the costs associated with it.

Another advocate, Friedmann (1962) contends that parents should bear the full cost of their children's education. He elucidates that the cost of providing educational services at all levels including tertiary should be borne entirely by parents and students who are the direct beneficiaries of education. In his view, the full cost of providing education services must not be borne by the state and therefore parents and students who are the consumers of such services must be prepared to pay for them. This implies that those who benefit from better jobs and high incomes as a result of education, should contribute to its cost.

Edwards (1984) writing for the World Bank is of the view that, while primary schooling should be free, secondary and tertiary education should require some form of fee payment. He claims that the benefits accruing to the individuals

who receive secondary and tertiary education are enormous to warrant private financing of these levels of education (World Bank, 1986)

Judging that education improves people's ability to acquire and use information, allowing them to deal more effectively with a rapidly changing environment and other private rate of returns to investment in education, students ought to pay for the full cost of their education. Thus, the high private rates of return to all levels of education justify investment by individuals. Mills cited in La Noue (ed.) (1972) objects to government subsidisation of education. He throws his weight behind the viewpoint that the beneficiaries of education have to bear its cost. He contends that students enjoy better job prospects and higher lifetime incomes as a result of education. Their education should therefore not be subsidised by the poor taxpayer.

Nonetheless, Friedmann (1962) believes government can subsidise education that have neighbourhood effects and paternalism. According to him, education that generates benefits to other people needs to be financed by the state, as well as education of children who do not have parents or their parents cannot pay. He argues that particularly professional and vocational education raises the economic productivity of the recipient and need not be financed with tax payers' money. Friedmann contends further that the state should not provide school services since government obtains funds through the taxes it collects from parents and non-parents. According to him, if the state uses the revenue from the taxes to finance education, non-parents or those who do not have children at school would be cheated since they would be financing other children's education. He adds that

if you are able to bring forth children, you should be able to finance their education.

The adherents of this view propose that individuals of all classes must carry their own cross in funding their education from family resources since they stand to greatly benefit from the education they receive. This argument is not worthwhile in economies like Ghana where private purchase of schooling, especially post-basic education, is far beyond the financial means of many poor families due to unemployment, low per capita income and abject poverty.

### **Support for shared responsibility for funding**

In recent years adverse macro and micro-economic conditions as well as keen inter sectorial competition for public funds have rendered governments incapacitated to solely continue providing and expanding education. In Ghana and most developing economies, education finds itself competing with other essential services such as health, agriculture and infrastructure for the limited financial resources. All these social services impinge upon the budget hence making it difficult for adequate funds to be channeled into ensuring improved standards at all levels of education in such countries. Thus, it has become extremely difficult for such governments alone to bear the ever increasing cost of providing efficient, quality and equitable public education in their countries

These unhealthy developments have compelled such governments to involve parents and students in the provision of quality education service. Many are those who share this stance with such governments especially at the post-basic level. The relevant questions are; who should pay for schooling? Who should

support public and private education? And what share of the total cost should be borne by taxpayers rather than by direct beneficiaries (Cohn and Geske, 1990)?

Some have argued that education should be supported more by those who receive it through tuition fees. Birdsall (1983) writing for the World Bank has argued that fees could produce extra source of government revenue which in turn could be used to provide buildings for schools and make education more equitable and accessible. This invariably calls for parents contribution to fund their children's education. This argument is laudable and commendable provided the revenue accrued from this source is judiciously used. Sizer cited in Rogers and Ruchlin (1970) gives credence to such a move by advocating for joint partnership between students or their parents and the government on the financing of education. He posits that cost sharing will allow public resources to be focused on the main mission of educational institutions while the resulting diversification of funding will reduce the institutions vulnerability of fluctuations in government revenues. Thus, the revenue from fees would ensure regular and constant flow of funds to educational institutions for their daily operations.

Frost, Marine and Hearn cited in Sackey-Frimpong et al (2003) share the viewpoint of involving parents in educational financing but advise that fee payment should not be a hindrance to education. They emphasise that the beneficiaries of education should be largely responsible for its funding especially in today's environment of fiscal constraints. They however caution that cost sharing should be done in such a way that it will not be beyond the reach of some parents and thereby become a barrier to quality education in a country

Anamuah-Mensah (2002) notes that due to the precarious economic conditions of the country (Ghana) cost sharing is unavoidable at the secondary and tertiary levels. Hoeler, Laud, Romain, Westfall and Irish cited in Owusu-Ansah (2002) see state funding of education as Sisyphean task and suggest "we should develop an integrated set of policies that provide a modicum of consensus and shared responsibilities among all partners to sustain equity and access" (p.183). This approach to educational financing seems worthwhile in economies where the limited state resources are expected to service many other equally important social services

UNESCO (1995) also indicates that increasing demand for formal education vis-à-vis limited resources has resulted in cost sharing. It therefore recommends a shift of financing education from public to private sources but cautions that this will have far reaching implications for the "student-body, governance and public spending". Acknowledging the economic realities, the study advocates cost sharing and advises above all, that due attention should be paid to accompanying fees with adequate provision for needy students in the form of grants and loans (UNESCO 1995:27). This calls for a tactical approach in deciding the portion that direct beneficiary should bear since if it is not well shared it can debar students from poor families from attending school

Similarly, a UNICEF Workshop's Report (1989) recommends fee payment and adds that since cost sharing is unavoidable, scholarships should be granted to all needy students. The report further points out that the fees payment schedule should be re-arranged so that parents pay per month rather than per

semester in order to alleviate the burden of paying huge amount of money at once. Obviously, this strategy may work well in economies where most parents and guardians are monthly income earners. Conversely, in countries like Ghana where most parents are not regular income earners, the method would not be practicable and helpful.

Writing about the means of financing education in Kenya, Opondo and Mohammed (1989) supported cost sharing but suggested cost sharing should take into account the geographical and economic disparities in Kenya and should have a built-in arrangement to ensure that families with limited material means are not further disadvantaged because they cannot pay fees for their children. They also recommend scholarships for bright students as well as those from poor families.

Wereko-Brobbe (1998) observes that students should be made part of financing their education. He stresses that the way forward is that all stakeholders must agree and share the cost in an equitable and just manner in which there were no masters to order the slaves to do their bidding (Daily Graphic, Thursday, August 27<sup>th</sup> 1998, p.7).

Ajayi, Goma, Johnson and Mwolia (1999) throw their weight behind private and public collaboration in funding education. They recommend mobilisation of greater private financing for education especially higher education and suggest ways such as cost sharing with students, funding by alumni and organisations and internally generated fund (IGF)

Contributors to the topic "Priorities and strategies for education", in a World Bank Review (1996) agreed that public financing of education is becoming

more and more difficult as enrolments expand and regard it as a worldwide phenomenon which demands urgent attention. The experts were however quick to justify public intervention in education since it can reduce inequality, open opportunity for the poor and disadvantaged, compensate for market failures in lending for education and make information about the benefits of education generally available (World Bank, 1996)

Thobani (1984) also writing for the World Bank agrees that social services should be subsidised from the point of view of efficiency and equity. The peculiar financial situations in which most developing countries find themselves give credence to the World Bank philosophy of shifting fees to end beneficiaries which they term "user fees or charges". Though this position has not gone down well with the recipients of education, the World Bank 1980's position is gradually catching up with most countries including Ghana where enrolments are being increased in public schools at all levels. This is also relevant due to the attendant toll the increasing enrolments have on the share of the GNP that has to be devoted to public education finance.

Asiedu-Akrofi (1978) posits that although education is an inalienable right of all citizens of every country, with the ever increase in population and for that matter enrolments in schools, parents ought to contribute to their wards' education to ensure efficiency and equity. In his view, financing of education should engage the attention of all the people connected with it. He notes that adequate funds are the way forward to build and equip more schools to meet the accelerated growth in the population of children of school age. Without enough funds, the

state cannot satisfactorily provide education for children of different abilities, attitudes and levels of intelligence. In the light of this, he opines that although money is not everything, it cannot be denied that money is ninety-one percentum an important factor that can promise excellence in our educational pursuit.

Globally, governments are supporting the view that as there is a high private rate of return to education investment, particularly high education, over time it is only fair to expect that recipients of education to share in the costs associated with that education (Johnstone 1992, 1993, 2000). The World Bank also as part of its conditionality for providing assistance to its client countries, stresses that countries should discount funding education especially, tertiary education. The Bank is of the view that the financial base of tertiary education can be strengthened by mobilising a greater share of the necessary financing from students themselves who are expected to have a significant lifetime earnings as a result of receiving higher education and who often come from families with strong ability to contribute to the cost of their education (World Bank, 1994). Cost sharing, many people believe, can be an effective instrument for improving access to education and also for enhancing resources available for both better coverage and improved instructional quality. If those who have been receiving tuition free education and living expenses bear a portion of their costs, the savings could be used to extend more opportunities to those hitherto unserved.

According to a World Bank Report (1997) financial contributions toward the cost of education by a significant portion of university students can enhance educational quality and relevance. When students pay something for their



education, they are likely to generate pressure for increased accountability on the part of academic staff to attend class, to come prepared and to be available for students' consultations. The report adds that when students pay part of their educational financing, they will be concerned with the connection between what they learn and their future income earning possibilities. They are also likely to be motivated to complete their studies in good time, thus improving the internal efficiency of the educational institutions. It flows from this point that when people invest in a venture their interest in it is greater than those who do not have anything to lose if the project becomes a fiasco.

Although, in Ghana the government recognises that it is education which guarantees the production of the human resources required for accelerated development, the situation on the ground calls for a shared responsibility between the state and parents on funding education. In view of this, the government's policies in the White Paper on Reforms to the Tertiary Education System (1991) demanded a sustainable system of cost sharing among the government, community, parents, students and educational institutions. These recommendations were enshrined in the overall development plan of the nation: Ghana – Vision 2020 (1996-2000) which has among its focus, human resource development. Consistent with the University Rationalisation Committee's (URC) recommendations, government also proposed private support in endowments, sponsorship packages and work study arrangements (MOE, 1991).

In support of the view of cost sharing in education between the state and parents on the basis of limited state resources is an argument put up by Mr

Ishmael Yamson – the chairman of Unilever Ghana Limited cited in Adom-Konadu et al (2003). He notes that it is unfortunate people still have the idea that education must be free and affordable. He is of the view that free education in our circumstance will simply mean poor quality or no education. He further contends that no government can offer good quality education for free unless citizens are prepared to pay more taxes or government is able to raise funds from sources other than taxes, adding that “we know how difficult it has been to raise taxes in the country”. He however concedes that there may be parents who cannot afford the cost of their wards’ education at the university level because majority of such parents are unemployed, poor or invalid. The wards of such parents according to him, should be identified by the state and full responsibility taken for their education. It is also true that some parents in Ghana cannot afford the cost of their wards’ education at the secondary level. Students of such parents ought be helped to have high education.

In his contribution to the national debate on the funding of tertiary education, Santuah Niagia cited in Adom-Konadu et al (2003) emphasises that cost sharing as a means of cost recovery is not a bad idea in itself but it raises a fundamental question of how to secure educational opportunity for those who cannot afford to pay fees. He adds that as the immediate beneficiaries of university education, students are not averse to contribute a little to secure their own education. In principle, Santuah shares the government’s sentiment on cost sharing but questioned its affordability by needy students.

South Africa also regards public and private collaboration in funding education especially at the higher level due to limited state resources. In view of that, it emphasises the need for financial assistance to students from disadvantaged backgrounds to enable them pursue education. In 1997, a South Africa White Paper states categorically that “fee-free higher education for students is not affordable or sustainable for South Africa: Rather “the cost of higher education should be shared equitably between public and private beneficiaries (Education White Paper III, 1997:46). The above position was further qualified in the following manner: “it is important however, that the direct cost to students should be proportionate to their ability to pay; financial need should not be an insuperable barrier to access and success in higher education”. A realistic fee structure must therefore go hand-in-hand with a sustainable programme of student financial assistance (Education White Paper III 1997:46).

In view of limited resources of most countries, the governments cannot but seek the support of students/parents in education delivery in their countries. Obviously private participation has not been the same in all countries due to differences in resources and policies. Different countries spend varied proportions of their budgets on education in line with their resource potentials and educational guiding policies. In OECD countries, on average, public expenditure constitutes about 80 percent of total spending on education. In a number of low-income countries where public resources are constrained but the demand for education is strong; private is the major source of financing. In Haiti for example, 80 percent of educational spending is private. In other countries for which data exist, the

range goes from insignificant (Finland, Portugal) to quarter in the United States, Mali and Ghana; to 57 per cent in Uganda. From a sample of 41 countries, it is estimated that in developed countries private spending accounts for 11% of all education expenditures and the corresponding figures is almost 25 percent in developing countries (World Bank, 1999). These countries regard students/parents' contributions as a means of providing an important margin of excellence to supplement public funds in educating the masses.

Akangbou (1987) who also supports cost sharing observes that the burden of financing educational programme amongst stakeholders should not be equal. The state must bear greater part of the cost of education in a country so that the students will not find it difficult to honour their due part. Nonetheless, the burden will depend on the philosophy guiding the provision of education in the nation concerned. He asserts that in a fee-free education nation, the public sector is expected to bear the largest share of educational expenditure whilst in a country where fees are paid by all, the private sector will be very active.

Really, the state has been taking up greater part of the cost of education at all levels in most economies. According to the Association of African Universities, the World Bank Report (1997) indicates that the state is the sole provider and financier of higher education to a far routinely underwrites 90% or more of the university cost. This dependency generates frequent tension around universities autonomy and state control. It also inhibits the growth of higher education enrolments by linking it directly to availability of public funding. A similar situation pertains at the second cycle in Ghana where the state provides

the chunk of funds needed for high education. This makes the school authorities admit students based on the quantum of funds the state is able to provide to the secondary schools. This implies that if parents pay part of the cost of their wards' secondary education the institutions will be semi-autonomous and would not be fully controlled by the state. This will then enable the institutions to delink admission from state funds which may permit the authorities to admit as many students as possible in the secondary schools. Undoubtedly, if parents are able to pay a meaningful part of the cost, enrolment will be increased remarkably since it will not depend on the amount of money government makes available to the educational institutions.

The foregoing ideas converge at the argument that it is imperative for parents to join hands with the state to fund post-basic education. Their explanations also seek to suggest that when cost sharing is adopted in a country the poor need to be considered so that their chances of having education in general and secondary education in particular are not further eroded. This enjoins governments to be at the forefront of quality and accessible secondary education provision and delivery in their countries.

### **Other Sources of Funding Education**

In view of governments' inability to provide adequate funds to provide school services on the one hand and the parents' incapacity to fulfil their part on the other, there is the urgent need to look for other sources to aid government and parents to finance education. Thus, it has increasingly become necessary to look elsewhere for support for post-basic education in order to increase the quality of

schooling, broaden the range of educational experience and provide open access to those who have the intellectual energy and capacity but do not have the purchasing power

Some experts believe that there are many avenues that can be exploited within educational institutions themselves to raise ample funds to complement the effort of both parents and government to fund education. The Education Review Committees' Report recommends among others that in secondary schools, governing boards should develop innovative ways of securing funds to support their schools (Anamuah—Mensah, 2002). This recommendation lends credence to the idea that internally generated incomes from schools can serve as a means of mobilising funds to use in their daily activities. Adesina (1990) citing the results of a survey conducted in Lagos in 1975 reported that schools could make up to one-half the total returns in fees from the sale of school uniforms and stationery, staging school plays, and sale of raffles and students' handicrafts. To him, apart from the financial gains from the handicrafts and plays, they contribute to the total education of the child. Nathan (1984) supports the internally generated funds idea and challenged institutions to be more responsible to their needs and be accountable to new financing. He notes that it is incumbent on school authorities to look for innovative ways of raising funds to run their institutions.

Another financial survey of public schools done by Glennester and William cited in Owusu-Ansah (2002) revealed the practice in some schools in Britain where brothers and sisters at the same school escaped the full fee by paying reductions. The survey also documented scholarships and bursaries which

may have to be marked out by the state and private institutions to award scholarships on merit whether academic, artistic or musical while bursaries could be given on other grounds such as financial hardships to deserving students. These and other reductions according to the survey bring some relief to parents of about a third of the pupils in schools in England though the sums are generally small.

According to Forojalla (1993), the funds for educational provision basically come from public authorities, users of education and internally generated incomes. He asserts that some schools find innovative ways of generating income to supplement what come from the government and parents. Karikari-Ababio (1999), also says that one of the main sources of education service budget is internally generated fund. According to him, the main sources of education service budget are government of Ghana finance, internally generated fund and donor funds. This internally generated fund may assure regular funds to schools; however, it may pose a challenge to the students and school authorities since they have to go beyond their core jobs to get the needed funds for their schools.

Akangbou (1987) also observes that given the dominant role government plays in financing of education and the dwindling government revenue in recent times, coupled with the ever increasing responsibilities of governments, there is the need for alternative sources of funds to be sought. He suggests as other sources of funds, that:

- (a) private enterprises and establishments which employ the products of the school system could be identified. An educational “levy” or “tax” could be imposed on such industries and companies with a view to generating some funds for education.
- (b) community participation could be enforced. Communities could be asked to donate land and build a certain number of classrooms in their locality for students.
- (c) a “higher educational tax” whereby the cost of higher education by programmes could be introduced. By this the cost would be borne by the government at the moment, while the beneficiary pays it back after training.

These suggestions imply that, if a country adopts them, ample funds can be raised to ease the numerous financial problems its educational institutions are grappling with.

The need for all those who benefit from education to be involved in its financing has also received a lot of support. Ajayi et al. (1999) recommend mobilisation of greater private financing for especially higher education. They suggested ways such as cost sharing with students, funding by alumni and organisations and income generation activities. In the revolution that put Makerere university on the road to financial independence, Court (1999) mentions some of the strategies used. Such strategies according to her, are encouraging privately sponsored students, commercialisation of service units, consultancy arrangements and enforcing user fees. These demonstrate that



**countries can accrue enough funds from other sources to complement what come from the government and parents to adequately finance education**

**In the light of this scholarship, grants and sponsorship packages could be initiated by all institutions and organisations that employ graduates of the school system to be given to those who genuinely face financial difficulty. In Ghana, the National Education Forum (1999) supports the establishment of the national education trust fund to service all levels of education. It called for some percentage of the Value Added Tax (VAT) to be given to the Trust Fund. The forum also called on companies to institute scholarship schemes for brilliant but needy students. When grants, scholarships and other forms of assistance are given to capable and promising but needy students, equality of opportunity to all levels of education would be a reality. Murdock (1989) studied the impact of financial aid on students' completion of college and found that aid enabled "the lower income students to persist at a level almost equal to that of middle and upper income students" (Murdock, 1989 p10)**

**In a similar survey of college freshmen conducted by UCLA and American Council of Education showed that aid was seen as very important by low income freshmen. Low income freshmen are more than twice as likely to cite the offer of financial aid as a very important reason for selecting the institution where they were enrolled than (are) affluent freshmen. The report shows that, in 1986, 38 per cent of the low income freshmen compared to 18 of the affluent freshmen cited this as very important reason for selecting the institutions. Between 1979-1986, the difference has held nearly constant (Mortenson, 1991,**

p.109). The above findings give credence to the fact that financial assistance helps those who face financial hardships to have education in institutions that can nurture them to their optimum best

Apparently, some individuals and institutions have realised how financial aid could be of immense help to people with high intellect but hail from disadvantaged homes to complete their courses in Ghana. They have accordingly started helping in that direction. For instance, Daily Graphic, 19th July 1999 reports of a sponsorship package offered by Guinness Brewery Ltd and the defunct Ghana Civil Aviation Authority to brilliant but needy university students. The scholarship which valued ₵100m came as a result of the appeal made by the National Council for Tertiary Education. If this laudable support is emulated by other companies, sustained and extended to the secondary level many brilliant but needy students can have access to high education in the country. Girdwood (1999) however, does not approve of scholarships that are given to already admitted students. She claims this does not help the issue of equitable access to education. To her, scholarships should be given to those who cannot enrol due to financial difficulty to enable them enrol in schools.

