

UNIVERSITY OF CAPE COAST

GENDER INEQUALITY IN EDUCATION AND HUMAN CAPITAL
DEVELOPMENT: EVIDENCE FROM THE EAST MAMPRUSI DISTRICT

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JANUARY 2011

UNIVERSITY OF CAPE COAST

**GENDER INEQUALITY IN EDUCATION AND HUMAN CAPITAL
DEVELOPMENT: EVIDENCE FROM THE EAST MAMPRUSI
DISTRICT**

BY

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**Dissertation submitted to the Institute of Development Studies, University of
Cape Coast, in partial fulfilment of the requirements for the award of Master
of Arts Degree in Human Resource Development**

JANUARY 2011

DECLARATION

Candidate's Declaration

I hereby declare that this Dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's

Signature:.....Date:.....

Name: Bawah Mohammed

Supervisor's Declaration

I hereby declare that the preparation and presentation of the Dissertation were supervised in accordance with the guidelines on supervision of Dissertation laid down by the University of Cape Coast.

Supervisor's

Signature:.....Date:.....

Name: Prof. I. K. Acheampong

ABSTRACT

The study aimed at investigating gender inequality in education and human capital development. The study was conducted at the Langbinsi Circuit of the East Mamprusi District. The study set out to investigate the causes of gender inequality in education and to explore measures to ensure gender equity in education in the area. Based on the fact that several studies had delved into the issue; this study reviewed both theoretical and empirical literature.

The study opted for the descriptive research design in order to access accurate data. The target population for the study were parents and teachers in the Langbinsi Circuit. Purposeful sampling technique was used to select the community for the study. Subsequently, stratified sampling technique was used. In all, a sample size of 150 respondents was selected. A survey was carried out using questionnaire, interviews and focused group discussions. The questionnaire was coded and processed using SPSS software. Frequency tables and charts were generated. The qualitative data were presented in narrative form while some research questions were cross tabulated and a chi-square value used to determine their significance at an alpha value of 0.05. Validity and reliability were ensured.

It was found out that poverty, ignorance, absence of female teachers to serve as role models and girls own attitude towards education were responsible for the gender disparity in education in the area. Based on the findings sensitisation programmes and awards schemes were recommended.

ACKNOWLEDGEMENTS

I register my profound gratitude to my supervisor; Prof. I. K. Acheampong whose fatherly and God-fearing guidance, suggestions, incisive and constructive criticisms whipped up my interest in gender issues. I am highly indebted to my supervisor for painstakingly reading through the manuscript for useful ideas to fine-tune the Dissertation.

My sincere gratitude and appreciation go to Mr. Nantomah Kassim (School for Life, Head Office, Tamale), Mr. Tia Yahaya (HOD; Social Science, Presec, Tamale) and Mr. Augustine Kambozieh (Tutor; Tamale College of Education, Tamale) for their unflinching encouragement and support in the course of this work.

I finally express my unqualified thanks to Irene Akua Senanu Akpaloo of Royal Techmedia for painstakingly editing the final work.

DEDICATION

To my children; Bawah Mannaere Ishmael and Bawah Nasrah Mahreen.

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CHAPTER ONE

INTRODUCTION

Background to the study

In Africa, there are great disparities in male and female educational levels. A close examination of the Net Primary Enrolment Ratios (NPER) in various countries reveals blatant gender disparities as well as great differences in gender related issues between countries (Annan-Yao, 2004). Generally, girls lag far behind boys in primary school enrolment, with male-female difference ranging from 8 per cent in Mauritania to as much as 33 per cent in Benin. Mali has the greatest gender gap (22%) followed by Togo with 19 per cent. Other countries such as Senegal, Gambia, and Burkina Faso etc have gender differences below 10 per cent. United Nations Economic and Social Council (UNESCO) (as cited in Annan-Yao, 2004). According to Annan-Yao (2004), it can generally be stated that primary school completion rates are higher for boys than for girls in most African countries.

This is mainly due to negative cultural attitudes that limit female access to education, such as the perception that women and girls' roles in the society is confined to the home, and that girls' schooling deprive mothers of valuable domestic help and labour. This makes mothers reluctant to release their girls for school (Annan-Yao, 2004)

World Bank (as cited in Annan-Yao, 2004) observed that even when girls manage to enroll initially, several other factors inhibit them from continuing in school or attaining the highest possible educational qualification. These include socio-cultural constraints like early marriage, teenage pregnancies and some

initiation rites. Because of poverty in families, more girls quit school to engage in economic activities to contribute to the survival of their families.

Acheampong (2008) observed that gender inequality in education is a major imbalance that is common and deep-seated in the socio-cultural systems of most developing countries including Ghana. However, it is significant to note that successive governments since independence have pursued various policies aimed at providing education for all in Ghana.

Since women constitutes about 51 per cent of the total population in the East Mamprusi District, (GSS, 2010 Population and Housing Census) more focus on gender mainstreaming and women empowerment to have a greater say in issues that affect their wellbeing is identified as a factor that will enhance development in the district.

Statement of the problem

According to Awumbila (2001), a situational analysis of women and men in Ghana has clearly established that gender inequality persists in Ghana. Ghanaian women play an important role in the household and national economy through active participation in both formal and informal sectors of the economy. In spite of their substantial contribution, they do so under limited access to productive resources and decision-making (Awumbila, 2001).

In Ghana, closing the gender gap and enhancing women's participation in development is essential not only for building a just society, but is also a pre-requisite for achieving political, social, economic, cultural and environmental security among people on a sustainable basis. Although Ghana has made some progress towards achieving development in some areas, particularly in the last few decades, gender inequality continues to limit women's capabilities and constrains their ability to participate fully in and contribute to the economy (Awumbila, 2001).

According to the World Bank (2007) there are several compelling benefits associated with girls' education, which include: the reduction of child and maternal mortality, improvement of child nutrition and health, lower fertility rates, enhancement of women's domestic role and their political participation, improvement of the economic productivity and growth, and protection of girls from HIV/AIDS, abuse and exploitation. Investment in girls' education yields some of the highest returns of all development investments, yielding both private and social benefits that accrue to individuals, families, and society at large (World Bank, 2007). Therefore, girls' education and the promotion of gender equality in education are critical for development.

In recognition of these valuable benefits that could accrue to society when females are well educated and what we stand to lose with the present gender gap in education, empirical studies are therefore important to determine the factors accounting for the gender inequality in education and human capital development in the Northern Region, specifically the East Mamprusi District. It is against this background that the study decided to investigate into the causes and consequences of gender inequality in education and human capital development in the East Mamprusi District of the Northern Region and the way forward.

Objectives of the study

The main objective of the study was to identify the factors contributing to gender inequality in education or human capital development in the East Mamprusi District of the Northern Region and their impact on the development of the district.

Specifically, the research sought to;

1. Examine the attitude of parents towards educating the girl child in the East Mamprusi District
2. Explore the socio-cultural beliefs affecting girl child education in the District

3. Examine why men/boys dominate women/girls in terms of access and educational achievements in the East Mamprusi District.
4. Explore measures to ensure gender equity in education among girls and boys in the East Mamprusi District.

Research questions

Considering the objectives of the study, the following research questions guided the study.

1. Have parents any special preference for the education of boys as opposed to girls?
2. What socio-cultural beliefs hinder women or girls' education in the East Mamprusi District?
3. What are the underlying factors responsible for the current state of gender disparity in education or human capital development in the District?
4. What measures could be taken by government and other stakeholders to bridge the gender gap in education?

Significance of the study

The results of the study will serve academic purpose by adding to the existing body of knowledge on gender inequality by revealing some of the underlying factors that limit girls' education in Ghana. It will also serve as a handy material to future researchers who would like to delve into such a problem. The study will contribute to policy making at the local and national levels on issues on gender disparity in education.

New developments regarding the problem would be brought to the fore and the recommendations based on the key findings will be made to agencies in human resource development and the government for the design of comprehensive and appropriate strategies towards girls' education in the district. The recommendations

offered by the study when implemented will help bring about gender parity in education in the district leading to sustainable development in the country. Furthermore, the report will serve as a useful source of reference for policy implementers of the Ghana Education Service (GES) especially heads of institution and teachers when it comes to issues of gender equity in education at the basic and SHS levels. It will further provide useful information to various organisations and some Non-Governmental Organisations (NGOs) in developing programmes geared towards gender parity in education in the study area.

Scope of the study

The research was carried out in the East Mamprusi District. The purpose was to consider factors accounting for the gender inequality in education and human capital. It also explored the socio-cultural beliefs affecting girls' education and the effects of gender inequality in education on the socio economic development of the district and the nation as a whole. The main instrument for the study was the questionnaire. However, focused group discussions and interviews were organized in order to triangulate the findings. Chi square test was further used to authenticate the results.

The current state of girl child education, challenges and the way forward in the District were assessed. Parental preferences towards male child education vis a vis the girl and the high dropout rate among girls were examined.

Organisation of the study

The study has been organized into five chapters. Chapter One gives a background to the study and the statement of the problem. It also contains the aims and objectives of the study, research questions, significance of the study and delimitation. Chapter Two focuses on review of literature on theoretical and empirical evidence of gender inequality and for that matter human capital

development. Chapter Three comprises the methodology for the research. It includes discussion on the research design, population and sampling procedure, and instruments for collecting and analyzing the research data. Principally, Chapter Four contains presentation and discussion of the findings of the researcher. Chapter Five entails the summary of findings, conclusions and recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

This chapter focuses on review of related literature relevant to the topic. Because many researches have been carried out on gender inequality in education and for that matter human capital development, the study reviewed literature relevant to the topic. For easy referencing, the literature was reviewed under the following sub-topics; Review of the theoretical literature, review of the empirical literature, overview of gender and gender inequality in education and human capital development, factors accounting for gender inequality in education and human capital development, attempts by government to boost female education, enrolment and retention of the girl child, importance of female education, and relationship between education and human capital development.

Review of the theoretical literature

This study is guided by the “Human Capital Theory” in line with the review of the literature. The theory lends credence to Mincer and Becker (as cited in Larbi, 2010) of the Chicago School of Economics. According to Acheampong (2006), human capital theory attempts to prove that formal education is highly instrumental in improving the productive capacity of a population. In other words, an educated population is a productive asset for a nation. This means there is the need to invest in human capital through education and training to improve on the quality of labour. Education plays a major role in economic development through the provision of knowledge, skills and techniques designed to improve competencies. The direct contribution of education to economic development is therefore in terms of quantity

and quality of occupational skills because labour is a vital component of the factors of production used in producing the national output (Acheampong, 2008)

To Becker (as cited in Larbi, 2010) human capital is similar to physical means of production such as factories and machines. He asserts that one can invest in human capital through education, training, medical treatment and one's output will depend partly on the rate of return on the human capital he owns. Thus, human capital is a means of production, into which additional investment yields additional output. Begg, Fischer and Dornbusch (as cited in Larbi, 2010) agree that, to invest in schooling, there is an associated cost which yields a high future monetary income and also a greater job satisfaction. To them, the human capital theory puts emphasis on investment in individuals by way of education and training which adds to their value and productive capabilities.

Basically, the human capital theory is about educating and developing people to acquire the needed skills, which are brought to bear on their productive capabilities and job performance, which in turn impact on the general output of a nation and profit levels of an organisation. In simple terms, the human capital theory posits that formal education and other forms of training though may be costly in terms of money and time, tend to be highly rewarding and instrumental in improving the productive capacity of people. The development of human capital therefore sharpens that part of the productive power of human or labour resources, resulting from investment in education or training. It is commonly taken to include people's knowledge, skills and abilities acquired partly through learning.

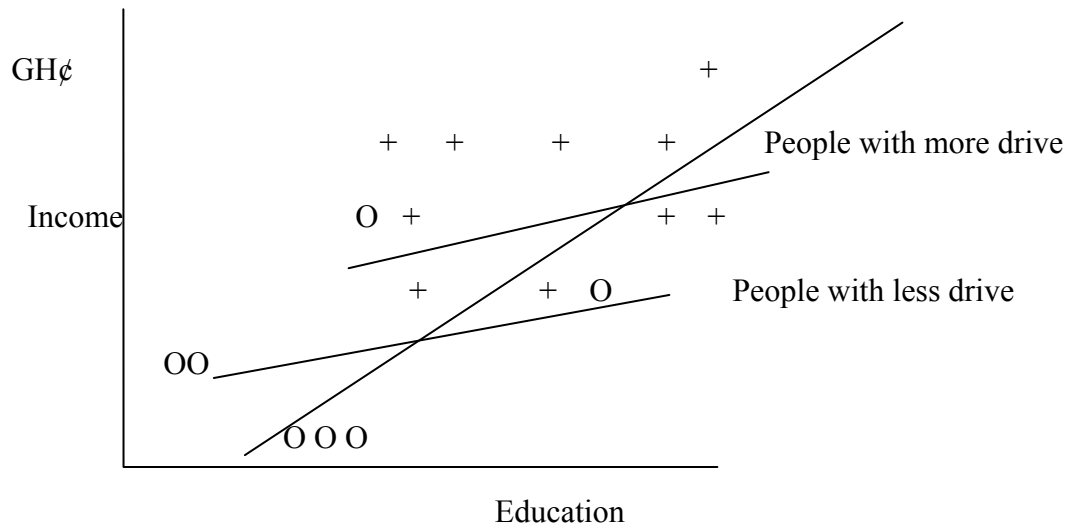
Human resources constitute the ultimate basis for the wealth of nations (Harbison, 1973). Capital and natural resources are passive factors of production. Human beings are the active agents who accumulate capital, exploit natural resources, build social, economic and political organisations, and carry forward

national development (Harbison, 1973). According to Todaro as cited in Larbi (2010), a country which is unable to develop the skills and knowledge of its people and utilizes them effectively in the national economy will be unable to develop anything else. Human capital therefore is the capacity of human beings to create and add value to the state of things, goods and services. Human beings are regarded as assets in which a nation can invest to generate worthwhile returns. The human capital is the combined intelligence that gives a country its distinct character.

