

UNIVERSITY OF CAPE COAST

SUPPORT FOR GIRLS' PARTICIPATION IN EDUCATION
BY NON-GOVERNMENTAL ORGANIZATIONS IN THE
NORTHERN REGION

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

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ABSTRACT

The purpose of the study was to find out whether the popular notion that the presence of many Non-Governmental Organisations (NGOs) in the education sector in the Northern Region has resulted in increased enrolment of girls in schools is a myth or a reality. Four districts of the Northern Region, namely, Tolon-Kumbungu, Savelugu-Nanton, Gushegu-Karaga and the Tamale Metropolis were involved in the study. Also involved were four Non-Governmental Organisations, namely, Christian Children's Fund of Canada (CCFC), Action Aid Ghana, Regional Advisory Information Networks Systems/Campaign for Female Education (RAINS/CAMFED) and the School for Life.

Data for the study were obtained through participatory rural appraisal techniques and questionnaires administered to the selected NGOs, interviews conducted on headteachers and a focus group discussion organized for parents of girls who benefited from the interventions of the NGOs.

The study revealed that girls' enrolment rates increased in the Tolon-Kumbungu District (10% in 2001 and 1% in 2002/2003), the Gushegu-Karaga District (10% in 2002/2003) and the Tamale Metropolis (3% in 2002/2003). However, there was a decline in girls' enrolment rate in the Savelugu-Nanton District (-8% in 2003). Also, dropout rates remained high and many more girls of school-going age were still not in school. It is therefore recommended that more NGOs liaise with the District Assemblies to decide on how they can step up the participation of girls in schooling in the Northern Region.

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DEDICATION

To Ramatu, Samira, Mmatogmah Kisura, Salma and Dr. Susan J. Herlin (Zo-Simli-
Na)

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LIST OF ABBREVIATIONS

AAG	Action Aid Ghana
AGREDS	Assemblies of God Relief and Development Services.
CCFC	Christian Children's Fund of Canada
CPP	Convention People's Party
CRS	Catholic Relief Service
DANIDA	Danish International Development Agency
DEOCs/MEOCs	District, Municipal or Metropolitan Education Oversight Committee.
DHS	Demographic Health Survey
FCUBE	Free Compulsory Universal Basic Education
FGD	Focus Group Discussion
GAR	Gross Admission Rate
GES	Ghana Education Service
GEU	Girls Education Unit
GESP	Girls' Education Support Programme
GOG	Government of Ghana

GSS	Ghana Statistical Service
GKD	Gushegu-Karaga District
IEC	Information, Education and Communication
“KAYA-YE”	Young migrant girls who work as porters in the big cities
LA	Legislative Assembly
MDGs	Millennium Development Goals
MOE	Ministry of Education
NGOs	Non-Governmental Organizations
NSS	Northern Scholarship Scheme
ORTLS	Opinion, Religious and Traditional Leaders
PN	Principle Number - Referring to Guggisberg’s 16 Principles of Education.
PRA	Participatory Rural Appraisal
PTAs	Parent-Teacher Associations
RAINS/CAMFED	Regional Advisory Information Network Systems/Campaign for Female Education.
SND	Savelugu/Nanton District
SfL	School for Life

TKD	Tolon Kumbungu District
SMC	School Management Committees
UN	United Nations
UNICEF	United Nations International Children's Fund
WDDC	West Dagomba District Council
WUSC	World's Universities of Canada
ZDESF	Zo-Simli-Na Dagbon Education Scholarship Fund

CHAPTER ONE

INTRODUCTION

Background to the Problem

The efforts at encouraging girls' education in Ghana can be traced to the eighteenth century. It has been reported that one rare example was set when an Ashanti chief sent two girls and 12 boys to the Castle School at Elimina for education in the eighteenth century (Antwi, 1992). This was subsequently followed by the various missionary societies opening girls' schools in order to give girls the chance of participating in education. The education of girls was further promoted when the Basel Mission, a German Missionary Society with its headquarters in Switzerland opened a girls' school in the Gold Coast in 1847 (McWilliam and Kwamena-Poh, 1975).

Despite these early attempts at educating girls, the problem of low participation of girls in education still lingers on in Ghana today. Statistics show a disparity in the ratio of boys to girls in basic education, reaching alarming proportions at the tertiary level. Girls are always in the minority with the Northern part of Ghana registering the greater gender disparities. For example, the Gross Admission Rate (GAR) into primary one in the 1987/88 and 1992/93 academic years for girls and boys indicated 76.50% for girls and 93.94% for boys. Furthermore, girls' enrolment constituted 46% of the total while enrolment for boys was 54% of national total in the 1992/93 academic years (GOG policy document on FCUBE, 1994, pp5-7). Moreover, the participatory rate of girls in education at the primary and JSS levels was 35.68% for the Northern Region and 49.30%

for the Greater Accra Region (GOG 1994). The transition of girls from the basic level to the senior secondary level is 30% while 25% of them get into tertiary institutions (GES, 2000).

In a Household Baseline survey conducted by UNICEF in 1999 in the Tolon-Kumbungu and Savelugu-Nanton districts of the northern region, the education aspect revealed that out of the total number of girls, 35.3% (197 out of 555) ever went to school while for the boys, 54% (446 out of 826) ever went to school in the Tolon-Kumbungu district. It was also found that a comparison by sex showed that the ratio for boys (50.8%) was higher than for girls (36.65%) (UNICEF 1999).

In the Savelugu-Nanton district the same survey showed that only 231 girls (37.0%) in a total of 625 ever went to school while for the boys 595 (56.8%) out of 695 ever went to school. A sex comparison also showed that the ratio for males (56.9%) was higher than girls (26%) (UNICEF, 1999). The problem therefore is more serious in the Northern Region of Ghana even though the country as a whole is making efforts at encouraging girls' education in order to further national development.

It is the view of the researcher that the preference of boys' education to that of girls is not good for the people in terms of development. This is because the development of a society as far as education of boys and girls is concerned, can be likened or compared to the functions of the two wings of a bird which carry it. When one wing breaks, the other wing cannot function and so the bird cannot fly. This is to say that if a society educates boys to the detriment or neglect of girls, that society's development will be slowed down since the educated boys only cannot develop society. There is

therefore the need for equal education of both boys and girls if the society is to move forward.

In recent years there have been major increases in girls' participation in education in Ghana, yet statistics show that the problem is not yet over, especially in the Savannah areas in the Northern part of Ghana. For example, in the Primary age range of 6 to 11 years, 84.4% of males and 81.6% of females go to school with a gender gap of almost 3%. Among 12 to 15 years olds, the participation rate decreased only slightly for males (83.8%), but much more for female (76.8%) leaving a gender gap of 7%. Among the age group of 16 to 18 years only 51.9% of males and 41.8% of females attend school, further increasing the gender gap to 10%. These figures account for children in the whole of Ghana, and do not take into consideration the larger disparities between regions. In general, the highest enrollments of males and females occur in urban and rural coastal areas and the lowest enrolment in the rural savannah areas (GES, 2002). "Savannah areas" refers to the regions of Upper East, Upper West and the Northern Region.

The Northern Region, which has the largest population in the Savannah, has the Dagbamba as the majority tribe with a large concentration of the population found in Tamale, Gushegu-Karaga, Savelugu-Nanton and the Tolon-Kumbungu Districts. In fact, according to the 2000 National Population Census published provisionally in 2002, the Dagbamba are the second largest single tribe in Ghana, next only to the Akans. By 1948, the Dagombas were second to Krachi in terms of Western Education before the detachment of Krachi from the Northern Region with the formation of the Volta Region (Foster, 1965).

The figures in Table 1 show that there was a total percentage of 0.21% educated people in the Northern Territories by 1948. The distribution of this 0.21% Standard III graduates was as follows:

Table 1

Percentage of Educated Standard III People in the Northern Territories by 1948.

	People		Percentage
1	Dagombas	-	0.36
2	Gonja	-	0.21
3	Krachi	-	0.80
4	Mamprusi	-	0.11
5	Wa	-	0.20

Source: Philip Foster (1965) Education and Social Change in Ghana. p.116

This state of education in the areas under discussion can be attributed to a deliberate colonial policy to keep the north lagging in education. Opening of schools was completely ignored.

Some Causes of the Disparity in Education Between the
North and the South of Ghana

The earlier contact with the Europeans and the opening of schools in the South brought about the consciousness on the part of the people to feel the need for formal education more than the people in the north.

Moreover, the educational policy of the colonial government between 1907 and 1951 on the Northern Territories did not encourage the education of the people in the north because these colonial administrators evolved a deliberately hostile attitude towards

the area in their educational policy (Atakpa, 1996). This attitude was incontestably expressed by Sir Frederick Hodgson, the Governor of the Gold Coast in 1909 when he stated that;

For the present, I therefore cannot too strongly urge the employment of all available resources of the government upon the development of the country South of Kintampo leaving the Northern Territories to be dealt with in future years. I would not spend upon the Northern Territories upon in fact the hinterland of the colony a single penny more than is absolutely necessary for their suitable administration and the encouragement of the transit trade (Quoted by Atakpa 1996 from the Annual Report on the Northern Territories of the Gold Coast, 1937 – 1938).

The colonial government's negative policy on the development of the Northern Territories was further reaffirmed by Sir Hugh Clifford, the Governor of the Gold Coast in 1921, when he directed that:

Till the Colony and Ashanti have been thoroughly opened up and developed, the Northern Territories must be content to wait their turn.

For a long time to come therefore any idea of the construction of extensive public works designed to render the Northern Territories more accessible must be suffered to a standstill, and the government of the dependence must be content to confine its energy in the matter of the public works (Atakpa, 1996 p.2).

The reason for this deliberate policy was meant to keep the North as a labour pool or reservoir for the country. For example, when in 1909 there was acute shortage of labour in the Gold Coast Colony due to lack of foreign labour as reported by the then Acting Governor, Bryan, the Chief Commissioner of Ashanti also reported that the people of Ashanti were strongly averse to any form of systematic work and the only conceivable alternative was labour from the Northern Territories.

The Chief Commissioner of the Northern Territories at the time, W.J.A. Jones also in his report described the labour force of the North as; “an amiable but backward people, useful as soldiers, policemen and labourers in the mines and cocoa farms; in short fit only to be hewers of wood and drawers of water for their brothers in the colony and Ashanti” (Atakpa, 1996, p.3). This means that instead of encouraging education, the colonial government rather encouraged the recruitment of labourers officially from the North for the purpose of exploiting the rich forest and mineral resources of Ashanti and the colony.

From the foregoing, it is true that the unwillingness on the part of the colonial administration to provide any relevant and equitable education for the people in the Northern Territories has negatively influenced the development of education in that area making it a great setback.

Apart from the colonial policy on education which has affected its historical perspective in the North, there is also a cultural influence on the people’s attitude towards Western education for girls. One cultural practice among the Dagbamba inhibiting the education of girls is the demand that the first born girl-child of a man be given to his sister, either direct sister or extended family sister to be brought up. Traditionally, this

sister performs some rituals when the man's wife becomes pregnant for the first time in the marriage. The child born out of this pregnancy, if a girl, is culturally expected to be raised by the woman who performed these rituals called "Pregibu".

The ritual involves the preparation of some food for the pregnant woman and the whole family during the fifth or fourth month of the pregnancy. The pregnant woman is also handed an amulet for her protection and that of the baby up till delivery. The problem with this practice of sisters raising the first girl-child of the man is that these women are reluctant in sending the girls to schools. They also prefer to keep them at home and exploit their labour from infancy until they get married. This is referred to as fostering (Oppong, 1973).

A second cultural practice of the people that militates against the sending of girls to school is the traditional education system, which demands training on the job or apprenticeships. The people still practice it because they think it is a sure way of getting work for the girls when they grow up. The trades or occupations of their mothers become their future occupations too. In this way they are also sure of their moral upbringing.

Religion has also played a very negative part in developing the attitude of the people in the Northern Region towards Western education. At the time the British declared a protectorate over the Northern Territories in 1898 and the subsequent establishment of the first formal Western school in Tamale in 1908, there already existed Qur'anic schools of different grades to provide, traditional Islamic training for children. The people therefore remained adamant and apathetic towards accepting the Western style education over their already chosen Islamic education. They also equated Western education with proselytization or conversion to Christianity, so the Muslims felt they

were going to lose their children to Christianity. There was the same feeling among the believers in African traditional Religion who formed part of the population.

The factors mentioned above did not affect only the education of boys in the north, but more adversely the education of girls. There is, therefore, the need for more efforts to be made for the education of girls in the Northern Regions despite what the government and Missions have been doing. This call is being answered by some Non-Governmental Organisations and individual philanthropists in promoting the participation of girls in education in the districts named in chapter three.

This study is therefore to survey, using discussions and interviews, in order to put on record what these people are doing to supplement government effort in this regard, and to suggest policy actions for consideration. The support of some Non-Governmental Organisations, namely the Christian Children's Fund of Canada (CCFC), the School for Life (SfL), the Campaign for Female Education (CAMFED) Action Aid Ghana (AAG) and an individual philanthropist the Zo-Simli-Na, Professor Emerita Susan Jean Herlin will be assessed using the Participatory Rural Appraisal (PRA) as can be seen in Chapter three.

Statement of the Problem

The importance or advantages in educating girls cannot be over-emphasized. This however has not caught up with some people in the Northern Region of Ghana. As a result, many girls do not go to school or even when they go, they drop-out before reaching the upper primary or junior secondary school level.

In the districts under focus in this study, this has brought about the social menace of the influx of these young uneducated girls or women into the cities in the south to

engage in the porter business called “kaya-yee”. In order to help reduce some of these problems, and to enable these unfortunate girls enjoy the benefits of education as stated rightly but briefly by the Secretary-General of the United Nations, “educating girls is among other things, a tool for preventing conflict and building peace. Educating girls to build an empowered electorate of women could be the most cost-effective form of defence spending” (Kofi Annan, speech in Dakar, Senegal, April, 2000).

In the Northern Region the participation of girls in education has suffered tremendously since independence. In the history of education in the Northern region, no private or missionary society established an only girls’ school. The only attempt by government to establish one was in January, 1947, when a Government Senior Girls’ Boarding school was started in Tamale. By January, 1948, the enrolment was thirty-four. In 1949, twenty-nine of the thirty-two girls presented for selection to Standard IV were admitted to the Tamale Boarding School with the comment that, “some of them are weak scholars, but have been accepted because the school has vacancies, because girls education still needs to be assiduously fostered and because the Native Authorities are anxious for them to have a trial”. (Bening, 1990, p.96). The establishment of a girls’ boarding institution at Tamale was a reflection of the efforts of the native authorities in encouraging female education. However, the establishment of the only girls’ institution was short-lived as it has to be faced out in 1958 in order to give way to the Tamale Secondary School which had been opened in 1951. It is against this background that some Non-governmental Organisations (NGOs) have intervened to help promote the education of females in the areas concerned, and to sustain them in school when they

become participants in order to reduce the drop-out rate which is very prevalent in those areas.

The School for Life (SfL), the Campaign for Female Education (CAMFED), the Christian Children's Fund of Canada (CCFC), Action Aid Ghana (AAG) and individuals like Susan J. Herlin are helping in this regard. However, we do not know the magnitude of their support nor do we know how appropriate and effective this support is.

Aims and Objectives of the Study

This study was, therefore, aimed at finding out whether the money, energy and time used by these bodies are making an impact, and whether the procedures or criteria being used are the best. It also examined whether better procedures and methods that would yield more effective and efficient results existed and how sustainable these were in supporting the participation of girls in education. The study, therefore, focused on the following objectives:

1. To assess the procedures or criteria used in disbursing the resources allocated to girls education programmes by the NGOs.
2. To find out the extent to which the resources impact on girls participation in education in the areas of operation of the NGOs.
3. To examine alternative procedures and methods of assistance.
4. To ascertain the sustainability of the methods.
5. To suggest policy recommendations to some of the problems that militate against them, and the way forward.