Wattenberger (1971) and Bowen (1971) posited that education is best financed by public taxation with low tuition fees. Bowen is of the opinion that asking students and other users of education to pay for the full cost of school services would be like running the institution as a commercial entity. This could lead to straying away from mission objectives and “result would be institution without autonomy and without inner direction of a community of scholars” (p.

167). He calls for an eclectic approach by which students could be financed by grants and loans according to their financial ability. He suggests that institutions should receive unrestricted grants so as to join government share in future increases in cost per students in the case of future enrolment growth.

Another source of fund which could be used to finance education is loans. Individuals, companies and financial institutions can advance loans to students and educational institutions to purchase their educational materials for quality education. It is believed that a loan programme can guarantee the necessary financial support to deserving students, especially, those from the low income group, for their academic pursuit. As education is considered investment some people and institutions are of the opinion that students and educational institutions can solicit for financial assistance from financial institutions and pay at a later date with or without interest. The Association of African Universities cites the World Bank Report (1997), which observes that where a significant number of university students come from low income families, some combination of grants and students' loans must be planned to achieve access to higher education. These facilities would immensely help broaden access to high education if extended to the secondary sub-sector of education. The Report however decries the fact that the general experience with students' loan programmes has not been good as they are plagued with high administrative costs and low recovery rates which undermine the sustainability of the loan programme (Donostia-San, 1999).

Indeed, loan may not be appropriate for students at lower levels of education since it will take a relatively long period of time for students to

complete their education and secure employment. This situation will be worsened in economies like Ghana where people get employment after a very long period of completion of their training.

Peacock and Curlyer (1969) also suggest the institution of loan schemes which should be enough to carry the students through their programmes. They also suggest that the beneficiaries should be made to repay the loans after schooling. Wereko-Brobby (1998) apparently supporting this view suggested that any loan scheme put in place must be substantial enough to allow students to cover the cost of their core needs and must be self-sustaining in the long run. Although, loans are good sources of funds, yet most financial institutions are reluctant to give them out to students and educational institutions due to the problem of long period of repayment and low recovery rate. Ironically, some students decline accessing loans that are made available to them especially, those from disadvantage homes due to fear of debt.

In view of the above, an alternative should be grants and scholarships that students are not expected to pay back after their training. Bowen (1971) lends his support to this idea and put forward that "students financial aid should be basically in the form of grants rather than loans" (p. 19). He is of the view that, grants should be capable of taking a student through to any level of education one wishes to pursue without any "frills". The big industrial establishments like Lever Brothers, Valco and the Breweries can institute some scholarship packages to help finance education. The authority can work out the alumni fund as well to provide adequate funds for educational institutions for their day-to-day activities.

According to the University Rationalisation Study, Vol. II, Final Report (1988) more scholarships schemes should be instituted so that students can pay for all kinds of educational services they need. This could also be done for secondary school students so that accessibility to that level of education would be broadened to embrace all those who have the mental prowess but lack the financial capabilities in the country. It is against this background that education endowment fund has started springing up and gaining unshakable grounds in Ghana. There are traditional education funds, alumni funds and many others. The alumni education funds to which products of educational institutions pay a contribution after completing their course of study is capable of expanding facilities in the institutions and hence expand their enrolments. The contribution by the old boys is a way of paying one's quota for the enormous benefits reaped from that level of education.

In addition to the above alternative sources of funding, tax is also regarded a very good source of raising ample funds to finance education in most countries. In order to have enough funds to finance education to create opportunity for as many Ghanaians as possible, the state can resort to raising taxes specifically to service all levels of education. This promises to be a way forward for a sustainable and adequate means of funding education. This accounts for NUGS proposal for the establishment of an educational fund and the institution of an educational tax to finance tertiary education during the 1999 Education Forum (Daily Graphic, 24/09/99). A survey on education shows that Americans think education is so important that they are willing to pay substantial taxes for specific

improvement in education. The survey identified strong public support for educational reforms even if they have to pay high tax. The survey shows that three (3) out of Four (4) Americans say they would be willing to have their taxes raised by at least \$200 a year to pay for specific measure to improve community public schools. More than half (55%) say they would be willing to have their taxes raised by \$500. Only 16% say they would not pay any additional \$100 for this purpose. Four (4) out of five (5) Americans (88%) support equality school funding even if it means taking funds from wealthy school districts to be given to poor districts. ([www.npr.org/program/specials/poll/educations/education.html](http://www.npr.org/program/specials/poll/educations/education.html)) This means that Americans consider tax to be a good source of funding education. These findings should encourage the policy makers in the country to find out if Ghanaians hold a similar view so that additional taxes could be raised to fund education in general and secondary education in particular in the country.

Similarly, some think that individuals and institutions should help the state to finance education in the country so that they would be reciprocated with tax exemptions. They suggest that tax credit could be developed for organisations and individuals that donate to education funds and institutions. Thus, those who would donate to the education fund would be exempted from paying certain types of taxes. This, they think would encourage private investment in education through loans and grants (Freedmann, 1961). This practice has not been experimented before in the country and it is about time the powers that be gave it a serious thought.

Another source of funding education that has gained much currency recently is the assistance extended by non-governmental organisations (NGO's) to educational institutions. Both local and foreign NGO's have been contributing immensely to fund education in the country. They provide both material and financial resources to educational institutions. A study conducted by USAID/Ghana, indicates that out of the 55 NGO's identified, 40 provide services to the educational sector. The study, which was under the theme 'Participation in Education by Non-governmental Organisations', was conducted in the whole country. The study found that the NGO's provide various services to the education sector in Ghana which include: renovation and construction of classrooms and teachers quarters; provision of educational materials; in-service training and upgrading of teachers skills; capacity building of Parent-Teacher Associations and functional literacy classes with the non-formal education division. The findings of the survey also identified that the NGO's engage in the provision of school infrastructure at the pre-school, basic, secondary and vocational levels; provision of school uniforms; teaching of Science, Mathematics and English language in secondary schools (USAID/MOE, 1996).

Another innovative measure that can be adopted to ensure that not only the affluent can have access to secondary education and consequent higher education is the payment of fees by different classes of people in the same class and school. Discriminatory fee payment could be adopted to ensure equity in accessibility to education. This intervention is deemed the surest way of aiding brilliant but needy students to gain a valuable foothold on the educational ladder and begin to

achieving rapid upward mobility. Bray (1996) intimates that in Vietnam official fee for post primary schooling were structured such that urban fees were set at higher levels than rural ones and the fees steadily increase through grades. Official provision according to him is made for fees to be waived or halved for certain groups of people such as the handicapped students, children in deprived areas, children of families who are poor or face other difficult circumstances as certified by local authorities. In that country according to him, education funding also comes from within the extended family system for a large proportion of pupils

Karikari-Ababio (1999) recognising the problem of enrolment of children of poor families in school, also opts for the adoption of policy options of "positive discrimination" to enrol children from poor families. He asserts that the enrolment of these children in schools can be increased by policies that seek to reduce direct cost of schooling; and reduce the indirect costs for the family that results from sending a child to school (p.42). This policy if accepted in Ghana can ensure greater access to children whose parents pay tax but do not have access to secondary education due to inability to pay fees. Parents who pay tax but do not have wards at school are being cheated since the revenue from their taxes is being used to finance the education of other children.

Yet another source of fund to finance education is the assistance extended by development partners. Some advanced nations and international agencies have been helping countries that are yet to attain economic independence to provide quality education service for their citizens. In Ghana, our development partners



have been instrumental in assisting the MOE and G. E. S in diverse means to implement their programmes. Their support come in varied forms including loans, grants, building materials, stationary and other learning materials and technical assistance. For instance, The Department for International Development (DFID) helps in capacity building for district officers and offers in-service training for teachers at all levels of the education sector. The Japanese International Co-operation Agency (JICA) is involved in improving the quality of Science and Mathematics teaching and teacher incentives. The European Union (EU) also helps in infrastructure development such as classrooms, water and sanitation projects on our educational institutions (M O E, 1996).

In addition to the school fees that parents pay, nowadays, parents have been contributing through Parent Teacher Associations (P.T.A's) towards attainment of quality education for their wards. The Commonwealth secretariat (1993), observes that even in countries where the governments can afford the cost of education, parents may still wish to contribute money for more resources such as transport, computers and pay for educational visits. Apparently, they are doing that to ensure that their wards obtain the best possible education and to be in the front queue for better jobs.

Parents' contributions usually include:

- i. paying of official tuition fees;
- ii. paying P.T.A. fees;
- iii. paying a specific fee for building projects such as bungalows for teachers;

- iv. paying the teachers for additional lessons and coaching, special duties, general welfare; and
- v. paying for resources such as textbooks, exercise books, school uniforms, desks, writing materials, chairs, library and sports (Commonwealth secretariat, chair, p3).

It has been observed that while these contributions are very laudable, most central governments usually put ceiling on funds schools raise from parents. In Ghana, the board of governors are charged by their constitution to limit the school charges to ensure equity and affordability. The G. E. S. also spells out the items that school heads can put on students' bills with their correspondent amounts. This is purported to restrain unscrupulous heads from charging exorbitant fees that can serve as a barrier to students from poor homes from having secondary education.

Besides, community financing is playing very significant role in quality education delivery in most part of the country. Parents and other members in some communities contribute invariably to provide quality school services. This community's support comes in both cash and kind. In Ghana, some communities organise harvest, usually, during festive occasions to raise funds for their schools and students and at times offer voluntary labour at the schools in their communities, all to position their schools to offer quality school service to their worthy children to become useful members of the society. Donostia-San, (1999), reports that in Tanzania community financing occurs through monetary

contributions and/or through non-monetary support in the form of land, labour, materials and social marketing benefits of education.

The foregoing clearly demonstrates that no one stakeholder of education government, students, benefactors or the private sector can or will solve the problem alone. It will take a shared effort with appropriate contributions from all stakeholders working towards a common cause the enhancement of students enrolment and learning opportunities. Resources from private sector and philanthropists to supplement the public resources will improve the quality of education and reduce the financial burden on the government and students especially at the secondary level.

Not all, without an effective and a well-targeted financial mechanism, the country risk experiencing an increase in access disparities in all levels of education

In spite of the numerous benefits associated with secondary education a lot has not been done to elevate it in many countries. Some countries have far too long misallocated public funds on different levels of education usually at the expense of the secondary sub-sector of education. It is worthwhile that in countries where public resources are constrained, the little funds allocated to the education sector be prudently shared to the various sub-sectors taking into account the students' population and their respective rates of return to education investment. Nonetheless, the pattern of allocation of public expenditure within the education sector in many countries including Ghana suggests that this is not the approach. Scarce public resources are often allocated in favour of higher education at the expense of the pre-tertiary education. For instance, in developing

countries, primary education which accounted for over 70 percent of total enrolment in 1980, received only about 22 percent of the public education spending. By contrast, higher education, with just over 6 percent of total enrolment claimed 39 percent of the resources (World Bank, 1995). Consequently, public subsidies as a proportion of unit cost of higher education often far exceed the subsidies to primary and secondary education. In addition, public spending on education is often inefficient because of misallocation. Although spending on secondary education ought to be the priority in countries that have achieved near – universal enrolment at the basic level, many countries continue to over subsidise higher education. In Africa, for example, spending per student on higher education is about 44 times higher than on primary education (World Bank, 1995). Anamuah-Mensah (2002) concedes that as compared to the basic level, the secondary level is an area that has been neglected in terms of funding for a very long time. The report indicates that the contribution of parents/guardians to education delivery at the secondary level has increased from 99,706 million in 1999 to 152,192 million in 2000 and 224,101 million in 2001. There is therefore no gain saying that it is about time that countries, including Ghana, revised their approach towards funding secondary education in order to achieve their set objectives.

#### **Determinants of parental ability to pay for wards' education**

It is prudent for educationists, economists, philosophers as well as those who are concerned with funding of education to determine the financial strengths of parents or guardians before settling on whether the beneficiaries of education,

the public or both should bear the cost of education. The determination will disclose the financial ability of parents or their guardians to pay the full cost or part of the cost of secondary education in Ghana. The assessment of the "ability to pay" will consider and include such items as; (i) parents' savings and expected yearly income; (ii) parental income of the previous year; (iii) parental net wealth (parents stock of wealth); (v) family size and other special contributions such as large medical expenses that might affect the ability to pay of the family; and (vi) direct grant to students such as scholarships and grants.

Blaug (1970) asserts that the best way to determine parental ability to pay part or the full cost of their children's education is to consider the previous years' income of parents; and the size of their families. In his view, the use of the previous years' income of parents will give a broad overview of what the parents earn as income for engaging in economic activities. Again, it will enable analysts to make projections about the future earnings of each household. The use of the size of the family can also be a good indicator to determine the pattern and depth of families' expenditure. When the income and expenditure of families are determined, it will be easier to assess their readiness to pay part or the full cost of their children's education. Generally, a family that has a large membership, 'ceteris paribus', will spend more on their children while a family with small membership will spend less in their upkeep. As such families with large membership will need more financial resources in order to provide a qualitative life and education for their children. Thus, the larger the size of the family, the more difficult it is to provide a quality child service and vice versa.

Hanson (1970) has also propounded a scheme that can be used to determine parental ability to pay. This is what he calls "parental net wealth." This is explained as the stock of wealth of the family. This will include the fixed and circulating capital of the family. He postulates that the worth of every family can easily be assessed by this index. The smaller the parental net wealth he contends, the more difficult it will be for such families to finance their children's education. He thus suggests that government's financial assistance should be given directly to students whose family net wealth is small.

The aforementioned methods of assessing the ability to pay put forward by the experts suppose that government should subsidise education rather than to provide free education and that children from poorer families should enjoy higher subsidy than those from richer homes. This contention or argument sounds cogent yet it will not be easy to determine those who are capable of meeting the whole cost of children's schooling especially in most developing countries like Ghana. It is difficult to determine, in terms of earnings, whether Ghanaians can afford the cost of their children's high education since majority of the Ghanaian working force are in the informal sector where proper account on incomes is not kept in order to ascertain one's real income.

All in all, in spite of the difficulty in determining the ability to pay, frantic effort must be made to find out those who really cannot afford the cost of secondary education and the necessary assistance be given to them to ensure equity and accessibility to high education in the country.

### **Cost component of education**

The growing importance of knowledge makes education, especially post-basic education more important than ever before. This all important public and international good which is very crucial to socio-economic development and sustenance comes at a cost. The costs of education are grouped into social and private.

The social costs of education, on the one hand, are the expenditure that the state incurs for providing school services. These costs come directly and indirectly. The social direct costs are those expenditure that the government incurs directly such as salaries of teaching and non-teaching staff, the cost of teaching and learning materials, cost of building classrooms and stationery while the social indirect costs are the revenue that the government loses as students do not pay taxes for being in school (that is students productivity foregone). The private costs of education, on the other hand, are the expenditure borne by students or their parents. Private direct costs are those expenses students incur directly such as school fees, cost of materials, cost of school uniforms and transportation while the private indirect costs are the foregone earnings. This is the opportunity costs of attending school (Cohn, 1974; Thomas, 1971) Benson cited in Owusu-Ansah (2002) explains that the opportunity cost value of time a student spends in school is identified as the "average amount of money students of different ages could be expected to earn if they were gainfully employed instead of spending time on studies.

Apart from the costs incurred by the state and parents, certain costs are incurred in education delivery in a country. It has been identified that parents and other members in some communities do offer voluntary labour at the school(s) in their vicinities and since this labour can be quantified in monetary terms it constitutes a cost.

According to Stone cited in Owusu-Ansah (2002), cost included in a school budget could be either recurrent or related to capital items of expenditure. She adds that recurrent cost in schools include salaries of teaching and non-teaching staff, fringe benefits, the cost of utilities, textbooks, maintenance and perhaps small items of equipment. Expenses on stationary, fuel and teaching and learning materials are also recurrent expenditure. The capital cost on the other hand covers the expenditure on school buildings, furniture, laboratories, teachers' bungalows and many others. The capital expenditure does not occur regularly while the recurrent expenditure occurs frequently in the administration of schools. The traditional sources of funding secondary education in Ghana are as follows: Direct government provision, GET Funds; District Assemblies scholarship schemes; Foundation/ Endowment funds; PTA, Donor funding; Old Students Associations; and funds from students/ parents (Anamuah – Mensah, 2002).

### **Theoretical framework**

#### **Models of funding education**

Different categories of people approve or disapprove of various kinds of intervention facilities designed to assist families to have their children educated. Four different models explaining this tendency have been presented in the



literature. These are the deficit model, the vested-interest model, the group identification model and the dominant–ideology model.

The “deficit model” describes the behaviour of people who fail to perform their legal and parental duty to their wards and instead expect someone else to do it for them. The literature from the USA suggests that some minority parents portray this behaviour and overly depend on government for the education of their progeny. This implies that such parents lack the sense of responsibility and are unable to help their wards. Such a tendency tends to impede the children’s education as well as their occupational advancement (Nobles, 1988; Taylor, Chather, Turker and Lewis, 1990). Though, we do not have minority parents in Ghana there may be some parents who are not committed to the future of their children or lack the willingness to send their wards to secondary school. That is, there are some parents who, irrespective of their education and income, are not committed to the education of their children. These are the parents who would support public funding of secondary education in the country

However, in a survey conducted in Nigeria by Obasi and Eboh, it was found among other things that:

- (i) There was a higher incidence of willingness to pay fees among the highly educated parents/guardians than those not highly educated
- (ii) Parents / guardians in high paying jobs were favourably disposed to pay fees than those in low paying jobs
- (iii) Parents / guardians had greater willingness to pay fees for admission seeking children than those already admitted (Obasi and Eboh, 2002).

These findings suggest that the deficit model is relevant only in the case of the lower socio-economic group.

However, other scholars refute the pathological version of the minority family and contend that the value and behaviour of minority families resemble white families (Wilson, 1980). In Ghana, when socio-economic background is taken into consideration educational aspirations of all parents may be equal since every one knows the importance of education.

We therefore have to consider the Nigerian study with caution. Just as minority families were found to resemble white families in terms of their educational aspirations for their children, lower class families in Ghana are also very likely to resemble affluent families when children's education is considered. In short, the deficit model does not adequately explain parents' locus of responsibility for funding secondary education.

The "vested-interest model" explains the difference in attitude towards approval or disapproval of programmes, policies and decisions relating to funding of education. This posits that those who stand to gain from certain programmes more rapidly favour them while those who are not likely to benefit from them disapprove such programmes. In countries where welfare programmes exist, acceptance of such programmes stems from self-interest. The "vulnerable" or "underdog groups" are motivated to back social welfare programmes more than their better-placed counterparts. This connotes that social class membership determines who supports social welfare. Again, the model implies that the "vulnerable" support the view of public funding of education in a country.