The emphasis on investment of physical capital as the main determinant of growth and productivity has changed. The global view now is on the development of human resource, for it is believed that the knowledge human beings possess is the pivot for achieving total factor productivity. Investing in education, training and health will enhance the quality of labour. Human capital/resource development is seen as any activity that directly affects the attitude, knowledge, skills and practice of individuals that will assist in performing roles either present or future. It should be stressed that a person cannot be seen as constituting a human resource unless his/her talents, skills and attitudes or potentials are developed or tapped.

Education and training of all types provide the avenue for human capabilities to be developed. The knowledge, skills and abilities acquired galvanize all the other factors of production, design production processes and determine the right technology to drive them to effectively produce goods and services. It therefore follows that if a nation would do well and be able to achieve its developmental goals and targets, it must develop a blue print for educating the citizenry to grow internal capacity, though at a very high cost. It must also provide a framework to make knowledge and information seeking and sharing a way of life of the nation, and by that way, the nation's human capital or workforce would be able to play a critical role of wealth creation, expansion and development.

Therefore, gender equity in education as a way of investing in people with an expectation of increased proportional return to a nation's productive capacity, hinges on the same principle as the human capital theory. Figure 1 depicts the human capital model:



O represents a low-drive person
 + represents a high-drive person

Figure 1: The human capital model

Source: Weinberg, B.A. (n.d).

As discussed by Babatunde and Adefabi (2005), a good way of generating economic growth is through educational development. The basic importance of education is to enable individuals with knowledge and ability to apply that knowledge. Education is therefore commonly regarded as the most direct avenue to rescue a substantial number of people out of poverty since there is likely to be more employment opportunities and high wages for skilled workers. Furthermore, education can enable children's attitude and assist them to grow up with social values that are more beneficial to the nation and themselves.

The theoretical basis of education on economic growth is rooted in the endogenous theory (Babatunde & Adefabi, 2005). Endogenous growth economists believe that improvements in productivity can be linked to a faster pace of innovation and extra investment in human capital. Endogenous growth theorists argue that there

is the need for government and private sector institutions and markets which nurture innovation and provide incentives for individuals to be innovative. There is also a central role for knowledge as a determinant of economic growth. Endogenous growth theory predicts positive externalities and spill-over effects from development of a high valued-added knowledge economy which is able to develop and maintain a competitive advantage in growth industries in the global economy. (Babatunde & Adefabi, 2005)

The model of endogenous growth by Romer as cited in Babatunde and Adefabi (2005) assumes that the creation of new ideas is a direct function of human capital, which manifests in the form of knowledge. As a result investment in human capital leads to growth in physical capital which in turn leads to economic growth. It therefore means that gender equity in education is a major factor for economic growth and development of a nation, of which this research seeks to address.

Another theory that underpins this study is the cumulative advantage, originally developed by Merton (1968). It is a general mechanism for inequality across any temporal process (example, life course, family generations) in which a favourable relative position becomes a resource that produces further relative gains (DiPrete & Eirich, 2005). According to this theory, in the educational process, progression from each step depends on attainment of a satisfactory performance in the previous step. Educational transitions therefore have a cumulative advantage character, though clearly the distribution of completed schooling does not show the strong distributional skew that is typical of cumulative advantage processes (DiPrete & Eirich, 2005)

Sometimes there are school effects in the process of education at all levels of the educational process from pre-school to university. Because academic performance is an important determinant for entry into high quality post-graduate

schools, colleges, high schools, and even elementary schools, the existence of school effects would seem to imply that access to a high quality elementary school confers a positional advantage for entry into a high quality high school, which confers a positional advantage for entry into a high quality college, which confers a positional advantage for entry into a high quality graduate or professional school. School effects could in principle imply a cumulative process (DiPrete & Eirich, 2005). This perhaps explains the fallen standards of education in the study area.

Review of the empirical literature

The World Bank as cited in Derek (2004) reports that gender inequality in various forms is still prevalent around the world and tends to be greatest in poor countries and among the poor within countries. Gender equality in education in the South Asia, Sub-Saharan Africa and the Middle East and North Africa regions has been consistently below the global average. In the 2002, the ratios were 79 per cent, 89 per cent and 87 per cent in South Asia, Sub-Saharan Africa and Middle East and North Africa respectively (Derek, 2004).

In terms of employment, some regions are more gender equal than others. Even though there has been consistent improvement for the 1990-2002 periods, Latin America and the Caribbean, South Asia and the Middle East and North Africa have experienced more gender inequality in the labour market than the global average (Derek, 2004).

A close examination of girls' and women's situation in the family reveals a lot of discrimination in this institution. The girl-child, in particular, experiences discrimination right from the womb. Often, women discovered by traditional practitioners to be pregnant with baby girls are subjected to certain behavioural and food taboos in the family. Yao (as cited in Annan-Yao, 2004). In some traditional African societies, girls are denied even the simple right to existence in the minds of

their fathers who are the family heads. In the Islamic and patriarchal communities of Niger, Burkina Faso, Cameroon and so on, son-preference is dominant and detrimental to girls in the family. When men are asked the number of children they have, they only count the sons, totally neglecting any daughter born to them. To these men, girls are not important because they belong to the female gender. They are therefore undervalued in comparison with their brothers who are given the right to existence by their fathers. Women in these types of societies accept these attitudes thereby perpetuating gender discrimination. (Annan-Yao, 2004)

As the main educators of children of both sexes in the traditional African families, women socialize boys and girls to accept conditions of exploitation of females by males. Through the values they transmit, boys then grow up with a superiority complex while girls are made to accept and internalize an inferiority position in the society. Although this form of socialization results in gender inequalities, it is considered by the family to be perfectly normal. Consequently, girls accept the dominating role attributed to men (and boys) by society, become submissive to men and aim to fulfill social roles as wives and mothers, sometimes at incredibly rather early ages. Their education is therefore centered on their social and biological reproductive roles (Annan-Yao, 2004). This denies the girl child of formal education or human capital development that aims at enhancing productivity and economic growth.

Ghana Statistical Service (GSS) (2000) reports that at the basic or primary school level the enrolment of girls is higher than that of boys. The trend tends to narrow down as one progress to the secondary school level when fewer girls enroll as against more boys. The survey results show that 44.1 per cent of women as opposed to 21.1 per cent of men had no formal education. The average enrolment rate for

males is 66.2 per cent as against 58.4 per cent for females. More girls drop out of school at all levels of education; the report observed.

The Northern Regions of Ghana are less developed as compared to the southern regions of the country and experience higher levels of absolute poverty and food insecurity. Families in Northern Ghana make daily choices that affect their economic well-being. Many children cannot attend school because of the demands of subsistence livelihood and poverty. Each head of household calculates the opportunity cost of having girls in school as opposed to working in the home, caring for young siblings, or earning a wage in the market place. Many children who begin primary school are forced to drop out before completing their studies (Annan-Yao, 2004).

In both absolute and relative terms, female enrolment has always lagged behind that of males at all levels of the educational ladder with an enrolment rate of 46.2 per cent for girls at primary school as against 53.8 per cent for boys in 1995 (Awumbila, 2001). These gender disparities increase at the Junior High School (JHS), Senior High School (SHS) and peak at the tertiary level where female enrolment was only 25 per cent by 1995. The enrolment and retention rate are even lower in the three northern regions (Awumbila, 2001). In terms of school completion rate, the poorest regions also tend to have the highest girl's school dropout rate at the primary and junior high school level (Ghana Statistical Service, 2000)

Attrition rates are higher among females than males and the ratio increases with progression up the educational ladder. While 13 per cent of females dropped out after class one, the percentage for males was 10 per cent. With progression from primary six to JHS Form One, while 65 per cent of the original cohort of males entered, only 56 per cent of females did. At the end of JHS, 57 per cent of males who

started were still in school as against only 44 per cent of females who remained (Ghana Statistical Service as cited in Awumbila, 2001).

Ghana Statistical Service (2000) reveals that in terms of school completion rate, the poorest regions also tend to have the highest girl's school dropout rate at the primary and JHS level. It should be noted that northern region is among these poorest regions. Children have access to quality education only when their parents see it as worthwhile investment.

Recent reports however, show some improvement in educational attainment for females. The national Gross Primary School Enrolment Ratio (GPSR) showed an increase by 1.6 percentage points from 79.5 per cent in 2001/2002 to 81.1 per cent in 2002/2003 academic year. However, there was a marked improvement in GPSR for deprived regions in Ghana such as the Northern Region, Upper East Region and the Upper West Region. For the three deprived regions, the GPSR ratios showed faster growth than the national average (Ministry of Education [MOE], 2003).

The GPSR for the achievement towards gender parity showed some level of success. The National GPSR for girls increased from 77 per cent in 2001/2002 academic year to 77.7 per cent in 2002/2003 academic year. It is impressive to observe that the three northern regions, which lack behind other regions in Ghana registered higher rate of GPSR with Upper West Region registering a rate of 70.3 per cent in 2002/2003 from 63 per cent in 2001/2002. These achievements particularly in the three deprived regions of the north reflect attempts made by government under the GPSR at improving access to basic education and also resolving the regional and gender parity in education at the basic level (MOE, 2003).

Gender inequality in education and human capital development therefore, exists in Africa, Ghana, and the Northern Region in particular. Because of its negative effects on socio-economic development, various governments have tried to

ameliorate the situation in Ghana. It is against this background that the study attempts to empirically determine the factors accounting for the disparity.

Overview of gender inequality in education and human capital development

A growing number of researches (Deaux, Richardson, Unger and Crawford, as cited in Franzoi, 1996) believe that distinctions should be made between sex and gender. Sex refers to the biological status of being a female or male, gender on the other hand refers to the meanings that societies and individuals attach to being female and male. Simply put, sex is a matter of biological construction, and gender is a matter of cultural construction (Deaux & Unger as cited in Franzoi, 1996).

According to Khamati-Njenga and Clancy (2005) gender is a concept, which refers to a system of socially defined roles, privileges, attributes and relationships between men and women, which are learned and not biologically determined. Acheampong (2008) observed that gender roles are determined and prescribed by strongly held cultural and religious traditions, and are bound to change over time based on economic and socio-cultural dynamics including education. Therefore, gender goes beyond mere sexual differentiation, which categorizes an individual as male and female. It encompasses the socially defined sex roles, attitudes and values, which communities and societies ascribe as appropriate for one sex or the other. It is used to denote the roles played by men and women and determines power relations in society (Ijaiya & Balogun, 2005)

Gender is a socially constructed term depicting the system of relations between women and men. It designates behaviours, attitudes, roles, status, and other processes that govern relationships among the sexes in a given socio-cultural, socio-economic and/or socio-political context. This means that gender relations vary not only from one community to another, but also according to different social classes in a given society (Annan-Yao, 2004).

Ijaiya and Balogun (2005) maintains that gender inequality connotes that males and females do not have even playing fields in terms of opportunities in life and that males tend to dominate women in all aspects of life. In other words, it implies that girls and women are not given the same rights, opportunities, responsibilities and choices in life, which males consider to be their birthright. Therefore, gender inequality is a situation of uneven distribution of income, lack of access by females to productive inputs such as credit and education, lack of command over property or control over earned income as well as gender biases in the labour market and social exclusion between men and women. It also reflects a situation where women and girls do not have equal voice in civil and political life.

Socio-cultural practices and a socialization process, which socializes women to accept these practices and inequalities, strengthen the subordinate position of women. Many practices against women are either overtly or covertly steeped in the ideology of unequal gender relations in Ghana (Awumbila, 2001).

United Nations General Assembly [UN Gen. Ass.] (1989) states that; human resource development is a broad concept encompassing many components and requiring integrated and concerted strategies, policies, plans and programmes to ensure the development of the full potential of human beings so that they may individually and collectively be capable of improving their standard of living. That human resource development is a specific means to achieve specific economic goods. The concept of human capital development can simply be defined according to Kelly (2001) as developing the most important section of any business, its human resource by attaining or upgrading the skills and attitudes of employees at all levels in order to maximize enterprise effectiveness.

Acheampong (2008) observes that education or human capital development is critical for the attainment of rapid economic growth and development of every

country. Some economists suggest that human capital contributes more to economic growth and development than any of the productive factors such as physical capital (Anderson & Bowman, 1967) and Schultz (1963). There is therefore evidence to suggest that if a country invests in education it will enhance economic growth and development.

