

**THE SOCIAL IMPACT OF POVERTY ON  
EDUCATIONAL ATTAINMENT: A National  
Perspective**

**Part I**

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## **1.0 CHILD POVERTY AND EDUCATION IN GHANA**

*" When Poverty engulfs a family, the youngest are the most affected and most vulnerable, their right to survival, growth and development are at risk. A child born today has a 4 out of 10 chance of living in extreme poverty. This poverty defines every aspect of the child's existence, from malnourishment, lack of clean water, inadequate sanitation, to life expectancy. It is the main underlying cause of millions of preventable deaths and the reason why children are malnourished, miss out on school and or are abused and exploited. And it is at the core of a pervasive violation of children's rights (UNICEF, State of World's Children, 2001)"*

This paper explores the social dimensions of child poverty and its impact on educational attainment through presenting the educational experiences of rural children from a national perspective. The second part presents a series of village case studies, which reveal the pattern of poor educational quality, underdevelopment and intergenerational poverty in communities in the Savannah areas of the country<sup>1</sup>.

Child poverty in Ghana is a growing phenomenon even though the incidence of poverty within some regions is reducing, the depth of poverty remains close to the same (GSS, 2000). Child poverty is often understudied and lost within the plethora of data generated from poverty assessments, which mainly focus on the adult population (GSS 2000; GSS 1998). Children are often the most affected when poverty strikes a family.

In Ghana, as well as most Sub Saharan African countries, poor households are characterized by large numbers of children, dependent on food crop farming for their subsistence and are often headed by females. Intergenerational poverty is a growing concern in Ghana since a large proportion of the rural poor are unable to lift themselves and their children out of poverty by using the formal education system. This paper

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<sup>1</sup> Coastal and Savannah areas of Ghana are characterised by high levels of poverty according to the Ghana Living Standards Surveys (GSS, 2000)

reveals that children from rural households slip back into the same patterns that their parents experienced. Evidence from rural Ghana suggests that formal education systems perform poorly in rural Ghana, as do children from rural households which further impoverishes vulnerable families who have sacrificed funds to send their children to school (Pryor, 2002; Casely-Hayford, 2000; Kraft 1995).

Families affected by poor educational quality are further disadvantaged when education is of poor quality and of low standard. Children from poor areas are unable to compete for positions at the higher levels of education and are further disadvantaged by poor quality Senior Secondary Schools (SSS). This paper attempts to explore the complex interrelationships between the child, the family, the community and school variables, which provide the context in which children are found to survive and strive to attain higher levels of education. The paper identifies a framework for exploring the issues of child poverty and education for policy interventions in attempting to strive for equitable educational development.

### **1.1 Poverty Defined and Measured**

There are several definitions of poverty based on income, basic needs and what can be called the social dimensions of poverty. Most of these definitions focus on the economic and social dimensions of poverty with less regard to the human factors. UNICEF defines income poverty, as "insufficient income to buy a minimum basket of goods and services" and is usually based solely on quantitative measures (UNICEF, 2000). The head count ratio is the most commonly used indicator, which gives the proportion of households whose income falls below a particular poverty line. The poverty line in Ghana is defined as the basic nutritional consumption per adult per year at 900,000 cedis (approx. 120 US dollars at current rates<sup>2</sup>). People earning less than 900,000 cedis per year are considered under the poverty line. According to the last Ghana Living Standard Survey (GLSS 4) conducted in 1998/99, 42.6% of Ghanaians live under the poverty line. The vast majority (70%) of these people live in Northern Ghana, and are mostly subsistence food crop farmers and women sometimes-heading households.

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<sup>2</sup> Cedis is 7800 to the US dollar.

Poverty in Ghana is predominantly a rural phenomenon with over 80% of poverty incidence taken up by the rural poor. The lower poverty line or extreme poverty line is drawn at people earning less than 700,000 cedis per year calculated at the minimum nutritional requirements of households. Individuals whose total expenditure falls below this line are considered to be in extreme poverty since they allocate their entire budget to food. According to the GLSS 4, 29.4% of the Ghanaian population is under the lower (extreme) poverty line (GSS, 2000).