In our part of the world where actual social welfare services do not operate, scholarships, grants and free-education are likely to be supported more rapidly by those who cannot afford the cost of secondary education. Those who can afford secondary education, so the model suggests, will not approve such a programme since they can make it even without welfare support. The model thus suggests that the well-placed will be inward-looking and will not be supportive of welfare programmes.

This explanation, however, has received contradictory support. Studies cited in Steelman and Powell (1988) have shown that individuals can harbour beliefs that objectively clash with their vested interest. Some affluent families will support fee free education, scholarships, loans, grants and other social welfare facilities to all students. Such a tendency tends to undercut the vested-interest argument (Form and Hanson, 1985; Hasenfeld and Rafferty, 1989; Inglehart, 1990). In Ghana, when the government announced the capitation grant to all public basic schools, the rich people who could have educated their children without the grant did not speak against it. This tends to invalidate the vested-interest model: the well-to-do also have some of the free-rider tendencies.

The "group-identification model" explains people's support for policies and programmes that favour a group they belong to irrespective of whether they themselves stand to gain from it or not. In view of this, individuals identify with the generalised experience of the groups to which they belong and respond accordingly. This implies that people tend to consider the plight of others who relate to them when making decisions to back policies. Implicit in this line of

reasoning is that minority group members regardless of whether they experienced difficulties directly or not closely identify and sympathise with the troubles that afflict their fellow members (Hasenfeld and Rafferty, 1989)

Blackwell (1985) contended that the strong ties that upwardly mobile blacks retain with extended kin, the church and the black community continue to fuel their liberal political views. Under the group identification model, impoverished whites as members of the more privileged racial group should resist collective policy, while well-to-do Blacks support governmental intervention since it benefits their black brothers who live on the fringes of life (Schuman, Steeh and Bobo, 1989).

The group-identification model would be relevant in the northern factor in Ghanaian education. Since independence education has been free in the three northern regions of the country. One would expect that even impoverished southerners would not support state interventions that would make public education continue to be free at the northern region. At the same time even well-to-do northerners would be expected to support state intervention, since it would benefit their northern kith and kin who are economically disadvantaged. This model thus tends to presuppose that, Northerners, irrespective of their economic status would support state support, since it will benefit their northern kith and kin.

The "dominant ideology model" explains the opinion that some people have concerning personal upbringing of their children. Some individuals see themselves and others as being in control of their own destinies for both success and failure. They have a strong belief in individualism which emphasises

personal responsibility which is tied to resistance to government intervention (Huber and Form, 1973). People who hold this belief do not expect the government to finance the education of their wards and see their dependent children's welfare as their sole responsibility. This accounts for the strong resistance to social welfare programmes since the parents who receive these are seen as failing in their duty to their progeny. This idea of each one for himself and God for us all and that whatever happens to me is no one's business is not too pronounced in Ghana, yet we may have some people who harbour such an idea. Some of these people may see government intervention in their wards' education as a failing in their duty to give their children a good secondary education.

This model tends to imply that parents with such an idea, irrespective of their socio-economic status, do not wait for social welfare facilities or state intervention facilities before they send their wards to school. Some of such parents send their wards to other countries at their own expense to have them educated even though those courses / programmes are being offered in the country's institutions. This belief goes in line with the adherents of private funding of education such as Friedmann. They hold the view that when one is able to bring forth children, one should be able to take very good care of them, including their education. Thus, this model suggests parents should take the destinies of their children into their own hands without looking up to the state for assistance.

Although the suggestion seems to sound a little harsh, it carries pieces of lessons. One, the model makes the adherents to work hard and save towards their

children's education to the highest level as they see it to be their own responsibility. Two, with this idea in mind, such parents prepare and have their wards educated in the event of the state's inability to provide adequate school services in a country. Lastly, when parents are fully prepared to pay for the cost of their wards' secondary education, it would broaden accessibility to education of citizens and also enhance quality provision of school services.

It is therefore probable that when people have this ideology they would work assiduously and plan to save towards their children's education. Those who hold a contrary belief will be less likely to do so.

A study conducted in America by Steelman and Powell in 1988 on parental responsibility for funding college found among other things that:

- (a) Minority parents are more receptive to governmental involvement than white parents but place the financial burden on themselves.
- (b) Support for governmental aid for higher education transcends pure self-interest but the benefits it has on kith and kin.
- (c) Minorities make equal effort to save for their wards' education as the white do holding background features constant.

These findings suggest that although the minority parents are more ready to receive financial assistance from the state for their wards' education, they see the education of their wards as their own responsibility. In Ghana, most parents deem the education of their wards as their own responsibility but due to the harsh economic situation, they would be willing to have scholarships, grants and other facilities that would enhance their wards' schooling.

Again, some people support state interventions because it benefits their disadvantaged group members but not themselves. Such parents may also support the shared responsibility of funding, not because it is the government's responsibility but a way to help their brethren who are economically disadvantaged to give their wards a sound and quality education. In Ghana, the introduction of the capitation grant has made it abundantly clear that people support governmental aid because it benefits their brethren who are economically disadvantaged but not because they themselves benefit from it. As of now no one has ever kicked against this human face policy.

Finally, minorities who are in good economic standing make equal attempt to save for their children's education as the white do. This situation prevails in Ghana as parents, irrespective of their educational attainment, the type of community they live in and their occupational status plan to save towards their wards' education. People now know the importance of education and strive hard to save towards their wards' education.

The models of funding education discussed above are appropriate and were adopted to find out

- (i) whether parents' preferred locus of responsibility for funding secondary education differs by level of education.
- (ii) whether all parents make equal attempts to save towards their children's secondary education.
- (iii) whether only those who stand to benefit from scholarship would endorse the award of scholarships to brilliant but needy students suggestion.

### **Models of types of communities**

Societies all over the world have different settings based on the kinds of infrastructure facilities available and the lifestyle of the inhabitants in them. These settings are urban, semi-urban and rural areas. There are also different types of rural community depending on how socially and/or geographically close a community is to the centre of urban life. Based on this, it is assumed that the nearer a community is to the centre of urban life, the higher their living standards would be and the more willing they would be to bear part of financing secondary education. On the contrary, communities which are far from the centre of urban life would have low standards of living and would shift the burden of financing secondary education to the state.

According to Agyeman (1982) communities are classified into three types. These are Type I communities, Type II communities, and Type III communities.

Type I communities are towns, which are geographically and/or socially close to the centre of urban life and hence have a lot in common with the centre of urban life. These towns also have almost all essential amenities that can be found in an urban area. These include post office, banks, clinics, good school buildings, community centres, communication facilities, market facilities, electricity and pipe-borne water. In addition, in this type of communities, there are mostly non agricultural jobs and as a result the following are the kinds of workers available in these communities: teachers, accounts clerks, nurses, doctor(s), policemen and sanitary inspectors. The buildings in this sort of community are well planned,



designed and built in hook, line and sinker manner with modern architectural design.

Type II communities are progressive towns which are quite far from the centre of urban life and have much in common with the centre of urban life in terms of social amenities and infrastructure facilities. Some of the towns in this community have good schools, access roads, portable water, electricity, police station and clinics.

Most of these towns have teachers, nurses and a few policemen. There are also a good number of agricultural workers. Thus, the jobs in these towns are both agricultural and non-agricultural. Not all, in the Type II communities adherence to building regulations is not really strict which results in a few well designed and planned buildings in the towns.

Type III communities are towns which are usually small in size and are socially and/or geographically farther away from the centre of urban life. They have little in common with the centre of urban life. According to Dugbaza (1980) and Boachie – Danquah (1984) these are communities which lack social and economic infrastructure facilities such as health centres, good roads, portable water and electricity. Job avenues are a problem in these towns as there is lack of essential facilities. The occupation in these towns is predominantly agricultural which is also subsistence. Most houses in these towns are built with local materials and are haphazardly built without proper and strict adherence to architectural designs.

This classification is based on the observation that the rural communities have attained different degrees of integration into the larger societal development. Agyeman (1982) agrees that some of these communities are geographically and/or socially not far from the centres of urban life, some are farther away from the centres of urban life, whereas others lie in-between.

Agyeman (1982) identifies two reasons that underscore the proximity theory of rural development. To him, the proximity of a rural community to the centre of urban life determines the needs and aspirations of that community towards its development and secondly, it determines the people's value for education and what they expect education to do in terms of their aspirations for development. Based on this theory, he proposes that rural communities can be classified as developed, developing and underdeveloped, in terms of their conceptual position along the continuum of development. He also observes that developed rural communities are centres of urban life or close to centres of urban life and therefore have much in common with them in terms of social and infrastructure facilities. These are Type I villages. The communities that are so remote either socially and/or geographically from the centre of urban life and have little in common are grouped under Type III villages. In-between these extremes are Type II villages.

Agyeman's model of classification of villages is appropriate and therefore adopted since

- (i) It would help to establish whether the geographical and/or social proximity of rural community to the centre of urban life has desirable

influences on the parents' preferred locus of responsibility for funding secondary education

- (ii) It would help to ascertain whether one's perception of secondary education is dependent on where one lives.
- (iii) It would help to find out whether planning to save towards children's education differs by type of community
- (iv) It would help to verify whether parents in all communities perceive the same sources as alternatives to fund secondary education in the country

## **CHAPTER THREE**

### **METHODOLOGY**

#### **Introduction**

This section of the study describes the method that was employed to gather the data for the study. It discusses the research design, population of the research, sampling and sampling technique, the research instruments, data collection procedure, validity and reliability test as well as data analysis technique.

#### **Research design**

The study sought to compare the views of parents on who should fund secondary education in Ghana. Research design is an overall plan for collecting and analysing data including measures to enhance both internal and external validity (Polit and Hungler, 1995). The descriptive sample survey method was used for the study. Descriptive surveys focus on determining the status of a defined population with respect to certain variables. Gay (1992) posited that a descriptive sample survey concerns collection of data in order to test hypotheses or to answer research questions concerning the current status of the subject of the study.

This design was chosen because it has the advantage of producing good amount of responses from a wide range of people. Additionally, it provides a

meaningful picture of events and seeks to explain people's view and behaviour on the basis of data gathered at a point in time.

There is the difficulty, however, of ensuring that the questions to be answered or statements to be responded to using the descriptive design are clear and not misleading since survey results can vary significantly depending on the exact wording of questions or statements. With these shortcomings in mind, the instrument was pre-tested in order to come out with standard questions.

Judging from the nature of the study, the descriptive design was most appropriate to enable the researcher select a small portion (a sample) of the parents in Assin North and South Districts to study their views on who should fund secondary education for generalisation.

### **Population**

Population is the target group about which the researcher is interested in gaining information and drawing conclusions. Population in research is the people the final results of the study will be generalised on (Creswell, 2003; Cooper and Schindler, 2001; Cozby, 2003; Freankel and Wallen, 2003). Polit and Hungler (1995) define population as the entire aggregation of cases that meet a designated set of criteria. Thus, whatever the basic unit, the population always comprises the entire aggregate of element in which the researcher is interested. This forms the target group about which the researcher is interested in obtaining information and drawing conclusion.

The target population of this study consisted of all the parents in the Central Region of Ghana. The accessible population, however, was the entire

population of parents in the Assin North and South Districts of the central region. They have a population of about one hundred and ninety-six thousand, four hundred and fifty-sixty (196,456)(2000, population and housing census).

### **Sampling and sampling procedure**

The idea of sampling is to obtain a part of the population in which information of the entire population will be inferred. It was necessary for the researcher to study a part of the population since the entire size of the population in Assin North and South Districts was large, the time available for the research was limited and the financial resource available was as well insufficient.

The sampling procedures that were adopted were stratified random sampling, simple random sampling and systematic sampling. In all thirteen (13) out of the one hundred and five (105) towns and villages in the two Districts were selected using stratified random sampling for the study. The list of all the towns and villages was obtained from Assin Foso District Planning Office. The towns and villages were grouped into urban, semi-urban and rural communities based on their geo-social proximity from Assin Foso, the Assin North District capital, which is an urban community. The basis for the classification took into consideration some facilities in the communities. Some of the indicators that were used in the classification include: type of school and school facilities, availability of electricity, pipe-borne water, good access road, telecommunication facilities, existence of health centre, market facilities, police station, employment opportunities and type of occupation.

Type 1 communities are the towns, which are urban and have most of these urban characteristics in terms of the above indicators. Type I1 communities were the progressive towns, which are not quite geographically and/or socially far from the centre of urban life and have some of these facilities mentioned above and Type I11 communities were the villages which are geo-socially farther away from the centre of urban life and lack most of the facilities enumerated above.

The researcher used stratified and simple random sampling techniques to select the following communities.

Type 1 communities- Abesewa, Mempeasem and Nsuakyire (all in Assin Foso) which have most of these urban characteristics in terms of the above indicators.

Type I1 communities- Manso, Bereku and Praso as progressive towns, which are not quite geo-socially far from the centre of urban life (and have some of these amenities stated above).

Type I11 communities- Dosii, Amoabeng, Jakai, Sabinso, Achiase, Foso Odumase, Aponsie No.2, Wurakese No.1, and Asempanaye which are geo-socially farther away from the centre of urban life and lack most of these amenities.

Table 1 shows the thirteen (13) towns and villages sampled in the Assin North and South Districts.

**Table 1**

**Names and types of communities sampled**

| Name of town and village | Type of community |
|--------------------------|-------------------|
| 1. Foso                  |                   |
| (i) Nsuakyire            | I (urban)         |
| (ii) Mempeasem           | I (urban)         |
| (iii) Abesewa            | I (urban))        |
| 2. Bereku                | II (semi-urban)   |
| 3. Manso                 | II (semi-urban)   |
| 4. Praso                 | II (semi-urban)   |
| 5. Jakai                 | III (rural)       |
| 6. Dosii                 | III (rural)       |
| 7. Amoabeng              | III (rural)       |
| 8. Sabinso               | III (rural)       |
| 9. Achiase               | III (rural)       |
| 10. Asempanaye           | III (rural)       |
| 11. Wurakese No. 1       | III (rural)       |
| 12. Aponsie No.2         | III (rural)       |
| 13. Foso Odumase         | III (rural))      |

However, Foso, the biggest of the communities in the two Districts, has nine sub-communities. These include Mempeasem, Bungalow, Habitat, Bompeside, Abesewa, Nsuakyire, Techiman, Mmpatoase and Bankyiase.



For convenience sake, the researcher only sampled three out of the nine sub-communities through simple random sampling. These are Nsuakyire, Mempeasem and Abesewa.

The next step was how to get the sample from the accessible population. Systematic sampling method was employed to select the houses in the selected towns. This technique was used to ensure that the selected houses were not clustered at specific areas in the sampled communities. Ten percent (10%) of the total number of the houses in all the towns selected was used. The fixed percentage was to ensure fair representation of the population in the respective towns. The simple random sampling procedure was then employed to select the respondents in the various communities.

The respondents for the study were obtained by first contacting the heads of the selected houses in order to know those in the houses who were parents. After seeking permission from the heads, two (2) parents were randomly selected from any house which had more than two parents. In houses with two or less parents, all such parents were automatically included. This procedure was repeated in all the towns and through this sampling procedure, a sample size of five hundred and sixteen (516) parents were selected. Table 2 shows the distribution.

Table 2

**Distribution of houses and respondents by community**

| Name of towns and villages | No. of Houses listed | No. of Houses sampled | % of Houses sampled | No. of Parents sampled |
|----------------------------|----------------------|-----------------------|---------------------|------------------------|
| 1. Foso                    |                      |                       |                     |                        |
| (i) Nsuakyire              | 432                  | 43                    | 10                  | 53                     |
| (ii) Mempeasem             | 520                  | 52                    | 10                  | 64                     |
| (iii) Abesewa              | 475                  | 48                    | 10                  | 50                     |
| 2. Bereku                  | 913                  | 91                    | 10                  | 68                     |
| 3. Manso                   | 370                  | 37                    | 10                  | 51                     |
| 4. Praso                   | 386                  | 39                    | 10                  | 46                     |
| 5. Jakai                   | 356                  | 36                    | 10                  | 33                     |
| 6. Dosii                   | 72                   | 7                     | 10                  | 11                     |
| 7. Amoabeng                | 153                  | 15                    | 10                  | 13                     |
| 8. Achiase                 | 323                  | 32                    | 10                  | 27                     |
| 9. Sabinso                 | 171                  | 17                    | 10                  | 21                     |
| 10. Asempanaye             | 306                  | 31                    | 10                  | 32                     |
| 11. Wurakese No. 1         | 69                   | 7                     | 10                  | 13                     |
| 12. Aponsie No.2           | 62                   | 6                     | 10                  | 12                     |
| 13. Foso Odumase           | 116                  | 12                    | 10                  | 22                     |
| <b>Total</b>               | <b>4,724</b>         | <b>473</b>            |                     | <b>516</b>             |

### **Instrumentation**

Gay (1992) posited that all research studies involve data collection. The main instrument that was prepared and used to gather the data was the questionnaire. A valid, credible or authentic measure “produces true results that reflect the true situation and conditions of the environment it is supposed to study” (Sarantakos, 1998 p. 78). A way to achieve this, is to construct appropriate devices for data collection and analysis. To ensure that the items in the instruments were relevant to all aspects of the research problem and could elicit the desired data, the experienced researchers including the researcher’s supervisors and colleagues edited the instruments. It was also pre-tested in the study area.

Kerlinger (1973) observed that the questionnaire is widely used for collecting data in educational research because it is very effective for securing factual information about practices and conditions and for enquiry into opinion and attitude of the subject. The literate parents themselves filled the questionnaire while the same questionnaire was used to interview the parents who were not able to read and write.

The questionnaire was made up of 52 items in six sections. Thirty-three of the items were closed-ended while 19 were open-ended. Some of the close-ended items were structured on the “Likert type scale of measurement” while others were eliciting “Yes” and “No” responses. However, the open-ended questions had spaces for the respondents to provide their own answers

Section 'A' dealt with the biographical data of the respondents. It had 6 items which sought to find out the respondents' age, gender, level of education, occupation, marital status and number of people who depended on parents' resources.

Section 'B' elicited information on the name of town and type of community respondents lived in.

Section 'C' probed into parents' view on funding secondary education

In order to examine parents' view on the subject, a Likert type scale of measurement was used. The respondents were asked to indicate their agreement or disagreement to each statement on a six-point scale (Totally agree, Strongly agree, Agree, Disagree, Strongly disagree and Totally disagree). The scoring of the parents' rating was dependent on whether the statement was negative or positive. For instance, a totally agree response received a score of six if given to a positive item. The reverse was true for a totally disagree response. A totally disagree received a score of six if given to a negative statement, but a score of one was given to a positive item. Some of the items included the responsibility for bearing the cost of secondary education should be on the government. Do you agree with this view? Give reason(s) for your answer. The responsibility for bearing the cost of secondary education should be on parents. Do you agree with this view? Give reason(s) for your answer.

The other aspect of the section 'C' dealt with parents' perception of secondary education. They were again required to indicate their agreement or disagreement to the statements. Some of the items were: secondary education is

unnecessary because: J.S.S is enough for children since they only need to read and write; the cost is higher than the benefits; and secondary education is necessary because it brightens students' job opportunities, it makes people more civilised.