Therefore, the level of educational attainment of an individual or a country can be termed as the level of its human capital development, which is a major factor of production. Formal education is a pre-requisite for greater social autonomy for women and for improving the socio-economic status of their families. However, inequality in female access to schooling has continued despite commitments by various governments to the goal of universal primary education.

Factors accounting for gender inequality in education and human capital development

Even though no government legislation in Ghana bars women and girls from accessing education, there are several compelling reasons that tend to hinder women and girls from having the full complement of education. Economic and socio-religious and cultural factors tend to have a devastating effect on female education. In exploring the reasons accounting for gender inequality in education, Acheampong (2008) observes that poverty, long distance from the school to home, high cost of education and affordability, child labour, affliction by disease, early marriage, teenage pregnancy, socio-cultural norms and values and religious factors are responsible for gender inequality in education and human capital development.

Factors causing the low retention rates for females have been identified to include adolescent pregnancy, low family incomes, lack of parental support, betrothal and early marriages and other socio-cultural constraints and sexual harassment among others. However, there is evidence that steps that have been taken

to improve girls' participation in education in the recent past are beginning to have some positive impact.

Attempts by government to boost female education in Ghana

Tremendous efforts have been made by both past and present governments including some NGOs to improve school enrolment in the northern region, especially the girl child and education generally in Ghana.

It is against this background that under Ghana Poverty Reduction Strategy (GPRS) II (National Development Planning Committee, 2005) Government intends to increase access to and participation in education and training at all levels and bridge the gaps in access to education in all districts. Furthermore, the new educational reform makes school attendance free and obligatory (though not enforceable) for all children for 11 years, that is, from four to 15 years including two years of Kindergarten, and three years of JHS. The increase in capitation grant, one free meal a day for every school-going child in public schools in some selected districts and free transport to and from school where Metro Mass Transport operates are some of the efforts to address gender inequality in education and for that matter human capital development.

Ghana is signatory to United Nations conventions with the relevant ones within the domain of gender inequality being the Millennium Development Goals (MDGs), the elimination of all forms of Discrimination Against Women (CEDAW) and Beijing Platforms for Action. Republic of Ghana as cited in Acheampong (2008). Because of Government's determination to bridge the gender gap in education and for that matter human capital development, school attendance has been made free and obligatory for all children at the basic level. However, the compulsory aspect of the policy is not operational because there are many children of school going age out of school (Ghana Statistical Service, 2000).

It is observed that the main objective of government is to enhance access to basic education with special emphasis on gender and geographical equity and to improve the quality of basic education in terms of human, material and financial resources. The strategy for achieving gender parity in education is to develop scholarship and other incentive schemes for girls to ensure their retention in schools once enrolled. The Ghana Education Trust Fund (GET Fund) is to provide financial support for girls in order to reduce their dropout rate and in the process plug the gap between gender inequality in education and for that matter human capital development. (Acheampong, 2008)

Through the efforts of the Ghana Education Service (GES) scholarship schemes to support brilliant but needy female students and concessionary entry requirements into tertiary institutions have been negotiated. Quota arrangements have been made for girls in mixed boarding SHSs and Colleges of Education where boarding facilities are fewer for girls. Science Technology and Mathematics Education (STME) clinics are organized annually to encourage girls in science, technology and mathematics.

The Fourth World Conference on Women in Beijing in 1995, agreed to improve the lives of women and girls and as such, international organisations have become strong advocates for gender equality in all aspects of life. The Government of Japan provided an amount of 26 billion and 500 million old cedi to the Women's Development Fund set up by the Ministry of Women and Children's Affairs during the New Patriotic Party's (NPP) regime under Ex-President John Agyekum Kuffuor (Ambassador Asai, March 2003).

The National Plan for Female Education mission is to bring parity of access to education and educational opportunities between boys and girls. The plan seeks to improve the status of women and girls and source adequate funding support and

mainstream gender related issues. The New Educational Policy of 2007 sought to reinforce government commitment to female education by setting the target for admission and retention throughout the education system as 50 per cent male and 50 per cent female. It is based upon the policy that opportunities are now created at the Ghanaian public universities whereby female students are admitted with lower grades than male students are, especially to pursue studies in science and mathematics.

The creation of the Ministry of Women and Children Affairs in 2001 to carry out sensitization, educational and advocacy programmes to empower women economically and socially is yet another effort by government to boost girl-child education. In the words of Dr. Sam Jonah; “We must commend the government; girl-child education is receiving high-profile policy attention, with the appointment of a minister of state for Basic, Girl-Child and Secondary Education in 2001. Here is a formidable challenge”. (Sam, 2006).

Enrolment and retention of the girl child

Three major conditions should exist to increase girls’ enrolment and retention in school. These include accessibility of opportunity; this has potential, physical, psychological and institutional ramifications. Parental attitude towards girls’ education; this is affected by parents own background, their assessment of the relative costs and benefits of education, and the influence of community norms and practices. The girls’ own attitude about their participation in schooling; these attitudes may be affected by the feeling towards the academic programme and their scholastic performance, the schooling environment, the degree of relevance of curriculum and personal constraints. (Rugh as cited in Bawah (2007). Low retention is attributed to the absence of female teachers to serve as role models, child labour,

school schedules; early marriage, pregnancy and irrelevant curriculum among other factors.

A Situational Analysis on Children (United Nations International Children's Emergency Fund [UNICEF], as cited in Bawah, 2007) makes some revelations on the reasons for poor enrolment and retention of the child's education; mother's attainment in education: this is a major contributor to the child's participation in school. The higher the education the mother had received, the more likely she is to understand the importance and benefits of sending her children to school and this contributes to higher enrolment of both girls and boys. In the three northern regions where enrolments are lowest, more than 70 per cent of the women have no formal education as compared to the national average of 34 per cent. A mother's ability to pay school fees and to provide encouragement to her children to continue attending school is an important factor in explaining enrolment and attendance.

Child labour: It is one of the main reasons why some children are not actively participating in schooling. The household or parental time at certain periods of the day and year tend to be very constrained especially in rural areas where households must commit many hours to activities such as collecting water or firewood, herding cattle and other animals, and farming. The extensive use of child labour has implications for school enrolment and attendance.

Cultural and traditional practices: These cultural practices can also inhibit effective participation in schools. Traditional practices such as early marriage particularly affect the enrolment of girls of school going age. They become wives and mothers at the expense of their education. Information on early marriage is generally scanty. Also, fostering as a parental style among the Mamprusis results in the denial of the girls' education to a reasonable extent. In most cases, the aunt's

priority is to train the girl to become a woman and good wife, which supersedes the objectives of formal schooling.

School factor: School related factors are important determinants of whether children enter and remain in school. The accessibility and child friendly nature of school, the quality of school, the relevance of the curriculum, and the messages conveyed by educational materials and teachers, and sex roles influence how students themselves make schooling decisions. The distribution and schooling facilities are also important. Sexual harassment and pregnancy are other major barriers to girl's enrolment and retention

Importance of female education

Dr. Kwegyir Aggrey of blessed memory emphasizes the importance of education for the girl child and women when he stated that “if you educate a man you educate an individual but if you educate a woman you educate a nation”. In addition, the former United Nations (UN) Secretary General, Kofi Annan, maintains, “There is no tool for development more effective than the education of girls. No other policy is as likely to raise economic productivity, lower infant and maternal mortality, improve nutrition and promote health-including helping to prevent the spread of HIV/AIDS, than education” Chauhan as cited in Acheampong (2008; p 7).

According to the World Bank (2007), education enables people to read, reason, communicate and make informed choices about their lives. A more educated person often has more opportunities in life, earns more and has a higher standard of living. Moreover skilled workers enable a country to develop and become wealthier as a nation in the sense that a skilled labour force creates, applies and spreads new ideas and technologies.

In a report on population programmes (United Nations Economic and Social Council [UNESCO], as cited in (Bawah, 2007; p 2) explained the value of educating

girls when they stressed the fact that; education is important for everyone, but it has a special significance for girls. It empowers them in multiple ways; girls who have been educated are likely to marry later, for example, and likely to have smaller, healthier families. Educated women can recognize the importance of health care and know how to seek it for themselves and their children. Education helps girls to know their rights and to gain confidence to claim them. Because of their multiple benefits, which are synergistic, it is widely recognized that devoting resources to quality education of girls is among the best investments that can be made to ensure positive healthy development. In the context of reproductive health and reproductive rights, education enables women to make better decisions regarding their fertility, proper care for their children, as well as obstetric care, nutrition and overall well being of their family.

Education brings about change in a number of different ways. Firstly, it has certain effects at the level of individual cognition and behaviour. These are relevant to all marginalized groups in society because they promote agency as ‘the power to develop’. Secondly, it improves access to knowledge, information and new ideas as well as the ability to use these effectively. These changes apply to young men as well as young women. The way education opens up new ideas may underlie the positive association between women’s education and the family welfare.

Education appears to improve women’s ability to process and utilize new information, although more rapidly for certain issues than others. In Nigeria, for example, less educated women were as likely as educated ones to have their children immunized; educated women were more likely than uneducated ones to know about family planning; educated women revealed an in depth understanding of disease and prevention (Kabeer, 2004).

Education increases the likelihood that women will take care of their own challenges as well as family well-being. A study in rural Zimbabwe found out that among the factors that increased the likelihood of women using contraception and accessing antenatal care-both of which reduce maternal mortality were education and paid work. Women with low levels of education were less likely to visit antenatal facilities. There are also other effects associated with education that may have an impact on power relationships within and outside the household. It may lead to a greater role for women in decision-making and a greater willingness on their part to question male dominance in the home and the community. Educated women also appear less likely to suffer from domestic violence (Kabeer, 2004). A study in India noted that educated women were better able to deal with violent husbands. A similar finding was documented in rural Bangladesh (Kabeer, 2004)

The Ghana Human Development Report as cited in Bawah, (2007) described education as both a facilitator and an indicator of well being. Efficient training and mobilization of the female labour force therefore, is the surest way to building the Ghanaian economy. This explains why the World Food Programme (WFP) identified girls' education as the surest way to achieve economic empowerment, which was enshrined in the Millennium Development Goals (MDGs). To deny women education is therefore to deny a greater percentage of the citizenry the chance to participate effectively in the developmental process of nations.

Relationship between education and human capital development

Ezewu et al (1981) defined education as the process by which an individual born into a human society, learns the ways of life, which include knowledge, skills and values of the society, at home, community and schools, so that the person can function effectively as a member of his society. Lawal as cited in Ijaiya and Balogun (2005) also defines education generally as a life-long process through which all

round (moral, emotional, physical and intellectual) development is facilitated so that an individual can be useful to himself/herself and society into which he/she is born. Education is the institution through which the processes for the exchange and acquisition of technical and practical knowledge as well as moral values of a given society are organized. It may be organized in different ways; formal education in the school and informal education at home. The former refer to the acquisition of knowledge and skills, which take place in the classroom situation and the latter refers to the learning process that takes place anywhere, that is, at home, from peers, parents and so on.

The term human capital development is a broad concept that does not lend itself to a single definition or school of thought. The original usage is derived from political economist where it was traditionally called labour, one of the factors of production though this perspective has shifted because of further ongoing research into more strategic approaches. Harbison (1973) defines human capital development as the process of building the knowledge, the skills, the working abilities, and the innate capacities of people in a society. Todaro (1977) also viewed human capital development as the productive investment embodied in human beings, encompassing skills, knowledge, abilities and attitudes because of education. In addition, the concept human capital development can simply be defined as developing the most important section of any business, its human resource by “attaining or upgrading the skills and attitudes of employees at all levels in order to maximize enterprise effectiveness” (Kelly, 2001; pp 53-54). Inferences from the above definitions indicate that development of human knowledge, skills, and abilities towards the achievement of the set goals and targets, aim at enhancing productivity and economic growth.

The level of educational attainment of an individual or a country can be termed as the level of human capital development, which is a major factor of production. The acquisition of skills, knowledge and attitudes directly or indirectly promote national growth socially, politically and economically. The industrialized countries of the world have used education as a tool for developing their human capital resulting in the high level of economic growth in those countries. For instance, Werner and DeSimon (2006) stated that as much as 26 per cent of the increase in US production capacity between 1929 and 1982 has been attributed to education and training efforts. In view of the critical contribution of human capital development to the economic growth of a nation, most third world countries have for the past and present years reformed their educational systems and voted considerable portions of their annual budgets to education and training of the citizens.

It is well acknowledged that human capital development is an important determinant of economic growth and development of a country (Ezeala-Harrison, 1996). This is critical for the attainment of rapid economic growth and development of every country. There is no doubt that many economists would agree that the major factor that propelled the self-sustained economic growth and development of developed countries is not the accumulation of capital stock or physical capital per se, but the body of knowledge that was assimilated through science and technology coupled with their ability to train and equip the population to use the knowledge effectively and to further innovate. Ezeala-Harrison (1996) observes that other authors including Nafziger (1990) maintain that difference in human capital development account for the differences in the levels of development between less developed countries and developed industrialized countries.

Romer as cited in Acheampong (2008) maintains that human capital development influences productivity directly by determining the capacity of

countries to innovate new technologies, thus creativity through entrepreneurial actions in countries becomes a dominant factor. Also human capital development affects the speed of technology catch up and diffusion; That is, the ability of a country to adopt and implement new technologies from abroad as a function of its domestic human capital stock. In effect the higher the level of human capital, the greater the proportion of labour component and consequently the greater the provision to the economy with new ideas, products and ways of doing things.