Purpose of the Study

As already mentioned above, the primary purpose of this study was to assess the impact of the support being given by four NGOs and an individual philanthropist in promoting the participation of girls in education in four districts of the Northern Region. The study will also review the objectives of the bodies engaged in this endeavour. The study, therefore, identified problems in the implementation of these programmes. Finally the study provided some policy recommendations to improve the various programmes used by the bodies concerned in order to replicate them (scale up) in the education delivery process in other parts of the Region, and may be, other underserved areas in Ghana regarding girls education.

Research Questions

This study is based on the fact that, “ fewer girls than boys participate in schooling in the Northern Region due to cultural, historical, social, religious and economic reasons”. Therefore, in the course of the study, answers were sought to such pertinent research questions as the following:

- 1) What proportion of parents are aware of help being given to girls enrolled in schools in their areas at the various levels of education?
- 2) What are the major occupations of parents in the area of study?
- 3) In what ways do the girls receive the support given by the intervention agencies?
- 4) How is the support enhancing girls participation?
- 5) What are the problems encountered by the Christian Children’s Fund of Canada (CCFC), Action Aid Ghana (AAG), The School for Life (SfL), the

Campaign for Female Education (RAINS/CAMFED) and the Zo-Simli-Na
Dagbon Education Scholarship Fund?

Significance of the Study

The findings of the study may be of benefit to the four NGOs and the philanthropic organisation mentioned and other stakeholders in education in the following ways;

The NGOs, Christian Children's Fund of Canada, School for Life, the Campaign for Female Education and the Regional Advisory Information Network Systems (RAINS), Action Aid Ghana and the Zo-Simli-Na Dagbon Education Scholarship Fund are using certain methods, procedures and operational strategies in disbursing their resources as assistance to girls in schools in the study area. The information generated by this study may help them find alternative methods, objectives and procedures in disbursing their resources to the beneficiary girls and schools. Moreover, the results of the study may help the NGOs find alternative ways of sustaining their schemes when they have to leave these districts. Where the results of the study show that the assistance is inadequate, the NGOs will have a basis to augment their assistance meaningfully and to save losses in the course of distribution.

Furthermore, education policy makers may adopt the policy recommendation made to enhance the operations of the Organisations and some of their strategies may be replicated in the other parts of the Northern Region or other regions of the country. In addition, the Ministry of Education (MOE) and the Ghana Education Service (GES), may use some of the policy recommendations to formulate a National Policy on Girls

Education for implementation by the Girls' Education Unit (GEU) through affirmative action to address the disparity in parents' attitude between boys and girls education.

The findings of the study may also be of benefit to the District, Municipal and Metropolitan Assemblies. These assemblies may be influenced by the results of the study to institute scholarship schemes for girls education in order to supplement the efforts of the NGOs and the philanthropists.

The information provided by the study may make PTAs see the need to give the education of girls more serious attention. This may help them prioritize the campaign for the enrolment and retention of girls in schools if the problem of "kayayee" is to be solved in the Northern Regions. It will also inform PTAs especially the uninformed ones about the existence of various types of assistance offered by NGOs and philanthropists in order to support girls education. Traditional rulers will also be encouraged by the results of the study to convince their subjects to send their girls to school and to retain them up to a certain level of education because of the benefits of girls' education.

Lastly, the District Education Oversight Committees which are chaired by the District, Municipal and Metropolitan Chief Executives will also benefit from the study. These are the highest bodies managing education in their districts, and can recommend the establishment of scholarship schemes for girls in their districts if this study is made available to them. They can also use the results of this study to encourage the Assembly, Zonal and Unit Committee Members to take up the education of parents on the benefits of girls' education in order to increase the percentage of girls in the school systems.

Delimitations of the Study

The study was restricted to four of the thirteen districts in Northern Region of Ghana. These districts were chosen because of the fact that the four NGOs under the study operated there. They make up large proportions of Dagbani speaking people in the region and the fact that majority of Moslems in the region are found there. The study was further restricted to activities of four NGOs, namely, Christian Children's Fund of Canada, School for Life, Action Aid Ghana and Regional Advisory Information Networks Systems/Campaign for Female Education. Only activities aimed at encouraging the participation of girls in schooling at the basic level during the period between 1999-2003 were considered.

Limitations of the Study

The staff of some NGOs were quite unwilling to release some information. They complained that many researchers collected information from them but never returned to them to facilitate the implementation of their programme. It is, therefore, possible that some information that might have enriched the study was withheld. The second limitation was that the resident representatives of Action Aid Ghana and the Christian Children's Fund of Canada were not available at Gushegu and Sevalugu Districts at the time of the interview. Thus, although supervisors responded on behalf of the representatives the researcher, might have missed out on information that would probably have provided new insights on the issue of NGO support for girls participation in education in the Gushegu and Savelugu Districts.

Organisation of the study

This study is organized into five chapters. Chapter one, the introductory chapter, is made up of the background of the study, the statement of the problem, aims and objectives of the study, purpose, research questions, the significance of the study, and the limitations and delimitations of the study.

Chapter two deals with the literature review comprising the state of education from the beginning of Western style education, a short history of education in the North, cultural and religious impediments to the education of girls, benefits of girls' education and the historical development and objectives of the four Non-Government Organisation in the study area.

Chapter three is devoted to the Methodology used in the study, the study area, profiles of the study area, the scope of the study, sample and sampling procedure, the research instruments and Try-Out of questionnaire.

Chapter four presents the results of the study and Chapter five summarizes the study, draws conclusions, makes recommendations, and offers suggestions for further research.

CHAPTER TWO

LITERATURE REVIEW

This chapter reviews some written and conventional ideas some authorities or personalities and researchers have expressed about the subject of this study. These ideas are significant because whether positive or negative, they will provide vital information that will direct this research. These ideas could be conclusions drawn from empirical or theoretical studies, which helped in the shaping and formulation of the instruments to be used in this study. For the purpose of clarity and effectiveness this will be broken down into historical, cultural, economic, religious and social sub-units, bringing out the establishment of the various Non-Governmental Organisations (NGOS) and the philanthropic scholarship fund in these areas, their aims and objectives.

Beginning of Western Style Education in the North

A look at the literature on attempts at girls' educational development in Ghana dates back to the eighteenth century as cited in the introductory background to this study. There is therefore a lot of literature pertaining to this field of study.

The negative colonial legacy for the North of Ghana delayed the introduction of Western style of education and for that matter the establishment of schools there until 1906 when the Catholic White Fathers were permitted to open the first ever primary school in Navrongo in the present day Upper East Region. The first government assisted primary school was opened in Tamale in 1909, one in Gambaga in 1912, that of Yendi in 1922 and the Salaga school in 1923, all now in the Northern Region. The first school was opened in the present day Upper West Region at Wa in 1917 whereas the Lawra school

followed suit in 1919. It is therefore factual to say that while formal education started along the coastal areas in 1529, formal education was inaugurated in Tamale in the Northern Region of Ghana in 1909 by Lieutenant Colonel A. E. Watherston (Bening, 1976). This was without girls. It means that while the southern part of the country started educating girls in the eighteenth century, the first school in the North started in the twentieth century without girls. This gives us an educational generation gap of three hundred and eighty years.

The colonial legacy is that educational policies were deliberately made to the detriment of the then Northern Territories (Now comprising Northern Region, Upper East and Upper West Regions). For instance, in the 1852 education ordinance, no definite policy for opening up schools in the remote areas (hinterland as it was then called) because it was not yet under British control. As it was, there was no educational legislation for the Northern Territories until 1927, a generation later (McWilliam, 1962).

The subsumption of the Northern Territories as a Protectorate in the Gold Coast was considered by some colonial officials as not good a strategy for developing the area since it was to be administered through a Commissioner responsible to the government in all matters. This is seen in the words of Lord Selbourne, "If the Northern Territories are simply tacked on the Gold Coast, good bye to all chances of development. No governor will ever go near them and not a sixpence will be devoted to their development except by the direct orders of the Secretary of State" (Salifu, 2002, p.9). This has been proved now to be a prophetic statement as the North has lagged behind in all matters in Ghana since.

In his Sixteen Principles of Education, Sir Frederick Gordon Guggisberg in Principle Number Four (PN.4) specifically emphasized the inclusion of girls education in the Gold Coast in 1925 when he said, “there should be equal opportunities to those given to boys should be provided for the education of girls” (McWilliam and Kwamena-Poh, 1975, p.57). It would be realised that subsequent educational policies with regard to girls education in Ghana have taken after Guggisberg’s recommendations. He did not mince words when he vividly put the importance of education to the Gold Coast people just before he left for Britain after his service. He said,

And to the people of the country, I would say, support those who are building the house of education. Do not let the often fictitious urgency of your desires of the moment obscure the vision of what is best in the future for your children and your children’s children. And when the house of education is complete, enter into it and take to the full, opportunities for enjoying the benefits there of” (McWilliam and Kwamena-Poh, 1975, p.64). He further told the Gold Coast people to be dynamic to changing circumstances in modern education, which need reform. This is clear in a statement in his final message that, “To those charged with education, build your house carefully and on the approved design, putting may be an additional window here or door there if necessary, but adhering to the original design” (McWilliam and Kwamena-Poh 1975, p.65).

At the time of independence in 1957, the Convention People's Party (CPP) under the leadership of Kwame Nkrumah realised that the social and educational development of the Northern Territories would require a special strategy. The Northern Territories required an accelerated development programme to bridge the yawning gap (about 75 years in secondary education) in social development between the North and the South. A special education package deal was therefore instituted by the government of the First Republic of which the Northern Scholarship Scheme was an essential component (Atakpa, 1996).

The Northern Scholarship Scheme (NSS) was a special consideration given to the North to cushion them from the harsh economic hardships prevalent in those areas due to unfriendly seasonal weather conditions which do not favour agriculture. These conditions impoverished majority of the people in those areas, and so the scholarship scheme was to help them catch up with their southern counterparts in education and development. This scheme offered free education for all citizens of the North. Even then after 40 years of the scholarship scheme which provided free education there, a research conducted by Atakpa on behalf of the Ghana Education Service (GES) in 1996 found that the gap between the South and the North in educational participation rather continued to widen instead of closing. The conclusion therefore is that apart from the economic reasons, certain social and cultural conditions may be contributing to the inequity in educational participation (Atakpa, 1996).

Cultural and Religious Impediments to the Education of Girls

There are historical, cultural, social, economic and religious factors that have impeded the rapid education of girls in the Northern Region. This is because the gap is

not only in overall enrolments in schools, but more worrying and greivous in girls education. Culturally, the fostering system of the first born girl-child as stated in the introductory Chapter is one of the factors that prevents some girls from going to school (Atakpa, 1996). Traditionally, parents in the North feel that the foremost aim of bringing up a girl is in a way that she can get married and be retained in the matrimonial home. Some people, therefore, think that informal education is best fit for the girls where their lives are monitored throughout life till they are married.

In the past also, parents were afraid to send their girls to school because schools were sparsely sited and so girls were not allowed to walk long distances because of the risk of being raped and even killed. This is buttressed by this statement that, "Many parents would not like their daughters to walk long distance along unsafe paths in the bush to go to School" (Atakpa, 1996, p.13). Religion is also a militating factor that has disadvantaged some girls from participating in education. Apart from the religious and traditional view point that the place of the girl is in the kitchen, some Muslims feel that, secular or Western education is misleading to girls. One Persian Islamic sage said that "educating a woman is like arming a monkey". This is referring to women intelligently vindictive human beings who when given knowledge (education) and power, will definitely misuse them against men. This is, however, wrong because it has been disproved by recent advantages seen in the education of girls all over the world, including the Arab and Persian countries.

Some Muslims also argue that the British did not like Islam, and that is why they did not want to develop the North because it was predominantly Muslim. However, contrary to this belief by the current Muslim population in Ghana that the colonialists did

not like the spread of Islam, Antwi (1992, p.27) cites Froelich (1966, pp.78-50), as maintaining that Islam advanced rapidly into the Northern parts of West Africa in the nineteenth century because both British and French Officials favoured Islam as a dignified religion for the African. They, therefore, promoted its spread through the building of mosques, the patronage of annual pilgrimage by Muslim chiefs to Mecca and the establishment of Qu'ranic schools.

The attitudes of some Northerners towards Western education is not solely due to the fact that they are Muslims. It is reported that some Ashantis also embraced Islam as early as 1771-1801 during the reign of Otumfuo Osei Kwame. This is seen in the statement that one thousand (1,000) Muslims lived in Kumasi, the capital of Ashanti under the headship of one Muhammad Al-Ghamba (Baba). The Ashantis who accepted Islam had their war dresses adorned by the Muslims supposedly to guarantee the protection from bullets (Antwi, 1992). This means that even though some Ashantis also got converted into Islam in those days, they got secular education as early as possible unlike the Northern Muslims. So the negative colonial legacy is largely responsible for the Northerners' dislike for education.

A research conducted in Zanzibar, a Muslim dominated area in Tanzania by Agu and Hamad (2000) showed that girls' academic performance was lower than that of boys because parents gave more household or domestic chores to girls than boys. This therefore causes girl-child drop-out in education.

Until recently, the elderly Muslim parents in the north had a conviction that secular education is satanic, and so cannot send one to heaven. They also believe that secular education which teaches Western culture drives children or people to engage in

vices like drug abuse and illicit sexual practices, which eventually lead to teenage pregnancy (Atakpa, 1996). This in Islam, is a sin and stonable to death by Shariah law.

There is a general belief in the Islamic communities that where a girl gets involved in premarital sex and becomes pregnant, it is a sin, the punishment for which will be meted out to the parents by God. Islam teaches that a father is responsible for his daughter's behaviour and so he should guide and protect her until she is of age and gets married rightly. This is one of the reasons why girls are disadvantaged in educational participation (Atakpa, 1996).

One can say that some cultural, social, historical and religious factors are partly responsible for the low participation of girls in education in the Northern part of Ghana (Atakpa, 1996).

Benefits of Girls' Education

There are, however, lots of benefits in educating girls the world over. There is considerable literature on the advantages of girls education which should have been encouraging the Muslims and other people in the Northern Region to send more of their girls to school. According to the Ghana Government (1993) Demographic and Health Survey (DHS), Northern Region in 1993 had an average primary school enrolment of 16% for girls (DHS macro International Inc. 1994). The Catholic Relief Service (CRS) Girls-Education Support Programme (GESP) found that even if the girls enroll, their attendance is irregular (CRS, 1996). It was also realized by the CRS that women were getting more directly involved in their children's education than men (CRS Mid-Term Evaluation Report, 1996).

Despite this encouraging finding, a District Co-ordinator of the World's Universities of Canada (WUSC) attached to the Girls Education Division of the CRS Programme criticized the Girls Education Support Programme by saying that the ration or gifts for girl-child school children do not necessarily emphasise their academic performance, but percentage attendance, and that attendance does not mean that the girls are learning.

Retention itself is an achievement because if these girls are in school as a result of the food ration given them by the CRS, other interventions can be put in place to make them learn to enhance their academic performance. In the Legislative Assembly debates of August 28, 1951, Magnus Simpson, when given the floor by the Speaker, advocated for the inclusion of lunch in schools in Ghana as a way of retaining children in school during the debate on the 1951 Education Act (Legislative Assembly debates, 28-8-1951). If his view had been taken, retention of girls in school would probably have been greater today.

In explaining or emphasizing the economic, social, political and cultural benefits of educating girls, the United Nations Secretary-General said among other things:

No development strategy is better than that one that involves women as central players. It has immediate benefits for nutrition, health, savings and reinvestment at the family, community and ultimately, country level. In other words, educating girls is a social development policy that works.

It is a long-term investment that yields an exceptionally high returns (Annan, 2000, p.2).

He is also quoted in his speech delivered in Dakar, Senegal at the World Forum on “Building a Partnership for Girls Education” on April 26, 2000 as saying that,

it is also ... a tool for preventing conflict and building peace. From generation to generation women have passed on the culture of peace. When ethnic tensions cause or exacerbate conflict, women tend to build bridges rather than walls. When considering the impact and implications of war and peace, women think not only about themselves, but about the future of their children. Educating girls to build an empowered electorate of women could be the most cost effective form of defence spending (GES, 2002).