Section 'D' examined parents' preference for positive discriminatory fee paying or government sponsorship for some students. It sought to find out whether some group(s) of people should be exempted from fee payment at the secondary school due to some circumstances. Samples of the questions included: all needy students should not pay fees, even if they are not very good. Do you agree with this view? Give reason(s). Only brilliant but needy students should not pay fees. Do you agree to it? Give reason(s).

The scoring of the parents' preference for discriminatory fee paying followed the same trend as described in section 'C' since the items were also structured on the "Likert type scale of measurement".

Section 'E' covered preparations that parents make toward their wards' secondary education. They were asked to state whether they or their spouses save towards their wards' secondary education. They were also asked to indicate whether they or their spouses do anything specific in order to raise money towards their children's secondary education.

Section 'F' elicited from parents whether the business community, district assemblies and traditional councils should participate in funding secondary education. They showed their agreement or otherwise to the statements and gave

reasons for their answers. The respondents were also asked to state other alternative sources of funding secondary education

### **Validity and reliability**

To enhance the validity of the research instruments, the structured questionnaire were made available to the researcher's supervisors for their perusal and comments with the view of establishing face validity. As a result of this materials that were considered confidential and inaccurate were deleted

The instruments were also pilot-tested on a sample of ten (10) parents each from three towns in the Assin South District, which were not among the selected towns for the main study. The village and towns used for the pilot study were Nkran, Nsuta and Nyankomase. The choice of the towns and respondents for the pilot study took into account similar characteristics of the parents in the main study. Two houses were systematically selected from each of the towns.

The instruments were administered personally on the respondents, which they responded to in the presence of the researcher. The items on the questionnaire were used to interview the parents who were not able to read and write. The respondents were allowed to give their comments on the items that they considered unclear, inaccurate and confidential. This proved very useful since it helped to reduce the number of items on the inventory. The number of items was reduced from 56 to 52 after the miniature study. It thus helped tremendously in enhancing the quality of the questionnaire for the main study. Pearson product moment correlation was used to calculate the reliability co-

efficient of the instrument for the main study. It was found to be  $r = 0.86$ , which is highly reliable.

### **Data collection procedure**

#### **Administration of the questionnaire**

The instruments were administered personally with the help of two (2) assistants to the parents in the selected houses. The assistants were given thorough and intensive training on what they were expected to do before the exercise was embarked upon. Copies of the questionnaire were issued to the literate parents to fill in the presence of the researcher, after the purpose of the exercise had carefully been explained to them, except in a few cases that some of them kept the instrument for a week. The presence of the researcher during the filling of the questionnaire by the literate parents afforded the researcher the chance to clarify items that were not clear to them. The items on the questionnaire were used to interview the illiterate and semi-literate parents. The researcher explained the purpose of the exercise to them and each item on the inventory was also thoroughly explained before the actual interview was conducted. The answers that were given in the Twi language were translated into English. The responses of a selected parent who could not speak both English and Twi languages were translated by a young man who could speak both Twi and Ewe languages. This kind of face-to-face interaction with them enhanced a very high return rate (98.6%) of the questionnaires that were administered. Out of the 516 questionnaires administered, only seven representing 1.4% could not be retrieved.

### **Data analysis**

The data that were collected from the parents were analysed using descriptive and inferential statistics through the use of the Statistical Package for Social Sciences (SPSS) software. Descriptive statistics involved the use of frequencies and percentages in describing the respondents' biographical data and answering the research questions. The use of the percentages assisted in analysing the data that were collected and thus made it possible to answer each of the research questions.

An inferential statistics that was used to test the hypotheses was the ANOVA. One-way analysis of variance (ANOVA) was used to test all the hypotheses in order to determine whether differences, if any, among the groups were statistically significant. According to Brase and Brase (1987), the purpose of an ANOVA test is to determine the existence (or non existence) of statistically significant differences among group means. To find differences in groups, if any, Tukey HSD post hoc test was carried out.

All hypotheses were tested at 0.05 significance level.

### **Problems encountered**

A study of this sort conducted in both rural and urban settings did not come to a completion without problems. In the course of the study, the researcher encountered a number of problems.

The vastness of the districts as well as the dispersed nature of the towns and villages caused the researcher to move long distance before locating the sampled



communities. This made the data collection very tedious and tiresome. Besides, transport to the remote areas was uncertain and expensive.

Again, some of the parents were reluctant to be part of the study. Some even declined to respond to the questionnaire on the pretext that they do not get feedback from such exercises. This unwelcome and frustrating remark retarded the data collection process since the researcher had to expend much time to convince them to co-operate.

Furthermore, the haphazard and improper planning of the houses in the communities, especially in the rural and peri-urban communities, created difficulty in locating the sampled houses. This really costs the researcher a great deal of time in getting to the respondents.

Moreso, in the rural areas much time had to be spent to explain the rationale behind the study and its relevance as well as why the communities were sampled to the respondents because most of them were unfamiliar with the exercise. Some also saw it a political assignment. Besides, the translation and explanation of the items from English to Twi for those who could not read and write were cumbersome since much time was spent on that as well as recording the responses in English.

Last but not the least, due to farming activities, the main occupation in the rural and semi-urban areas, most of the parents left early in the morning for farm and came home late in the afternoon. This made it uneasy for the researcher to meet the parents hence had to wait till evening and weekends in order to meet and interact with them.

## **CHAPTER FOUR**

### **DATA ANALYSIS AND RESULTS**

This chapter is devoted to the report on the results of the data analysis. The chapter is organised under three main sub-headings. Section one deals with the analysis of biographical data on the respondents namely: gender, age, level of education, occupation, marital status and number of dependants. The second section deals with the steps taken to answer the research questions. The final section deals with testing of the hypotheses.

#### **Background information on respondents**

This part of the analysis sought to find out whether parents have different backgrounds and experiences since these could have great influence on their preferred locus of responsibility for funding secondary education. It was also very essential to ascertain the background information on the parents in order to draw well informed and meaningful conclusions about their preference for funding secondary education in the country.

The study involved a sample of 516 parents drawn from 13 communities in the Assin North and South Districts of the Central Region. However, seven of the questionnaires could not be retrieved from the respondents. The communities are Dossii, Amoabeng, Jakai, Sabinso, Achiase, Manso, Foso Odumase, Wurakese No.1, Aponsie No. 2, Bereku, Asempanaye, Praso and Foso. Out of the 509

respondents who were actually used for the study, 162 (31.8%) lived in urban areas, 162 (32.0%) dwelled in semi-urban areas while 184 (36.2 %) resided in the rural areas. The distribution of respondents by type of community is presented in Table 3 below.

Table 3

**Category of respondents**

| Type of community | Frequency  | Percent (%) |
|-------------------|------------|-------------|
| Type 1            | 162        | 31.8        |
| Type 2            | 163        | 32.0        |
| Type 3            | 184        | 36.2        |
| <b>Total</b>      | <b>509</b> | <b>100</b>  |

The data in Table 3 show that three categories of respondents took part in the study. The first category of respondents, 162 of them, were located in Type 1 communities, while the second category was made up of 163 respondents in Type II communities. There were 184 respondents in Type III communities. Thus, the percentage distribution of respondents in the three communities are 31.8%, 32.0% and 36.2% for Type 1, II, and III communities respectively. The categorisation became necessary because of the different environments they live in. The various categories, therefore, provided a solid ground for comparison.

The result of the analysis of item I on the questionnaire is presented in Table 4. This concerns the gender distribution of the sample used for the study

Table 4

**Distribution of respondents by sex**

| Sex    | Frequency | Percent (%) |
|--------|-----------|-------------|
| Female | 197       | 38.7        |
| Male   | 312       | 61.3        |
| Total  | 509       | 100         |

The data in Table 4 show that 197 (38.7%) females and 312 (61.3%) males constituted the sample for the study. The percentage of male parents in the study exceeds that of female parents.

Item 3 on the questionnaire sought to find out the respective age groups that the respondents fall in. The distribution of the respondents by age group is presented in Table 5.

Table 5

**Distribution of respondents by age group**

| Age          | Frequency | Percent (%) |
|--------------|-----------|-------------|
| 18 – 25      | 17        | 3.3         |
| 26 – 30      | 73        | 14.3        |
| 31 – 35      | 115       | 22.6        |
| 36 – 40      | 115       | 22.6        |
| 41 – 45      | 92        | 18.1        |
| 46 and above | 97        | 19.1        |
| Total        | 509       | 100         |

Table 5 depicts clearly that the majority of the respondents fall within the 31-35; and 36–40 year groups. These altogether represent about 45% of the sample. This points out that the majority of the respondents belonged to the actively working group. These are the parents who are likely to have children in the basic school who may continue at the secondary school in future.

Some studies conducted on funding education by Obasi and Eboh (2002), Steelmen and Powell (1988) and Owusu-Ansah (2002) point to the fact that the higher the educational level of parents, the higher their willingness to pay fees of their wards at school. This position was emphasised by Adom-Konadu et al (2003) and Sackey-Fimpong et al (2003) that the higher one's achievement in education, the higher his/her willingness to bear part of the cost of his/her ward's education.

On the other hand, the lower one's attainment in education, the lower one's willingness to pay fees. Item 4 on the inventory was therefore designed to find out the level of education of the respondents. Table 6 shows parental education levels.

Table 6

**Percentage distribution of respondents by level of education**

| Level of Education             | Frequency | Percent (%) |
|--------------------------------|-----------|-------------|
| No schooling                   | 71        | 13.9        |
| Basic education                | 240       | 47.2        |
| Secondary education/equivalent | 101       | 19.8        |
| Post-secondary education       | 46        | 9.0         |

Table 6 continued

|                              |     |     |
|------------------------------|-----|-----|
| Bachelor's degree/equivalent | 46  | 9.0 |
| Postgraduate education       | 5   | 1.0 |
| Total                        | 509 | 100 |

It is clear from Table 6 that 240 (47.2%) of the respondents have Basic education whereas only 5 representing 1.0% of the parents have Postgraduate education. Nonetheless, the general impression, according to the Table, is that the majority of the respondents, that is 311 (61.1%) parents were semi literates or illiterates, while 198 (38.9%) were literates

Item 5 on the inventory (Appendix A) was designed to find out the various occupations of the respondents. It is believed that parents who are gainfully employed tend to prefer that funding of education should be the parents' responsibility whereas those who are either unemployed or employed in non lucrative ventures tend to prefer that the state should solely fund education. In a survey conducted in Nigeria, Obasi and Eboh (2002) found among other things that parents/guardians in high paying jobs were more favourably disposed to pay fees than those in low paying jobs

The occupations of the parents are presented in 9 categories. The categories are based on the classification of occupations in the 2000 population and housing census. The composition of each category is shown in Appendix B. Table 7 shows the occupations which the parents identified themselves with

**Table 7**

**Occupation of parents**

| Type of occupation                   | Frequency  | Percent (%) |
|--------------------------------------|------------|-------------|
| Professional /Technical and Kindred  | 71         | 13.9        |
| Administrative & Supporting workers  | 16         | 3.1         |
| Farming & Fishing related activities | 122        | 24.0        |
| Transport / Communication            | 15         | 2.9         |
| Craft & Artisanry                    | 79         | 15.5        |
| Sales / Services                     | 128        | 25.1        |
| Civil service                        | 50         | 9.8         |
| Manufacturing / Production           | 4          | 0.8         |
| Others                               | 24         | 4.7         |
| <b>Total</b>                         | <b>509</b> | <b>100</b>  |

Table 7 shows that the majority of the respondents fall within four main occupations namely: Sales/Services 128 (25.1%); Farming & Fishing related activities 122 (24.0%); Craft & Artisanry 79 (15.5%); and Professional /Technical and Kindred 71 (13.9%). These altogether represent 78.5% of the sample. The Table depicts that the majority of the parents are in occupations which can earn them some income to enable them attend to the educational needs of their children.

The respondents were asked to indicate their marital status. It is assumed that single parents have difficulty in looking after their wards in school. They

therefore, it is assumed, most of the time do expect the state to solely fund secondary education. Table 8 shows the distribution of respondents by marital status.

Table 8

**Distribution of parents by marital status**

| Marital status                    | Frequency  | Percent (%) |
|-----------------------------------|------------|-------------|
| Single with children              | 56         | 11.0        |
| Single without children           | 57         | 11.2        |
| Married with children             | 331        | 65.0        |
| Married without children          | 35         | 6.9         |
| Divorced /widowed with children   | 29         | 5.7         |
| Divorced/widowed without children | 1          | 0.2         |
| <b>Total</b>                      | <b>509</b> | <b>100</b>  |

It could be seen from Table 8 that a percentage of 71.9 representing 366 respondents are married with or without children. Only 28.1 percent representing 143 respondents were either single, widowed or divorced with or without children. It is assumed that parents who have partners would be more favourably disposed to pay fees than parents without partners because their spouses would contribute towards that purpose. Holding other things constant, two people's income would be substantial enough than single parents, to take care of their wards' secondary education.



Item 6 on the inventory demanded that respondents indicate the number of people who depended on their resources. The rationale for asking this question was to find out whether parents who have more dependants prefer that the state should solely fund secondary education. The question was also designed to find out the dependency ratio since a high dependency burden may affect parents' economic status and thereby influence their preference for locus of responsibility for funding secondary education. Table 9 shows the results.

Table 9

**Distribution of parents by number of dependants**

| Dependant    | Frequency  | Percent (%) |
|--------------|------------|-------------|
| 1 – 3        | 140        | 27.5        |
| 4 – 6        | 190        | 37.3        |
| 7 – 9        | 80         | 15.7        |
| 10 – 12      | 68         | 13.4        |
| 13 – 15      | 26         | 5.1         |
| 16 and above | 5          | 1.0         |
| <b>Total</b> | <b>509</b> | <b>100</b>  |

The figures in Table 9 show that the respondents who have between 4 and 6 dependants (37.3%) formed the majority of the respondents whereas those who have 16 or more dependants (1.0%) formed the minority. It could be gathered from the above analysis that parents in Assin North and South districts have a moderate number of people who depend on their resources. This is evidenced by

the fact that almost 65% of the respondents (27.5% and 37.3%) have 6 or less dependants. Since number of dependants is not the same as family size, 4 - 6 dependants translates into a family size of 6-8. This finding is consistent with the 2000 population and housing census reports which indicate that the average family size of Ghanaians is 5. With this low number of dependants one would expect that parents would be able to send their children who qualify to secondary school, but this is not the case in the districts. Available data indicate that on the average, less than a third of the qualified J S S graduates in the districts further their education at the secondary school every year (G. E. S., Assin Foso, 14<sup>th</sup> April, 2006).

### **Answers to the research questions**

In this section the attempts made to find answers to the research questions are described. The answers arrived at are also reported on.

#### **Research question 1**

Which of the methods of funding secondary education do parents support?

The first research question seeks to find out the method of funding secondary education that parents support in the various communities. To answer this question, the frequencies of the answers to the various attitude questions were examined and used.

Items 9–11 on the inventory (See Appendix A) examined the respondents' preferred locus of responsibility for funding secondary education. All the response categories in the negative direction were counted together. Those in the positive direction were also counted together. Table 10 presents respondents'

agreement with the statements that indicate the methods of funding secondary education in rank order.

Table 10

**Percentage distribution of preferred method of funding secondary education in rank order**

| Statement   | Agree     |      |      |
|---|-----------|------|------|
|   | Frequency | %    | Rank |
| 1. The responsibility for bearing the cost of secondary education should be on both parents and government. | 397       | 78.0 | 1    |
| 2. The responsibility for bearing the cost of secondary education should be on government.                  | 93        | 18.3 | 2    |
| 3. The responsibility for bearing the cost of secondary education should be on parents.                     | 11        | 2.2  | 3    |

The data in the Table point out that less than 20% of the respondents agreed to the idea that only one main stakeholder of education should fund secondary education in the country.

Most of the respondents support that both parents and government should partner to fund secondary education in the country. Table 10 demonstrates that 78.0% representing 397 respondents out of the total sample of 509 agreed to the statement that the responsibility for bearing the cost of secondary education should be on both parents and government. In the light of the above analysis, it is

concluded in answer to research question one, that parents in the Assin North and South districts prefer that funding of secondary education should be the responsibility of both the government and parents

The following are the reasons for the parents' preference for the shared responsibility for funding secondary education:

If the state alone bears the cost of secondary education

1. It will make parents irresponsible and uncommitted to their wards' secondary education (6.3%).
2. It will drain the state coffers to the extent that it will be incapable of providing other essential social services for the citizenry (42.3%).
3. There will be poor quality school service which may lead to low standard of education at this level. This is due to the fact that the state alone can not provide adequate resources to meet the educational needs of the second cycle (7.1%).
4. The citizens may be over burdened with additional taxes in order to meet the educational needs of the growing student population. Since the state also operates within a limited budget, taxes may be the last resort to raise ample funds to finance secondary education (4.3%).
5. It will lead to low enrolment rate since admission will be based on the quantum of funds the state will make available to the schools. It will thus deprive most qualified J.S.S graduates of admission into the secondary school (6.8%).

6. **Other beneficiaries of this level of education will not be part of its financing. Meanwhile, all those who benefit from education must bear part of the cost (24.4%).**
7. **It will encourage parents to over produce which will increase the burden of the state (6.5%).**
8. **School services will be interrupted since government's subventions do not usually get to the appropriate beneficiaries on time (2.0%).**

**If parents alone bear the cost of secondary education**

1. **Enrolment rates in the secondary schools will be very low since in the face of the harsh economic conditions in the country most parents in the country can not afford the sky-rocketing cost of secondary education (47.3%).**
2. **The quality of this sub-sector of education would be compromised since parents can not single-handedly provide sufficient funds to ensure efficient and quality high education (4.3%).**
3. **Other beneficiaries such as the state will cheat parents since the benefits of education do not go to the latter alone but the larger society as well (3.0%).**
4. **School activities may not go on smoothly since parents may not be able to make good of the fees regularly. Although some parents are gainfully employed, their incomes are not regular, especially those in the informal sector, to warrant regular and continuous payment of school fees (21.2%).**
5. **Parents may not enjoy the benefits of the numerous types of taxes they pay to the state. The state ought to use part of these taxes to supplement parents' contribution to fund secondary education (3.5%).**

6. Most parents, especially the have-nots, may not be able to give their wards secondary education since the cost of second cycle education will be far beyond the financial strength of most parents in the country (20.1%)

This finding goes to confirm a similar study by Owusu-Ansah (2002) in Ashanti region, which indicated that the stakeholders of education support shared responsibility for funding education in the country.

Item 14 on the inventory was a follow up question to item 13, where respondents were asked to indicate who should bear the greater part of the responsibility for funding secondary education if they believe in shared responsibility. This forms part of Research Question 1. The responses are presented in Table 11.

Table 11

**Percentage distribution of views on who should bear the greater part of the cost of secondary education**

| Statement   | Frequency  | Percent (%) |
|---|------------|-------------|
| The greater part of the cost of secondary education should be on: |            |             |
| Parents   | 113        | 31          |
| Government  | 284        | 69          |
| <b>Total</b>  | <b>397</b> | <b>100</b>  |

The results shown in Table 11 indicate that 69% (284) of the respondents expect the state to bear a greater part of the cost of secondary education in the

country. However, 113(31%) respondents expect parents to bear a greater part of the cost of secondary education. It is therefore said that parents in the districts believe that a greater part of the cost of secondary education should be on government. This finding substantiates Akangbou (1987) assertion that the burden of financing educational programmes amongst stakeholders should not be equal and that the state should bear a greater part of the cost so that students would not find it difficult to honour their due part.