**Basic needs poverty:** The definition of poverty can be more broadly explored as the lack of basic capabilities to live in dignity. "This approach goes beyond a definition of poverty as a material condition and recognizes poverty in broader terms such as: frequency of illness, low birth weight, low education, social and political marginalisation and discrimination based on gender, age or any other grounds" (UNICEF, 2000). Basic needs poverty is measured using the human poverty index and concentrates on the deprivation of three essential elements of human life: longevity, knowledge and a decent standard of living<sup>3</sup>. The basic needs approach to poverty requires the analysis of access to basic social services such as education, health, nutrition, safe drinking water and sanitation.

Several poverty studies have focused on assessing the poor's access to basic social services in Ghana including Korboe, 1995; Korboe et al. 1998. These studies reveal that the poor are often unable to make full use of facilities such as health and education even where they exist in the community. Proximity to public services does not guarantee their usage. The high user fees charged for health and educational services are deterring many poor families from using these services for their children. For instance studies in Southern Ghana indicate that children were unable to attend school in some coastal

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<sup>3</sup> People without access to safe water and health services and the percentage of children suffering from moderate and severe underweight).

communities since their parents were unable to pay for their uniforms and basic items required by teachers/ GOG in order to attend school (GOG/DFID, 2001).<sup>4</sup>

A basic needs and income approach to poverty analysis is not enough in analysing the complex problems which children and families face when caught in the web of poverty. Current research is pointing to the need for an empowerment/ capacity building approach, which analyses the poors' ability and capacities necessary to escape poverty (Aryeetey Bortei-Doku, 2000). This approach demands that poverty analysis moves beyond income and basic needs conditions of the poor and explores the reasons behind the context and rationale for how the poor live.

**The capability definition of poverty** must therefore reach beyond issues of basic needs and access and begin confronting issues of participation and capabilities of the poor to make choices and identify opportunities. It is also the reason why understanding educational constraints of poor children are fundamental for any policy and programme intervention to improve the socio-economic conditions of the poor. The development of capabilities depends on a more detailed examination of human dimensions of poverty, which includes the child and families:

- Knowledge
- Skills
- Moral attitudes/ values
- Ability to participate

These factors allow one to see the problems which rural children face in attempting to move from an environment where income levels are below the poverty line and limited access to basic social services restrict children from using education as a means to development. A supportive environment for educational development is therefore key to the development of a child's capabilities and the potential to release the child from poverty.

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<sup>4</sup> Based on Fieldwork in Southern Ghana carried out as part of the Ghana Social Assessment, 1998.

Several poverty studies have focused on analysing the poor's access to basic social services (GLSS, Participatory poverty studies etc). More research is pointing to the need for an empowerment approach, which analyses the poor's capacity to escape poverty. This demands that poverty analysis moves beyond issues around what, and look at the reasons behind the inability of the poor to access basic social services. It is also one of the reasons why a focus on the educational constraints of poor children is important for any policy reform or the development of poverty reduction strategies. Children are key elements to solving the poverty problem since they stand the chance of escaping from poverty if given the right environment, access to basic knowledge, skills and resources. Children, particularly girls are also key to determining the extent to which poverty will decline or reinvent itself in the next generation. **Child poverty** is therefore: a state in which children are unable to develop their capabilities and full potential necessary for personal and social transformation.

## **1.2 Child Poverty Indicators in Ghana**

The Ghana National Commission on Children's report (2000) reveals that there is a very low standard of health and sanitation conditions for Ghanaian children. For instance:

- More than half of the children interviewed (62.3%) have no toilet facility and only 9% used a water closet.
- 47.8% of children sleep on a mat and over 43% sleep with other relatives such as sisters, brothers, uncles and aunts in the same room.