Anderson and Bowman (1967) and Schultz (1963) suggest that human capital contributes more to economic growth and development than any of the productive factors such as physical factors. The work of Schultz supported by Denison (1962) found out that 21% of economic growth in the USA between 1929 and 1957 was attributed to education. The rapid growth of Japan was also attributed to the development of human capital in the early stages. (Emir, as cited in Acheampong, 2008)

A well-developed human capital base of a nation plays an important role in economic development. East Asian developing countries managed to take in such a well-developed human capital base as compared to Asian least developed countries and South Asian developing countries even when the per capita incomes for all these countries were similar. In the 1960s, all these countries could have been considered as equally rich or equally poor, however in terms of human capital development they were distant apart from each other (Key Indicators of Developing Asian and Pacific Countries). This shows that it is the direction of a nation's priorities and commitments measured in terms of actual resources devoted towards the educational sector that led to such differences in human capital among the groups of countries.

In conclusion, the poor status of girls' education has very serious implications for the development of the sub region and the future of the continent as a whole.

Females constitute over 50 per cent of Africa's human resources (Annan-Yao, 2004). If they are left behind in education then Africa will not be able to attain socio-economic development that ultimately leads to sustainable development. Currently, the benefits of girls' education to society are generally acknowledged. Female education lowers fertility; enables women to better execute programmes of development; gradually changing mentalities by promoting gender equity; contributes to the realization of Human Rights as it incites the participation of women in society and encourages mothers to aspire for the best education for their children.

The situational analysis of women and men in Ghana has clearly established that gender inequality persists in Ghana. Ghanaian women play an important role in the household and national economy through active participation in both the formal and informal sectors of the economy. However, they do so under limited access to productive resources and decision-making. Women face many pressures arising from socio-cultural norms which have put most of the responsibility for child care and family sustenance on them (Annan-Yao, 2004)

Therefore, to deny women education will adversely affect the human resource base of Ghana which is sine qua non to economic growth and development. As a result, some progress has been made towards addressing areas of concern on gender inequalities in the country. International, Government and NGOs have supported various programmes to improve women's situation in Ghana. Some progress towards the implementation of the Nairobi "Forward looking Strategy" and Beijing "Platform of Action" have been made. In its efforts to implement the "Platform of Action" (PFA) and promote gender equality in Ghana, the government has taken various measures including the establishment of Women's Desks or Focal Persons in key Ministries to integrate gender into all aspects of their work. The Ministry of

Agriculture for example, has Women in Agriculture (WIAD) Section, while the Ministry of Education has a Girls Education Unit (Awumbila, 2001)

CHAPTER THREE

METHODOLOGY

Introduction

This chapter seeks to develop a systematic framework to investigate gender inequality in education and human capital development. It is outlined as follows; discussions on the study area, research design, population, sample and sampling procedure, instrument, data collection and data analysis procedure.

The study area

The East Mamprusi District is one of the 20 metropolitan/municipal/districts of the northern region and has its capital at Gambaga. It is located to the northeastern part of the region. To the north, it shares boundaries with the Talensi Nabdam District, Bawku West and Garu-Tempene Districts, all in the Upper East Region and the Bunkpurugu-Yunyoo District. It is bordered to the west by the West Mamprusi District and the south by Gushegu District. The District covers an area of 1,660sqkm, which is about 2.2 per cent of the total area of the region (District Profile, 2006).

The current population of the District is 121,009. Out of this figure, 61,556 are females while 59,453 are males. This constitutes about 51 per cent females and 49 per cent males (District Profile, 2006).

There are 143 communities in the District (District Medium Term Development Plan for 2006-2009). Majority of the people are Muslims. There are

however a number of Christians and traditional religion worshippers (District Profile, 2006).

Most of the women are traders, and majority of rural farmers are poor mainly due to subsistence farming. Hard core poverty affects other facets of the people's lives (District Profile, 2006). There are four urban settlements with population of 5,000 and above. They are Nalerigu, Gambaga, Langbinsi and Sakogu. The people in these urban settlements constitute about 30 per cent of the total population of the District. Seventy per cent of the people are thus rural dwellers (District Profile, 2006).

The major ethnic group in the District is the Mamprusis who speak Mampruli. Other ethnic groups are found in the eastern parts of the District. Currently, there are 63 Kindergartens in the District with 2,930 boys and 2,949 girls. Total enrollment is 5,897. There are 65 primary schools with enrollments of 9,379 and 8,354 for boys and girls respectively, total enrolment is 17,733. There are 17 Junior High Schools (JHSs) with 2,656 boys and 3,217 girls, total enrolment is 5,873. Two (2) Senior High Schools are in the District with 1,399 boys and 911 girls, total enrolment stands at 2,310. The total number of established schools is 147 (GES District Statistics, 2011), excluding one Vocational Training Institution (VTI) and a Health Assistance Training School (HATS). A College of Education has also just been established in 2012. Considering the population of the area vis-a-vis the number of established schools, it is woefully inadequate. This has a negative impact on education in the area.

Gross primary school enrollment rate is 69 per cent. Out of 18,370 children of school going age, 12,797 are currently in school. Gross enrollment rate for girls of school going age is 61 per cent. 5,740 girls out of 9,207 girls of school going age attend school. Percentage increase in enrollment for the year 2002-2005 is 6.4 per cent and 13.5 per cent for boys and girls respectively. The overall percentage increase in enrollment is 9.95 per cent. Considering enrollment figures from the education office, dropout rate among girl child is higher (13.5%) than boys (6.37%). Overall dropout rate is 9.65 per cent.

For most of the problems of the District, social and cultural as well as religious beliefs, norms, and practices of the people over the years have made members of the society to accept them and disregard all negative impacts of such practices. These religious and socio cultural practices not only hinder change of attitude for the better but in some cases also perpetuate its ill effects (District Profile, 2006; p 15).

This prevents gender equity in education thereby affecting human resource development in the area, since females constitute about 51 per cent of the population.

Research design

Even though several research methods abound, the study opted for the descriptive research design in order to access accurate data for the study. The descriptive research attempts to describe such things as possible behaviour, attitudes, values and characteristics. The purpose of which is to provide accurate information about certain designated characteristics of such a population. This

approach attempts to describe the relationship between the variables. This design enables the researcher to use several instruments such as questionnaire, observation and interview.

Population

The target population for the study was parents and teachers in the Langbinsi Circuit of the East Mamprusi District Education Directorate in the Northern Region. The accessible population was Langbinsi community. The population of Langbinsi community is about 5,000, so the scientifically determined sample size was 185. This was based on a tolerable error level of five per cent, and a confidence level of 95 per cent attributable to the results (Kirk, 1995). However, 150 respondents were used for the study because of limited time and financial constraints. The sample group comprised 150 respondents made up of parents and teachers in the accessible population. Officers in charge of girl child education and the Circuit Supervisor were also contacted for official figures on girl child education, and the challenges as assessed by the directorate.

Sample and sampling procedure

Purposeful sampling technique was used to select Langbinsi community for the study. This community was considered because the population was multifaceted in terms of religion and ethnicity, and also one of the four urban settlements in the district. Subsequently, stratified sampling technique was used where houses were numbered and picked at an equal range (such as every tenth house). Individual respondents were selected in an alternating manner between

males and females to ensure that both sexes were selected. In all, a sample size of 150 respondents was selected.

Instrumentation

The main instrument for the study was questionnaire. The questionnaire was divided into five (5) sections. Section A contained background information about respondents. Section B solicited information on the causes of gender inequality in education. Section C touched on the socio-cultural beliefs against female education. Section D sought information on the effects of gender inequality in education and section E hammered on possible solutions to gender inequality in education in the study area. Due to the high illiteracy rate in the study area, the questionnaire was administered by the researcher and research assistants on one on one basis. The study used questionnaire in the data collection because, it was less expensive than other methods, it produces quick results cutting down time and cost and it can be completed at the respondent's convenience. On the contrary, questionnaires do not permit probing, prompting and clarification of questions especially when a respondent is in difficulty. They do not help to motivate the respondent to participate in the survey or to respond to the question (Agbesinyale & Anoff, n.d.).

These weaknesses were however addressed by the researcher and the research assistants who understood Mampruli and administered the questionnaire on one on one basis. They explained, probed and clarified issues for respondents when they were in difficulty in order to obtain credible information.

As a result of the pivotal role played by the Girl Child Education Officer at the District Education Office and the Circuit Supervisor in girl child education, their opinions were sought through interviews in order to triangulate the findings.

Pilot test

The questionnaire was piloted to ascertain its degree of consistency in terms of clarity of the questions and ease of understanding. The pilot study was conducted on 20 respondents from Namangu and Burugu communities both in East Mamprusi District.

Validity and Reliability of the Instruments

The validity of a research instrument is determined by how well it measures the concept(s) it is intended to measure (Awanta & Asiedu-Addo, 2008; Ruland, Bakken & Roislien, 2007). In this study, content and construct validities of the instruments were assessed by the supervisor and other two senior lecturers who were experts in gender and human capital development issues. Their suggestions were used to improve the validity of the instrument.

Reliability concerns the degree to which an experiment, test, or any measuring procedure gives the same results on repeated trials (Ruland, Bakken, & Roislien, 2007). In order to determine the reliability of the instruments, the questionnaire was administered on 20 respondents from Namangu and Burugu communities both in East Mamprusi District and their reliability coefficients were calculated using SPSS version 16.0. The Cronbach alpha reliability coefficients obtained ranged from 0.5 to 0.7 signifying that the instruments were reliable.

Methods of data collection

The approach to data collection was both quantitative and qualitative. The main instrument for the data collection was the questionnaire. This was structured largely in a close form to ensure that respondents focused on the objective of the study. There was however a few open-ended questions for people to express their views where necessary. The questionnaire was administered personally to parents by the researcher with the help of three research assistants due to high level of illiteracy in the study area.

To obtain in-depth information on socio-cultural issues affecting girl child education in the area, focus group discussions were organized. Each group was between five to ten people in a mixed sex form. The study also employed in-depth interviews to obtain relevant data on policies, achievements and challenges on girl child education from the District Education Office (Girl Child Officer and Circuit Supervisor). The study also interviewed some parents to have a deeper insight into issues that were not properly addressed by the questionnaire.

Data collection was done in seven days (from the 8th to 24th of May, 2011) by the researcher and three research assistants. They were all teachers; two from the University of Education, Winneba (UEW) and the other from the University of Development Studies (UDS), all of whom had data collection experience because of the project work and the community research component of the integrated development studies of the universities respectively. They were given orientation on how the questions were to be asked in Mampruli and how to

seek clarification when questions were not properly responded to due to translation.

Data analysis and presentation

As the data was qualitative, the questionnaire was studied, coded and processed using SPSS software. Frequency tables and charts were generated to reveal the kind of responses. Some of the tables were transformed into charts. These tables and charts were then described and interpreted with explanations in relation to what has already been discovered in the literature review. The qualitative data from focused group discussions and in-depth interviews were presented in a narrative form with explanation on how the people perceive the issue of girl child education and the factors that affect it.

Some of the question items designed to answer the research questions were cross tabulated and a chi-square value used to determine the significance of the question items at an alpha value of 0.05.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

The purpose of the study was to empirically examine gender inequality in education and human capital development in the East Mamprusi District. Purposeful sampling method was used to select Langbinsi community. One hundred and fifty respondents were used for the study. The results were presented using frequency tables, chi-square, and bar charts. The results were interpreted and discussed in relation to the literature review and their implications. The results were presented in four sections. Section one dealt with background characteristics of respondents, section two dealt with the causes of gender inequality in education, section three dealt with the socio-cultural beliefs against female education and section four contained measures to address gender inequality in education.

Background characteristics

The discussion in this section covers the socio-demographic characteristics of all the 150 respondents. These include; age, sex, religious denomination, marital status and occupation.

Respondents' ages were determined and presented in Figure 2.