The following are the reasons given by those who expect the state to shoulder a greater part of the cost of secondary education to buttress their choice

1. The state is the main stakeholder of education and must be at the forefront of the provision and delivery of secondary education in the country (33.8%).
2. That is the surest way to make secondary education affordable to all and to enhance the chance of all children to climb high in the educational ladder(14.8%).
3. Most parents are low income earners who can not meet the greater part of the cost of secondary education. This will ensure high rate of enrolment at the second cycle (29.9%).
4. The state is capable of meeting that part of the cost since it has an array of resources including foreign assistance. It is the state that controls all the resources in the economy (16.5%).
5. That is the only means of ensuring that more capable children are trained for the nation's development (4.9%).

In spite of these reasons, 113 (31%) respondents are of the view that parents have to bear greater part of the cost of secondary education because:

1. It is the parents' responsibility to take care of their progeny including their education. The government's role should be a complementary one (19.5%).
2. The greater part of the benefits of education goes to the students/parents (51.3%).
3. That will make parents more responsible and be committed to their wards' secondary education (24.8%).
4. The state also operates within a limited budget. It is also expected to fulfil other obligations of providing other equally important social services to the populace (4.4%).

#### **Research question 2**

Which of the negative popular views about secondary education do parents support?

This research question sought to find out whether parents in the various communities support certain negative popular views about secondary education in the country.

To answer this question, the frequencies of the answers to the various attitude questions were examined and used. Items 16-20 on the inventory (see Appendix A) examined the respondents' negative views about secondary education.

All the response categories in the negative direction were counted together whereas those in the positive direction were also counted together. Table 12



presents respondents' agreement with the statements that indicate negative popular views about secondary education in rank order.

Table 12

**Percentage distribution of negative popular views in rank order.**

| Statement  | Agree     |     |      |
|--|-----------|-----|------|
|  | Frequency | %   | Rank |
| <b>Secondary education is unnecessary because;</b>                       |           |     |      |
| 1. School leavers do not get jobs  | 46        | 9.0 | 1    |
| 2. The cost is higher than the benefit                                   | 25        | 4.9 | 2    |
| 3. It makes girls and boys bad wives and husbands                        | 15        | 2.9 | 3    |
| 4. It delays marriage and child bearing                                  | 13        | 2.6 | 4    |
| 5. J. S. S is enough for children since they only need to read and write | 7         | 1.4 | 5    |

The results shown in Table 12 indicate that in all the negative statements less than 10% of the respondents agreed. This means that most of the respondents do not support the negative view about secondary education and do not believe that secondary education is unnecessary.

In view of the above analysis, it is realised that parents in Assin North and South districts do not support the negative views about secondary education and for that matter the issue of secondary education not being necessary is not a popular view. Thus, the answer to research question two is that parents in the

Assin districts do not support any of the negative popular views about secondary education.

### Research question 3

Which of the positive popular views about secondary education do parents support?

One of the assumptions underlying the study is that parents support positive popular views about secondary education in the various communities. This assumption forms the rationale for this research question. To answer the question, the frequencies of the answers were also examined and used. All the response categories in the positive direction were counted together and those in the negative direction were also counted together. Table 13 presents the statements that indicate positive views about secondary education in rank order.

Table 13

#### Percentage distribution of positive views in rank order

| Statement   | Agree     |      |      |
|---|-----------|------|------|
|   | Frequency | %    | Rank |
| <b>Secondary education is necessary because:</b>                  |           |      |      |
| 1. It boosts one's chance for higher education                    | 504       | 99.0 | 1    |
| 2. It makes people more civilised                                 | 503       | 98.8 | 2    |
| 3. It can help the youth to attain prominent positions in society | 498       | 97.8 | 3    |
| 4. It brightens students' job opportunities                       | 496       | 97.4 | 4    |

Table 13 shows that the respondents agree with all the positive popular views about secondary education and perceive secondary education to be very necessary. A score of over 90% recorded for all the statements evidences this. Out of the sample of 509, as many as 504 representing 99% of the respondents agree that secondary education is necessary because it boosts students' chance for higher education.

In view of the data presented in the Table 13 above, the answer to the research question is that a vast majority of the respondents support the view that secondary education is necessary because:

- (a) secondary education brightens students' job opportunities;
- (b) secondary education boosts one's chance for higher education;
- (c) secondary education makes people more civilised; and
- (d) secondary education can help the youth to attain prominent positions in the society. In other words, parents in the districts support all the positive popular views about secondary education.

The response that secondary education can help people to attain prominent positions in the society corroborates with Psachoropolos (1994) and Cohn and Geske (1990) that the economic returns to secondary education is about 10% a year. Again, the view that secondary education boosts one's chance for higher education substantiates Quist (2003) assertion that secondary education constitutes a vital link between basic and tertiary levels of education and has the greater potential of sustaining higher levels of literacy.

#### **Research question 4**

Which of the statements on positive discriminatory fee paying do parents support?

One of the assumptions underpinning the study is that parents support positive discriminatory fee paying. In other words, parents wish that some students should either be exempted from paying fees or given assistance at the second cycle in order to complete their courses successfully. This assumption forms the rationale for this research question.

To answer the question, the frequencies of the responses were used. All the response categories in the positive direction were collapsed into “agree” while those in the negative direction were collapsed into “disagree”. Table 14 presents the statements that indicate support for positive discriminatory fee paying at the second cycle.

Table 14

#### **Percentage distribution of support for positive discriminating fee paying in rank order**

| Statement  | Agree     |      |      |
|--|-----------|------|------|
|  | Frequency | %    | Rank |
| 1. Brilliant but needy students should not pay fees at the second cycle.                       | 310       | 60.9 | 1    |
| 2. All needy students in secondary school should not pay fees, even if they are not very good. | 96        | 18.9 | 2    |
| 3. All students who gain admission to secondary school should not pay fees.                    | 89        | 17.5 | 3    |

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Table 14 continued

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|  |    |     |   |
|--|----|-----|---|
| 4. All brilliant students in secondary school should not pay fees, even if their parents can afford it.        | 40 | 7.9 | 4 |
| 5. Students who pursue courses that fall within government priorities should not pay fees at the second cycle. | 7  | 1.4 | 5 |

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The data in Table 14 reveal that parents in the study area are supportive of the positive discriminatory fee paying idea. This is underscored by the fact that only 89 (17.5%) of the total respondents of 509 agreed that all those who gain admission to secondary school should not pay fees. As many as 320 respondents representing 82.5% do not concur to the suggestion that all students who gain admission to secondary school should not pay fees. This buttresses their earlier choice of shared responsibility for funding secondary education in the country.

On the question of which of the statements on positive discriminatory fee paying policy do parents support, the survey shows that 310 (60.9%) of the respondents agreed that only brilliant but needy students should not pay fees at the second cycle.

The subjects however did not consent to the suggestion that students whose parents can afford should be exempted from fee paying at the secondary school. Of the 509 respondents, only 7 (1.4%) respondents agreed that those who pursue courses that fall within government priorities should not pay fees at the

second cycle. As many as 502 (98.6%) of the respondents dissented. This means that the parents do not endorse that statement.

Again, the subjects do not side with the suggestion that all brilliant students in secondary school should not pay fees, even if their parents can afford it. This is evidenced by only 7.9% representing 40 out of the 509 respondents agreeing to that statement. The overwhelming rejection of these two statements reaffirms the general and popular saying that "help must go to those who actually need it".

Of the 509 respondents only 96 representing 18.9 percent agreed that all needy students in secondary school should not pay fees, even if they are not very good. A colossal number of 413 (81.1%) do not see why students who are not very good should merit state sponsorship. This implies that the state has to help those who have the potential of contributing immensely to the progress of the nation but need financial assistance.

The endorsement of the positive discriminatory fee paying idea by parents in the Assin North and South districts reflects the practice in Vietnam (Bray, 1996) and the assertion put forward by Karikari-Ababio (1999) that the policy of "positive discrimination" should be adopted to enable children from disadvantaged homes to have access to formal education.

The following are the reasons assigned by the subjects for their choice:

1. It will help utilise the talents, skills, knowledge and capabilities of such children since without this intervention most of them can not continue their education owing to lack of sponsors. Thus, these all important resources

- should not be allowed to go unexploited. It is through financial assistance to these students that can help harness these resources for both personal and nation building (39%).
2. It will create an opportunity for all brilliant children from poor socio-economic backgrounds to climb higher in the educational ladder. This in no small way would help create a classless society. They believe this facility for brilliant but needy students can help jettison them out of lifetime poverty or to lift themselves up from their economic quagmire (27.1%).
  3. It will motivate other needy students to take their academic work very serious in order to merit such a facility (3.9%).
  4. It will make more children of the land very useful to themselves and the state. When they acquire academic knowledge and/or technical skills, they would be employed in profitable ventures to earn something to make ends meet (21%).
  5. It will make secondary education more competitive which will help raise academic standards to a higher pedestal (2.9%).
  6. It will enable such students to fully benefit from the resources of the land (4.8%).
  7. It is a form of compensation to them for the taxes their parents pay to the state (1.3%).

However, those who dissented are of the view that:

1. All needy students should be assisted to have secondary education since education does not equip the educands with only academic skills, but useful social, economic and political skills which every state badly needs (27.6%).

2. It is discriminatory against other legitimate children of the land. Such children are being deprived of their fair share of the national cake (41.2%).
3. Since all children will serve the nation in different capacities, they must all be given access to high education to improve upon their areas of competence (16.8%).
4. Some students are not good due to financial problems. Financial support would then ginger them to pick up (9.0%).
5. All parents pay tax to the state, so their wards must be given the opportunity to benefit from the revenue that accrues from the taxes (6.%).

Considering the foregoing, it is concluded in response to research question four, that parents in the Assin North and South districts support the suggestion that only brilliant but needy students should not pay fees at the secondary school

#### **Research question 5**

What type of preparation do parents make towards their wards' secondary education?

The respondents were asked to indicate the type of preparation they make before their wards go to secondary school in order to have some money for it. Table 15 shows the results on those whose children have completed secondary education.



Table 15

**Preparations parents made to raise money for their wards' secondary education**

| Statement  | Yes       |      |
|--|-----------|------|
|  | Frequency | %    |
| 1. Did you or your spouse save towards your children's secondary education?        | 28        | 34.1 |
| 2. Did you or your spouse do anything specific in order to have some money for it? | 63        | 76.8 |

As could be seen from Table 15, 28 (34.1%) of the respondents whose children have completed secondary school did save towards it. On the contrary, 54 (65.9%) respondents did not save towards their wards' secondary education. Out of the 82 respondents whose children have completed secondary school, 63 (76.8%) did some things specifically to have some money for their wards' secondary education. Only 19 (23.2%) respondents did not do anything specifically for it.

Table 16 shows the results on those whose children are currently in secondary school.

**Table 16**

**Preparations parents make to have money for their wards' secondary education**

| Statement   | Yes       |      |
|---|-----------|------|
|   | Frequency | %    |
| 1. Do you or your spouse save towards your children's secondary education?        | 60        | 41.1 |
| 2. Do you or your spouse do anything specific in order to have some money for it? | 114       | 78.1 |

For those whose children are in secondary school, 41.1% representing 60 respondents out of the 146 respondents save towards their children's secondary education. However, 59.9% (86) of the respondents do not actually save in order to have some money for it

Of the 146 respondents, 114 (78.1%) do certain things specifically to have some money to take care of their children who are in secondary school. It is only 32 (21.9%) of the respondents who do not do anything specifically to raise money for it.

Table 17 shows the results on those whose children are yet to enter secondary school.

Table 17

**Preparations parents are making to raise money for their wards' future secondary education**

| Statement   | Yes       |      |
|---|-----------|------|
|   | Frequency | %    |
| 1. Are you or your spouse saving towards your children's secondary education?         | 132       | 38.5 |
| 2. Are you or your spouse doing anything specific in order to have some money for it? | 270       | 78.7 |

For those whose children are yet to enter secondary school, 132 (38.5%) of the respondents indicated that although their children are not yet in secondary school, they are making savings toward it. Two hundred and eleven (61.5%) of the respondents however are not saving towards their wards' future secondary education.

Of the same number of respondents, 270 (78.7%) are doing certain things in order to have some money for their wards' future secondary education. It is only 73 (21.3%) of the respondents who are not doing anything specific in order to have money for their wards who will enter secondary school in future. The foregoing analysis indicates that parents in the study area make frantic efforts to prepare towards their wards' secondary education. They either save or find alternative means of raising fund for their wards' secondary education.

The findings also demonstrate that the effort that parents put in so as to have the financial strength to see to their children's secondary education is progressive. This could be attributed to the growing importance of that level of education to the people in the two Districts.

The following are the things parents do specifically to raise money for their wards' secondary education in the Assin North and South Districts: cash crop farming such as oil palm production, cocoa production, citrus production; trading; and child education policy.

These imply that although the parents in the study area expect the state to bear some part of the cost at the second cycle, they see the responsibility of their wards' secondary education as partially theirs. It could be concluded that the parents in Assin North and South Districts do not largely save towards their wards' secondary education but do other things specifically to raise money for that purpose. That is, the type of preparation that parents in the two districts make towards their wards' secondary education is engaging themselves in certain activities to raise some money. This last statement thus represents the answer to research question 5.

#### **Research question 6**

**What major alternative sources of funding secondary education do parents support?**

This question seeks to find out the various alternative sources of funding education that parents support. Items 44-52 were designed to elicit information for the question. Table 18 presents the results of the analysis.

**Table 18**

**Alternative sources of funding secondary education**

| Source of funding  | Agree     |      |
|--|-----------|------|
|  | Frequency | %    |
| 1. The business community should be made to bear part of the cost of secondary education   | 474       | 93.1 |
| 2. District Assemblies and Traditional Councils should increase their donation and bursaries to fund secondary education           | 492       | 96.7 |
| 3. A tax increase specifically to fund secondary education?  | 141       | 27.7 |
| 4. A tax imposition on certain products such as petroleum products, cigarette and alcoholic drinks to finance secondary education? | 111       | 21.8 |

At a glance, the data in Table 18 show that majority, 474 (93.1%) of the respondents support that the business community should be made to bear part of the cost of secondary education. The following reasons account for their support

1. It is part of their social responsibility. Every business is expected to contribute to the development of the community it operates in (7.2%).
2. The business community makes use of the nation's resources and has to reciprocate it by helping the state to train its youth to acquire useful and employable skills (17.8%).

3. They employ the products of the educational institutions so they have to help in their training. They variously benefit from the education of the products of these institutions and it is not out of place that they bear part of the cost of their training (28%).
4. They also benefit from the activities of the parents in the economy. The parents in the country patronise the products of the business community and feed them with the raw materials (inputs) they use in their daily activities. This would constitute compensation for the parents (5.9%).
5. The business community's assistance would go a long way to ensure quality secondary education for the students including the wards of owners, management and employees of the businesses in the country since they also attend secondary school in the country (3.3%).
6. Since the state creates congenial atmosphere for them to operate in they have to reciprocate the gesture by helping it solve some of the numerous social woes in the country. This assistance would help open the floodgates of the schools to admit more children to advance their long-range prospects (14.7%).
7. Because they make huge profits from the citizens, part of it must be channeled into the provision of quality secondary education (5.4%).
8. That will help the needy in the society to have secondary education to get them out of impoverishment (17.3%).

Despite these reasons, 35 (6.9%) respondents did not agree to the suggestion that the business community should be made to bear part of the cost of secondary education due to the following reasons:

1. It will reduce their profit and for that matter the dividends of the owners. It will thus be a disincentive to potential investors (20%).
2. It will be an additional burden on the business community since they have to work hard to meet it (11.4%).
3. It will lead to the exploitation of their customers since the burden will be passed on to the users of their products (17.1%).
4. These businesses already pay a lot of taxes to the state so part must be used to fund secondary education (34.3%).
5. They may not be able to help other sectors of the economy (17.1%).

Again, majority 492 (96.7%) of the respondents agree that the District Assemblies and Traditional Councils should increase their donations and bursaries to secondary schools and students due to the reasons below:

1. It will broaden accessibility of secondary education in the area for more citizens to access secondary education (25.8%).
2. It will raise the standard of secondary education in the community due to the availability of the needed resources that they would provide to the schools (5.1%).
3. It will enable the area to have more highly educated citizens for its good – it will raise the image of the area since they will be able ambassadors of the communities (6.7%).
4. It will make the children committed to serve the area after completion of their training to contribute to the communities' development (13%).

5. It will enable children to benefit from the resources in the locality including the taxes their parents pay to the Assembly (6.5%)
6. It will eliminate the “whom you know” syndrome in our society when little assistance goes to the powerful in the society. In the light of this, if the number of bursaries is increased more people, including children whose parents are not known, would be beneficiaries (13.8%)
7. It will promote competition among students in the area, which will result in high academic standards (3.7%)
8. It will reduce the financial burden of parents who are legitimate sons of the land (11.2%).
9. It will minimise the workload of the central government (2.8%).
10. It will equip the secondary schools with ample resources to provide quality and affordable school service (1.4%).

Out of the 509 respondents, 368 (72.3%) disagreed that a tax should be introduced specifically to finance secondary education. They think that

1. The citizens are already overburdened with taxes so an additional one will be unbearable (42%).
2. The GETfund is enough to provide quality and affordable secondary education in the country (4.7).
3. It will lead to increase in prices of goods and services (17.1%).
4. The tax net should rather be widened so that more people will pay what is already in operation (0.9%).



5. **The state has a lot of resources that should be used prudently to fund secondary education (26.9%)**
6. **The poor will be overstretched unnecessarily (8.3%)**

In view of the above, it could be said that the “vested interest model” works in the Assin North and South districts of central region. The vested interest model posits that people who stand the chance of gaining from certain programmes readily accept them while those who are likely to be affected by those programmes disapprove them. This is evidenced by the fact that the parents in the two districts support alternative sources of funding that, if adopted, would not affect them directly and reject those that would affect them directly, if implemented. Thus, the parents support that the business community should participate in funding secondary education and the District Assemblies and Tradition Councils also should increase their donations and bursaries to fund secondary education while they do not support imposition of taxes on certain products and specific tax increase to fund secondary education

In addition to the above, the respondents were asked to indicate other alternative sources of funding secondary education. The following are their suggestions:

1. **Contributions by religious bodies and other identifiable groups in the society (20.4%).**
2. **Contributions by the well-to-do in the society (15.8%).**
3. **Assistance from development partners or donor support (8.4%).**
4. **Support from non-governmental organisations (14%).**

5. Educational fundraising and setting up of educational funds (15.9%).
6. Loans from financial institutions (9.7%).
7. School farms and other internally generated fund (3.7%)
8. Parents Teacher Associations' contributions (8.4%)
9. Contributions from old students (3.2%).

In view of the above, it is concluded in answer to research question six, that the major alternative sources of funding secondary education that parents in the districts support are donations and bursaries from the District Assemblies, contributions by the business community, religious bodies, the well-to-do in the society, P. T. A.'s, N. G. O.'s and setting up of educational funds.

#### **Testing of the hypotheses**

This aspect of the chapter deals with the testing of the hypotheses formulated for the study. In all, five null hypotheses were derived and tested. The one-way analysis of variance (ANOVA) was used to test all the hypotheses since the researcher intended to find out if differences existed among the groups and whether the differences, if any, were statistically significant.