Access to potable water remains a significant problem for rural Ghanaians with less than 20% of the rural population having access to clean safe drinking water. In some parts of the Northern districts potable water accessibility is as low as 23%. The proportion of households with access to potable water increases as households' economic status improves (GSS 2000; GSS 1998). Studies in Northern Ghana suggest that water availability can significantly enhance learning outcomes and educational attainment especially for girls since they are able to attend school for longer hours and are relieved from walking long distances in search of water (Casely-Hayford, Anamoh, and Abdulai, 2001).

The picture does not look much better within the health sector where less than 60% of children from Ghanaian families access hospitals and professional health services due to economic reasons (GNCC, 2000). The Ghana Demographic and Health Survey (1998) reveals that children from poor families suffer more from malnourishment than those from non-poor families. Recent studies by UNICEF Ghana (2002) indicate that one out of every four children suffer from severe stunting nation wide compared to one in every two children in Northern Ghana.

## **2.0 Poverty and Educational Attainment: A National Perspective**

The relationship between child poverty and educational attainment is quite apparent when one considers the national data on poverty and education. The relationship is direct and simple, children from poor contexts are less likely to access, stay and achieve basic literacy levels in the formal system. What is less apparent is that the school and parental support necessary to equalize the educational outcomes in a "resource poor" context are often unavailable to properly support the child.

Five key elements are considered in exploring child poverty and educational attainment within the national context.

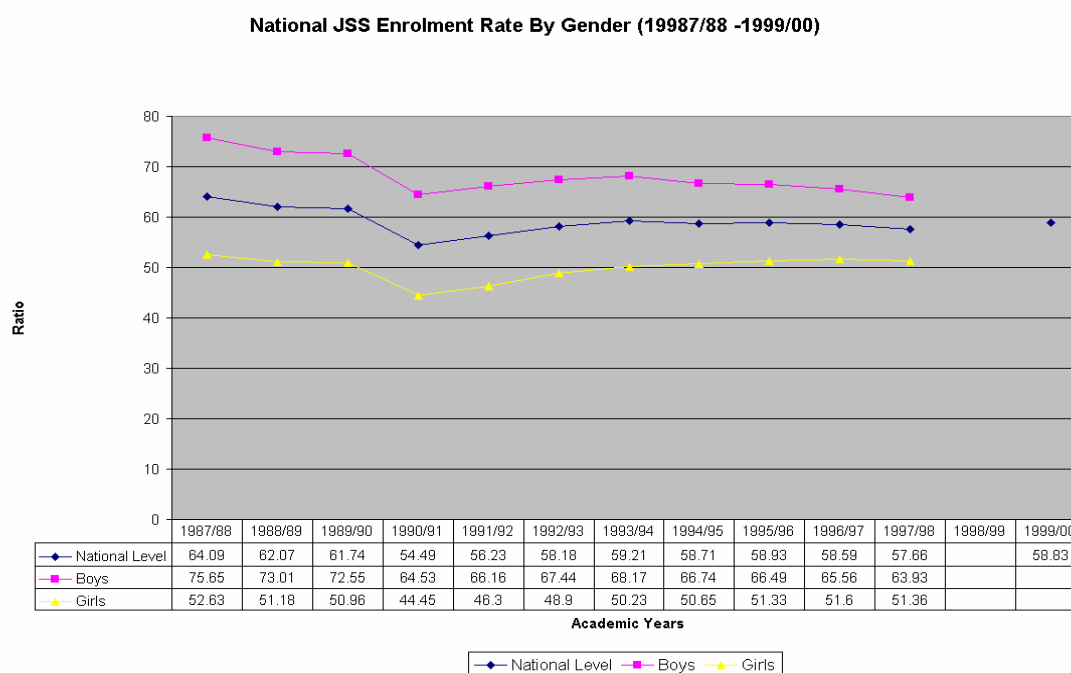
- Access (gender, regional disparity and according to poverty quintiles)
- Completion rates (for different poverty quintiles)
- Transition rates
- Out of school phenomena
- Performance/achievement of children in school

Most of this analysis is based on poor and non-poor households within a rural context. The analysis takes into account a gendered analysis since the girls are often more vulnerable to losing out on educational attainment than boys. They are also the keys to poverty reduction and thus ensuring that the intergenerational aspects of poverty are stopped.