This sums up the literature on the importance of the education of the girl-child, but another illustrious son of Ghana, Dr. Kwegyir Aggrey, is worth mentioning here since his idea of education was an all-inclusive one. This is what Ephson (1969) says about Aggrey’s views:

By education, he said, I don’t mean simple learning. I mean the training in mind, in morals – and in a hand that helps to make one socially efficient. He wanted this for both boys and girls and so went on to add that, the surest way to keep a people down is to educate the men and neglect the women. If you educate a man, you simply educate an individual, but if you educate a woman, you educate a family (Ephson, 1969, pp.105-106).

Further dilating on the benefits of educating the girl-child, Agu and Hamad have quoted Elizabeth King (1993) as saying that a better – educated mother has fewer children. She is more productive at home and in the work place. She raises a healthier family, since she can better apply improved hygienic and nutritional practices” (Agu and Hamad, 2000, p.820).

The education of girls is also beneficial in the sense that it provides sustainable livelihood systems or opportunities for them. Santosh and Jolly (1997) have been quoted as saying that:

“Girls education also leads to diversity in Vocational Opportunities for women if they have exposure to the different sectors (Non-traditional) in which they can get training and employment and that there is the possibility of improved participation in the capital intensive areas of self-employment and areas of the informal sectors which require literacy and numeracy (Chimsi, 2000, p.13).

Commenting on the importance of female education and economic development, Todaro (2000) cites Haddad, et al (1990) as saying that there now exists ample empirical evidence that educational discrimination against women hinders economic development in addition to reinforcing social inequality. Closing the educational gender gap by expanding educational opportunity for women is economically desirable for four reasons.

1. The rate of return on women’s education is higher than that of men’s in most developing countries.
2. Increasing women’s education not only increases their productivity on the farm in the factory but also results in greater labour force participation,

later marriage, lower fertility, and greatly improve child health and nutrition.

3. Improved child health and nutrition and more educated mothers lead to multiple effects on the quality of a nation's human resources for many generations to come.
4. Because women carry a disproportionate burden of the poverty and landlessness that permeates developing societies, any significant improvements in their role and status via education can have an important impact on breaking the vicious cycle of poverty and inadequate schooling (Todaro, 2000).

Indeed, female education is a sine qua non in any development drive that is to be undertaken by any country because the benefits cut across almost all spheres of human endeavours. Figure 1 on the next page is a summarised Generational Impact of educating girls.

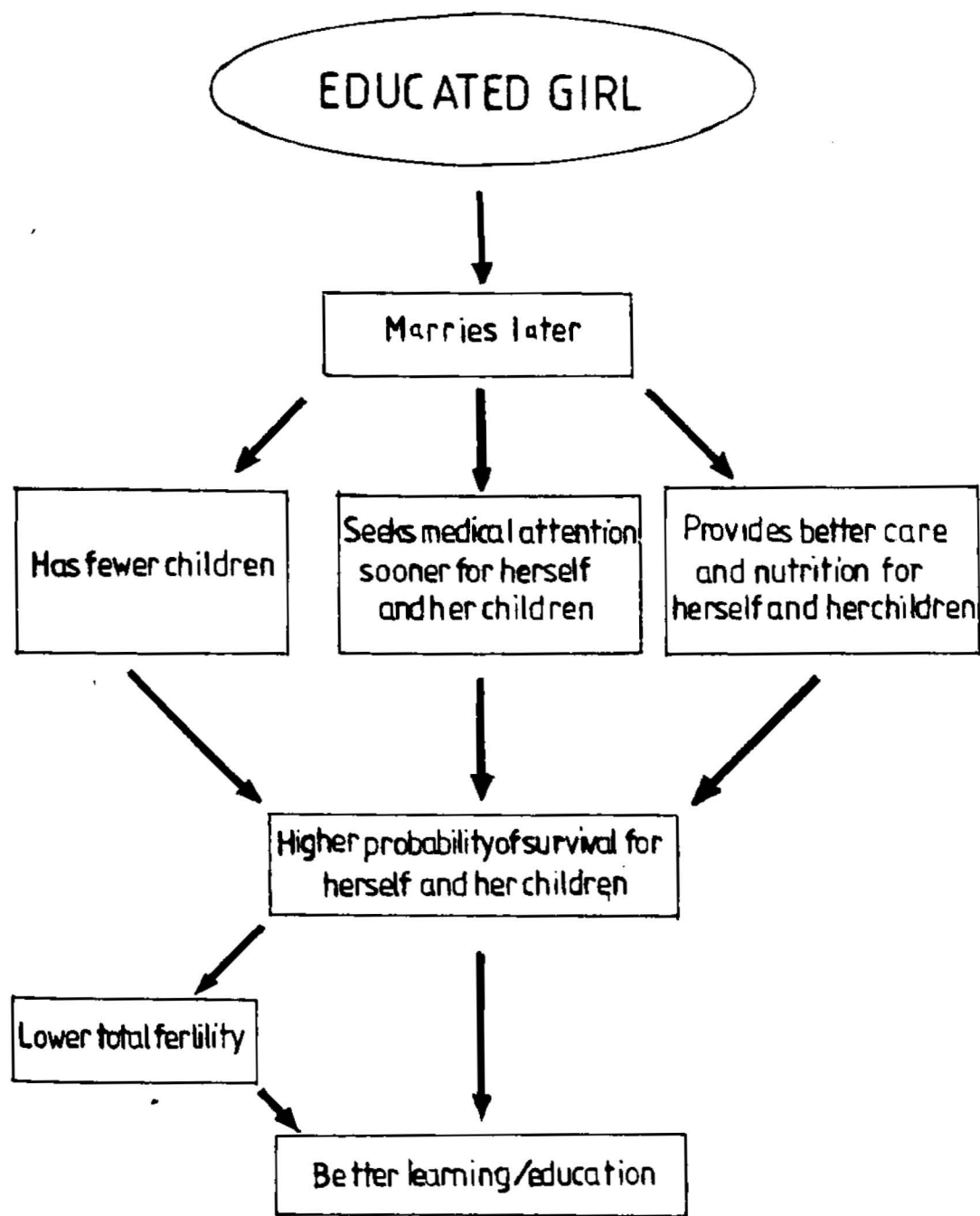


FIGURE 1: Generational impact of educating girls

Source : Santosh M & Richard J (Eds) : Development with Human, Face, Oxford Clarendon Press 1997.

Historical Development and Objectives of the Non-Governmental
Organizations in the Study

The Christian Children's Fund of Canada (CCFC)

The Christian Children's Fund of Canada (CCFC) was established in Tamale when its Senior Programme Officer, Barry Mackey visited Ghana for the first time in 1995. The purpose of his visit was to explore the possibility of opening an office in Ghana (Nantogmah, 2001).

The vision of the organisation is "to strive as a worldwide team to create a future of hope for children of all faiths and cultural backgrounds inspired by Christ's example of personal caring love".

According to its first Field Director, "The mission of CCFC is to partner with other organisations in the field of social development to create a future for children, their families and communities" (Nantogmah, 2001, p.2).

It is currently working in five Districts, namely, Savelugu/Nanton, Tolon Kumbungu, Tamale Municipality, East Gonja and Nanumba. It works in partnership with some local organisations like Markaz Al Bishara, Tuma Kavi Development Association, Presbyterian Mile 7 Farmers Training Programme, First Baptist Church/Ghana Baptist Convention and Assemblies of God Relief and Development Services (AGREDS). The main interventions of the CCFC are in child-centred education, primary health care, nutrition, water and sanitation and micro-enterprise development (Nantogmah, 2001, p.2).

The Regional Advisory Information and Network Systems

(RAINS) and the Campaign for Female Education (CAMFED):

The Regional Advisory Information and Network Systems (RAINS) was founded in 1994 and registered as a Non-Governmental Organisation in 1996. The main aim was to provide service in a wide range of areas dealing with contemporary problems in developing countries. The Organisation, therefore, serves as an effective platform for identification, analysis, planning, monitoring and evaluation of programmes that facilitate effective intervention in the development spectrum (RAINS/CAMFED ANNUAL REPORT, 2001).

The mission statement is stated thus, "RAINS exists to work with deprived sections of rural and urban communities to promote positive perceptions and practices on gender relations, poverty eradication and the total inclusion of these communities in the wider development process through enhanced access to education and skills development, the promotion of sustainable grassroots structures, promotion of rights and shared experience with other agencies" (RAINS Annual Report 2001, p.1).

It was RAINS' resolve to make education accessible to vulnerable sections in society translated into a partnership with Campaign for Female Education (CAMFED), a United Kingdom and United States of America registered Charity Organisation in 1996. The Organisations therefore became RAINS/CAMFED.

The programme covers girls' access to Basic Education, Secondary Education and Securing of Livelihoods. It therefore operates with a network of local committees in some districts and schools with its head office in Tamale. Some of the operational districts of RAINS/CAMFED include Gushegu/Karaga, Bole, East Mamprusi, Rural

areas of the Tamale Metropolis, Savelugu/Nanton, Tolon/Kumbungu, Yendi and Nanumba.

The School for Life

The School for Life (SfL) was approved by DANIDA in October, 1994 and started functioning in March, 1995. This followed an appeal by the Dagbon Traditional Council to the Danish Government for a functional literacy programme. The programme therefore initially covered only the seven Dagbon Area District Assemblies made up of Tamale Municipality, Yendi, Gushegu/Karaga, Savelugu/Nanton, Saboba/Chereponi, Zabzuzu/Tatali and Tolon/Kumbungu (SfL Project Document, 1998 p.5).

The School for Life's main objective is to close the gap in access to education and improve enrolment in the programme areas. This is to be achieved by getting about seventy percent (70%) out of school children integrated into the formal education system using the functional literacy strategy.

The programme is also meant to have an impact on parents' attitude towards the need for educating their children, especially, the girl-child. The target groups include children of both sexes who are 8 – 12 years old, the parents and families and traditional authorities at the district level.

Action Aid Ghana (AAG)

Action Aid Ghana (AAG) is a United Kingdom registered international charity which started work in Ghana in 1990.

The vision of Action Aid Ghana is, "A world without poverty in which every person can exercise their right to a life of dignity". In order to achieve this vision, the

organisation has its mission statement as, “To work with poor and marginalised people to eradicate poverty by overcoming the injustice and inequality that cause it”. (Action Aid Country Strategy Paper, 2000, p.2)

Action aid Ghana wants to fulfil this mission by strategically targeting Agriculture and Food Security, Education and Institutional Capacity Building. The goal in education, therefore, is to empower all people, while the strategic objective is to continue to support access to Quality Basic Education within the formal system, especially for girls. Action Aid Ghana thus assists basic schools generally with exercise books building infrastructure and school furniture.

The Zo-Simli-Na Dagbon Education Scholarship Fund

The Zo-Simli-Na Dagbon Education Scholarship Fund was established in 2000 as a result of a request to the Zo-Simli Na, Professor Susan Jean Herlin by some Dagbon Chiefs for their children to be educated in the United States of America.

Professor Susan J. Herlin was enskinned as the America Dagbanba-Na in 1996 by the King of Dagbon the late Ya-Na Yakubu Andani II. She was also enskinned the Tamale Zo-Simli-Na (Chief of Friendship, Love and Peace) by the regent of Tamale Alhaj Ziblim and given the name Zenabu on July 25, 1995.

The request by the chiefs touched her heart and she felt that instead of educating the children of the chiefs who were relatively wealthy, she should rather establish a scholarship Fund for the education of needy but brilliant children in Dagbon. She also felt that the fund when established should cater for 50% girls and 50% boys from among those who benefit from it each year. This therefore led to her establishment of the Zo-Simli-Na Dagbon Education Scholarship Fund with an initial amount of four thousand

dollars (USD 4,000.00) in the 1999/2000 academic year. The first batch of the beneficiary students were sixteen (16) students made up of eight (8) boys and eight (8) girls who gained admission into various Secondary schools in Tamale in the 2000 – 2001 academic year. A counterpart Fund, the Tamale scholarship and Aid Fund was also launched in Louisville, Kentucky in the United States of America, to raise funds for the Zo-Simli-Na Scholarship in Tamale.

Conclusion

It can be seen from the review of the related literature on girls' education in Ghana at large, and the Northern Region in particular, that there were calculated negative attitudes on the part of the British colonialists against the development of education in the northern region. This is clearly seen in some of the policies adopted by various colonial Governors and Commissioners. This further led to the late establishment of schools in the region.

It can also be concluded that apart from this negative colonial legacy, certain cultural and religious practices in the Northern Region have also affected the development of girls' education in the region despite the copious literature on the importance of girl's education to the development of a country or society. Therefore, some NGOs and philanthropists have realised the plight of girls' education in the region, and have come in with some interventions to support their participation in education.

This literature review and the aims and objectives of the NGOs have influenced this study in the following ways:

1. The researcher after going through the secondary data, felt that despite the harm that had been done to the Northern Region in the colonial period,

girls' education can still be improved upon in the region. This improvement can only take place if certain cultural and religious practices can be reviewed or modified since the world is not static but dynamic.

2. The researcher realised that the interventions in the form of scholarships are enhancing girls' participation in education and need to be sustained.
3. It was also observed that these interventions are helping to change some of the attitudes and practices that impede girls' participation in education, and this can be reinforced if the methods used are reviewed and some policies made to sustain these interventions.

The study, therefore, was meant to find out the impact of the NGOs interventions on the participation of girls in schooling. It also sought to identify bottlenecks that remain in educating the female child and what can be done to improve the educational opportunities for the large number of girls not in school.

CHAPTER THREE

METHODOLOGY

This chapter is devoted to describing the research design, the study area and methods employed in conducting the survey. It describes the study area, the Non-Governmental Organisations involved, the scope of the study, the sample and the sampling procedures. It also includes the research instruments used (data and data collection) which involved interviews guides, questionnaire and focus group discussion guide.

Research Design

Research design is the 'blueprint' that enables the investigator to come up with solutions to his or her research problems. The present study adopted the descriptive survey design. The advantage of this design is that it enabled the researcher to have a deeper understanding of the complex nature of the social phenomenon under investigation, despite its inability to establish causal relationships

The Study Area

The study involved four districts out of the thirteen (13) districts in the Northern Region, and four (4) NGOs and one (1) Philanthropic organisation. The districts are Gushegu-Karaga, Tolon-Kumbungu, Tamale Metropolis and Savelugu-Nanton.

On the other hand, the four NGOs are the Christian Children's Fund of Canada (CCFC), RAINS/CAMFED, School for Life (SfL) and Action Aid Ghana. The Philanthropic organisation is the Zo-Simli-Na Dagbon Education Scholarship Fund.

Profiles of Districts in the Study Area

Gushegu-Karaga District

The Gushegu-Karaga District was carved out of the former Eastern Dagomba District Council. It is located in the north-eastern part of the Northern Region between latitude 10-15 degrees North and Longitude 0-45 degrees West. Its land area is 5,796km square (figure 2).

The District is bounded in the North by East Mamprusi District, Yendi District to the South, Saboba Chereponi to the East and West Mamprusi and Savelugu-Nanton Districts to the West. The District, according to the 2000 population census, has a population of 125,430 made up of 60,923 males and 64,507 females. Agriculture is the main economic activity in the District. Over 99.5% of the inhabitants are farmers.