The answer to research question one in this study discloses that parents in the Assin Districts of Central Region prefer that the cost of secondary education should fall on both parents and government. But there is no clear indication that all the three types of community are of this view. This section of the chapter, therefore, deals with the testing of the hypothesis that parents' preferred locus of responsibility for funding secondary education does not differ by type of community.

5. Educational fundraising and setting up of educational funds (15.9%)
6. Loans from financial institutions (9.7%)
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## **Hypothesis 1**

**Ho:** Parents' preferred locus of responsibility for funding secondary education does not differ by type of community

**Hi:** Parents' preferred locus of responsibility for funding secondary education differs by type of community.

In this study there are three different types of community, which differ in terms of their social and/or geographical distance from the centre of urban life. It is therefore assumed that the more socially and/or geographically close any of these communities is to the centre of urban life, the better their living standard would be and the more they would want to be part of funding secondary education. Again, the nearness of any of these communities socially and/or geographically to the centre of urban life, the greater awareness they would have on the cost of secondary education and appreciate the need for parents to support the state to fund secondary education in the country.

The opposite is nonetheless, true for all the above assertions if any of these communities is socially and/or geographically farther away from the centre of urban life.

The Analysis of Variance (ANOVA) was used to determine the significance of the differences among the various types of community with respect to their preferred locus of responsibility for funding secondary education

In order to test hypothesis 1, an F-test on parents' preferred locus of responsibility for funding secondary education was done to determine the differences among the three types of community

A 6-point likert type scale of measurement (Totally agree-6, Strongly agree-5, Agree-4, Disagree-3, Strongly disagree-2, Totally disagree-1) was used. The mean responses of the three statements and their standard deviations were compared across the three types of community. The results are presented in Table 19 (Refer to Appendix C for the details).

Table 19 only shows the mean, standard deviation and the F-ratios for the respondents' preferred locus of responsibility for funding secondary education.

Table 19

**Parents' preferred locus of responsibility for funding secondary education by type of community**

| Statement  | Type of community | df | Mean | Standard Deviation | F     | Sig.  |
|--|-------------------|----|------|--------------------|-------|-------|
| 1. The responsibility for funding secondary education should be on government.             | 1                 |    | 1.76 | .43                | 3.038 | .049* |
|  | 2                 | 2  | 1.83 | .38                |       |       |
|  | 3                 |    | 1.86 | .35                |       |       |
| 2. The responsibility for funding secondary education should be on parents.                | 1                 |    | 1.99 | .11                | 1.694 | .185  |
|  | 2                 | 2  | 1.99 | .11                |       |       |
|  | 3                 |    | 1.96 | .19                |       |       |
| 3. The responsibility for funding secondary education should be on parents and government. | 1                 |    | 1.28 | .45                | 2.172 | .115  |
|  | 2                 | 2  | 1.18 | .39                |       |       |
|  | 3                 |    | 1.21 | .41                |       |       |

Note: p < .05    1 = Urban    2 = Semi-urban    3 = Rural    N = 509

Of the three statements tested under parents' preference for method of funding secondary education, the differences found among the communities with regard to only one of the statements were statistically significant. The statement is that the responsibility for funding secondary education should be on government. With regard to the other two statements, no statistically significant differences were found among the communities

Parents in all the communities disagreed to the view that the responsibility for bearing the cost of secondary education should be on government. One would have expected parents in rural areas in the Assin Districts, most of whom are not gainfully employed and thus face economic hardships to shift the full burden of financing secondary education to the government. Yet, most of them showed high degree of willingness to collaborate with the state to do that. This preference for funding secondary education by the rural parents fail to support the "deficit model" which posits that the poor usually fail to recognise their legal and parental duty to their wards and expect someone else to do it for them.

However, significant differences were found among the three communities in respect of their disagreement to statement nine on the inventory which states that the responsibility for funding secondary education should be on government,  $F(2, 509) = 3.038, p < .049$ . It means that parents' disagreement to the statement differs in the various communities. To determine the difference, a further analysis was conducted to evaluate pair wise differences among the means of each statement. Tukey HSD post-hoc tests were therefore carried out. The results of the tests are reported in Table 20.

Table 20

**Post-hoc analysis of the view that the responsibility for bearing the cost of secondary education should be on government**

| I          | J          | (I - J) |
|------------|------------|---------|
| Rural      | Semi-urban | .0279   |
|            | Urban      | 1.007*  |
| Semi-urban | Rural      | -.0279  |
|            | Urban      | .0729   |
| Urban      | Rural      | -.1007* |
|            | Semi-urban | -.0929  |

The mean difference is significant at the .05 level

The results of the multiple comparisons of the three types of community on their disagreement to the view that the responsibility for funding secondary education should be on government show statistically significant differences among the parents in the urban, the semi-urban and the rural areas. The study discloses that the majority of the parents in all communities do not agree with this statement; however, parents in the urban and semi-urban areas disagree more than parents in the rural areas. This demonstrates clearly that there is a difference in the disagreement to this method of funding secondary education by parents in the urban and semi-urban areas on the one hand, and that of the parents in the rural areas on the other. This implies that parents' disagreement to the statement that the responsibility for funding secondary education should be on government differs in the various communities.

Statement 10, which states that the responsibility for funding secondary education should be on parents did not show statistically significant difference,  $F(2, 509) = 1.694, p < .185$ . It means that parents' disagreement to this statement does not differ in the various communities.

Similarly, differences in parents' agreement to statement 11, which states that the responsibility for funding secondary education should fall on both parents and government were not statistically significant,  $F(2,509) = 2.172, p < .115$ . This means that with respect to this statement, the parents' agreement does not differ by type of community.

In conclusion, the analysis of the data on the three statements (Items 9 – 11) under parents' preference for the method of funding secondary education as shown in Appendix C indicates that the differences among the three communities were not statistically significant.

I, therefore, fail to reject the null hypothesis that parents' preferred locus of responsibility for funding secondary education does not differ by type of community. Parents in the urban, semi-urban and rural communities have similar preference for the method of funding secondary education in the country.

### **Hypothesis 2**

**Ho:** Parents' preferred locus of responsibility for funding secondary education does not differ by level of education.

**Hi:** Parents' preferred locus of responsibility for funding secondary education differs by level of education



The assumption here is that the more education people receive the more they prefer that funding education should fall on the recipient of education. This is because the more they climb the educational ladder, the more they become acquainted with what goes into funding education and other equally important social services that all impinge on the national kitty. The greater they would also appreciate that quality education is a product of adequate funding which can be achieved through a collaborative effort by all and sundry.

To test this hypothesis, one-way analysis of variance (ANOVA) was used to determine the significance of the differences among the respondents with different levels of education with respect to their preferred locus of responsibility for funding secondary education. The mean responses of the three statements and the standard deviations were compared across the three levels of education. The results are presented in Table 21 (Refer to Appendix D for the details). Table 21 only shows the mean, standard deviation and the F – ratios for the respondents' preferred locus of responsibility for funding secondary education.

Table 21

**Parents' preferred locus of responsibility for funding secondary education by level of education**

| Statement  | Level of education | df | Mean | SD  | F     | Sig   |
|--|--------------------|----|------|-----|-------|-------|
| 1. The responsibility for funding secondary education should fall on government                  | 1                  |    | 1.82 | .35 | 5.817 | .003* |
|  | 2                  | 2  | 1.90 | .30 |       |       |
|  | 3                  |    | 1.77 | .42 |       |       |
| 2. The responsibility for funding secondary education should fall on parents                     | 1                  |    | 1.90 | .30 | 8.245 | .000* |
|  | 2                  | 2  | 1.99 | .08 |       |       |
|  | 3                  |    | 1.98 | .13 |       |       |
| 3. The responsibility for funding secondary education should fall on both parents and government | 1                  |    | 1.24 | .43 | 5.940 | .003* |
|  | 2                  | 2  | 1.12 | .33 |       |       |
|  | 3                  |    | 1.26 | .44 |       |       |

Note:  $p < .05$  1= postsecondary 2=secondary 3=No schooling N= 509

The data in Table 21 above show that there are statistically significant differences among parents with different levels of education in terms of their preferred locus of responsibility for funding secondary education. Significant differences were found among the three levels of education in respect of their disagreement to statement nine on the inventory which states that the responsibility for funding secondary education should be on government,  $F(2, 509) = 5.817, p < .003$ . This implies that parents' disagreement to the statement

differs in the various communities. To locate where the difference lies Tukey HSD post-hoc tests were conducted. Results of the tests are reported in Table 22

Table 22

**Post-hoc analysis of the view that the responsibility for bearing the cost of secondary education should be on government**

| I                   | J                   | (I - J)   |
|---------------------|---------------------|-----------|
| No schooling        | Secondary below     | - .12626* |
|                     | Post secondary      | - .09104  |
| Secondary and below | No schooling        | .12626*   |
|                     | Post secondary      | .03521    |
| Post secondary      | No schooling        | .09104    |
|                     | Secondary and below | -.03521   |

The mean difference is significant at the .05 level.

The results of the multiple comparisons of the three levels of education on their disagreement to statement nine on the inventory show statistically significant differences among the parents with varying levels of education. The study disclosed that the majority of the parents with different levels of education do not agree with this statement, however, parents with postsecondary education and no schooling disagree more than parents with secondary education or less.

This shows that there is a difference in the disagreement to this method of funding secondary education between parents with postsecondary education and no schooling on the one hand, and that of the parents with secondary or less on the other.

Clearly, there are significant differences between parents with different levels of education regarding their disagreement to the view that the responsibility for funding secondary education should fall on parents. One would have expected parents with post secondary education, most of whom are gainfully employed and can bear the cost of their wards' secondary education, to agree to this view. These parents disagreed to this suggestion just as their counterparts who have less amount of education or none at all did. This behaviour or view fails to support the 'dominant-ideology model' which explains the opinion that some high class people have concerning the education of their wards. Such people are said to overtly display this behaviour because they regard government intervention in their wards' education as a failing in their duty to their progeny. Clearly then, the highly educated people in the Assin districts do not portray this behaviour.

Statement 10, which states that the responsibility for funding secondary education should be on parents also showed statistically significant differences among respondents with the three levels of education,  $F(2,509)= 8.245, p<.000$ . It means that parents' disagreement to this statement differs by level of education. Table 23 show the post-hoc tests on statement 10, which shows that there are statistically significant differences in the disagreement to the statement among parents with various levels of education.

Table 23

**Post-hoc analysis of the view that the responsibility for bearing the cost of secondary education should be on parents**

| I              | J              | (I - J)  |
|----------------|----------------|----------|
| No schooling   | Secondary      | - .00927 |
|                | Post secondary | .08196*  |
| Secondary      | No schooling   | .00927   |
|                | Post secondary | .09124*  |
| Post secondary | No schooling   | .08196*  |
|                | Secondary      | -.09124* |

The mean difference is significant at the .05 level.

The data in Table 23 point out that the differences in parents' disagreement to the statement that the responsibility for funding secondary education should be on parents are conspicuously clear among parents with no schooling and secondary education on the one hand, and parents with postsecondary education on the other.

Similarly, differences in parents' agreement to statement 11, which states that the responsibility for funding secondary education should fall on both parents and government were statistically significant,  $F(2,509) = 5.940, p < .003$ . This means that with respect to this statement, the parents' agreement differs by level of education. In order to find out where the differences lie, the post-hoc test was carried out. The results are shown in Table 24.

Table 24

**Post-hoc analysis of the view that the responsibility for bearing the cost of secondary education should be on both government and parents.**

| I              | J              | (I - J)  |
|----------------|----------------|----------|
| No schooling   | Secondary      | .14122*  |
|                | Post secondary | .02837   |
| Secondary      | No schooling   | -.14122* |
|                | Post secondary | -.11285  |
| Post secondary | No schooling   | -.02837  |
|                | Secondary      | .11285   |

The mean difference is significant at the .05 level.

The results of the multiple comparisons of respondents of the three levels of education for statement 11 show statistically significant differences among parents with postsecondary education and secondary education or less on one the hand, and parents with no schooling on the other. This implies that parents' agreement to the statement that the responsibility for funding secondary education should be on both government and parents differs with level of education. Parents with postsecondary education and secondary education or less agree more to this view than parents with no schooling.

In conclusion, the analysis of the data on the three statements (Items 9-11) under parents' preference for the methods of funding secondary education as shown in Appendix D indicates that the differences among the three levels of education were statistically significant. Parents with postsecondary and secondary education

or less agree to pay part of the cost of their wards' secondary education than those with no schooling. In view of this the null hypothesis that parents' preferred locus of responsibility for funding secondary education does not differ by level of education is rejected. The research hypothesis is therefore accepted. Parents' preferred locus of responsibility for funding secondary education differs by level of education. Parents with high level of education are less predisposed to the view that the responsibility for funding secondary education should be on government, less predisposed to the view that the responsibility for funding secondary education should be on parents and government, and most predisposed to the view that the responsibility for funding secondary education should be on parents.

### **Hypothesis 3**

Ho: In terms of negative perception of secondary education, parents in the various communities do not differ

Hi: In terms of negative perception of secondary education, parents in the various communities differ

There is an assumption that parents now do not support negative views about secondary education. In view of this, statements 16-20 on the inventory were used to find out whether differences exist in negative perception of secondary education of parents in the various types of community. A 6-point likert scale (Totally Agree-1, Strongly agree-2, Agree-3, Disagree-4, Strongly disagree-5, Totally disagree-6) was used since the statements were negative. To test this hypothesis, the means, standard deviations and F-ratios were computed

for the various types of community using ANOVA. Table 25 presents the summary of the results.

Table 25

**Parents' negative perception of secondary education by type of community**

| Statement  | Type of community | df | Mean | SD  | F     | Sig.  |
|--|-------------------|----|------|-----|-------|-------|
| <b>Secondary education is unnecessary because:</b>                       |                   |    |      |     |       |       |
| 1. J.S.S. is enough for children since they only need to read and write. | 1                 |    | 1.99 | .11 |       |       |
|  | 2                 | 2  | 1.99 | .11 | .051  | .951  |
|  | 3                 |    | 1.98 | .13 |       |       |
| 2. The cost is higher than the benefits.                                 | 1                 |    | 1.92 | .28 |       |       |
|  | 2                 | 2  | 1.98 | .15 | 3.142 | .044* |
|  | 3                 |    | 1.96 | .20 |       |       |
| 3. School leavers do not get jobs.                                       | 1                 |    | 1.92 | .28 |       |       |
|  | 2                 | 2  | 1.94 | .24 | 2.041 | .131  |
|  | 3                 |    | 1.88 | .33 |       |       |
| 4. It delays marriage and child bearing                                  | 1                 |    | 1.97 | .18 |       |       |
|  | 2                 | 2  | 1.97 | .17 | .666  | .568  |
|  | 3                 |    | 1.98 | .13 |       |       |
| 5. It makes boys and girls bad husbands and wives                        | 1                 |    | 1.95 | .21 |       |       |
|  | 2                 | 2  | 2.00 | .00 | 3.834 | .022* |
|  | 3                 |    | 1.95 | .19 |       |       |

Note:  $n < .05$  1=Urban 2=Semi-urban 3=Rural N=509



Of the five statements under parents' negative perception of secondary education differences were found among the communities with regard to only two of the statements being statistically significant.

Significant differences were found among the three communities in respect of their disagreement to the view that secondary education is unnecessary because the cost is higher than the benefits,  $F(2, 509) = 3.142, p < .044$ . This implies that parents' disagreement to this negative view of secondary education differs in the various communities. To determine the location of the difference, a further analysis was conducted to evaluate pair wise differences among the means of each statement. Tukey HSD post-hoc tests were therefore carried out. The results of the tests are reported in Table 26.

Table 26

**Post-hoc analysis of the view that secondary is unnecessary because the cost is higher than the benefits**

| I          | J          | (I - J)  |
|------------|------------|----------|
| Rural      | Semi-urban | -.01794  |
|            | Urban      | .04101   |
| Semi-urban | Rural      | .01794   |
|            | Urban      | .05694*  |
| Urban      | Rural      | -.04101  |
|            | Semi-urban | -.15894* |

The means difference is significant at the .05 level.

The results of the multiple comparisons of the three types of community on their disagreement to the view that secondary education is unnecessary because the cost is higher than the benefits show statistically significant differences among parents in the urban, the semi-urban and the rural areas. Parents in the semi-urban areas disagree more to this view than parents in the urban areas. This shows that there is a difference in the disagreement to this view on secondary education of parents in the semi urban and rural areas on the one hand, and that of the parents in the urban areas on the other.

Similarly, statement 18 which states that secondary education is unnecessary because it makes boys and girls bad husbands and wives shows statistically significant differences,  $F(2,509)=3.834$ ,  $p < .022$ . It means that parents' disagreement to this statement differs in the various communities. Tables 27 mirrors the post-hoc tests on statement 18, which show that there are statistically significant differences in the disagreement to the statement among parents in the various communities.

Table 27

**Post-hoc analysis of the view that secondary education is unnecessary because it makes boys and girls bad husbands and wives**

| I          | J          | (I - J)  |
|------------|------------|----------|
| Rural      | Semi-urban | -.04762* |
|            | Urban      | -.00916  |
| Semi-urban | Rural      | .04762*  |
|            | Urban      | .03846   |

Table 27 continued

|       |            |        |
|-------|------------|--------|
| Urban | Rural      | .00916 |
|       | Semi-urban | .03846 |

The mean difference is significant at the .05 level.

The results in Table 27 point out that the differences in the parents' disagreement to the statement that secondary education is unnecessary because it makes boys and girls bad husbands and wives are conspicuously clear among urban, semi-urban and rural areas. This indicates that although, majority of the parents in all communities do not agree with this view, parents in the semi-urban areas disagree more than parents in the rural and urban areas did.

However, no significant differences were found among the three communities with regard to their disagreement to the view that secondary education is unnecessary because JSS is enough for children since they only need to read and write,  $F(2,509) = .051, p < .957$ . This implies that parents' disagreement to this statement does not differ in the various communities.

Again, statement 19 which states that secondary education is unnecessary because school leavers do not get jobs did not show statistically significant differences,  $F(2,509) = 2.041, p < .131$ . This means that with respect to this statement, the parents' disagreement does not differ by type of community.

No differences in parents' disagreement to statement 20, which states that secondary education is unnecessary because it delays marriage and child bearing were found,  $F(2,509) = 0.566, p < .568$ . This implies that concerning this statement, the parents' disagreement does not differ by type of community.

From the foregoing analysis, it is concluded that the differences among the three communities with regard to negative perception of secondary education were not statistically significant. As such, I fail to reject the null hypothesis that in terms of negative perception of secondary education, parents in the various communities do not differ. It is therefore concluded that parents in the urban, semi-urban and rural communities do not have negative perception of secondary education.

#### **Hypothesis 4**

**Ho:** In terms of positive perception of secondary education, parents in the various communities do not differ.

**Hi:** In terms of positive perception of secondary education, parents in the various communities differ.

There is an assumption that in this modern world all communities have positive perception of secondary education. Statements 21-24 on the inventory were used to find out whether differences exist in the positive perception of secondary education among parents in the various communities. A 6-point likert scale (Totally agree-6, Strongly agree-5, Agree-4, Disagree-3, Strongly disagree-2, Totally disagree-1) was used. In order to test this hypothesis, an F-test on parents' positive perception of secondary education was done to determine the differences among the three types of community in terms of their positive perception of secondary education. The results are presented in Table 28.