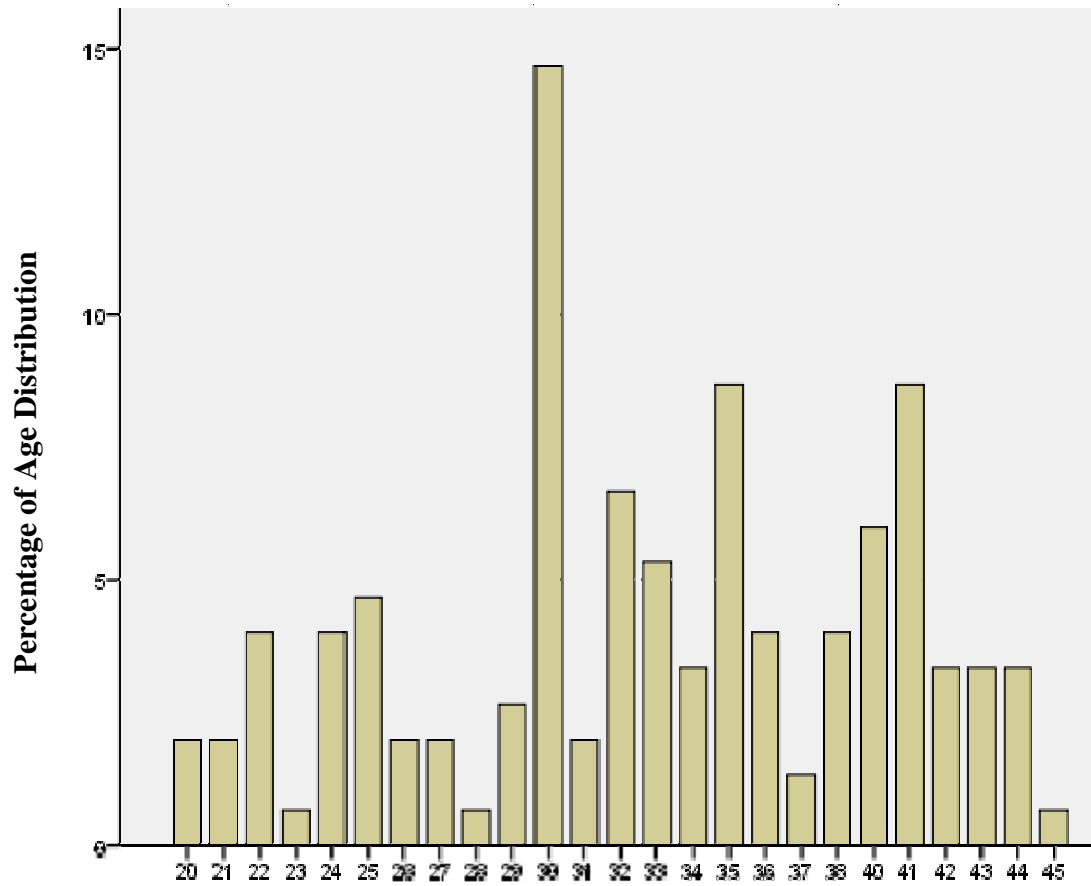


Figure 2: Age Distribution of Respondents

Source: Field Survey, 2011

From Figure 2, 22 respondents representing 14.7 per cent are 30 years; constituting the majority among the various ages. The next (16 respondents) representing 17.4 per cent are 35 and 41 respectively. The minority age represented in the survey were; 23, 28 and 45 years (one respondent each) constituting 2.1 per cent. Since majority of the respondents (32.1%) were 30, 35 and 41 years respectively, it helped in understanding the current status and perception people have as regards the issue of gender inequality in education.

The distribution of the sex of respondents is presented in Figure 3.

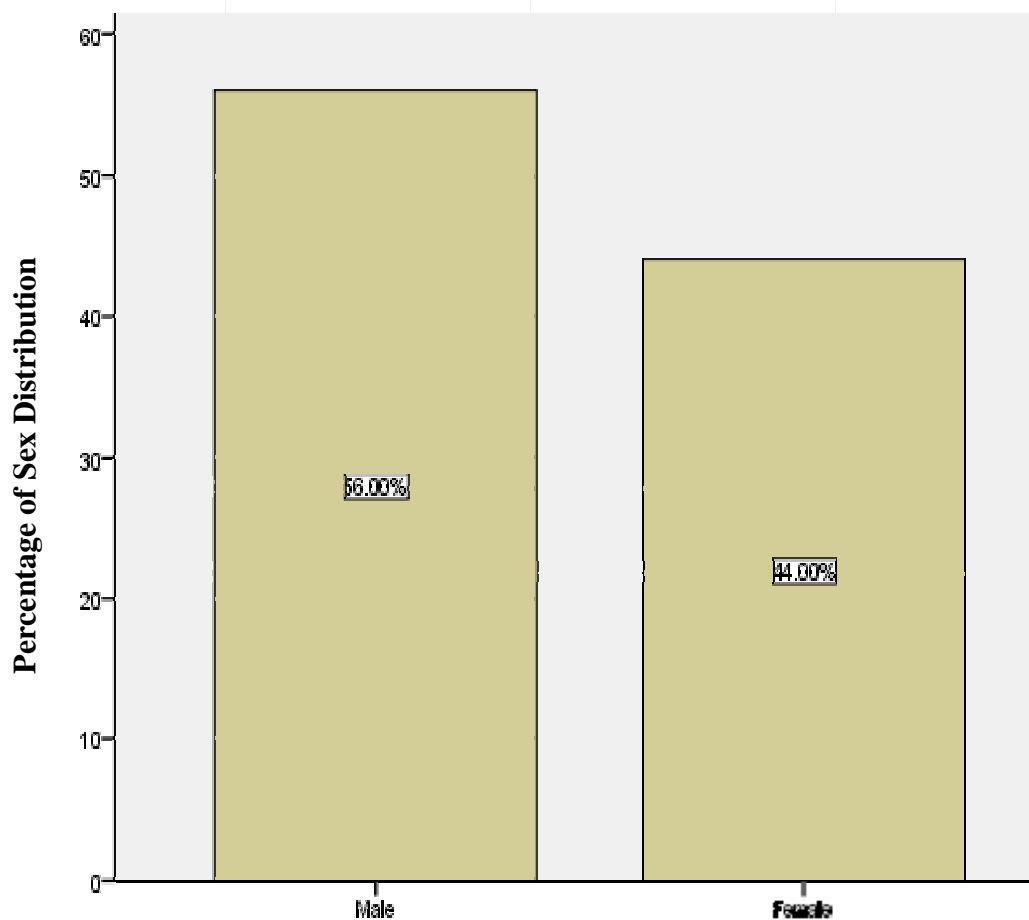


Figure3: Sex Distribution of Respondents

Source: Field Survey, 2011

Figure 3 revealed that majority of the respondents (56%) were males while 44 per cent were females. This reflected the population of the area (51% males and 49% females). Since the difference between the sexes is not much (12%), the attitude and perception of both males and females towards gender inequality in education were gathered. This helped in a deeper understanding of the issue and how each of the sexes perceived the issue of gender inequality in education in the area and its effects on development.

The responses to an item that sought respondents' religious denomination are presented in Table 1

Table 1: Religious Denomination of Respondents

Religion	Number of Respondents	Percent
Christian	38	25.3
Muslim	107	71.3
Traditional	5	3.3
Total	150	100.0

Source: Field Survey, 2011

In Table 1, majority of the respondents (71.3%) were Muslims while 25.3 per cent were Christians. The rest (5%) were traditionalists. Though efforts were made to give equal representation to the three religions, the results in Table 1 confirmed what had been revealed in the study area; that majority of the populations were Muslims.

Efforts were made to find out the occupation of respondents and results are shown in Table 2.

Table 2: Occupation of Respondents

Occupation	Number of Respondents	Percent
Farmer	89	59.3
Trader	38	25.3
Salary Earner	23	15.3
Total	150	100.0

Source: Field Survey, 2011

Table 2 indicated that majority of the respondents (59.3%) were farmers while 25.3 per cent were traders and the remaining 15.3 per cent were salary

earners. The results were a reflection of the study area; where it was observed that majority of the people were farmers trucked by hard core poverty.

The marital status of respondents was sought and presented in Table 3

Table 3: Marital status of Respondent

Marital status	Number of Respondents	Percent
Married	111	74.0
Single	32	21.3
Divorced	2	1.3
Widowed	5	3.3
Total	150	100.0

Source: Field Survey, 2011

Table 3 shows that majority (74%) of the respondents were married while the rest (21.3%) were single. Those widowed were 3.3 per cent whereas 1.3 per cent of the respondents divorced. Since most of the respondents were parents, their responses gave a deeper understanding of gender inequality in education in the area.

Causes of gender inequality in education

Sex refers to the biological status of being a female or male. In other words, sex is a matter of biological construction (Franzoi, 1996). In order to establish the sex that was more enrolled in school in the study community, respondents' opinion with regard to enrolment of boys and girls was sought and their responses were presented in Table 4

Table 4: Respondents’ opinion on male and female enrolment in school

Sex	Number of Respondents	Percent
Boys	84	56.0
Girls	66	44.0
Total	150	100.0

Source: Field Survey, 2011

From Table 4, it is indicated that, out of the 150 respondents, 84 representing 56 per cent were of the opinion that more males were enrolled in school, while the remaining 66, representing 44 per cent maintained that more girls were enrolled in school. This confirmed a study conducted by Awumbila (2001) that in both absolute and relative terms, female enrolment has always lagged behind that of males at all levels of the educational ladder, and that enrolment and retention rate were even lower in the three northern regions.

However, through interview with the Circuit Supervisor and Focus Group discussions in the community, it was revealed that the attitude and perception of the people towards girl child education is changing as a result of sensitization and sponsorship programmes embarked upon by Community Based Organisations (CBO’s) such as Camfed (Campaign for Female Education). An interview with the District Girl Child Education Officer (DGCEO) revealed that in an effort to boost female education in the District, Camfed had opened an Information Communication Centre (ICC) for girls and employed female pupil teachers who were undergoing the Untrained Teachers Diploma in Basic Education (UTTD BE) in Tamale and Pusiga Colleges of Education respectively. According to the Circuit Supervisor girls were enrolled more in school than boys currently; because

of the sensitization and sponsorship packages by CBOs in the District. This confirmed a report in the literature review by Ghana Statistical Service (2000) that at the basic or primary school level the enrolment of girls was higher than that of boys.

An item that sought to find out the perception of respondents with regards to school dropout indicated that majority (65.3%) of the respondents perceived that more girls dropped out of school than their male counterparts. The remaining (34.7%) respondents did not support that perception. This information provides basis to conclude that girls' dropout rate was higher than boys in the community. This was confirmed by the CS. The respondents were asked to rank the variables; low family income, attitude of girls towards education and lack of schools; as the most contributory factor to girls' dropout of school in the area. Respondents' responses are shown in Figure 4.

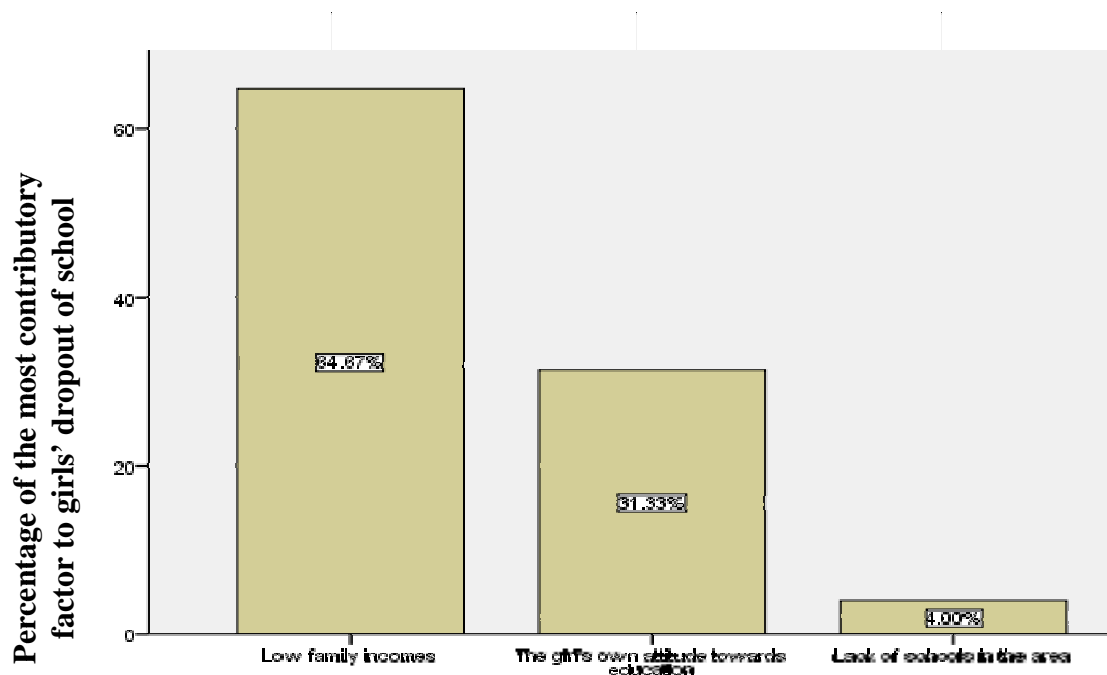


Figure 4: The most contributory factor to girls' dropout of school

Source: Field Survey, 2011

In Figure 4, majority of the respondents (64.7%) attributed girl's dropout from school to low family incomes, 31.3 per cent respondents maintained that it was the girls' own attitude towards education. The remaining four per cent put the blame on lack of schools in the area. The Circuit Supervisor mentioned low family incomes as one of the reasons for girls' dropout of school. Also, during focus group discussions low family incomes was identified as a cause of girls' dropout of school. All these confirmed the finding by Acheampong (2008) that low retention rates for females have been identified to include low family incomes. The results also confirmed a situational analysis on children by UNICEF as cited in Bawah (2007) that a mother's ability to pay school fees and provide encouragement to her children to continue attending school is an important factor in explaining enrolment and attendance.