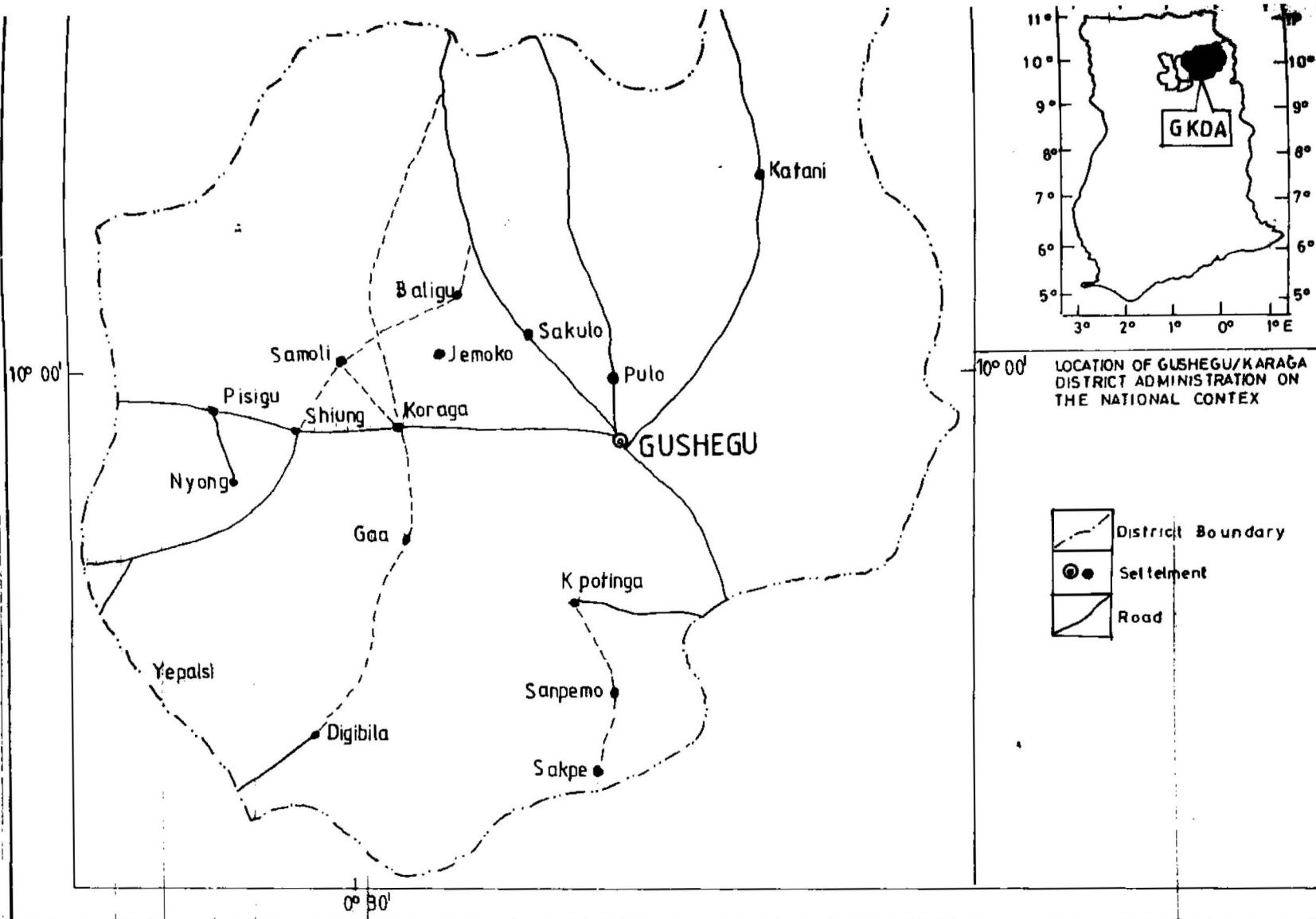


FIGURE 2 : A MAP OF GUSHEGU/KARAGA DISTRICT ASSEMBLY SHOWING THE STUDY AREA

Tolon-Kumbungu District

The Tolon-Kumbungu District lies between Latitude $9^{\circ} - 10^{\circ}$ North and Longitude $1^{\circ}30'$ East and $1^{\circ}30'$ West. It is one of the districts that were carved out of the then Western Dagomba District Council. It is bounded by the West Gonja District in the South and West, the Tamale Metropolitan Assembly in the East and West Mamprusi District in the North (figure 4). It has a land area of 2,741sq. km. It has a population of 122,550 made up of 61,416 males and 61,134 females (GSS, 2000) with agriculture being the main economic activity of the area.

Tamale Metropolitan Assembly

The Tamale Metropolis has been the capital of the Northern Region since the Regional Capital was moved there from Gambaga in 1907 by the British Colonial administration (Staniland, 1975). It was also the district capital of the then Western Dagomba District Council (WDDC) from which has been carved out of the Tolon-Kumbungu and Savelugu-Nanton district assemblies.

The Metropolis is located in the centre of the Northern Region approximately 175km east of Longitude $1^{\circ}W$ and Latitude $9^{\circ}N$. It shares common boundaries with Savelugu-Nanton to the North, Tolon-Kumbungu to the Northwest, East and West Gonja Districts to the South and West respectively (Figure 3). It has a land area of 922km sq., and forms 13% of the total land area of the Northern Region. The Tamale Metropolis has a total population of 293,879 made up of 146,953 males and 146,926 females. This is out of the total regional population of 1,805,428, composed of 900,076 males and 905,352 females. The Metropolis therefore takes a share 16.3% of the regional population.

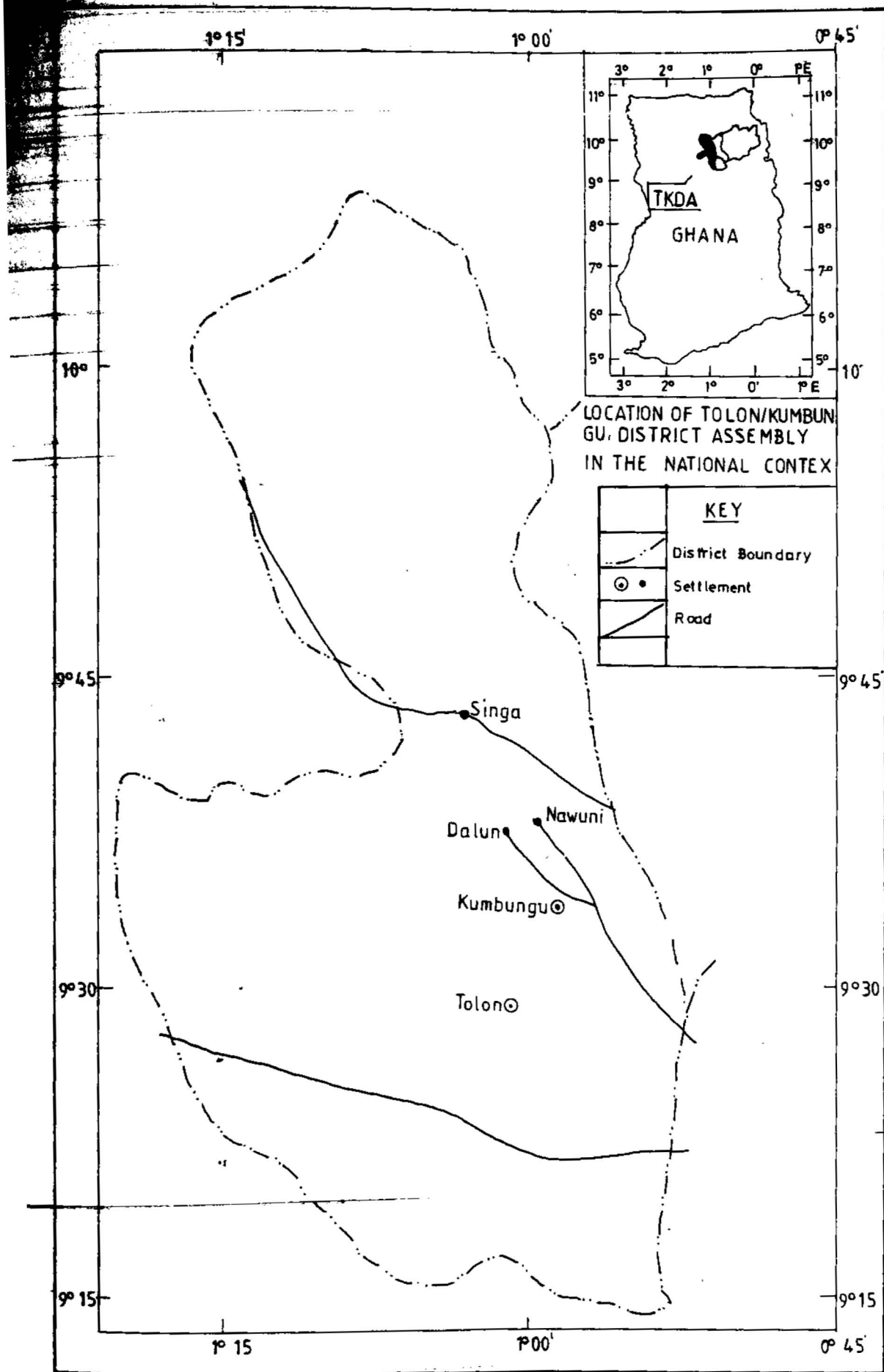


FIGURE 3: A MAP OF TOLON/KUMBUNGU DISTRICT ASSEMBLY SHOWING THE STUDY AREAS

Savelugu-Nanton District

The Savelugu-Nanton District was carved out of the then Western Dagomba District Council (WDDC) by the Local Government Law, PNDC Law 207 (1988). It covers a land area of 1,760.70 km.sq. and shares boundaries with five districts, namely, Tolon-Kumbungu District in the West, Gushegu-Karaga District in the East, West Mamprusi District in the North, Tamale Metropolis to the South and Yendi District in South-East (Figure 5).

The Savelugu-Nanton District has a population of 88,059 made up of 43,796 males and 44,263 females (GSS, 2000). The District therefore has a 4.9% of the total population of the region. Agriculture is the main stay of the District, thus engaging about 97.1% of the economically active population.

Scope of the Study

The study covered four districts, Gushegu-Karaga, Tolon-Kumbungu, Savelugu-Nanton and Tamale Metropolis located in the Northern Region of Ghana. These districts are among the seven districts that make up the Dagbon Traditional area districts out of the eighteen districts that currently compose the Northern Region. The profiles of the four districts can be seen in the study area as shown in Figures 2, 3, 4, & 5. These districts were chosen because of the presence of the four NGOs there. The people targeted are also those who have been benefiting from the NGOs for at least the past four years.

These target population included:

- a) Parents or guardians of beneficiary student girls.
- b) Headteachers of the beneficiary schools in the districts and
- c) Regional or district heads or representatives of the four NGOs operating in the study area and the philanthropic scholarship fund.

These people were chosen because they exhibit characteristics as those within the traditional area and so the results obtained can be generalized. Even though there were several NGOs in the area, CCFC, Action Aid Ghana, RAINS/CAMFED, School For Life and the Zo-Simli-Na Fund were chosen because the study was only concerned with activities of NGOs that focused on girls' education.

Sample and Sampling Procedure

The Northern Region has a total population of 1,805,428 made up of 900,076 Males and 905,352 females (GSS, 2000). It is composed of thirteen districts, out of which seven belong to the Dagbon Traditional Council. These seven districts and their populations are shown in Table 2.

Out of the seven Dagbon Traditional Council cluster districts which have a total population of 931,020, the four cluster districts involved in the study have a population of 629,918 of which 316,830 are female, the target group of the study. These four districts were purposively selected from the seven districts.

Table 2

Districts and their Population in the Study Area

District	Population
Yendi	130,506
Zabzugu-Tatali	77,496
Saboba-Chereponi	93,100
Savelugu-Nanton	88,059
Gushegu-Karaga	125,430
Tolon-Kumbungu	122,550
Tamale Metropolis	293,879
Total	931,020

Source: G S S (2000)

The NGOs concerned in the study area, namely, RAINS/CAMFED, The School for Life, the CCFC and Action Aid Ghana were purposively chosen because of the following reasons:

- (a) They were noted to be very popular in the area of study.
- (b) They operated in the communities selected for the study.
- (c) They had a long history of operating in the area, hence providing the opportunity for evaluation since they had made some impact on the lives of the people in the area.

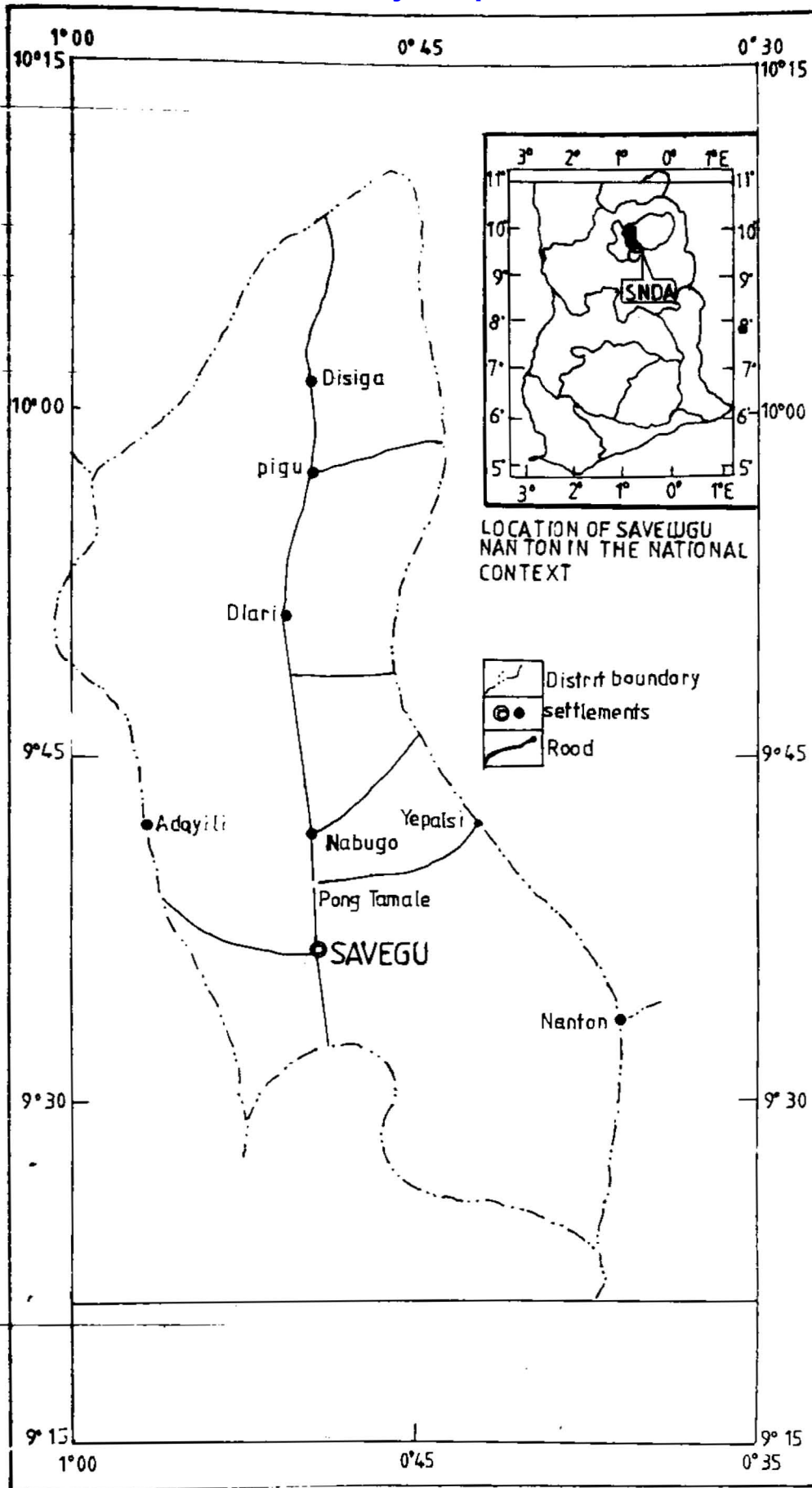


FIGURE 5 : A MAP OF SVELUGU/NANTON DISTRICT ASSEMBLY SHOWING THE STUDY AREA

- (d) They were all working towards the development of the girl-child by enhancing their chances of participating in education.