**Table 28**

**Parents' positive perception of secondary by type of community.**

| Statement   | Type of commu<br>nity | df | Mean | SD  | F    | Sig  |
|---|-----------------------|----|------|-----|------|------|
| <b>Secondary education is necessary because:</b>                      |                       |    |      |     |      |      |
| 1. It brightens students' job opportunities.                          | 1                     |    | 1.03 | .17 | .308 | .735 |
|   | 2                     | 2  | 1.02 | .13 |      |      |
|   | 3                     |    | 1.03 | .16 |      |      |
| 2. It boosts one's chance for higher education                        | 1                     |    | 1.01 | .11 | .318 | .728 |
|   | 2                     | 2  | 1.01 | .11 |      |      |
|   | 3                     |    | 1.00 | .07 |      |      |
| 3. It makes people more civilised                                     | 1                     |    | 1.01 | .11 | .020 | .980 |
|   | 2                     | 2  | 1.01 | .11 |      |      |
|   | 3                     |    | 1.01 | .10 |      |      |
| 4. It can help the youth to attain prominent positions in the society | 1                     |    | 1.03 | .14 | .822 | .440 |
|   | 2                     | 2  | 1.01 | .11 |      |      |
|   | 3                     |    | 1.03 | .18 |      |      |

**Note:** p<.05 1 – Urban 2 – Semi-urban 3-Rural N=509

Of the four statements tested under parents' positive perception of secondary education the differences among the communities were not statistically

significant. Thus, statement 21, which states that secondary education is necessary because it brightens students' job opportunities, did not show statistically significant difference,  $F(2, 509) = .308$ ,  $p < .735$ . This means that parents' agreement to this statement does not differ in the various communities. Most parents in all the communities support the view that secondary education is necessary because it brightens students' job opportunities.

Again, differences in parents' agreement to statement 22, which states that secondary education is necessary because it boosts one's chance for higher education were not statistically significant,  $F(2, 509) = .318$ ,  $P < .728$ . It implies that with regard to this statement, the parent's agreement does not differ by type of community. Most parents in all the communities support the view that secondary education is necessary because it boosts one's chance for higher education.

Also, statement 23, which states that secondary education is necessary because it makes people more civilised did not show statistically significant difference,  $F(2, 509) = .020$ ,  $P < .980$ . It means that parents' agreement to this statement does not differ in the various communities. Most parents in all the communities support the view that secondary education is necessary because it makes people more civilised.

Finally, differences in parents' agreement to statement 24, which states that secondary education is necessary because it can help people to attain prominent positions in the society were not statistically significant,  $F(2, 509) = .822$ ,  $p < .440$ . This implies that with respect to this statement, the parents' agreement does not differ in the urban, the semi-urban and the rural areas. Most parents in all the

communities support the view that secondary education is necessary because it can help people to attain prominent positions in the society.

Based on the above analysis, it is concluded that parents in the urban, semi-urban, and rural communities have positive perception of secondary education. In view of this I fail to reject the null hypothesis that in terms of positive perception of secondary education, parents in the various communities do not differ.

#### **Hypothesis 5**

Ho: There are no significant differences among parents in the various communities with respect to the preparation they make towards their wards' secondary education

Hi: There are significant differences among parents in the various communities with respect to the preparation they make towards their wards' secondary education

The assumption here is that parents in rural areas do not usually prepare towards their wards' secondary education due to the harsh economic conditions that prevail there. Statements 35-43 on the inventory were therefore used to find out whether differences exist in the preparation parents make towards their wards' secondary education in the various types of community. A 6-point likert scale (Totally agree-6, Strongly agree-5, Agree-4, Disagree-3, Strongly disagree-2, Totally disagree-1) was used. To test this hypothesis, the means, standard deviations and F-ratios were computed for the various types of community using

one-way analysis of variance(ANOVA). Table 29 presents the results of the data analysis.

Table 29

**Preparation parents make towards their wards' secondary by type of community**

| Statement  | Type of commu<br>nity | df | Mean | SD  | F     | Sig.  |
|--|-----------------------|----|------|-----|-------|-------|
|  | 1                     |    | 1.65 | .42 |       |       |
| 1. Did you or your spouse save towards your wards' secondary education?          | 2                     | 2  | 1.54 | .51 | 1.429 | .246  |
|  | 3                     |    | 1.79 | .48 |       |       |
|  | 1                     |    | 1.10 | .43 |       |       |
| 2. Did you or your spouse do anything specific in order to have money for it?    | 2                     | 2  | 1.33 | .48 | 1.681 | .193  |
|  | 3                     |    | 1.24 | .31 |       |       |
|  | 1                     |    | 1.74 | .45 |       |       |
| 3. Do you or your spouse save towards your wards' secondary education?           | 2                     | 2  | 1.50 | .57 | 2.941 | .056  |
|  | 3                     |    | 1.56 | .50 |       |       |
|  | 1                     |    | 1.10 | .31 |       |       |
| 4. Do you or your spouse do anything specific in order to have money for it?     | 2                     | 2  | 1.16 | .37 | 2.785 | .065  |
|  | 3                     |    | 1.29 | .46 |       |       |
|  | 1                     |    | 1.73 | .45 |       |       |
| 5. Are you or your spouse saving towards your wards' future secondary education? | 2                     | 2  | 1.59 | .49 | 4.399 | .014* |
|  | 3                     |    | 1.54 | .50 |       |       |



Table 29 continued

|  |   |   |      |    |       |      |
|--|---|---|------|----|-------|------|
| 6. Will you or your spouse do anything       | 1 | 2 | 1.17 | 37 | 1.014 | .364 |
| specific in order to have some money for it? | 2 |   | 1.24 | 43 |       |      |
|  | 3 |   | 1.23 | 42 |       |      |

Note:  $p < 0.05$  1= Urban 2= Semi-urban 3= Rural N= 509

The results in the Table above show that there are no statistically significant differences among the parents whose children have completed secondary school in terms of the savings they made towards their wards' secondary education,  $F(2,82) = 1.429$ ,  $p = .246$ . This implies that such parents in the various communities do not differ in terms of the savings they made toward the secondary education of their wards.

Similarly, the results in Table 29 show that no statistically significant differences exist among the parents whose children have completed secondary school in terms of engaging in certain activities in order to raise money for their wards' secondary education,  $F(2,82) = 1.681$ ,  $p = .193$ . This means that such parents in the various communities do not differ in terms of finding alternative means of raising funds for their children who have completed secondary education.

Moreso, no significant differences were found among the three communities with regard to the savings parents whose children are in secondary school are making towards it,  $F(2,146) = 2.941$ ,  $p = .056$ . This points out that the savings such parents made for their wards who are in secondary school do not vary from community to community.

Furthermore, no significant differences were found among the three communities with regard to parents engaging in certain activities in order to raise funds for the education of their wards who are in secondary school,  $F(2, 146)=2.785, p<.065$ . This implies that with regard to finding alternative means to raise funds for their wards who are in secondary school education, parents in the urban, semi-urban and rural areas do not differ

In addition, differences in parents, whose children are yet to enter secondary school, engaging in certain activities in order to raise funds for their wards' future secondary education were not statistically significant,  $F(2, 343) = 1.014, p<.364$ . This indicates that with respect to finding alternative means to raise money for their wards' future secondary education, parents in the urban, semi-urban, and rural communities do not differ.

However, significant differences were found among the three communities in respect of the savings parents whose children are yet to enter secondary education are making,  $F(2,343) = 4.399, p<.014$ . It means that the savings such parents are making toward their wards' future secondary education differ in the various communities. To locate the differences, a further analysis was conducted to evaluate pair wise differences among the means of each statement. Tukey HSD post-hoc tests were therefore carried out. The results of the tests are reported in Table 30.

Table 30

**Post-hoc analysis of the savings parents whose children are yet to enter secondary school are making toward their wards' future secondary education.**

| I          | J          | (I - J)  |
|------------|------------|----------|
| Rural      | Semi-urban | -.04779  |
|            | Urban      | -.18578* |
| Semi-urban | Rural      | .04779   |
|            | Urban      | .13799   |
| Urban      | Rural      | .18578*  |
|            | Semi-urban | .13799   |

The mean difference is significant at the .05 level.

The results of the multiple comparisons of the three types of community on the savings they are making toward their wards' future secondary education show statistically significant differences among the parents in the urban, the semi-urban and the rural areas. The study discloses that the majority of the parents are not saving. However, parents in the rural areas are saving more than parents in the urban areas are doing. This indicates that there is a difference in the savings that parents whose children are yet to enter secondary school are making toward their wards' future secondary education by parents in rural and semi-urban areas on the one hand, and that of the parents in the urban areas on the other.

In conclusion, the analysis of the data on the six statements (Items 35-43) under preparation parents make towards their wards' secondary education indicates that the differences among the three communities were not statistically significant. Therefore, I fail to reject the null hypothesis that there are no significant differences among parents in the various communities with respect to the preparation they make towards their wards' secondary education. Parents in the various communities do not make adequate preparation towards their wards' secondary education.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

The purpose of this study was to find out parents' preferred locus of responsibility for funding secondary education, and whether these loci differ by type of community. The study was done in Assin North and South districts of the Central Region of Ghana. The survey was mainly a descriptive one. Five hundred and nine subjects (509) comprising 197 females and 312 males from 13 communities were involved in the study. The communities are Dosit, Jakai, Amoabeng, Sibinso, Achiase, Foso Odumase, Wurakese No.1 Aponsie No. 2, Asempanaye, Praso, Bereku, Manso and Foso. Stratified random sampling, systematic sampling and simple random sampling techniques were respectively employed to select the communities, houses and subjects for the study.

The instrument used in gathering the data was the questionnaire. It had 52 items comprising 33 closed-ended and 19 open-ended questions. This instrument was pre-tested in three communities in Assin South District. The communities are Nkran, Nsuta and Nyankomase.

The data were analysed using frequencies, percentage distributions, and analysis of variance (ANOVA). Tukey's HSD post-hoc was used as an elaboration of the ANOVA. The main variables of interest were parents' preferred locus of responsibility for funding secondary education, parents'

perception of secondary education, positive discriminatory fee paying idea, preparation parents make before their wards go to secondary school and alternative sources of funding secondary education as the dependent variables. while the various communities such as rural, semi-urban and urban areas served as the independent variables. A total of six research questions and five hypotheses were respectively answered and tested.

### **Summary of main findings**

The main findings emanating from the study are that:

1. Seventy-eight percent(78%) of the respondents support the idea of shared responsibility for funding secondary education. Most parents seemed to appreciate the countless duties of the government to the citizenry and the fact that beneficiaries of secondary education have to be involved in it's financing. However, parents in urban communities tend to support this method of funding secondary education more than those in the less developed communities.

Again, parents with high level of education tend to support the shared responsibility of funding secondary education more than those with little or no schooling

2. Sixty-nine percent (69%) of those who support the idea of shared responsibility prefer that the greater part of the cost of secondary education should be borne by the government. They are of the view that the state has the requisite financial capacity to shoulder that part of the cost.

3. Over 97% of the respondents have positive perception of secondary education. They regard secondary education as a means to economic prosperity and very beneficial to the society as well. Essentially, parents in all the communities have almost equal positive perception of secondary education.
4. Almost 61% of the respondents support the positive discriminatory fee paying idea. They prefer that brilliant but needy students should be exempted from payment of fees at the secondary school. They contend that that is the surest means to provide equal access to secondary education to all children with varying academic abilities and hail from different socio-economic homes.
5. Over 75% of the respondents prepare for their wards' secondary education. They either do some savings at financial institutions available or engage in certain activities such as child education policy, oil palm production, cocoa production, citrus production and trading to raise money for that purpose. However, parents who engage in activities such as those enumerated above in order to have some money for their wards' secondary education are more than those who save with financial institutions for the same purpose. Moreover, preparation towards one's ward's secondary education is not dependent on whether one lives in an urban area, a semi-urban area, or a rural area.
6. The major alternative sources of funding secondary education that parents support are donations and bursaries from the district assemblies, contributions by the business community, religious bodies, the well-to-do in the society, non-governmental organisations, parent-teacher associations and setting up of education endowment funds.

## **Conclusions**

The message the findings of this study convey is that in the Assin North and South districts most parents are willing to bear part of the cost of their wards' secondary education obviously because they do appreciate the benefits of it to both the individual and society. However, they tend to believe that a greater part of the responsibility should be borne by the government. This preferred locus of responsibility holds true to the urban, semi-urban, and rural communities.

The "vested interest model" which posits that people endorse policies and programmes that favour them and disapprove those that affect them negatively tends to explain the behaviour of parents in the Assin North and South districts. This is evidenced by the fact that while they accept the suggestion that the district assemblies, traditional councils and the business community should participate in funding secondary education they tend to reject the suggestion that the education tax should be increased specifically for the same purpose.

However, the "deficit model" which posits that low income earners tend to expect someone else to finance the education of their wards does not seem to explain the preference of rural parents in the districts, most of whom are low income earners. This is owing to the fact that they did not shift the full burden of funding secondary education to the state. Though, they expect the state to bear part of the cost of funding secondary education, they see the responsibility as partially theirs.

Again, the "dominant ideology model" which posits that the upbringing of children including their education is the personal responsibility of parents does



not seem to explain the behaviour of the highly educated parents in the districts. Parents in the high socio-economic class usually said to display such a strong belief in individualism which is tied to resistance to government intervention in education of children. One would have expected the highly educated parents in the districts to accept the suggestion that the responsibility for funding secondary education should fall on parents. However, they did not and rather supported the idea of shared responsibility of funding. This implies that the “dominant ideology thesis” does not explain the preferred locus of responsibility for funding secondary education of the well-to-do parents in the districts. Clearly then, the highly educated parents in the Assin North and South districts do not display the tendency of “each one for himself, and God for us all”.

Finally, parents in the districts have a positive perception of secondary education. Consistent with this, they make attempts to prepare for their wards’ secondary education. Strangely enough however, a good number of J. S. S. leavers who qualify to be in secondary schools are not in secondary schools. This, I am inclined to believe, is due to poverty since most parents in the study area are low income earners.

### **Recommendations**

In this study it has been found that parents in the districts have positive perception of secondary education and are willing to bear part of the cost of their wards’ secondary education. Consistent with this, parents make the attempt to prepare towards their children’s secondary education. In spite of this, however, most J.S.S. leavers who qualify to be in secondary schools are not in secondary

school. The cause of this situation is believed to be poverty since most parents receive low incomes in the districts. It is therefore recommended to the Assin North and South extension service units of the Ministry of Food and Agriculture (M O F A) to embark on public education in the districts to educate parents on affordable modern methods of farming in order to increase their yields to earn more income.

It is also recommended to Ahenkro Rural Bank, Assinman Rural Bank, Akoti Rural Bank and the Assin Foso branch of the Agricultural Development Bank (A D B) as part of their civic responsibility, to extend financial and technical assistance to farmers to enable them to go into large scale farming to boost their incomes.

It is recommended to the Assin districts assemblies and the Assin traditional councils to set up educational endowment funds since majority of parents in the districts support it. The proceeds from the fund should be used to provide facilities for the secondary schools in the area in order to expand their enrolments. Also, the fund should take care of brilliant but needy students in the districts secondary education.

#### **Suggestion for further study**

It is recommended to the Ministry of Education, Science and Sports and the Ghana Education Service to replicate the study nationwide. This will give the nationwide picture of parents' preferred locus of responsibility for funding secondary education in the country.

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**APPENDIX A**  
**QUESTIONNAIRE**

This questionnaire seeks your view on who should bear the cost of secondary education in Ghana. You will be contributing immensely towards this study if you answer these questions as frankly as possible. This exercise is for academic purpose only and therefore be assured of anonymity and confidentiality

Please tick [  ] or write in the appropriate spaces provided.

**SECTION A – BIOGRAPHICAL DATA**

1. Gender
  1. Female [  ]
  2. Male [  ]
  
2. Age (as at last birthday)
  1. 18 – 25 [  ]
  2. 26 – 30 [  ]
  3. 31 – 35 [  ]
  4. 36 – 40 [  ]
  5. 41 – 45 [  ]
  6. 46 and above [  ]
  
3. Marital status:
  1. Single with children [  ]
  2. Single without children [  ]
  3. Married with children [  ]



- 4. Married without children [ ]
- 5. Divorced /widowed with children [ ]
- 6. Divorced / widowed without children [ ]
- 4. Dependants (Number of people who depend on your resources).....
- 5. Level of educational attainment
  - 1. No schooling [ ]
  - 2. J. S. S / Middle School [ ]
  - 3. Secondary or equivalent [ ]
  - 4. Post-secondary/ below degree [ ]
  - 5. Bachelor's degree or equivalent [ ]
  - 6. Postgraduate or equivalent [ ]
- 6. Occupation (Please, state the work you do).....

**SECTION B - INFORMATION ON THE COMMUNITY**

- 7. Name of Town.....
- 8. Type of community
  - 1. Rural [ ]
  - 2. Semi-urban [ ]
  - 3. Urban [ ]

**SECTION C – MAIN FINANCIERS AND IMPORTANCE OF  
SECONDARY EDUCATION**

The following statements are views on funding education. Please tick (✓) the box which is appropriate to your view. Where there is a space write your own answer.

9. GOVERNMENT

The responsibility for bearing the cost of secondary education should be on the government / state. Do you agree with this view?

- 1. Totally Disagree [ ]
- 2. Strongly Disagree [ ]
- 3. Disagree [ ]
- 4. Agree [ ]
- 5. Strongly Agree [ ]
- 6. Totally Agree [ ]

10. Please, give reason(s) for your answer.....

11. PARENTS

The responsibility for bearing the cost of secondary education should be on the parents. Do you agree with this view?

- 1. Totally Disagree [ ]
- 2. Strongly Disagree [ ]
- 3. Disagree [ ]
- 4. Agree [ ]
- 5. Strongly Agree [ ]
- 6. Totally Agree [ ]

12. Please, give reason(s) for your answer.....

13. BOTH (PARENTS AND GOVERNMENT)

The responsibility for bearing the cost of secondary education should be on both parents and government. Do you agree with this view?

- 1. Totally Disagree [ ]
- 2. Strongly Disagree [ ]
- 3. Disagree [ ]
- 4. Agree [ ]
- 5. Strongly Agree [ ]
- 6. Totally Agree [ ]

14. If you agree, who should bear the greater part of the responsibility?

- 1. Parent [ ]
- 2. Government [ ]

15. Please, give reason(s) for your answer.....

The following statements are notions people have on secondary education  
What is your view on the statements? Please tick (  $\checkmark$  ) the box which is appropriate to your feeling

|  |   |               |                |       |          |                   |                  |
|--|---|---------------|----------------|-------|----------|-------------------|------------------|
|  | <b>Secondary education is unnecessary because</b> | Totally Agree | Strongly Agree | Agree | Disagree | Strongly Disagree | Totally Disagree |
|--|---|---------------|----------------|-------|----------|-------------------|------------------|

|     |  |  |  |  |  |  |  |
|-----|--|--|--|--|--|--|--|
| 16. | J S S is<br>enough for<br>children<br>since they<br>only need to<br>read and<br>write. |  |  |  |  |  |  |
| 17. | The cost is<br>higher than<br>the benefit.   |  |  |  |  |  |  |
| 18. | School<br>leavers do<br>not get jobs   |  |  |  |  |  |  |
| 19. | It delays<br>marriage and<br>child bearing   |  |  |  |  |  |  |
| 20. | It makes<br>girls and<br>boys bad<br>wives and<br>husbands                             |  |  |  |  |  |  |

|     |  |  |  |  |  |  |
|-----|--|--|--|--|--|--|
|     | <b>Secondary education is necessary because</b>                    |  |  |  |  |  |
| 21. | It brightens students job opportunities                            |  |  |  |  |  |
| 22. | It boosts one's chance for higher education                        |  |  |  |  |  |
| 23. | It makes people more civilized                                     |  |  |  |  |  |
| 24. | It can help the youth to attain prominent positions in the society |  |  |  |  |  |

**SECTION D: PARENTS' PREFERENCE FOR POSITIVE  
DISCRIMINATORY FEE PAYING OR GOVERNMENT  
SPONSORSHIP FOR STUDENTS**

25. Assistance to all needy students:

There is a view that all needy students in secondary schools should not pay fees, even if they are not very good. Do you agree with this?