The location of a school in a community can affect enrolment either positively or negatively, as such respondents were asked to indicate the distance from the nearest school to their community and the results were presented in Figure 5

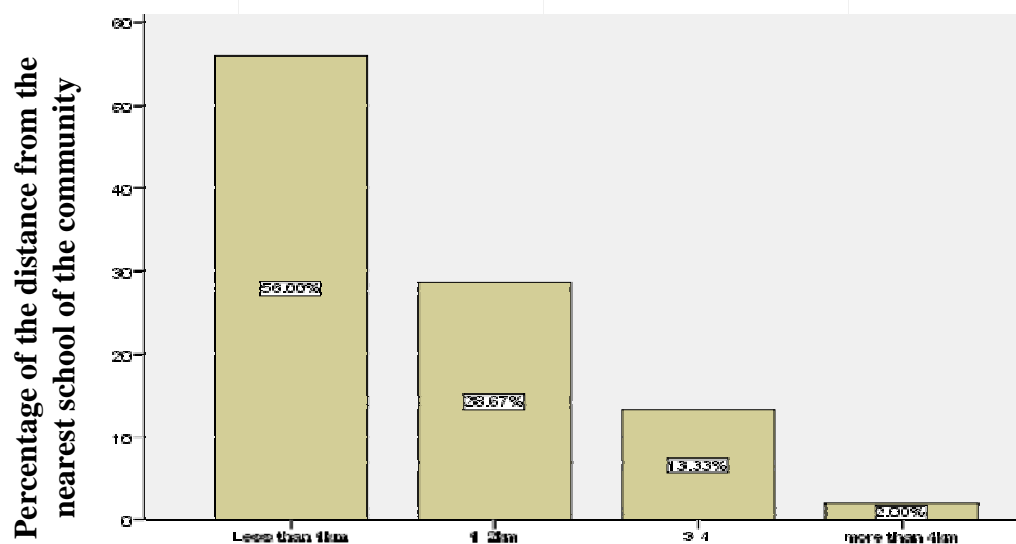


Figure 5: The distance from the nearest school of the community

Source: Field Survey, 2011

In Figure 5, majority of the respondents (56%) said that the nearest school away from their location was less than one kilometer while 28.7 per cent said it was between one to two kilometers. Twenty respondents representing 13.3 per cent held that it was between three to four kilometers, the rest (2%) maintained that the distance was more than four kilometers.

In a related item to find out whether long distance from the school to home could prevent girls from attending school in the community, majority (56%) of the respondents did not agree to this idea whilst the rest (44%) agreed. This was at variance with Acheampong's (2008) observation that long distance from school to home is a cause of gender inequality in education as noted in the literature review. Acheampong's (2008) observation therefore cannot be generalized since it was not a hindrance to female education in other communities in Ghana, especially the study area.

As to whether the absence of female teachers in the school to serve as role models discouraged girls from attending school, majority of the respondents (73.3%) said "yes" and 26.7 per cent said "no". This confirmed a finding by Rugh as cited in Bawah (2007) that low retention of girls in school is attributed to the absence of female teachers to serve as role models.

Respondents' views on factors responsible for gender disparity in education in the study area were sought and presented in Table 5.

Table 5: Factors responsible for gender disparity in education

Factors	Number of Respondents	Percent
Poverty	76	51
High illiteracy rate among parents	109	72.7
Lack of female role models	21	14
The girls' own attitude	15	10
Early marriage	74	49.3
Lack of parental control	11	7.3
Peer group influence	10	6.7
Lack of guidance and counseling	34	22.7
Cultural belief	78	52

Source: Field Survey, 2011

In exploring the factors responsible for the current state of gender disparity in education in the area, majority (72.7%) of the respondents mentioned high illiteracy rate, 51 per cent of the respondents mentioned poverty, 52 per cent of the respondents mentioned cultural beliefs, 49.3 per cent of the respondents mentioned early marriage, 22.7 per cent of the respondents mentioned lack of guidance and counselling services, 14 per cent of the respondents mentioned inadequate female teachers serving as role models, 10 per cent of the respondents mentioned the attitude of girls to education, 7.3 per cent of the respondents mentioned lack of parental control and a minority of 6.7 per cent of the respondents mentioned peer group influence.

The results revealed that high illiteracy rate, poverty, cultural beliefs and early marriage were mentioned by majority of the respondents as contributing immensely to gender disparity in education in the area currently.

In an interview with the CS and the DGCEO, both blamed the situation on high illiteracy rate but stated that there was improvement as a result of sensitization programmes in the District. Poverty as a cause of gender inequality in the area was consistent with the World Bank report as cited in Derek (2004) that gender inequality in various forms is still prevalent around the world and tends to be greatest in poor countries and among the poor within countries. Early marriage, also as a cause of gender inequality in education in the area confirmed the finding by Acheampong (2008) that early marriage was a cause of gender inequality in education.

Socio-cultural beliefs against female education

Respondents' opinion about the existence of socio cultural beliefs that hinder girl child education in the community was sought and presented in Table 6

Table 6: Respondents' opinion of the existence of socio cultural beliefs hindering girl child education

Sex	Yes	No	Total
Male	53	31	84
Female	29	37	66
Total	82	68	150

Source: Field Survey, 2011

It is indicated from Table 6 that 53 male respondents and 29 female respondents were of the view that there were socio cultural beliefs in the community that retard girl child education as against 31 male respondents and 37 female respondents who opined that there were no socio cultural beliefs that hindered girl child education in the community. Majority of the respondents (82) confirmed the existence of these socio cultural beliefs, while the remaining 68 respondents did not hold that opinion. This confirmed a research by Annan-Yao (2004) that the girl-child, in particular, experiences discrimination right from the womb. Often, women discovered by traditional practitioners to be pregnant with baby girls are subjected to certain behavioral and food taboos in the family.

Chi-square statistic was used to determine the variation of opinion of male and female respondents and a test value of 5.473 against $\chi^2_{0.05,(1)}=3.841$ indicated that the opinion of respondents about the existence of socio cultural beliefs hindering the girl child education depended on sex of respondents. While majority (53) of the male respondents believed that there were socio cultural factors hindering the girl child education, minority (29) of female respondents ascribed to that assertion as shown in Table 6.

The respondents mentioned the socio cultural beliefs that prevent the education of the girl child in the area in Table 7.

Table7: Respondents’ perceive socio cultural beliefs that retard girl child education

Socio cultural belief	Number of respondents	Percent
Betrothing	43	28.7
Muslims belief in early marriage of girls (at 18 years)	80	53.3
The belief that a girl’s place is in the kitchen	65	43.3
The belief that girls are not intelligent	34	22.7
Belief that girls’ education is a waste of resources	26	17.3
The belief that female education leads to prostitution	17	11.3

Source: Field Survey, 2011

From Table 7 majority of the respondents (53.3%) mentioned Islamic religious principle that a girl should marry at the age of 18 years as one of the socio cultural practices in the area that prevented girl child education. Also, 28.7 per cent of the respondents said betrothing was a socio cultural practice that prevented girl child education in the area, 43.3 per cent of the respondents asserted that the belief of some people in the community that the girl’s work place was the kitchen also hindered girl child education, 11.3 per cent of the respondents asserted that some people in the area believe that girl child education lead to prostitution, hence many parents were discouraged to send their girl children to school, 17.3 per cent of the respondents mentioned the belief that girls’ education was a waste of resources as one of the socio cultural practices in the area that hindered girls’ education and 22.7 per cent of the respondents mentioned the belief held by some people in the area that girls were not intelligent

as compared to boys was another socio cultural practice that prevented the education of girls in the area.

From the results in Table 7 socio-religious and cultural factors such as early marriage and betrothing tended to have a devastating effect on female education in the area. This confirmed a situational analysis on children by UNICEF in the literature; that traditional practices such as early marriage particularly affect the enrolment of girls of school going age. They become wives and mothers at the expense of their education. Also, Annan-Yao (2004) observed that in the traditional African families, there is a socialization of exploitation of females by males that results in gender inequalities; the socialization aims at training girls to fulfill social roles as wives and mothers, sometimes at incredibly rather early ages.

Some of the respondents who did not believe that there existed some socio cultural beliefs that prevented girl child education in the area had these reasons to say: 58 per cent of the respondents mentioned the girls' own attitude towards education, 49.3 per cent of the respondents mentioned poverty; leading to head portage in the area, 52.2 per cent of the respondents mentioned teenage pregnancy, 12 per cent of the respondents mentioned poor academic performance and peer group influence on the part of girls and 7.3 per cent mentioned ignorance on the part of parents with regard to girl child education. The results indicated that the girls' own attitude towards education was the major cause of gender disparity in education in the area. This confirmed Acheampong (2008) who observed that early marriage and teenage pregnancy are among other factors responsible for

gender inequality in education. It must be noted that teenage pregnancy leads to early marriage.

Respondents' opinion of which sex to educate in the event of scarce or limited resources was solicited and the results were presented in Table 8.

Table 8: Respondents' preference of who to educate in case of limited resources.

Sex	Boy	Girl	Total
Male	61	23	84
Female	34	32	66
Total	95	55	150

Source: Field Survey, 2011

Out of a total of 84 males who responded to the item, majority (61) of them preferred to educate the boy child in case of limited resources and a minority (23) preferred to educate the girl child in case of limited resources. Out of a total of 66 female respondents, majority (34) of them preferred to educate the boy child in case of limited resources and a minority (32) preferred educating the female child in case of limited resources. Majority (95) of the respondents preferred to educate the boy in the event of limited family resources in this area. This confirmed Annan-Yaw's (2004) findings which revealed that, in the Islamic and patriarchal communities of Niger, Burkina Faso, and Cameroon, son-preference is dominant and detrimental to girls in the family. Interviews with the CS and the GCEO in the District respectively, however, revealed that the son-preference was fading as a result of sensitization by CBO's.

An effort to determine respondents opinion with regard to their sex, chi-square test value of 7.088 and against $\chi^2_{0.05, (1)}=3.841$ indicated that the opinion to educate boy or girl in case of limited family resources depended on sex of respondents.

An item that solicited responses from the respondents whether it was important to educate the girl child yielded the results in Table 9.

Table 9: Respondents’ opinion of girl child education

Sex	Yes	No	Total
Male	81	3	84
Female	62	4	66
Total	143	7	150

Source: Field Survey, 2011

Out of the 84 males who responded to the item, 81 of them responded “Yes”, meaning that it was important to educate the girl child. Only three of the male respondents responded “No”, which meant that they did not see any importance in educating the girl child. Out of the total of 66 female respondents, 62 of them responded in the affirmative. This signified that they saw the importance of educating the girl child. Only four of the female respondents seemed not to have realized the importance of educating the girl child. From Table 9, it is evident that male and female respondents had the same opinion that the education of the girl child was important. During focused group discussions in the community, respondents recognized and agreed that girl child education was important.

The respondents in this study identified the importance of educating the girl child. These were presented in Table 10.

Table 10: Importance of girl child education

Importance of girl child education	Number of respondents	Percent
Improves family healthcare	48	32
Makes girls self reliant in terms resources	83	55.3
Enables more girls to participate in nation building	93	62
Makes girls more responsible in every aspect of life	39	26
Provides female role models in the society	82	54.7

Source: Field survey, 2011

From Table 10, it is indicated that majority of the respondents (62%) said that girls' education enabled them to participate in nation building. More than half of the respondents (55.3%) said that girl child education made girls self reliant in terms of resources; since most of them would be gainfully employed. More than half of the respondents (54.7%) said that girl child education provided female role models in the society, 32 per cent of the respondents said girl child education improved family healthcare and 26 per cent of the respondents said that girl child education made girls more responsible in every aspect of life.

It must be pointed out that during focused group discussions, one of the participants mentioned that educated girls took proper care of their parents especially the mother than boys. And that educated girls got better husbands and relieved fathers of some burden as well as helped build the family house. The findings are consistent with Dr. Kwegyir Aggrey's emphasis on the importance of

female education in his famous speech “if you educate a man you educate an individual but if you educate a woman you educate a nation”. The findings are also in line with the Ghana Human Development Report which maintained that efficient training and mobilization of the female labour force is the surest way to building the Ghanaian economy and confirmed Kabeer’s (2004) research findings in Nigeria that educated women showed in-depth understanding of disease.

Contrary, some respondents (3%) said girls’ education was not important and that their place was the kitchen and (2%) of the respondents maintained that girls were meant to give birth and take charge of the household

The academic performance of girls in school as perceived by the respondents is presented in Figure 6.