The random sampling method was also used in the study for the selection of seventeen of the beneficiary schools and homes of the children benefiting from the NGO packages. This was done in order to get the student's parents or guardians selected for the interviews and distribution of the questionnaires. The lists of beneficiary schools and children were prepared and the hat pick technique was used to get names of beneficiary parents to be interviewed. This involved the writing of names of the children, rolling them and putting them in a hat and picking the names one after the other. One of the beneficiary schools was however purposively selected because of its perceived special association with one of the NGOs (RAINS/CAMFED) involved in the study.

Research Instruments

Generally, the Participatory Rural Appraisal (PRA) method was used for the survey, and the techniques employed were:

- a) Interviews, using semi-structured questionnaires. The interviews were face-to-face and indepth.
- b) The Focus Group Discussion (FGD) and
- c) Questionnaire for data collection

These techniques were used for the collection of qualitative and quantitative data. As mentioned above, the face-to-face interview technique was used. This helped the researcher to check the accuracy of or to verify or refute impressions

gained through observation. The purpose of interviewing the people was to find out what was on their mind (Fraenkel and Wallen, 2003).

The questions for the interviews were designed to establish the background, knowledge, experience and behaviour, opinions and values as well as what the respondents had heard and seen about the activities of the NGOs operating in the field of girls' education in their communities

Primary and secondary data were obtained, with the primary data coming from the face-to-face interviews, the focus group discussions and observations while the secondary data were obtained from brochures and annual reports of the NGOs. Some of the brochures and annual reports were:

- i) The Country Strategy Paper, 2000 – 2004 entitled “Kati Pam Timeng” Empowering People for Development published by Action Aid Ghana.
- ii) RAINS/CAMFED Annual report 2001 and
- iii) The Fifth Anniversary report of the CCFC.
- iv) The Household Baseline Survey of Tolon-Kumbungu and Savelugu-Nanton districts conducted by UNICEF (1999)
- v) The Medium Term District Development Plan (1996 – 2000) of the Gushegu-Karaga Assembly.
- vi) The Document Establishing the School for Life (1996) and the 2000 Housing and Population Census published by the Ghana Statistical Service.

- vii) **The Medium Term Development Plan (2000 – 2004) for the Tamale Municipality.**
- viii) **The Savelugu-Nanton District Assembly Annual Report (2001)**
- ix) **Report on Zo-Simli-Na Scholarship Education Fund**

The interviews were conducted by the researcher using the face-to-face personal interview with respondents even though it was expensive. The interview technique was used for the following reasons:

- a) It was an effective way to enlist the co-operation of the respondents since the researcher personally met them and explained the purpose of the study to them.
- b) The interview established a rapport between the researcher and the respondents, and questions were clarified to their understanding.
- c) During the interview the researcher was able to make immediate follow-up to unclear or incomplete answers.
- d) This technique also placed less burden on the reading and writing skills of the respondents majority of who were illiterates and semi-literates except in the case of the NGO workers. The researcher was able to spend some time in probing further to arrive at good answers.

Focus Group Discussion

Focus Group Discussion was one of the methods used in the data collection in this study. In this regard, parents of beneficiary girls in the Gushegu, Savelugu, Tolon and Tamale townships were put into groups of between four and six people according to the

number of parents who turned up for the discussion. The discussions were held in Dagbani and, on a few occasions, Hausa was used during the discussion. The group discussions were focused on important issues that hindered girls' participation in education in the study area. An important aspect of this technique was that parents spoke freely and frankly and therefore provided some insights on a variety of issues concerning the education of girls.

Try-out of Questionnaire

The questionnaires were tried-out among some NGOs, beneficiary schools and some parents of beneficiary girls. The questionnaires were distributed among the respondents to fill out for the researcher. Some problems were encountered in the course of the try-out exercise. One major problem encountered was the difficulty in contacting the heads of the NGOs in order for them to return the completed questionnaires.

Secondly, some of the beneficiary school heads asked for more time to get some data before they could be interviewed. The researcher, however, observed one deficiency in the questionnaires for heads of beneficiary schools. The questionnaires did not include the enrolment of girls in the schools for the period they benefited from the support. It was realised that including it could help the researcher to determine the trend of girls enrolment for either four or five years. This was, therefore, added to the questionnaires after the try-out.

Summary

The Northern Region is made up of eighteen* administrative districts and occupies one-third of the land area of Ghana with a population of 1,805,428 out of the

national population of 18,845,265 (GSS, 2000). The area of this study covers four districts out of the seven Dagbon districts in the region. The total population of the four districts is 629,918, constituting about 35% of the region's population.

These districts exhibit similar characteristics in terms of economic activities dominated by agriculture and attitudes towards girls' education due to economic, social, religious and cultural practices. These are the factors that influenced the researcher in adopting the sample and sampling procedures, which involved clustering and purposive selection from the accessible population of 316,830 females. The random sampling was also used to select the parents of beneficiary girls of the packages of the four NGOs and philanthropic organization. The purposive sampling method was used in the selection of one of the beneficiary schools while the random method was used in selecting the seventeen schools.

The Participatory Rural Appraisal (PRA) was the general method used, employing face-to-face interviews by the researcher. Questionnaires were also distributed to officers of the four NGOs which were filled out and given back to the researcher. The Focus Group Discussion was also held between the researcher and parents of beneficiary girls. These techniques have their merits and demerits as explained in this chapter. The pilot-testing or try-out of the questionnaires revealed a little of its inadequacy. The revelation that the trend of admissions and subsequent sustenance of girls in schools in the study areas could have affected the results of the study greatly. Therefore the need for pre-testing was seen to be very useful to the researcher. However, the interview guide was not pre-tested.

* While the study was on going, five more Districts were created in the Region, bringing the total to eighteen.

Method of Data Analysis

Field data were edited for consistency. The data were then organized according to the requirements of the research questions and presented in tables using summary statistics such as frequencies and percentages. Data extracted from secondary sources were also organized into appropriate tables and used to answer the research questions.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

This Chapter presents the results of the study. It also discusses the impact made on girls' participation in education as a result of the assistance given by the NGOs.

Objectives and Criteria used in the Selection and Disbursement of Resources Allocated to Girls

Staff of the Non-Governmental Organisations interviewed were officers of RAINS/CAMFED, CCFC, School for Life, the Zo-Simli-Na Scholarship Fund and Action Aid Ghana (AAG). The objectives of Action Aid Ghana and CCFC were to promote education in general, fight poverty and to create a future for children, families and communities at large. The CCFC also aims at changing attitudes towards girls' education and to get deprived children into school.

The objectives of RAINS/CAMFED included the promotion of girls' education through stakeholders' participation, offering Vocational skills to girls in vocational schools to make them role models while the School for Life aimed at promoting education through mother tongue literacy and to sustain and integrate the products into the formal basic education system. On the other hand, the Zo-Simli-Na Scholarship Fund's main objective is to sponsor brilliant but needy students from the Junior Secondary School into Senior Secondary Schools.

The interviews revealed that the choice of operational districts was influenced by these objectives due to the socio-economic conditions prevailing there. It is only the

School for Life which operated in the four districts and other four, namely, Saboba-Chereponi, Yendi, Nanumba and Zabzugu-Tatale districts outside the study area.

The NGOs, it was found, were limited by their own financial capacities and, therefore, gave the following reasons for their choice of districts:

1. The districts lag behind in girls' education
2. Low enrolment of girls in schools in the districts. This was a result of a high poverty rate which made parents prefer sending boys to school to the detriment of girls.
3. To help needy children in the Tamale Metropolis, and to cement the Tamale – Louisville Sister Cities relationship.

NGOs' Choice of Communities and Schools

As can be seen in the choice of districts in the above discussion, the NGOs cannot operate in all communities and schools in the districts due to financial constraints.

The reasons that influenced the choice of communities are as follows:

1. The communities had low enrolment of girls in school.
2. In some cases, the communities themselves consciously applied to the NGOs for assistance.
3. In other cases, the District Assemblies recommended deprived communities or villages for NGOs' collaborative development of the people.
4. It was found in the case of the Zo-Simli-Na Scholarship Fund, that the assistance covers 50% boys and 50% girls in the Metropolis and selection

is done through an interview which considers the performance and need factors (economic or financial) background of the students admitted into a senior secondary school within the Tamale Metropolitan Schools.

5. The School for Life is influenced by the fact that some young boys and girls are deprived of education due to lack of formal schools in their communities.

NGOs' Activities

As has been noted earlier only one NGO is engaged in education, health and nutrition while two are engaged in the payment of school fees and the provision of textbooks. Only the School for Life is involved in enhancing enrolment into the formal basic education system through functional literacy. The data show that some of the NGOs pay specific attention to some aspects of girls' education. For, example, only RAINS/CAMFED pays attention to the education of only girls and therefore offers them free education and equipment like sewing machines in their vocational institutes.

Secondly, the Zo-Simli-Na Scholarship Fund pays school fees and provides scientific calculators, maths sets and textbooks for its scholars. Thirdly, it was found that the CCFC sponsors children in the ratio of 3:2 for girls and boys respectively. It is also involved in the provision of uniforms, sandals, books, mathematical sets and school fees for the children. This organization goes further to provide classroom infrastructure as well as furniture for the schools of the beneficiary children, for example the Jisonayilli Junior Secondary School, Tuunayilli and the Gumani Primary Schools.

Distribution of Materials

One of the objectives of this study as mentioned in Chapter 1 was to ascertain whether the assistance genuinely goes to the beneficiaries. Results of the study have revealed that the strategies used are very efficient since the materials are directly sent to the beneficiaries. This is because six out of the eight officers interviewed indicated that the materials went directly to the beneficiary communities. This represents 71.4% while two (28.6%) passed the materials through community leaders. This was confirmed by parents of beneficiary children during the focus group discussions.

Distribution of Materials to Beneficiary Children

Table 3 shows the method of distribution of items to the children.

Table 3

Methods of Distribution of items or Benefits to Beneficiary Children.

Respondent	Method	Frequency	Percentage	Cumulative Percentage
School for Life	Through Parents	1	14	14
Zo-Simlina Fund/CAMFED	Through Teachers	2	29	43
School for Life CCFC/RAINS	Through community Leaders	1	14	57
CAMFED/School for Life	Directly to children	3	43	100
Total		7	100	100

Source – Field Work Survey 2003

The figures in Table 3 indicate that three (43%) of the NGOs distribute the items directly to the children during an assembly of both teachers and the pupils, whereas two (29%) pass them on to the teachers to distribute among the children. On the other hand two of the NGOs cumulatively (29%) distribute the support through community leaders and parents. In separate interviews with parents of beneficiary children and headteachers of beneficiary schools, both groups felt the items should be passed through them for distribution to the children instead of the NGOs doing so directly.

Complaints about Distribution of Materials

The main complaints received by the NGOs centred on:

1. Teachers' desire to be responsible for the distribution of food and other related items or materials as mentioned earlier. The argument of the teachers was that they know the children better than the NGOs and the parents when it comes to school performance.
2. Irregular submission of bills by institutions and sometimes late recommendations of textbooks for supply to students. The NGOs get frustrated by these delays because they are unable to pay the school fees or supply textbooks at the appropriate times.

Those who received these complaints were two, namely, CCFC and the Zo-Simli-Na Scholarship Fund. They represent two 29% out of the eight respondents. When asked how the complaints were resolved or addressed, the two organizations said they had appealed to the headmasters and headteachers to submit student bills and lists of recommended textbooks in good time for early payment of fees and supply of textbooks to the children.

The figures in Table 4 indicate that the NGOs were satisfied with the way the distribution of items and disbursement of funds were done. These figures show that 71% of the NGOs received no complaints about the distribution method whereas 29% said they had complaints.

Table 4

Complaints Received by NGOs.

Complaints Received	Frequency	Percentage	Cumulative Percentage
None	5	71	71
One or more	2	29	100
Total	7	100	100

Source: Field Work Survey 2003

It was found that of the two bodies that received complaints, only the Zo-Simli-Na Scholarship Fund encountered difficulties in resolving the problems with the headmasters because bills and recommended textbooks were still being submitted late for action and so the process has still remained the same.

Solutions to Complaints by Involvement
of Community Leaders

The responses from the NGOs also indicate that where there were complaints, the NGOs did not handle them alone but involved community leaders in resolving the issues. It was discovered that only two (29%) of the NGOs did not involve community members in finding solutions to problems or addressing complaints whereas 29%

involved community members. Furthermore, the findings of the study show that opinion leaders participate in dispute resolutions, for example, chiefs (traditional rulers), headteachers, parents, Assemblymen and women and the Ghana Education Service Officers.

It was found from the responses of the NGOs that 43% of them were satisfied with the method of distribution of the items. Beneficiary communities are also happy with the schemes and therefore enthusiastic about them. The findings show that the method used by the Zo-Simli-Na Scholarship Fund is very efficient because the interest of both the students and parents were readily met when it comes to assisting them to pursue Senior Secondary School education.

The majority of the NGOs maintained that there were only a few problems with the methods of distribution and since the children were motivated to remain in school, it should be maintained, as shown in Table 3.

Suggestions for Improving Method of Distribution

In order to improve the method and objectives of the assistance, the following suggestions were made by the 6 (100%) NGO officers interviewed:

1. On the part of the Zo-Simli-Na Scholarship Fund, there is the need for an active involvement of a Metropolitan Assembly representative on the interview panel.
2. There should also be more serious investigations into the background of beneficiaries. This is important because the dependence on the recommendations of only the heads of the junior secondary schools may

not reveal the true economic background of prospective beneficiaries. The heads can conceal some information on the candidates just to aid them qualify for the scholarship.

3. The assistance should be extended to boys too because they also come from poor parental backgrounds.
4. The teachers should not be left out in the distribution network if they are to be motivated to handle the children well.
5. Other NGOs should be invited to come to the districts to support girls in terms of participation in education.

Impact of the Assistance on Girls' Participation in Education

A total of eighteen schools were surveyed in the study areas since it was concerned with only schools enjoying the assistance of the NGOs in each District. The survey was therefore undertaken only in the beneficiary schools to find out the impact and trend in the enrolment of girls in the eighteen schools over the past five years (1998 – 2003). These are contained in the figures in the tables as shown in the trend analysis that deals with girls enrolment before the interventions and after.

Trend Analysis

It is prudent to know the trend in enrolment of girls in the schools before the NGO interventions in order to compare them with enrolments five or more years after the intervention with the assistance. This is to help in determining whether the intervention is making any meaningful impact or not in terms of girls' participation in education in the districts in particular and the Northern Region in general.

The figures in Table 5 show the enrolments of girls in the eighteen schools before the introduction of the support.

Table 5

No. of Girls in School in the Study Area before Intervention (1998)

Name of School	No. of Girls in School			Total
	Below 100	100-199	200-299	
Boggu-Kpedua Primary Sch.	1			1
Boggu Primary School	1			1
Gbanyamni Methodist Primary		1		1
Hassaniya Islamic Primary		1		1
Ishadia Islamic Primary		1		1
Jisonayilli Islamic Primary			1	1
Jisonayilli JSS	1			1
Karaga L/A Primary		1		1
Kpendua Primary School	1			1
Kunkuri L/A Primary		1		1
Markazia Islamic Primary		1		1
Nasiria E/A Primary	1			1
Tolon L/A Primary 'A'		1		1

Table 5 Continued

Name of School	No. of Girls in School			Total
	Below 100	100-199	200-299	
Tolon L/A Primary 'B'		1		1
Wantugu R/C Primary	1			1
Watania E/A Primary		1		1
Yoo R/C Primary	1			1
Gubdanda Vocational School *	-	-	-	-
Totals	7	9	1	17

Source - Field Work Survey, 2003

Table 5 shows that before the support was introduced, seven out of the 18 schools in the study area had girls enrolment of below 100. There were 9 schools with an enrolment between 100 – 199 girls whereas only one school had total of over 200 – 299 girls. The deduction is that most of the Islamic Primary Schools had less than 100 girls in their schools. For example, Hassaniya, Ishadia, Markaz Watania and Nasiria Islamic Schools had less than 100 girls. The only exceptional school in Tamale was Jisonayili Islamic Primary School which had over 100 girls. These six schools represent 33.3% of the 18 schools surveyed.