- |                      |        |
|----------------------|--------|
| 1. Totally Disagree  | [    ] |
| 2. Strongly Disagree | [    ] |
| 3. Disagree          | [    ] |
| 4. Agree             | [    ] |
| 5. Strongly Agree    | [    ] |
| 6. Totally Agree     | [    ] |

26. Please, give reason(s) for your answer.....

27. Merit:

Some are of the view that all brilliant students in secondary schools should not pay fees, even if their parents can afford it. Do you agree with this view?

- |                      |        |
|----------------------|--------|
| 1. Totally Disagree  | [    ] |
| 2. Strongly Disagree | [    ] |
| 3. Disagree          | [    ] |
| 4. Agree             | [    ] |
| 5. Strongly Agree    | [    ] |

6. Totally Agree [ ]

28. Please, give reason(s) for your answer.....

29. Assistance to brilliant but needy students.

Others are of the view that only brilliant but needy students should not pay fees at the second cycle. Do you agree to this?

1. Totally Disagree [ ]

2. Strongly Disagree [ ]

3. Disagree [ ]

4. Agree [ ]

5. Strongly Agree [ ]

6. Totally Agree [ ]

30. Please, give reason(s) for your answer.....

31. Economy:

Yet, some are of the view that students who pursue courses that fall within government priorities should not pay fees at the second cycle. Do you agree with this view?

1. Totally Disagree [ ]

2. Strongly Disagree [ ]

3. Disagree [ ]

4. Agree [ ]

5. Strongly Agree [ ]

6. Totally Agree [ ]

32. Please, give reason(s) for you answer.....

Assistance to all students

33 All students who gain admission to secondary school should not pay fees

Do you agree to it?

1. Totally Disagree [ ]

2. Strongly Disagree [ ]

3. Disagree [ ]

4. Agree [ ]

5. Strongly Agree [ ]

6. Totally Agree [ ]

34. Please, give reason(s) for you answer.....

SECTION E-- PREPARATION PARENTS MAKE TOWARDS THEIR  
WARDS' SECONDARY EDUCATION

If you have children in secondary school:

35. Do you or your spouse save towards their education?

1. Yes [ ]

2. No [ ]

36. Do you or your spouse do anything specific in order to have some money  
for their secondary education?

1. Yes [ ]

2. No [ ]

37. If yes, specify.....



If your children have completed secondary school:

38. Did you or your spouse save towards it?

1. Yes [ ]

2. No [ ]

39. Did you or your spouse do anything specific in order to have some money for it?

1. Yes [ ]

2. No [ ]

40. If yes, specify.....

If your children are yet to enter secondary school:

41. Are you or your spouse saving towards it?

1. Yes [ ]

2. No [ ]

42. Will you or your spouse do anything specific in order to have some money for it?

1. Yes [ ]

2. No [ ]

43. If yes, specify.....

#### SECTION F: ALTERNATIVE SOURCES OF FUNDING

44. The Business Community should bear part of funding Secondary Education. Do you agree to this view?

1. Totally Disagree [ ]

- 2. Strongly Disagree [ ]
- 3. Disagree [ ]
- 4. Agree [ ]
- 5. Strongly Agree [ ]
- 6. Totally Agree [ ]

45. Please, give reason(s) for your answer.....

46. Community participation in the form of donation and bursaries by District Assemblies and Traditional Councils should be increased to fund Secondary Education. Do you agree to it?

- 1. Totally Disagree [ ]
- 2. Strongly Disagree [ ]
- 3. Disagree [ ]
- 4. Agree [ ]
- 5. Strongly Agree [ ]
- 6. Totally Agree [ ]

47. Please, give reason(s) for your answer.....

48. Would you suggest a tax increase specifically to finance secondary education in the country?

- 1. Yes [ ]
- 2. No [ ]

49. Please, give reason(s) for your answer.....

50. State any other sources of funding Secondary Education.....

## APPENDIX B

### CLASSIFICATION OF OCCUPATION ACCORDING TO 2000

#### POPULATION AND HOUSING CENSUS

1. Professional/ Technical and Kindred Workers  
Teacher      Nurse      Banker  
Seaman      Police      Doctor
2. Administrative and Supporting Workers  
Registrar of court      Messenger      Typist      Clerk
3. Farming and Fishing Related Activities  
Farmer                  Fisherman      Fishmonger
4. Transport/Communication  
Driver              Radio Mechanics      Transport owner
5. Craft and Artisans  
Carpenter      Welder      Steel bender      Electrician      Mason  
Plumber      Auto-Mechanic      Bicycle Repairer      Hairdresser      Seamstress
6. Sales/Services  
Bar attendant              Trader              Graphic vendor              Cook
7. Civil servants  
Agricultural extension officer      Auditor              Engineer
8. Manufacturing/Production Worker  
Bread makers              Gari Processor              Distillers
9. Others  
Pastor      House wife      Labourer      No work/Old age      Sick

### APPENDIX C

#### Analysis of parents' preferred locus of responsibility using ANOVA descriptive

|   |                | N   | Mean   | Standard<br>Deviation | Standard<br>Error | 95% Confidence<br>Interval mean |          | Mini<br>mum | Maxi<br>mum |
|---|----------------|-----|--------|-----------------------|-------------------|---------------------------------|----------|-------------|-------------|
|   |                |     |        |                       |                   | L. Bound                        | U. Bound |             |             |
| The responsibility<br>for bearing the<br>cost of secondary<br>education should<br>fall on<br>government         | Rural          | 189 | 1.8571 | .35086                | .02552            | 1.8068                          | 1.9075   | 1           | 2           |
|   | Semi-<br>urban | 164 | 1.8293 | .37743                | .02947            | 1.7711                          | 1.8875   | 1           | 2           |
|   |                | 156 | 1.7564 | .43063                | .03448            | 1.6883                          | 1.8245   | 1           | 2           |
|   | Urban          | 509 | 1.8173 | .38681                | .01715            | 1.7836                          | 1.8510   | 1           | 2           |
|   | Total          |     |        |                       |                   |                                 |          |             |             |
| The responsibility<br>for funding<br>secondary<br>education should<br>fall on parents                           | Rural          | 189 | 1.9630 | .18935                | .01377            | 1.9358                          | 1.9905   | 1           | 2           |
|   | Semi-<br>urban | 164 | 1.9878 | .11009                | .00860            | 1.9708                          | 1.9948   | 1           | 2           |
|   |                | 156 | 1.9872 | .11286                | .00904            | 1.9693                          | 1.9945   | 1           | 2           |
|   | Urban          | 509 | 1.9784 | .14555                | .00645            | 1.9657                          | 1.9911   | 1           | 2           |
|   | Total          |     |        |                       |                   |                                 |          |             |             |
| The responsibility<br>for funding<br>secondary<br>education should<br>fall on both<br>parents and<br>government | Rural          | 189 | 1.2063 | .40576                | .02951            | 1.14181                         | 1.2646   | 1           | 2           |
|   | Semi-<br>urban | 164 | 1.1829 | .38779                | .03029            | 1.1231                          | 1.2427   | 1           | 2           |
|   |                | 156 | 1.2756 | .44828                | .03589            | 1.2047                          | 1.3465   | 1           | 2           |
|   | Urban          | 509 | 1.2200 | .41468                | .01838            | 1.1839                          | 1.2562   | 1           | 2           |
|   | Total          |     |        |                       |                   |                                 |          |             |             |

**APPENDIX C (continued)**

**ANOVA**

|   |                | Sums of squares | Df  | Mean square | F     | Sig.  |
|---|----------------|-----------------|-----|-------------|-------|-------|
| The responsibility for bearing the cost of secondary education should fall on government      | Between Groups | .902            | 2   | .451        | 3.038 | .049* |
|   | Within Groups  | 75.106          | 506 | .148        |       |       |
|   | Total          | 76.008          | 508 |             |       |       |
| The responsibility for funding secondary education should fall on parents                     | Between Groups | .072            | 2   | .036        | 1.694 | .185  |
|   | Within Groups  | 10.691          | 506 | .021        |       |       |
|   | Total          | 10.763          | 508 |             |       |       |
| The responsibility for funding secondary education should fall on both parents and government | Between Groups | .744            | 2   | .372        | 2.172 | .115  |
|   | Within Groups  | 86.612          | 506 | .171        |       |       |
|   | Total          | 87.356          | 508 |             |       |       |

**APPENDIX D**

**Analysis of parents' preferred locus of responsibility using ANOVA descriptive**

|  |                            | N   | Mean   | Standard<br>Deviation | Standard<br>Error | 95% Confidence<br>Interval mean |          | Min<br>mum | Maxi<br>mum |
|--|----------------------------|-----|--------|-----------------------|-------------------|---------------------------------|----------|------------|-------------|
|  |                            |     |        |                       |                   | L. Bound                        | U. Bound |            |             |
| The<br>responsibility for<br>bearing the cost<br>of secondary<br>education should<br>fall on<br>government         | No schooling               | 311 | 1.7717 | .42041                | .02384            | 1.7248                          | 1.8186   | 1          | 2           |
|  | Secondary<br>education     | 147 | 1.8980 | .34754                | .02505            | 1.8484                          | 1.9475   | 1          | 2           |
|  | Postsecondary<br>education | 51  | 1.8173 | .34754                | .04867            | 1.7650                          | 1.9605   | 1          | 2           |
|  | Total                      | 509 | 1.8173 | .38681                | .01715            | 1.7836                          | 1.8510   | 1          | 2           |
| The<br>responsibility for<br>funding<br>secondary<br>education should<br>fall on parents                           | No schooling               | 311 | 1.9839 | .12598                | .00714            | 1.9699                          | 1.9980   | 1          | 2           |
|  | Secondary<br>education     | 147 | 1.9932 | .08248                | .00680            | 1.9798                          | 2.0066   | 1          | 2           |
|  | Postsecondary<br>education | 51  | 1.9020 | .30033                | .04205            | 1.8175                          | 1.9864   | 1          | 2           |
|  | Total                      | 509 | 1.9784 | .14555                | .00645            | 1.9657                          | 1.9911   | 1          | 2           |
| The<br>responsibility for<br>funding<br>secondary<br>education should<br>fall on both<br>parents and<br>government | Schooling                  | 311 | 1.2637 | .44133                | .02503            | 1.2144                          | 1.3129   | 1          | 2           |
|  | Secondary<br>education     | 147 | 1.1224 | .32892                | .02713            | 1.0688                          | 1.1761   | 1          | 2           |
|  | Postsecondary<br>education | 51  | 1.2353 | .42840                | .05999            | 1.1148                          | 1.3558   | 1          | 2           |
|  | Total                      | 509 | 1.2200 | .41468                | .01838            | 1.1839                          | 1.2562   | 1          | 2           |

**APPENDIX D (CONTINUED)  
ANOVA**

|   |                | Sum of Squares | Df  | Mean Square | F     | Sig   |
|---|----------------|----------------|-----|-------------|-------|-------|
| The responsibility for funding secondary education should fall on both parents and government             | Between Groups | 1.708          | 2   | .854        | 5.817 | .003* |
|   | Within Groups  | 74.300         | 506 | .147        |       |       |
| The responsibility for funding secondary education should fall on both parents and parents                | Total          | 76.008         | 508 | .170        |       |       |
|   | Between Groups | .340           | 2   | .021        | 8.245 | .000* |
| The responsibility for funding secondary education should fall on both parents and parents and government | Within Groups  | 10.423         | 506 |             |       |       |
|   | Total          | 10.762         | 508 |             |       |       |
|   | Between Groups | 2.004          | 2   | 1.002       | 5.940 | .003* |
|   | Within Groups  | 85.352         | 506 | .169        |       |       |
|   | Groups         |                |     |             |       |       |
|   | Total          | 87.356         | 508 |             |       |       |

**APPENDIX E**  
**Analysis of parents' negative perception of secondary education using ANOVA descriptive**

|   |                | N   | Mean   | Standard<br>Deviation | Standar<br>d Error | 95% Confidence<br>Interval mean |          | Mini<br>mum | Maxi<br>mum |
|---|----------------|-----|--------|-----------------------|--------------------|---------------------------------|----------|-------------|-------------|
|   |                |     |        |                       |                    | L. Bound                        | U. Bound |             |             |
| J.S.S. because is enough<br>for children since they<br>only need to read and<br>write | Rural          | 189 | 1.9841 | .12532                | .00912             | 1.9661                          | 2.0021   | 1           | 2           |
|   | Semi-<br>urban | 164 | 1.9878 | .11009                | .00860             | 1.9708                          | 2.0048   | 1           | 2           |
|   | Urban          | 156 | 1.9872 | .11286                | .00904             | 1.9693                          | 2.0050   | 1           | 2           |
|   | Urban          | 509 | 1.9862 | .11658                | .00517             | 1.9761                          | 1.9964   | 1           | 2           |
|   | Total          |     |        |                       |                    |                                 |          |             |             |
| The cost is higher than<br>the benefits   | Rural          | 189 | 1.9577 | .20187                | .01468             | 1.9287                          | 1.9866   | 1           | 2           |
|   | Semi-<br>urban | 164 | 1.9756 | .15473                | .01208             | 1.9518                          | 1.9995   | 1           | 2           |
|   | Urban          | 156 | 1.9167 | .27728                | .02220             | 1.8728                          | 1.9605   | 1           | 2           |
|   | Urban          | 509 | 1.9509 | .21632                | .00959             | 1.9320                          | 1.9697   | 1           | 2           |
|   | Total          |     |        |                       |                    |                                 |          |             |             |
| School leavers do no get<br>jobs  | Rural          | 189 | 1.8783 | .32780                | .02384             | 1.8313                          | 1.9253   | 1           | 2           |
|   | Semi-<br>urban | 164 | 1.9390 | .24002                | .01874             | 1.9020                          | 1.9760   | 1           |             |
|   | Urban          | 156 | 1.9167 | .27728                | .02220             | 1.8728                          | 1.9605   | 1           | 2           |
|   | Urban          | 509 | 1.9096 | .28700                | .01272             | 1.8846                          | 1.9346   | 1           | 2           |
|   | Total          | 189 |        |                       |                    |                                 |          |             |             |
| It delays marriage and<br>child birth   |                |     | 1.9841 | .12532                | .00914             | 1.9661                          | 2.0021   | 1           | 2           |
|   | Rural          | 164 | 1.9695 | .17245                | .01347             | 1.9429                          | 1.9961   | 1           | 2           |
|   | Semi-<br>urban | 156 | 1.9679 | .17670                | .01415             | 1.9400                          | 1.9959   | 1           | 2           |
|   | Urban          | 509 | 1.9745 | .15791                | .00700             | 1.9607                          | 1.9882   | 1           | 2           |
|   | Urban          | 189 | 1.9524 | .21352                | .01553             | 1.9217                          | 1.9830   | 1           | 2           |
| It makes boys and girls<br>bad husbands and wives                                     | Total          | 164 | 2.0000 | .00000                | .00000             | 2.000                           | 2.0000   | 1           | 2           |
|   | Rural          | 156 | 1.9615 | .19293                | .01545             | 1.9310                          | 1.9921   | 1           | 2           |
|   | Semi-<br>urban | 509 | 1.9705 | .16928                | .00750             | 1.9558                          | 1.9853   | 1           | 2           |
|   | Urban          |     |        |                       |                    |                                 |          |             |             |
|   | Total          |     |        |                       |                    |                                 |          |             |             |



**APPENDIX F**  
**Analysis of parents' positive perception of secondary education using ANOVA descriptive**

|  |                | N   | Mean   | Standard<br>Deviation | Standard<br>Error | 95% Confidence<br>Interval mean |          | Minim<br>um | Maximu<br>m |
|--|----------------|-----|--------|-----------------------|-------------------|---------------------------------|----------|-------------|-------------|
|  |                |     |        |                       |                   | L. Bound                        | U. Bound |             |             |
| It brightens<br>students' job<br>opportunities             | Rural          | 189 | 1.0265 | .16091                | .01170            | 1.0034                          | 1.0485   | 1           | 2           |
|  | Semi-<br>urban | 164 | 1.0183 | .13442                | .01050            | 1.9976                          | 1.0390   | 1           | 2           |
|  | Urban          | 156 | 1.0321 | .17670                | .01415            | 1.0041                          | 1.0600   | 1           | 2           |
|  | Urban          | 509 | 1.0255 | .15791                | .00700            | 1.0118                          | 1.0393   | 1           | 2           |
|  | Total          |     |        |                       |                   |                                 |          |             |             |
| It boosts one's<br>chance for<br>higher<br>education       | Rural          | 189 | 1.0053 | .07274                | .00529            | .9949                           | 1.0157   | 1           | 2           |
|  | Semi-<br>urban | 164 | 1.0122 | .11009                | .00860            | .9952                           | 1.0292   | 1           | 2           |
|  | Urban          | 156 | 1.0128 | .11286                | .00904            | .9950                           | 1.0307   | 1           | 2           |
|  | Urban          | 509 | 1.0098 | .09872                | .00438            | 1.0012                          | 1.0184   | 1           | 2           |
|  | Total          |     |        |                       |                   |                                 |          |             |             |
| It makes<br>people more<br>civilised                       | Rural          | 189 | 1.0106 | .10259                | .00746            | .9959                           | 1.0253   | 1           | 2           |
|  | Semi-<br>urban | 164 | 1.0122 | .11009                | .00860            | .9952                           | 1.0292   | 1           | 2           |
|  | Urban          | 156 | 1.0128 | .11286                | .00904            | .9950                           | 1.0307   | 1           | 2           |
|  | Urban          | 509 | 1.0118 | .10804                | .00479            | 1.0024                          | 1.0212   | 1           | 2           |
|  | Total          |     |        |                       |                   |                                 |          |             |             |
| It can help to<br>prominent<br>positions in the<br>society | Rural          | 189 | 1.0317 | .17579                | .01279            | 1.0065                          | 1.0570   | 1           | 2           |
|  | Semi-<br>urban | 164 | 1.0122 | .11009                | .00860            | .9952                           | 1.0292   | 1           | 2           |
|  | Urban          | 156 | 1.0192 | .13778                | .01103            | .9974                           | 1.0410   | 1           | 2           |
|  | Urban          | 509 | 1.0216 | .14555                | .00645            | 1.0089                          | 1.0343   | 1           | 2           |
|  | Total          |     |        |                       |                   |                                 |          |             |             |