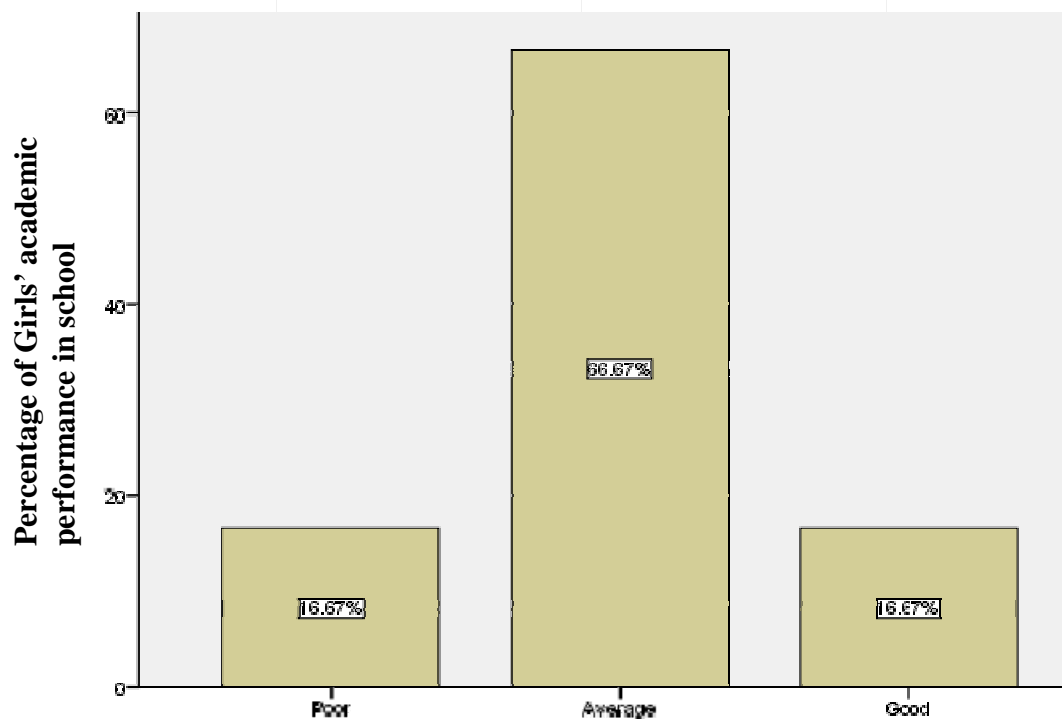


Figure 6: Girls’ academic performance in school

Source: Field Survey, 2011

In trying to assess respondents' perception about girls' performance in school, majority (66.7%) perceived girls to be average performers in school while 16.7 per cent held that girls were academically poor. Minority of the respondents (16.7%) perceived girls to be academically good. In a related question to find out some of the socio cultural practices that prevented the education of the girl, some of the respondents (2.7%) mentioned the belief that girls were not intelligent. This confirmed Annan-Yao (2004) when she observed that socio-cultural norms and values are some of the factors responsible for gender inequality in education.

Respondents were asked whether parents' religious beliefs could negatively affect the daughter's education and results are presented in Table 11.

Table 11: Respondents' opinion as to whether parents' religious beliefs have negative effects on their daughters' education

Religion	Yes	No	Total
Christian	21	17	38
Muslim	77	30	107
Traditional	2	3	5
Total	100	50	150

Source: Field Survey, 2011

From Table 11, it is indicated that 100 respondents comprising 77 Muslims, 21 Christians and two traditionalists responded "yes" which implied that parents' religious belief could affect their daughters' education. The remaining 50 comprising 30 Muslims, 17 Christians and three traditionalists responded "no" which meant they did not believe that parents' religious beliefs

could affect their daughters' education. One could see from the results that both Muslims and Christians believed that parents' religion could affect their daughters' education. The result is in conformity with a research conducted by Annan-Yao (2004) in the Islamic and patriarchal communities of Niger, Burkina Faso, Cameroon etc that when men are asked the number of children they have, they only count the sons, totally neglecting any daughter born to them. To these men, girls are not important because they belong to the female gender.

Respondents were asked whether gender inequality in education has any negative impact on the socio economic development of the District and their responses were captured in Table 12.

Table 12: Respondents' opinion of the impact of gender inequality on socio economic development

Sex	Yes	No	Total
Male	77	7	84
Female	60	6	66
Total	137	13	150

Source: Field Survey, 2011

Out of a total of 150 respondents who responded to this item, 137 consisting of 77 males and 60 females were of the view that gender inequality in education had negative impact on the socio economic development of the community. Only 13 respondents (7 males and 6 females) did not hold this opinion. Chi-square test value of 0.027 against $\chi^2_{0.05, (1)} = 3.841$ indicated that the opinion of the negative impact of gender inequality in education on the socio

economic development of the District was independent of sex of the respondent. This implies that both male and female respondents held the same view on the issue.

Respondents views on the negative impact of gender inequality on the District's development attracted these responses: majority of the respondents (52%) mentioned high dependency ratio, 32 per cent of the respondents mentioned poor reproductive health of women, 24 per cent of the respondents mentioned low standard of living, 23.3 per cent of the respondents mentioned inadequate exploitation of human resources, 22 per cent of the respondents said it encourages male dominance and 19.3 per cent of the respondents said it may lead to the spread of HIV/AIDS.

These results are consistent with the World Bank Report; that a more educated person often has more opportunities in life, earns more and has a higher standard of living. The results confirmed Annan-Yaw (2004); that women socialize boys and girls to accept conditions of exploitation of females by males through the values they transmit to them. Boys grow up with a superiority complex (domineering) while girls are made to accept and internalize an inferiority position in the society. In addition educated women were more likely than uneducated ones to know about family planning, have an in-depth understanding of disease and prevention (Kabeer, 2004). It must be stated that during focus group discussions in the community, participants respectively indicated that gender inequality in education retards development of the District and prostitution leading to increase in population and the spread of HIV/AIDS.

Respondents were again asked to indicate the category of women who were likely to have fewer children and take proper care of these children. Majority of the respondents (92%) said educated women were likely to have fewer children and take proper care of them while 8 per cent said uneducated women were likely to have fewer children and take proper care of them.

This confirmed a report on population programmes by UNESCO that girls who have been educated are likely to marry later, for example, and likely to have smaller, healthier families. Educated women can recognize the importance of health care and know how to seek it for themselves and their children. Respondents' views of the disadvantages of marrying uneducated woman were solicited and recorded in Table 13.

Table 13: Respondents perceived disadvantages of marrying uneducated women

Religion	Disadvantages					Total
	Children may not get quality education	Liability on husband	Inadequate knowledge of family planning	Lack of personal hygiene	Inadequate understanding of issues	
Christian	3	12	7	3	13	38
Muslim	23	23	19	10	32	107
Traditional	0	2	0	2	1	5
Total	26	37	26	15	46	150

Source: Field Survey, 2011

From Table 13, it is observed that 26 (three Christians and 23 Muslims) respondents identified that marrying uneducated woman might deny children quality education. Also, 37 (12 Christians, 23 Muslims and two traditionalists)

saw uneducated woman as a liability to the husband. Twenty six respondents comprising seven Christians and 19 Muslims identified inadequate knowledge of family planning as another disadvantage of marrying uneducated women. It is also indicated that 15 (three Christians, 10 Muslims and two traditionalists) respondents identified lack of personal hygiene of uneducated woman. Forty six (13 Christians, 32 Muslims and one traditionalist) respondents mentioned inadequate understanding of issues as another disadvantage of uneducated woman.

Measures to address gender inequality in education

Respondents' views were sought as regards how to ensure gender parity in education in the area. Their responses are displayed in Table 14.

Table 14: Respondents suggested measures to ensure gender equity in education

Measures	Number of respondents	Percent
Enforcement of the FCUBE	84	56
Sensitization programmes	64	42.7
Award schemes for brilliant girls	78	52
Enacting laws to protect girls	81	54
Offering guidance and counseling services	13	8.7
Responsible parenthood	10	6.7
Concessionary entry requirements for girls	34	22.7
Opening more girls' school	3	2.0

Source: Field Survey, 2011

In exploring the possible solutions to gender inequality in education in the area, majority of the respondents (42.7%) said that sensitization programmes were one of the ways of ensuring gender equity in education. In an interview with the Circuit Supervisor, he also maintained that as a result of sensitization programmes, son preference in terms of education had almost faded among parents in the area; and that more girls were now being enrolled in school than boys. This confirmed a report by Ghana Statistical Service (2000); that at the basic or primary school level the enrolment of girls is higher than that of boys. The trend tends to narrow down as one progresses to the secondary school level when fewer girls enroll as against more boys.

In the survey, majority of the respondents (56%) observed that enforcement of the Free Compulsory Universal Basic Education (FCUBE) programme would give girl child access to quality education. Other respondents (54%) observed that enacting by-laws to protect girls were other ways of ensuring gender equity in education. In an interview with the GCEO in the District, such by-laws were being implemented in the District. She said “there are by-laws against teenage pregnancy and early marriage. Law breakers will establish the girl and see her through school after birth. The boy who impregnated her was also banned from school if he was a student until the girl is back to school.” About half of the respondents (52%) suggested establishing award schemes for brilliant girls as a way of ensuring gender parity in education. Other respondents; 8.7 per cent, 6.7 per cent, 22.7 per cent and 2 per cent respectively suggested offering guidance and counselling services, responsible parenthood, concessionary entry

requirements for girls and opening more girls' schools as other ways of ensuring gender equity in education.

According to the GCEO, an NGO called Basic Education Sponsorship Programme (BESP) established award schemes for brilliant girls in the District. The District Assembly also offers support to girls who excel at the Basic Education Certificate Examination (BECE). The Circuit Supervisor (CS) in an interview also mentioned award schemes for brilliant girls as a way of ensuring gender equity in education.

It is worth noting that the circuit supervisor in an interview mentioned frequent meetings with parents to educate them on the importance of girl child education, talks with the girls themselves, prioritization of girl child education by parents, and teachers showing interest and concern in the girls learning activities at school as other measures to ensure gender equity in education.

An attempt to find out whether enacting by-laws to criminalize some gender based violence and harmful cultural practices could bring about gender parity in education yielded these responses in Table 15.

Table 15: Respondents' opinion about enacting by-laws to criminalize gender based violence and harmful cultural practices

Sex	Yes	No	Total
Male	68	16	84
Female	50	16	66
Total	118	32	150

Source: Field Survey, 2011.

Out of a total of 150 respondents who responded to this item, 118 of them believed that enacting by-laws to criminalize gender based violence and harmful cultural practices could bring about gender parity in education. This number comprised 68 males and 50 females. This confirmed the GCEO's revelation that by-laws had been established in the District to protect girls and ensure gender equity in education. This result demonstrated the willingness on the part of the people to achieve some of the MDGs especially the elimination of all forms of discrimination against women. The remaining 32 respondents with equal number of males and females did not support that opinion. This could be linked to Annan-Yaw's (2004) study which revealed that the girl-child experiences discrimination right from the womb; girls are made to accept and internalize an inferiority position in the society which is considered by the family to be perfectly normal.

Chi-square test value of 0.594 against $\chi^2_{0.05, (1)}=3.841$ shows that the opinion of respondents about enacting by-laws to criminalize gender based violence and harmful cultural practices to bring about gender parity in education was independent of sex of respondents. This implies that males and females held the same opinion.

As to whether small loans to parents to engage in farming and petty trading could help bridge the gender gap in education in the area, majority of the respondents (89.3%) said "yes". The reasons they advanced in support of their position are displayed in Table 16.

Table 16: Respondents reasons that small loans to parents can bridge gender gap in education

Reasons	Number of Respondents	Percent
It empowers parents economically to provide the girl child access to quality education	120	80
It will reduce child labour on the girl child	56	37.3
It will increase enrolments	56	37.3
It will reduce dropout rates	72	48

Source: Field Survey, 2011

Majority of the respondents (80%) said it would enable parents to give the girl child quality education. About half of the respondents (48%) noticed that it would reduce dropout rates of girls from school. Some of the respondents (37.3%) said it would reduce girl child labour and increase school enrolment respectively. The result is in line with Acheampong's (2008) observation that high cost of education and affordability are among the factors accounting for gender inequality in education.

The remaining 10.7 per cent of the respondents who did not support the opinion that giving small loans to parents could ensure gender parity in education provided these reasons to substantiate their position. Four per cent said that the women would rather use the money to concentrate in trading to the detriment of girls' education, and the men would use the money to marry many wives instead of educating the girl child. Some respondents (2.7%) also said it was change in

attitude and not financial problems that caused gender inequality in education in the area. The result is at variance with a situational analysis on children by UNICEF as cited in Bawah (2007) that a mother's ability to pay school fees and to provide encouragement to her children to continue attending school is an important factor in explaining enrolment and attendance. Therefore poverty cannot be a general cause of gender inequality in education since in the study area some parents will use their resources in other ventures than investing in girl child education.

The result however confirmed that socio cultural norms and values and religious factors were responsible for gender inequality in education as observed by Acheampong (2008). In an interview with the CS, he identified betrothal, early marriage and elopement as some of the socio cultural norms and values. According to the CS, a primary four girl was betrothed to a man and when the education office complained, the man left the community with the girl and when her father was contacted he said the girl was not intelligent.

In the words of the CS: "I had to cause the arrest of one man from Boayini (a nearby community) who married a girl from Ansariya primary school in Langbinsi to serve as a deterrent to the surrounding communities"

Respondents' opinion on whether the establishment of an educational endowment fund to support brilliant but needy girls in the area could help bridge the gender gap in education was presented in Table 17.

Table 17: Respondents’ opinion on establishing educational endowment fund to ensure gender equality in education.

Sex	Yes	No	Total
Male	75	9	84
Female	55	11	66
Total	130	30	150

Source: Field Survey, 2011.

Out of a total of 84 males who responded to the item, 75 of them responded “yes”, meaning that they believed that establishing an educational endowment fund to help needy but brilliant girls would bring about gender parity in education. Only nine of the male respondents did not think that establishing educational endowment fund would bring gender parity in education. Out of 66 females who responded to the item, 55 of them responded “yes”, meaning that they believed that establishing an educational endowment fund to help needy but brilliant girls would bring about gender parity in education. Only 11 of the female respondents did not think that establishing educational endowment fund would bring gender parity in education.