Tables 6 to 9 show the trend of girls enrolment in the study area for five years (1999 – 2003) according to schools. The 1998 figures indicate enrolment before the introduction of the assistance.

* Even though Gubdanda Vocational Institute was part of the survey, it was not yet established in 1998.

Table 6

Trend of Enrolment of Girls in the Gushegu-Karaga District (1999-2003)

School	Year					
	1998*	1999	2000	2001	2002	2003
Gbanyamni Methodist Primary						
School	32	35	39	48	61	69
Gumani Hassaniya Ism. Primary	80	111	120	123	132	149
Jisonayili Ism. Primary School	160	153	179	182	187	217
Jisonayili Junior Sec. School	-	-	23	25	17	58
Total	272	299	361	378	397	493

* Pre-intervention year

Source: Field Work Survey, 2003

In Table 6, it can be seen that there were 272 girls in the schools surveyed in the Tamale Metropolis before the introduction of the intervention packages. The number of girls increased to 299 from 272 when it was introduced in 1999, representing an increase of 9 percent. It also rose from 299 in 1999 to 361 in 2000, giving an increase of 21 percent. Enrolment rose again from 361 in 2000, giving an increase of 4 percent. In 2001 the number of girls rose from 378 to 397 in 2002, representing another increase of 5 percent. The enrolment figures rose steadily from 397 to 493 in 2003, representing a further increase of 24 percent. There was, therefore, an average percent increase of 12.6 percent in enrolment in the tamale Metropolis during the five year period (1999 – 2003).

Table 7

Trend of Enrolment of Girls in the Gushegu-Karaga District (1999-2003)

School	Year					
	1998*	1999	2000	2001	2002	2003
Nasiria Islamic Primary School	49	52	55	57	59	60
Watania Islamic Primary School	101	105	118	127	140	185
Markazia Islamic Primary School	100	123	131	130	132	146
Gubanda Vocational Institute	-	-	23	25	22	55
Ishadia Islamic Primary School	99	105	132	138	139	142
Karaga L/A Primary School	102	110	126	138	155	198
Total	451	495	530	615	657	786

* Pre-intervention year

Source: Field Work Survey, 2003

Table 7 indicates the enrolment of girls in the Gushegu-Karaga District between 1999 and 2003. There were 451 girls in 1998 in the schools surveyed, but the numbers rose to 495 in 1999. The enrolment figures increased from 495 to 530 in 2000, representing an increase of 9 percent within the year. The number rose again from 530 to 615 between 2000 and 2001, giving an increase of 7 percent. The enrolment figures increased from 615 to 657 in 2001 and 2002, resulting in a 6 percent increase. The number of pupils rose steadily again from 657 to 786 in 2003, giving an increase of 16 percent. The average percentage increase in enrolment in the Gushegu-Karaga district between the periods 1999 to 2003, was, therefore, 10.4 percent.

Table 8

Trend of Enrolment of Girls in the Savelugu-Nanton District (1999-2003)

School	Year					
	1998*	1999	2000	2001	2002	2003
Yoo R/C Primary School	44	51	66	72	88	100
Boggu Primary School	9	13	16	27	33	35
Boggu-Kpedua Prim. School	7	9	11	15	30	45
Kpendua L/A Prim. School	9	12	15	21	26	30
Total	69	85	108	135	177	210

* Pre-intervention year

Source: Field Work Survey, 2003

In Table 8, the enrolment figures for girls in the Savelugu-Nanton District depict lower numbers before the girls' support packages were introduced. However, the enrolment increased gradually from 85 to 210 during the five years of the existence of the support by the NGOs. This trend of enrolment in the district shows that there was an increase from 85 to 108 girls representing an increase of 19 percent. The number rose from 108 in 2000 to 135 in 2001 giving a percent of 21. From 2001 to 2002 we had an increase in enrolment from 135 to 177 respectively, indicating an increase of 20 percent. In 2003 the number was 210 as against the enrolment figure of 177 in 2002 which gives an increase of 24 percent. Therefore the average percentage increase in the Svelugu Nanton 1999to 2003 was 20 percent.

Table 9

Trend of Enrolment of Girls in the Gushegu-Karaga District (1999-2003)

School	Year					
	1998*	1999	2000	2001	2002	2003
Wantungu R/C Primary School	24	30	41	47	50	68
Tolon L/A Prim. 'A' School	72	80	78	90	120	135
Kubkuri L/A Primary School	64	70	90	80	98	120
Tolon L/A Primary 'B' School	61	78	80	90	104	131
Total	221	258	287	310	372	454

* Pre-intervention year

Source: Field Work Survey, 2003

The figures in Table 9 show the trend of enrolment of girls in the schools surveyed in the Tolon-Kumbungu District. There were a total of 221 girls in 1998, the year before the intervention came. After the introduction of the intervention, enrolment figures for girls rose steadily from 258 in 1999 to 454 in 2003, representing an increase of 75.1 percent. Between 1998 and 1999, enrolment increased by 16.7 percent, and the average increase from 1999 to 2003 was 15.2 percent.

Table 10 shows increases in girls enrolment in the study area. The figures indicate that there was increase in girls enrolment among beneficiary schools in the Tamale Metropolis from 9% to 12% between 1999 and 2000. This shows a 3% increase whereas there was a decrease of 2 % between 2000 and 2001. The percentage again increased from 11% to 19% between 2002 and 2003, giving an increase of 8%. The average increase in enrolment between 1999 and 2003 was 12.2%.

The figures for the Tolon-Kumbungu (TKD) District indicate an increase from 7% to 17% between 2001 and 2002 giving a 10% increase in enrolment of girls in beneficiary schools in the District. There was, however, an increase of 1% (17% - 18%) in years 2002 and 2003, giving an average yearly increase of 13.2% for the period 1999 to 2003.

The figures for the Savelugu-Nanton (SND) District started rising between 1999 and 2002, but decreased very rapidly from 24% (2002) to 16% (2003). This is a decline of 8%, thus becoming a big set-back to the programmes in terms of enrolment of girls in schools. This trend collaborates with the UNICEF survey findings of girls enrolment of only 26% in the District (UNICEF, 1999). There was, however, an average yearly increase of 20% during the period 1999 to 2003.

The Gushegu-Karaga District (GKD) experienced a sharp percentage increase from 6% (2002) to 16% (2003). This gives a high percentage of 10% in terms of enrolment of girls in the District, and an average increase of 10.4% per year.

Forms of Assistance by NGOs

It was found that the various NGOs offered different forms of assistance which were given according to the priority needs of the beneficiary students. According to the headteachers and headmasters of the schools of the beneficiary students, various reasons account for the NGOs' intervention policy on what form the assistance took. These forms of assistance can be seen in the Table 11.

Table 11

Summary of Forms of Assistance Given by NGOs.

Type Of Assistance	Frequency	Percentage	Cummulative Percentage
School fees	7	20	20
School uniforms, food, fees and sportswear	18	51	71
School fees and textbooks	6	17	89
Food, uniform and shoes	2	6	94
Bicycles and Uniforms	2	6	100
Total	35	100	100

Source: Field Work Survey, 2003

Table 11 describes the types of assistance given by the NGOs. It can be deduced that the NGOs that target general improvement in educational conditions provide furniture, sports equipment, general building infrastructure and recreational materials. This is because there can be no discrimination in the distribution of these facilities since

are used by all pupils and teachers. The non-discriminatory packages are offered for general use of teachers and pupils or students. This is the philosophy of Action Aid, Ghana (AAG). The discriminatory kinds of assistance are targeted mostly at girls. These are the most frequently given in the form of stationery, school uniforms, sandals, textbooks, pencils, exercise books, food aid and school fees (cash).

Targets of Assistance by NGOs

Tables 12 and 13 indicate the donors and also targets of donation respectively. It is seen from table 12 that donor assistance given by RAINS/CAMFED has the highest frequency of 11 which is 58% of the total of 100%, followed by CCFC with a frequency of 4, standing for 21.1% whereas the Zo-Simli-Na Scholarship has 2 (11%).

Table 12

Recipients of Donor Assistance

Donor	No. of Recipients	Percent
CCFC	4	21.1
RAINS/CAMFED	11	58
Zo-Simli-Na Fund	2	11
Others	2	11
Total	19	100

Source: Field Work Survey, 2003

13

Distribution of Target Groups Receiving Assistance.

Target Group	Recipients	Percentage	Cummulative Percentage
Girls Only	13	68	68
Both Boys and Girls	6	32	100
Total	19	100	100

Source: Field Work Survey, 2003

Table 13 indicates target groups in terms of gender the NGOs want to assist. It was found that out of the nineteen school heads interviewed, thirteen (68%) said that the targets of the donation emphasized only girls' education whereas the targets for both boys and girls stands at six (32%). This is an indication that most of the NGOs in the study area seek to promote girls' education in the region.

Reasons for the Assistance

One of the objectives of the study is to look at some of the criteria for receiving the assistance from the NGOs in relationship to the form of assistance received for distribution by the schools. In this regard, heads of the beneficiary schools were asked to give reasons why the assistance was being given to their pupils. The reasons, given below, reflect the philosophy of the NGOs in their endeavours to promote girls' education. The following are some of the reasons given by the beneficiary schools for being singled out for assistance by the NGOs:

1. To encourage (motivate) the children to go to school and be retained till completion at various levels.

2. To promote girls' education which is lagging in the districts of operation.
3. To encourage high enrolment and attendance at school.
4. To improve quality teaching and learning.
5. To promote high education among the youth in the districts.
6. To help the children acquire vocational skills in order to live independent lives in future.
7. The assistance was sent there because of the high poverty rate among the people in the districts.

Beneficiaries and Distributors of Assistance

Another aim of this study was to find out whether the objectives of the NGOs were really being achieved with regard to their beneficiary targets. It has been found from the beneficiary schools that 68% of the respondents said that the children (pupils) received the items themselves whereas 16% said that the items were received by the headteachers and staff, Parent-Teacher Association and the School Management Committee members. In the case of the CCFC, it was found that the items were received by the community leaders whereas the School for Life gave the items to their Community Facilitators for distribution to the students.

One other objective of this study was to find out whether those who received the items for distribution were sincere and honest with the NGOs or donors who entrusted these items to their care. Therefore one of the questions was to find answers as to whether those who actually received the items did the right distribution. It was found that each NGO had its method of ordering the distribution by their staff members or representatives. In the case of RAINS/CAMFED the distribution was done by their staff

members of the Central District Committee for the purpose of transparency. The method used by the CCFC was that their staff members did it together with the school staff for the purpose of monitoring whereas the School for Life used its facilitators only for the distribution.

Table 14 shows answers from parents of beneficiary children. It was found that out of the thirty-six parents interviewed, only one said the child she was representing was not her direct child, but her niece. This thus represented 2.8% of those interviewed, whereas thirty-five parents (97.2%) agreed that the children they represented were their own children.

Table 14

Beneficiaries of Assistance

Whether children benefit	Frequency	Percentage
No	1	2.8%
Yes	35	97.2%
Total	36	100%

Table 15 indicates that distribution of most of the items was done by the NGOs. This was because out of the thirty-five respondents, thirty-four (97%) said that the distributors were the NGOs themselves whereas only one person (3%) maintained that the Headteacher distributed them.

Table 15

Distributors of Assistance

Distributor	Frequency	Percentage
NGO	34	97%
Others	1	3%
Total	35	100%

Mode of Distribution of Assistance and Intended Quantities by Donors

In terms of mode of distribution it was found that most of the NGOs gave the assistance directly to the children. For example, in the case of the School for Life, the assistance was given from class to class by the facilitators whereas RAINS/CAMFED did the distribution directly to the children on the school grounds. The CCFC also moved from Community to Community to give the items directly to the children on the school grounds. The Zo-Simli-Na Education Fund also paid school fees of beneficiaries directly to the school authorities.

Table 16

Mode of Distribution

Mode	Frequency	Percentage	Cummulative Frequency
Direct	11	58	58
Indirect	6	26	84
Others	2	6	100
Total	19	100	100

The figures in Table 16 indicate that the direct mode of distribution has a frequency of 11 (58%) out of the 17 (84%) schools that responded to the questions. Therefore 2 (6%) did not answer this question in particular.

Related to the mode of distribution is the Intended Quantities the donors (intervention agencies) want to get to the beneficiaries. Therefore, they always made provision for the number of beneficiary children so that the distribution was done according to the quantities intended by the donor agencies. These intended quantities depended largely on enrolment levels of the schools. It has also been learnt from the study that most of the headteachers who responded to the questions stated the number of items specified by the donors. For example, the items made up of two sets of school uniform, sandals, pens, pencils, note books and enough exercise books to last each pupil a full year, were always enough for the child. Table 17 shows the specified numbers of items donors intend for each beneficiary.

Table 17

Items Donors Want to Give

Specified items	Frequency	Percentage	Cummulative Percentage
Sets of school uniform only	3	16	16
Exercise books and sandals only	2	11	27
School uniform, exercise books and sandals	9	47	74
Others	5	26	100
Total	19	100	100

The figures in Table 17 show that most donors would like to give a complete package of exercise books, school uniforms and sandals.

Quantities Children Actually Received

An important aspect of this study was to investigate whether the assistance given to the NGO representatives, teachers or community leaders actually got to the beneficiaries in the right quantities or amounts. It was found that those who assisted with school uniforms prescribed two sets to the beneficiary students. The notebooks, pencils and pens as well as the exercise books also get to the children in the right numbers. But from the responses in Table 17, about 7 out of the 14 headteachers who answered the question wanted the items to pass through them for distribution to the students instead of the NGO representatives or community leaders. Thus, about 50% of the headteachers were dissatisfied with the NGOs for not passing the assistance through them. However, 5 (26%) out of the 19 headteachers refused to answer the question. It also means that 76% of the headteachers were not in favour of the system of distribution because it was probably not in their interest. This is deduced from the responses by the teachers as stated below:

1. The children get the right quantities set out for them because everything is given to them.
2. The teachers who gave less than the actual quantities meant for the children responded that it was due to the fact that the items were insufficient.

Suggestions from Heads of Beneficiary Schools

About 40% of the Heads of Schools suggested that funding or items supplied were inadequate and should therefore be increased by the NGOs.

The heads also suggested that since the number of pupils increased more than the number estimated by the NGOs due to the assistance, the supplies should also be increased to meet the demand. Moreover, the heads noted that the sizes of sandals were not always suitable for the children, and so their foot sizes must be taken before the sandals are purchased.

Duration and Usefulness of the Assistance to the Schools,
the Children and their Parents

Headteachers reported that the assistance given was useful to the schools, the children and their parents. The reasons given by the headteachers varied and suggested that the support was of immense benefit to the school and for that matter the children and their parents. Some of the reasons were the following:

1. The children are smartly and neatly dressed in school and do class exercises promptly since uniforms, sandals and other stationery are provided them.
2. The assistance has increased girls' enrolment and sustained their attendance and performance.
3. The support has enhanced both teaching and learning in the schools.

4. The assistance has helped to raise role model ladies to be self-supporting because they get funding easily, and in the case of School for Life and RAINS/CAMFED beneficiaries who are young adults, it has brought about moral upliftment in the young ladies because some of them have benefited for at least five years.

The duration of the assistance has also determined how useful it has been to the beneficiary partners. Figure 6 therefore illustrates the number of years the schools benefited from the assistance.

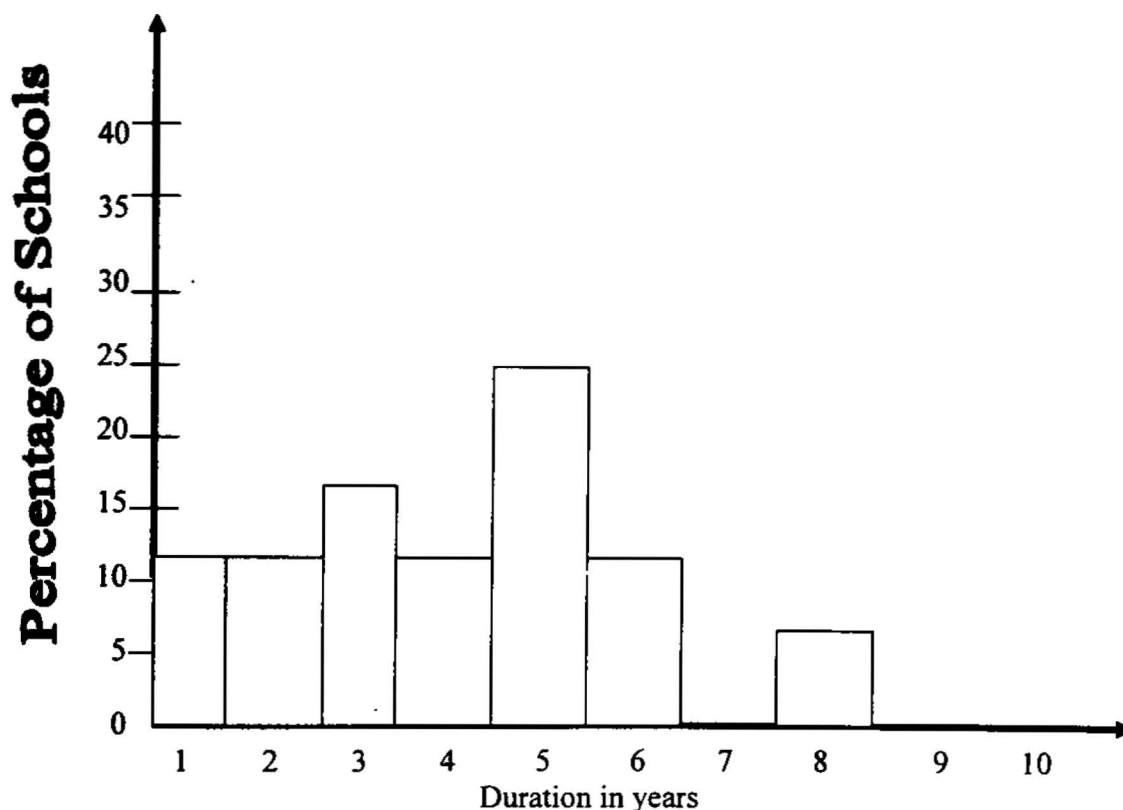


Figure 6

Percentages of Schools and duration (Years) of Assistance

It was found, as indicated in figure 6 that five schools (26%) have had assistance for at least five years. This means that at least, five schools out of the sample enjoyed the

assistance long enough to get immense benefits that accrued to the children, their parents and other non-beneficiary pupils in the schools. The assistance was also given regularly. About 17 schools out of the 18 schools sampled, 90% received assistance.

It was also found that the assistance was useful to other non-beneficiary pupils as well in the following ways:

1. The interventions encouraged other children to stay in school and so school drop-out rate is reduced.
2. Other parents were encouraged to send their children to school so that they can also benefit, thus enhancing school enrolment in the Districts.
3. The interventions facilitated teacher and school progress, hence boosting up the morale of education in the areas.
4. About 50% of respondents maintained that the assistance gives hope and recognition to other children and girls' education in the areas whereas others did not see it in that light.

The responses with regard to the usefulness of the intervention to parents was quite revealing in terms of teachers' knowledge about its relief to parents of beneficiary pupils. This may be so because the teachers no longer face certain challenges they used to encounter before the assistance was introduced in their schools. The teachers who responded to this part were 16 out of the 18 interviewed, and 12 (75%) of the them maintained that the assistance greatly reduced the financial burden of the parents whose children enjoyed it, whereas three (16%) did not answer it and four (21%) gave other forms of benefits such as the following:

1. It supplements parents' efforts in the provision of these items.

2. The assistance helped parents to see the vital need or importance of education.
3. In the case of RAINS/CAMFED which supplied sewing machines to its beneficiary girls in the vocational schools, the benefit has been that parents have saved money which would have been used for the purchase of these machines for other family commitments.
4. Education has become less costly for the parents of beneficiary girls, so they can afford to send many more of them to school and retain them.

Number of Girls in School After the Assistance

In order to know whether the assistance had impacted on girls' education in the Districts, there was the need to know the number of girls in the beneficiary schools before the assistance was introduced. This was to help compare them with the enrolment figures five years after the inception of the intervention in the Districts in particular and the Region at large. Table 5 shows the figures of girls' enrolment in the various schools before the assistance. Table 18 also comprises girls' enrolment in the schools five years after the introduction of the assistance.

Table 18

Enrollment Figures of Girls Five Years after the Intervention (2003)

Name of School	No. of girls in school (2003)				Total
	Below 100	100-199	200 - 299	300 - 400	
Boggu-Kpedua Primary	1				1
Boggu Primary	1				1
Gbanyamni Method. Primary		1			1
Hassania Islamic Primary		1			1
Inshadia Islamic Primary		1			1
Jisonayilli Islamic Primary			1		1
Jisonayilli Junior Sec. School	1				1
Karaga L/A Primary		1			1
Kpendua L/A Primary	1				1
Kunkuri L/A Primary		1			1
Markazia Islamic Primary		1			1
Nasiria Islamic Primary	1				1
Tolon L/A Primary 'A'			1		1
Tolon L/A Primary 'B'				1	1
Wantugu R/C Primary	1				1
Watania Islamic Primary		1			1
Yoo R/C Primary	1				1
Guddanda Vocation Institute	1				1
Total	8	7	2	1	18

The third objective of the study was to calculate the increase in the enrolment of girls into schools in the study area or Districts. The general trend here is that there have been some increases in the number of girls enrolled in the various schools in the research area.

It can be detected from the figures in Table 5 that before the intervention, 14 out of 18 schools had enrolments below 100 girls. But after the support only 8 schools had enrolments below 100 whereas seven (7) schools had over 100 girls as indicated in Table 18. It was also found that after the support, three schools have girls' enrolment ranging between 200 – 400. The percentage increases are shown in Table 10.

The increase in the total number of enrolment of girls can be attributed to the introduction of the interventions by the NGOs. This indicates that the NGO support for girls' participation in education in the districts under consideration is making a positive impact on education.

Suggestions for Improvement

It was found that responses to the question as to whether the respondents (teachers) had suggestions for improving the form of distribution of the assistance by the NGOs, fifteen (15) out of the eighteen (18) interviewed answered 'Yes' whereas only three (3) said 'No'. This can be interpreted to mean that there is more room for improvement since those who answered in the affirmative, represented 79% of the total number of respondents, were more than the 3 (21%) who saw no need for improvement in the mode of distribution. The following are some suggestions for improvement:

1. The items should be supplied at the right time.
2. More books should be given to the children
3. The distribution should not be left to only local committee members.
4. The assistance should be extended to include boys since they are also needy.
5. The chiefs should be involved in the distribution of the items.
6. Quiz competitions with prizes attached should be instituted among beneficiary students and schools.
7. Other NGOs in the Districts and Region should be convinced to emulate those who have already put interventions in place.
8. More girls should be adopted for sponsorship by the NGOs in order to encourage more girls to be enrolled and retained in school in the Districts.
9. The staff of the schools should be involved in the distribution, and that parents should be educated to co-operate with them.

Procedures and Methods of Distribution of Assistance

It was one of the objectives for this research to, among other things, examine the procedures and methods of distribution of the support and how sustainable they are. This was done in order to suggest alternatives for their replication or scaling up. It was found out during the focus group discussions that it was the representatives of the NGOs who did most of the distribution directly to beneficiary girls, and their parents were satisfied with the distribution system since some community leaders as well as teachers were present on the days of distribution. They felt that this system promoted transparency and so cheating could be avoided. As mentioned earlier, the figures in Table 11 show that

most of the assistance took the form of school uniforms, fees, foods, sandals and sportswear which make up a frequency of 18 (51%) out the 35 (100%) people interviewed. The same opinion was maintained during the focus group discussions. They also maintained that the assistance was regularly given on yearly basis mostly at the primary school level.

The following tables show the responses to the issues at hand by parents. The question as to why they thought some girls in the various communities under the study would not have been in school in the absence of the NGOs drew the answers in Table 19 through an interview guide (see Appendix x).

Table 19

Girls who would have Dropped out in the Absence of NGOs

Would girls dropout YES/NO	Frequency	Percentage	Cumulative
No	2	6	6
Yes	34	94	100
Total	36	100	100

As shown in Table 19, only two (2) respondents (5.6%) during the discussion had the opinion that no girls would have dropped out of school in the absence of the NGO support, while an unsurprisingly whooping number of thirty-four (34) persons representing 94.4% maintained that most of the girls would have been drop-outs if not for the NGO assistance. The two respondents said it depended on the priority of parents.

The answers indicate that the NGO support in the promotion of girls participation in education is very important and indispensable in the Northern Region.

Reasons why girls would have dropped out of school

Table 20 contains the information gathered when parents were asked in the course of the group discussions why they thought some girls would have dropped out. These responses were recorded as they spoke in turns by the research student.

Table 20

Reasons for Girls Dropping out of School

Reason	Frequency	Percentage	Cumulative
Poverty	25	69.	69.4
Schools far from home	1	2.8	72.2
See no importance of girls education	5	13.	86.1
No Answer	5	13	100
Total	36	100	100

It was noted that twenty-five (80.6%) respondents attributed the major reason to poverty among the people in the area. Those who said they did not see the importance of girls education were five (5), representing 16.1% while only one (1) person (3.2%) responded that the schools were far from their home. Five respondents told the research student they had no reasons for their answers. Therefore, 31 people responded in this regard. Another issue discussed was whether some girls were left out and why some of them in the communities were not benefiting from the support even though they met the criteria for selection. Table 21 shows the responses received during the discussion.

Table 21

Answers to Question on Whether Some Girls are Left Out.

Some Girls are left Out	Frequency	Percentage	Cumulative
No	2	11.4	11.4
Yes	31	88.6	100
Total	35	100	100

Table 22

Reasons for Some Girls Being Left Out

Reason	Frequency	Percentage	Cumulative
Inadequate Assistance	16	59.3	59.3
Girls do not go to school	4	14.8	74.1
Not in school during selection (absenteeism)	3	11.1	85.2
NGOs are few	1	3.7	88.9
Support not extended to upper classes	2	7.4	100
Girls not recommended by teacher	1	3.7	100
Total	27	100	100

A probe into the issue of whether there were some girls who ought to benefit from the assistance but were being left out drew various and varied answers. It was found that only four (4) people (11.4%) said 'NO' while thirty-one (31) people (89%) said 'YES' in their responses. The question that followed requested respondents to give reasons why they felt some of the girls were not enjoying the support whereas they ought to be doing so. The reasons summarised in Table 22 can be expatiated as follows:

1. The assistance is inadequate to meet the demand by girls who need it.
2. Some girls do not enjoy it because they do not attend school and therefore were out of the purview of the criteria for qualification for assistance.
3. Some girls who ought to benefit but are not doing so were not present in school on the day of selection, and so were not selected.
4. Some respondents said that the NGOs were not many and so could not take every girl on board and so had to find ways of eliminating some.
5. Some respondents also had the view that not all the girls were benefiting because the assistance was limited, and so the NGOs limit the number by excluding the upper classes, thus concentrating on the lower primary classrooms.
6. In some cases, the reason was that the Headteachers did not recommend the girls to the NGOs for adoption.

It was observed from the group discussions that most respondents centred their reasons on the inadequacy factor which dominated the sessions. The parents felt that the major cause of most girls not benefiting or being left out of the assistance was due to inadequate number of NGOs helping girls in their Districts, and so the few NGOs operating there could not take up all girls.

Those who attributed their reasons to the fact that some girls are left out because they were not in school on the day of selection were three (3), representing 11.1%. The frequencies of those who argued that some of the girls were left out because the NGOs were few, the fact that the support was not extended to the upper classes and teachers not

recommending some of them, were 1 (3.7%), 2 (7.4%) and 1 (3.7%) respectively. The number of people who took part in these discussions in the various Districts were twenty-seven (27) and therefore the total frequency was 27 (100%).

The discussions also revealed that majority of parents said they were not economically viable and attributed their inability to send all their girls to school to poverty which was due to expensive farm inputs since they were farmers. It was observed from the responses to the level of education of parents that 50% had only Islamic (Quranic) education which renders them unemployable while 21.4% and 28.6% of them had Primary School and Junior Secondary education or had dropped out earlier respectively. These give a cumulative percentage of 100% and a cumulative frequency of 14. This implies that as a result of lack of proper education, majority of them went into peasant farming. It was observed that those parents who attributed their poverty to poor agricultural productivity were mostly from the peri-urban villages of Tamale. Some of them said that they had been hemmed in by urban development, and their lands were being used as residential plots, so they could no longer make big farms.

It again came out from the discussion that some parents out of ignorance said that they did not see the importance of girls education because most of them do not complete and so become problems to the families when it comes to marriage. One parent said that the half-educated girls do not want to marry illiterate men, and the literate men do not also want to marry them and so they end up roaming from man to man and finally ran away to the bigger towns and become prostitutes. He went on to describe such girls as dangerous to villages. He however agreed that those who complete successfully get rich or educated husbands and so bring prestige to their families.

The advantage of this technique was that the respondents argued among themselves and disagreed with each other with regard to the reasons why few girls were sent to school in their communities. Some of them also agreed with each other with regard to the lack of retention of many girls in school. Others felt that attitudes are changing towards girls education in the villages nowadays.

Lapses in Distribution of Assistance and Suggested Solutions

by Beneficiary Parents

The groups were asked whether they had observed any lapses in the distribution process and method used. The following were observations by respondents:

1. The help comes later than expected or at the wrong time.
2. The sizes of the uniforms and sandals given to the girls were not their right sizes and so did not fit them properly.
3. The items given are sometimes less than the number of pupils
4. The teachers do not know the pupils or beneficiaries well enough even though the NGOs rely on them for recommendations.
5. The NGOs give the items to the children themselves, which some parents feel should not be so, but they should be given to them (parents) to be given to their children.

It is worth noting here that the researcher found the reasons given by parents (numbered 5 strange since some parents had agreed that the distribution done by NGOs themselves in the presence of the school staff and community leaders brought about transparency.

Suggested Solutions to Lapses Identified by Parents

In the discussion session, respondents were asked to suggest some solutions to the lapses identified in the distribution process and the following suggestions came out very vividly.

1. More NGOs should come to the District. This suggestion is a laudable one because the impact the assistance is making is immense and need to spread to as many girls as possible in the Districts.
2. More girls should be covered in the support.
3. The NGOs should give the items to parents of beneficiary girls to be given to their children. The research students' comment is that the parents may not give the items to the children.
4. The NGOs should help the parents too since they are also in need.
The findings so far suggest that in respondents' view, it will be better to extend some credit facilities to parents of beneficiary children if possible. It is said that self-preservation is a natural order, and so parents when not satisfied with things, can seize the items especially the cash and foodstuff from their children when they get home.
5. The distribution should be with pre-registered names so that there will be no short-falls in the number of items.
6. The sizes and heights of the children be taken by the NGOs prior to the purchase and distribution of the items.
7. The assistance should be brought at the beginning of the academic year in order to avoid its arrival at the wrong time.