Chi-square test value of 1.133 against $\chi^2_{0.05, (1)} = 3.841$ indicates that the opinion on establishing an educational endowment fund would bring about gender equality in education is independent of sex of respondents. Both male female respondents (130) believed that educational endowment fund was the surest way to ensure gender parity in education in the area. The result confirmed poverty as a hindrance to girl child education as observed by Acheampong (2008).

In conclusion, based on the analysis more girls were enrolled in school than boys and the most contributory factor to girls' dropout from school was poverty. The perceived socio-cultural belief that affected girls' education was betrothing and parents preferred educating the boy child as against the girl child. Most of the respondents acknowledged the importance of girls' education but perceived them (girls) as low academic achievers. To ensure gender equity, sensitization programmes, enforcement of the FCUBE and financial empowerment were suggested by respondents.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter focuses on the summary, conclusions and recommendations based on the findings. The report is summarized in three folds using the following subheadings: Causes of gender inequality in education, socio cultural beliefs against girl child education and ways of addressing gender inequality in education. Conclusions are drawn based on what has been discovered and recommendations made to ameliorate gender inequality in education and human capital development. Suggestions for further research have also been provided in this chapter and limitations of the study.

In Ghana ensuring gender equity and enhancing women's participation in development is essential not only for building a just society, but is also a pre-requisite for achieving political, social, economic, cultural and environmental security among people on a sustainable basis.

The main objective of the study was to identify the factors contributing to gender inequality in education or human capital development in the East Mamprusi District of the Northern Region and its impact on the development of the District. Specifically, the research sought to, examine the attitude of parents towards educating the girl child in the East Mamprusi District, explored the socio-cultural beliefs affecting girl child education in the District, examined why

men/boys dominate women/girls in terms of access to education and explored measures to ensure gender equity in education.

The approach to data collection was both quantitative and qualitative. The main instrument for the data collection was the questionnaire. This was structured largely in a closed form to ensure that respondents focused on the objective of the study. There were however a few open-ended questions for people to express their views where necessary. The questionnaire was administered personally to parents by the researcher with the help of three research assistants due to high level of illiteracy in the study area.

To obtain in-depth information on socio-cultural issues affecting girl child education in the area, three focus group discussions were organized in the sampled community to have a deep discussion of the matters at hand. Each group was between five to ten people in a mixed sex form. The study also employed in-depth interviews to obtain relevant data on policies, achievements and challenges on girl child education from the District Education Office (Girl Child Officer and Circuit Supervisor).

Summary

The report is summarized in three folds using the following subheadings:

1. Causes of gender inequality in education
2. Socio cultural beliefs against girl child education
3. Ways of addressing gender disparity in education

Causes of gender inequality in education

In an attempt to investigate the causes of gender disparity in education in the study area, the following have been assigned as causes of girls' retrogression in education;

1. Poverty on the part of parents or low family incomes
2. The absence of female teachers to serve as role models in the schools
3. Illiteracy or ignorance on the part of some parents about girl child education
4. Socio-religious and cultural factors such as early marriage and betrothing tend to have a devastating effect on female education in the area.
5. The girls own attitude towards education

Socio cultural beliefs against girl child education

In exploring the socio-cultural beliefs affecting girls education parents made the following submissions;

1. Son-preference in terms of access to education.
2. Betrothing as practiced by some Muslims and Mamprusis in the area.
3. Islamic religious dictate that a girl should marry at the age of 18 years.
4. The belief by some people in the community that the girl's work place is the kitchen.
5. Some people in the area believe that girl child education leads to prostitution.
6. The belief that girls' education is a waste of resources.
7. The belief that girls are not intelligent as compared to boys.

Ways of addressing gender disparity in education

In order to ensure gender equity in education in the area, the following suggestions have been given by respondents;

1. Sensitization programmes on the importance of female education
2. Enforcement of the FCUBE programme
3. By laws to criminalize some gender based violence and harmful cultural practices.
4. Award schemes for needy but brilliant girls
5. Concessionary entry requirements for females into schools.
6. The establishment of an educational endowment fund to support brilliant but needy girls in the area.

Conclusions

Poverty is the cause of girls' dropout of school. This may be due to illiteracy on the part of parents and their attachment to socio-religious and cultural beliefs that tend to have a negative influence on the girl's attitude towards education. Lack of female teachers to serve as role models in the schools further worsens the girl's plight and denies her education.

Also, son-preference among parents in terms of access to education is dominant. Even though parents acknowledge the import of girl child education, the latter is perceived as under achiever academically. The religious beliefs of parents are among other issues that deny the girl formal education.

Gender inequality in education lowers the living standard of people. Teenage births are recorded and this increases the population without

corresponding responsible parents. The consequence is an increase in the dependency ratio; and the girls/women become liabilities on their husbands. Socio cultural beliefs have less impact on girl child education in the area.

In addition, poverty is a major cause of gender inequality in the area. Where resources are limited parents prefer educating the boy. This is because girls are perceived as average performers as compared to boys. The absence of female teachers to serve as role models and religious beliefs are other causes of gender inequality in education in the area.

In sum, there is now a shared understanding within the development community that development policies and actions that fail to take gender inequality into account and fail to address disparities between males and females will have limited effectiveness and serious cost implications. Gender equity in education is therefore commonly regarded as the most direct avenue to rescue a substantial number of people out of poverty since there is likely to be more employment opportunities and higher wages for skilled workers.

Recommendations

1. The paramount chief (Nayiri) should establish an educational endowment fund to be called Mamprugu Educational Endowment Fund (MEEF) to support needy but brilliant students especially girls in the area.
2. The District Assembly should come out with award schemes for brilliant students especially girls who excel at the Basic Education Certificate Examination (BECE) and West Africa Senior School Certificate

Examination (WASSCE) in the area. The Assembly can use part of its internally generated funds (IGF) to finance the award scheme.

3. The NGOs operating in the District such as Camfed and Network for Northern Education Development (NED) should intensify their sensitization programmes on girl child education using female officers to serve as role models.
4. The District Assembly in collaboration with Nayiri and his sub chiefs, GES and CBOs should come out with by laws to criminalize gender based violence and harmful cultural practices in the area. The Assemblymen and the CSs should be empowered to implement such by laws in their respective areas of jurisdiction.
5. The human resource division at the District Education Office should request for more newly trained female teachers from the regional human resource at the Regional Education Office to serve as role models in the District.
6. The NGOs and the Community Bank at the District capital should also empower women financially through group loans to engage in trading or farming. This will enable mothers to cater for their daughters' education especially when the father's interest is on educating the male child.

Limitations of the study

A major limitation of the study was the sample size and length of the study. This emanated from the fact that time and finance were serious snares on the researcher's way; hence the inability to cover large sample size in order to

increase the reliability of results for credible planning, and to complete the study within time schedule. Also due to the high illiteracy rate among parents, instrumentation was a heckling task. Cooperation on the part of respondents was yet another limitation

Despite these problems the researcher was determined and ensured that the findings were credible and reliable to contribute towards understanding the problem of gender inequality in education in the District and the possible ways of improving upon the current situation. Some respondents even demanded for money and alcohol before responding to the items.

If these problems were not encountered, the researcher would have increased the sample size and further delve more into why females are relegated to the background in the study area; especially among the illiterate folks.

Suggestions for further study

1. Attention should be focused on getting funding in order to get a representative sample to ensure that the results are not bias.
2. Other forms of data collection methods should be considered other than the questionnaire which is difficult to administer when dealing with illiterate population.

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APPENDIX A
UNIVERSITY OF CAPE COAST
INSTITUTE FOR DEVELOPMENT STUDIES
QUESTIONNAIRE

This questionnaire is meant to find out Gender Inequality in Education and Human Capital Development in the East Mamprusi District. Your responses to these questions are for academic purposes ONLY. Answer these questions as sincere as you can. All information you may provide will be treated as confidential. Please tick [] as appropriate responses that are applicable in your case for section A.

SECTION A

PERSONAL DATA

SEX: (a) Male [1] (b) Female [2]

AGE: -----

RELIGIOUS DENOMINATION: Christian [1] Muslim [2] Traditionalist
[3] others (4)

MARITAL STATUS: (a) Married [1] (b) Single [2]
(c) Divorced [3] (d) Widowed [4]

OCCUPATION: (a) Farmer [1] (b) Salary earner [2]
(c) Trader [3] (e) Unemployed [4]

SECTION B

Causes of Gender Inequality in Education

Please respond to these questions by ticking [√] where it is applicable to you, or supply information where necessary in the space provided.

(1) Which of the sexes are enrolled more in school than the other? Male [1]

Female [2]

(2) How far is the nearest school away from your location?

Less than 1 km (1) 1-2km (2) 3-4km (3) more than 4km (5)

(3) Can long distance from the school to home prevent girls from attending

school in your community? Yes [1] No [2]

(4) Which sex drop out from school more after enrolment? [1] male [2]

female

(5) Which one of these is the most contributory factor to girls' dropout of

school in this area? (a) Low family incomes [1] (b) The girl's own attitude

towards education [2] (c) Lack of schools in the area [3]

(6) Does the absence of female teachers to serve as role modules in the

school discourage girls from attending school? Yes (1) No (2)

(7) What are the underlying factors responsible for the current state of gender

disparity in education in this area?

(a)-----

(b)-----

(c)-----

(d)-----

Socio cultural beliefs against female education and parent’s attitude towards girl child education.

(1) Are there socio cultural beliefs that prevent the education of the girl child in this community? Yes [1] No [2]

(2) If yes to question one (1) above, what are some of these socio cultural practices?

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

If no, why are few girls in school as compared to their male counterparts in the SHS and tertiary level?

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

(3) Where resources are limited, which of the sexes will you educate?

Boy [1] Girl [2]

(3) Do you think it is important to educate the girl child?

Yes [1] No [2]

(5) Give reasons for your answer to question 4 above.

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

(6) How do you rate girl's performance in school? Poor [1] Average [2]
Good [3]

(7) Can a parent's religious beliefs negatively affect the daughter's education? Yes
[1] No [2]

SECTION D

Effects of Gender Inequality in Education

(1) Does gender inequality in education have any negative impact on the socio economic development of the district? Yes [1] No [2]

(2) Give reasons for your answer to question 1 above

(3) Which of this category of women are likely to have fewer children and take proper care of them?

(a) Educated women [1] Uneducated women [2]

(4) In your personal opinion, what are the disadvantages of marrying an uneducated girl?

SECTION E

Possible solutions to Gender Inequality in Education

(1) What measures can be adopted to bring about gender equity in education in the area?

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

(2) Do you think laws to criminalize some gender based violence and harmful cultural practices can bring about gender parity in education?

Yes [1] No [2]

(3) Do you think small loans to parents to engage in farming and petty trading will help bridge the gender gap in education in this community? (a) Yes [1]

(b) No [2]

(4) Give reasons for your answer in question 4 above

(5) Can the setting up of an educational endowment fund in the Mamprugu Traditional Area to help needy but brilliant girl child bring about gender equality in education? Yes [1] No [2]

Thank you.

APPENDIX B

INTERVIEW GUIDE FOR THE CIRCUIT SUPERVISOR

1. How would you describe the nature of girl child education in your circuit?
2. Why do girls drop out of school in the circuit?
3. Do you think parents have sex preference in educating their children?
And what are the reasons for parent's preference in educating the boy as opposed to the girl?
4. What have you observed as being the causes of gender inequality in education in the circuit?
5. How many female teachers do you have within your circuit?
6. Do you think having female teachers in the circuit can inspire/motivate parents to send girls to school?
7. Which aspects of the people's socio cultural beliefs do you think deny the girl child access to education?
8. What steps can be taken to bring about gender parity in education in the circuit?
9. What do you suggest could be done to promote girl child education in the district?

INTERVIEW GUIDE FOR DISTRICT GIRL CHILD EDUCATION OFFICER

1. How would you assess the state of girl child education in your district?

2. So are we making progress in achieving gender parity in education in the district?
3. As an officer responsible for girl child education, what are your main core functions in the education of the girl child?
4. What policy measures or strategies are available in the district to promote girl child education?
5. In your view, why do parents prefer educating the boy as against the girl?
6. What are the challenges facing your outfit in ensuring parity in education?
7. What measures can be adopted in the district to ensure gender parity in education?

APPENDIX C

FOCUS GROUP DISCUSSION GUIDE

- 1) Why are enrollments rates high among girls in this community instead boys?
- 2) What are some of the reasons that account for the high dropout rate among girls as they progress through the academic ladder in this area?
- 3) Why do parents prefer educating the male child to the girl child in this community?
- 4) What are some of the socio cultural beliefs in this area that prevent girl child education?
- 5) What are the causes of gender inequality in education in this community?
- 6) Are there negative effects of gender inequality in education on the socio economic development of this area?
- 7) What can be done in the community to ensure that the girl child remain in school once enrolled?
- 8) How do we ensure gender equity in education in this area?
- 9) What policy measures or strategies are adopted by the government and NGOs in this community to boost girl child education?
- 10) Do you think it is important to educate the girl child?