8. Teachers in the various beneficiary schools should be involved throughout the process.

Why Some Girls Still Drop out of School Despite Enjoying the Support

The final question that was posed parents during the group discussion was whether some girls still stop schooling along the line without completing at the appropriate level. In this regard, some parents said 'Yes' but that it is minimal after the introduction of the support, and is attributable to certain reasons such as the following;

1. Despite the assistance, there is still poor parental care due to apathy towards girls.
2. Some of the girls still marry before they get to the completion stage, especially the Junior and Senior Secondary School levels, and end up going down south or the big cities to do "Kaya-ye" business.
3. In some of the villages surrounding the big towns, there were lack of role models for the younger girls to emulate.
4. The girls who even manage to complete school migrated to the cities to seek jobs (occupational migration).
5. Some girls had terminated their education due to teenage pregnancy.
6. Some parents felt very strongly that the girls were lazy and lacked interest in education.
7. Some parents also blamed the drop-out rate of girls on the fact that some of their colleagues (parents), especially the women, force their daughters

to work for them at certain times of the year, thus absenting them from school.

8. The lamentation on the part of majority of parents was on the fact that some of the girls drop-out because the NGO support is limited to certain levels of education, therefore the financial constraints recur after a point.

Summary of Findings

The focus of this chapter has been on presenting the findings of the study. The objectives have been to assess and report the criteria used in the selection of beneficiaries for the support given to girls in order to enhance their participation in education. It has also been aimed at looking into the philosophy behind the choice of types of support, communities and methods of distribution of the assistance by the NGOs.

The data collected have depicted that there is an impact being made by the interventions the NGOs have made in four districts and for that matter the Northern Region in terms of girls' participation in education. This is because the trend analysis has shown that:

1. There has been a significant percentage increase in enrolment of girls into schools as a result of the support in the various schools at the various levels.
2. It has also been found that despite these interventions, girls still drop out of school for various reasons such as teenage pregnancy, laziness on the part girls, the use of the girls' labour by their mothers or parents and lack of role models in the villages due to occupational migration. Some of the

girls also migrate down south or to the big cities to engage in the “kaya-ye” business.

3. The study has also found that there are some lapses in the distribution systems with which some parents and teachers are dissatisfied. Some suggestions have therefore been made in this regard as to how these challenges can be addressed by the NGOs in order to enhance and sustain the scheme.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

There have been various efforts made at encouraging girls' education in Ghana from the inception of Western style of education which can be traced to the eighteenth century. These efforts have come from chiefs, missionaries and later governments. The efforts have now been found to be inadequate and so some NGOs have come with interventions aimed at enhancing girls' participation in education, especially in the Northern Region where the gap still lingers.

This study has been aimed at finding out whether the money, energy and time used by the NGOs have made a positive impact on girls' participation in education in the region. It was also aimed at assessing whether the procedures and methods used by the NGOs are appropriate and sustainable.

Summary

The review of literature in connection with efforts aimed at promoting girls education show that female education has not been left out in the country at large, but has been lagging in the Northern Region of Ghana. The gap between girls' education and that of the boys in the region can be attributed to:

1. A negative colonial legacy left behind by the British, which did not encourage education in general and girls' education in particular due to discriminatory educational policies against the North.
2. The high rate of poverty prevailing in the region.

3. A negative attitude on the part of parents in the region towards girls' education..
4. Some cultural practices like child fostering which influences the guardians of the fostered children not to send them to school.

In Chapter three, the study dealt with the study area, which comprises four out of the eighteen districts in the Northern Region. These four districts, namely, Gushegu-Karaga, Tolon-Kumbungu, Savelugu-Nanton and the Tamale Metropolis make up a large proportion of the population (629,918) out of 1,805,428 people in the region. They also form the largest proportion of the seven Dagbon Traditional Council districts in the Region, which have a total population of 931,020 and have similar characteristics in terms of occupation, basically agriculture and religion as well as cultural practices.

In terms of methodology, a triangulated method was adopted, involving the use of questionnaires, an interview guide and a focus group discussion guide. The questionnaires were distributed and collected after they were filled. The interview guide was used in interviewing heads of beneficiary schools whereas the focus group discussion guide was used as a guide in discussions involving parents of beneficiary girls. These three instruments as seen in Appendices A-D were used to ensure collaboration of information and facts among the NGOs, the heads of schools and parents of girls who had benefited from the various packages.

The research questions were the following:

1. What proportion of parents are aware of the NGO packages being given to girls enrolled in schools at the various levels of education?
2. What are the major occupations of parents in the area?

3. In what ways do the girls receive the support given by the intervention agencies?
4. How is the support enhancing girls' participation in education?
5. What are the problems (challenges) encountered by the NGOs in their programmes?

The questions were tried-out in the areas of the four NGOs, namely, RAINS/CAMFED, CCFC, School for Life and Action Aid Ghana as well as a Philanthropic Organisation, the Zo-Simli-Na Education Fund before the actual data collection process

In Chapter four, the focus was on presenting the findings of the study. It was found that the four NGOs and the Philanthropic Organisation namely RAINS/CAMFED, CCFC, the School for Life and Action Aid Ghana and the Zo-Simli-Na Education Fund respectively, have chosen to operate in the districts or area of study taking into consideration the rate of poverty among the people, the fact that the districts were lagging behind in terms of education in general and female education in particular and sometimes approaches made by the people themselves.

It was also found that prior to the introduction of the interventions by the NGOs in the study area, there were fewer girls in school as compared to the number of girls in school five years after the interventions. This showed a percentage increase from 9% to 19% in the Tamale Metropolis, 14% to 18% in the Tolon-Kumbungu and 9% to 16% in the Gushegu-Karaga Districts with the exception of Savelugu-Nanton District which fell from 19% to 16%.

In the case of the interviews with the heads of schools that had benefited from the assistance within the period of assessment (five years), the findings showed some dissatisfaction among teachers with regard the method of distributing the packages because they wanted the assistance to pass through them to the school children. One reason why the assistance was not passed through the teachers appeared to be that the donors thought the donations might be misapplied by the teachers. The heads of schools however agreed that the assistance was of immense benefit to the children and their parents because it had brought an increase in enrolment and sustenance of girls in schools in the districts.

In the focus group discussion with parents of beneficiary girls, various findings were also made, and these include the facts that most of them were satisfied with the method of distribution adopted by the NGOs. They also felt that most of their daughters would have been out of school if not for the intervention packages which had taken heavy financial burdens off them. Even though, some of the parents wanted the support to be passed through them to their children, the donors appeared to feel that that was not advisable since the parents might misapply them due to self-preservation.

Conclusions

One of the important conclusions from the study is that inspite of the intervention packages, girls still dropped out of school due to some cultural practices, high poverty rate, negative attitudes on the part of some parents towards education, teenage pregnancy and lack of female role models in the communities in the study area. It was also noted that some of these cultural practices like the fostering of children especially the first-born

girl to a couple have influenced a preference of sending the boys to school over the girls in the study area.

It can also be concluded that the criteria used in the distribution of the intervention packages were working well since dishonesty was found to be very minimal. A great impact has been made in the areas of operation of the NGOs in terms of girls' participation in education. This was because of the increase in the trend of enrollment of girls in the study area for the past five years.

Another conclusion is that since the measures put in place or procedures and methods used have met the objectives of the NGOs, alternative methods other than those used may jeopardize the schemes. Those methods should, therefore, be maintained since they are sustainable.

The final conclusion is that the intervention packages put in place may not be sustainable when the NGOs pull-out of the schemes or programmes. Government interventions for sustainability will therefore be a matter of necessity in this regard.

Recommendations

The following recommendations are made based on the findings and conclusions of the study:

1. The current method used by the NGOs for the distribution of the assistance makes it transparent enough and should be maintained. This method is replicable and should be used for any scaling up of similar programmes in the region or the country.
2. There is the need for more NGOs to go to the study area or the region at large in order to establish more intervention packages since these are

enhancing girls' education in the areas. Most of the NGOs are into other fields rather than in education.

3. The heads of the beneficiary schools should be involved in the distribution, but the items should not be given to them for distribution since this can corrupt them.
4. The District Assemblies, PTAs, SMCs and the Ministry of Education should look for a way of sustaining girls' enrolment and retention in school to completion points if the 'Kaya-ye' menace is to be curbed in the Northern Region in particular and the at large country. This can be done in stakeholders fora at each district level in order to arrive at comprehensive strategies for the government to draw policies from.
5. In the case of the Zo-Simli-Na Education Fund, the Tamale Metropolitan Assembly should take a keen interest by participating actively in the selection interview process.
6. It is also recommended that the efforts at educating the rural people on the importance of education should be sustained by the Ghana Education Service and the Ministry of Education. The Non-Formal Education Division should recruit more women in their work to serve as role models for the young girls.
7. It is recommended that parents in the rural areas are given some micro credits by NGOs and government to help them improve in their occupational endeavours, especially farming, in order to reduce poverty among the people if girls' education is to be sustained in Ghana.

Suggestions for Further Research

The researcher recommends that:

1. The other three Dagbamba Traditional Council Districts like Yendi, Zabzugu-Tatali and Saboba-Chereponi should be included in any future research in assessing the impact of NGO support for girls' participation in education in Northern Region.
2. The research population should also include non-Dagbamba Districts like Nanumba, East and West Gonja as well as East and West Mamprusi Districts.
3. It is also recommended that a future research on this topic should extend the Focus Group Discussion to the Heads of beneficiary schools instead of interviewing them face-to-face individually in order to enrich the information gathered.

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Appendix A

QUESTIONNAIRES FOR NGOS

SECTION 1

1. Name of NGO
2. Officer-in-Charge
3. Area(s) of Activity
4. District(s) of Operation

SECTION 2

1. What is the main objective of your organization?
.....
.....
2. Is your NGO involved in girl-child education?
YES () No ()
3. If yes, what type(s) of activity are you involved in?
.....
.....
4. Is your activity in cash or in kind? (Specify)
.....
5. Why did you choose the district(s) in which you are operating?
.....
.....

6. In which community in the district do you operate?
.....
7. Why did you choose these communities?
.....
8. How do you get your materials or cash to the beneficiary communities?
- (a) Direct to beneficiaries
 - (b) Through community leaders
 - (c) Through teachers or G.E.S. officials
 - (d) Others
9. How are the items distributed to the beneficiary children?
- (a) Through their parents
 - (b) Through their teachers
 - (c) Through community leaders
 - (d) Directly to children
 - (e) Others
10. For how long have the beneficiary children been receiving the assistance?
.....
11. Have you ever received any complaints about how the items are distributed?
Yes () No ()
12. If yes, what were these complaints about?
.....
.....
13. How did you address these complaint(s)?
.....
.....

14. Were the community members involved?

Yes () No ()

15. If yes, who were those involved?

.....
.....

16. What are your comments about the way the beneficiaries receive these items?

.....
.....

17. Do you have any suggestions for improving your approach to the distribution of the assistance? Yes () No ()

17. If yes, what are the suggestions?

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

THANK YOU.

APPENDIX B

INTERVIEW GUIDE FOR PARENTS OF BENEFICIARY GIRLS

SECTION 1

1. District:
2. Village or community:
3. Sex: Male () Female ()
4. Age:
5. Marital status
- Single () Married () Widowed ()
6. Religion: Christianity () Islam ()
7. Educational level: Primary ()
 Junior Secondary School () Senior Secondary School ()
 Others ()

SECTION 2

1. How many children do you have?
2. How many of them are girls?
3. How many of your children of school age go to school?
4. How many girls go to schools?

5. How many girls do not go school?
6. Why do some of the girls not go to schools?
7. Do you know about any NGO operating in your community?
Yes () No ()
8. If yes, what do they do?
9. Do any of your children benefit from the operation of the NGOs?
Yes () No ()
10. If yes what form of benefits do your children get from
them?
11. Do you have your boy-child(ren) or girl-child(ren)
benefiting?
12. If girl-child(ren), why were they
chosen?
12. How were they Chosen?
13. How were they chosen?
14. Who chose them?
15. Do you think some girls would have been out of school without
The NGO assistance? Yes () No ()
16. If Yes,
Why?

17. Do you think there are some girls in your community who should have benefited from the NGO assistance but do not? Yes () No ()
18. If yes,
Why?
19. Who distributes the assistance to the beneficiary
Girls?
- (a) Community leaders
- (b) Teachers or Ghana Education Service Officials
- (c) Directly by the NGO
- (d) Others
20. In what form is the assistance given ?
- (a) Cash ()
- (b) Food ()
- (c) Shoes ()
- (e) Other ()
21. How often is the assistance given?
- (a) Monthly basis ()
- (b) Termly basis ()
- (c) Yearly basis ()
- (d) Others ()
22. At what level of education do the girl get the assistance?
- (a) Primary school ()

- (b) Junior Secondary school ()
- (c) Senior Secondary School ()
- (d) University ()
- (e) Other ()

23. Do you observe any lapses or problems in the distribution of the assistance?

Yes () No ()

24. If yes, what are they?

25. Suggest ways by which this can be improved or corrected

.....

26. Why do some girls drop-out of school despite this assistance?

.....

Thank you

APPENDIX C

INTERVIEW GUIDE FOR HEADS OF BENEFICIARY SCHOOLS

SECTION 1:

1. District
2. Name of Community or village:
3. Name of School:

SECTION 2

1. How many children do you have in your school?
.....
2. a) Out of this number, how many are girls?
-
- b) Provide number of girls in your school for 1998 to 2003
.....
3. Does your school receive any form of assistance apart from what the government gives to school? Yes () No ()
4. If yes, what form of assistance does the school get?
.....
5. Who gives the assistance?
6. Who is (are) the target(s) of the assistance?
.....
7. Why do they give the assistance?
.....

8. Who actually receive(s) the assistance ?.....
.....
9. Who distributes the assistance?
.....
10. What quantity do the donors want to be given to the children?
.....
11. What quantity do the children actually get?
.....
12. If different from what the children actually get, what is (are) the reasons?
13. How useful is the assistance to the school?
.....
14. For how long has the school been receiving the assistance?
.....
15. How frequently does the assistance come?
.....
16. How useful is the assistance to
 - (a) The children
 - (b) The parents
 - (c) Others
17. How many girls did you have in the school before the assistance came?
.....
18. How many girls do you have in the school now?

.....
20. Do you have any suggestions for the improvement of the distribution of
the assistance Yes () No ()

21. If yes, what are these suggestions?
.....
.....
.....

THANK YOU.

Appendix D

Focus Group Discussion Guide

1. Why parents think some girls would have been out of school in the absence of the NGO support for their children.
2. Whether some girls who ought to benefit from the incentive packages have actually been left out (probe into reasons).
3. The reasons why these girls are actually being left out
4. The distribution system of the assistance, that is, those who do the distribution (Probe to find whether there is transparency)
5. The form of the assistance.
6. How regularly the assistance is given
7. The level of education at which the assistance is given.
8. The lapses observed in the assistance programmes.
9. Suggestions by parents as to how the lapses can be corrected.
10. The reasons why some girls still drop out despite the assistance.

APPENDIX E

Trend of Girls Enrolment in Study area between 1998 – 2003

School	No. of Girls in School						Total
	1998	1999	2000	2001	2002	2003	
Boggukpedua	7	9	11	15	30	45	117
Boggu Primary	9	13	16	27	33	35	133
Gbanyani Methodist	32	35	39	48	61	69	284
Hassania Islamic Primary	80	111	120	123	132	149	715
Ishadia Islamic Primary	99	105	132	138	139	142	755
Jisonayilli Islamic Prim.	160	153	179	182	187	217	1,078
Jisonayilli JSS	-	-	-	-	17	56	73
Karaga L/A Primary	102	110	126	138	155	198	829
Kpendua primary	9	12	15	21	26	30	113
Kunkari L/A.	72	80	87	90	120	135	584
Markazia Islamic Prim.	100	123	131	130	132	146	762
Nasiria Islamic Prim.	49	52	55	57	59	60	332
Tolon L/A Primary 'A'	64	70	75	80	98	120	507
Tolon L/A Prim. 'A'	61	78	84	93	104	131	557
Wantugu R/C	24	30	41	47	50	68	260
Watania Islamic Prim.	101	105	118	127	140	185	776
Yoo R/C	44	51	66	72	88	100	421
Gbdanda Girls Voc. Inst.	-	-	23	25	32	55	135
Total	1,013	1,137	1,318	1,413	1,603	1,941	8,425