## 2.1 Issues of Access and Participation in Education

Data from Ghana reveals that access and participation rates have stagnated at around 75% over the last five years despite high levels of funding for the primary sector and focus by GOG on policies which promote Free Compulsory Universal Education in Ghana.

GER Targets set over a period of five years (1998-2003) have not been achieved. There has been a slight drop in the GER from 76% in 1996 to 75.6 in 1999 although data is based on 1984 census data for the period. Recent World Bank Ghana assessments in Ghana confirm that Gross Enrolment Rates (GER's) are dropping at Primary and Junior

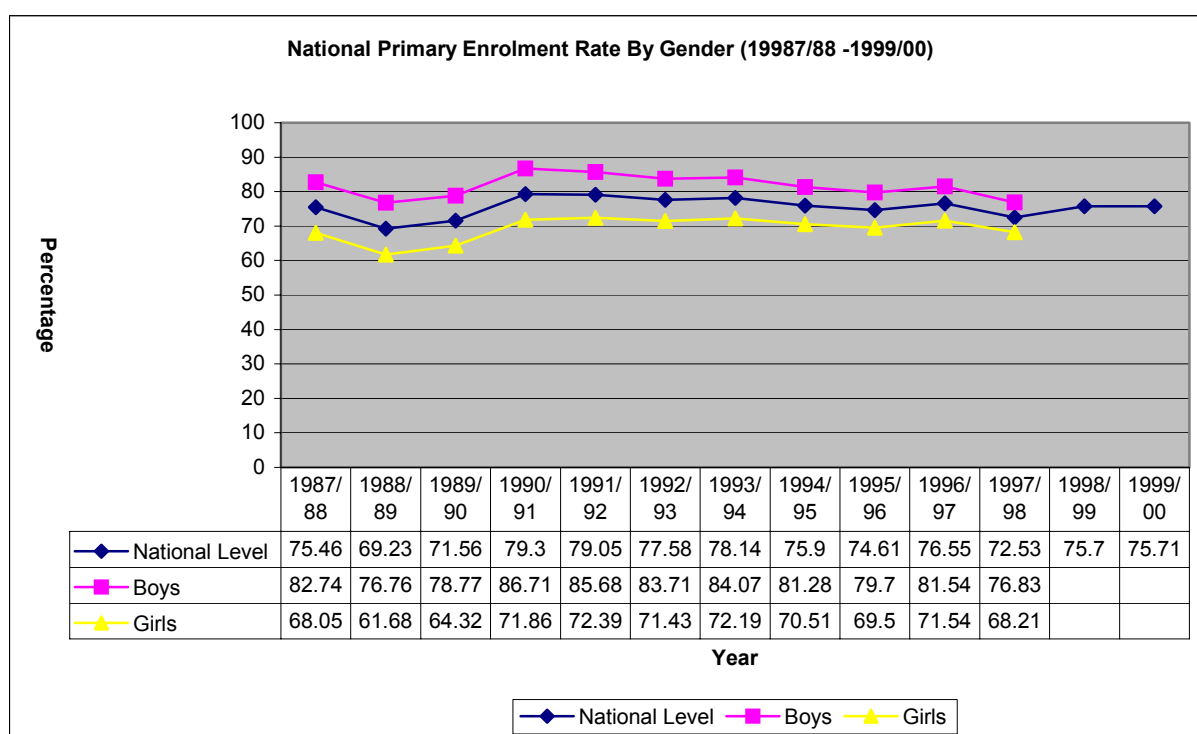


**Figure 1:** Source: PBME/MOE (2001)



Secondary School levels (see figure 1) although figures analysed for the period 1992 to 1998 are based on Ghana Living Standards Survey data (Canagarajah and Ye, 2001).<sup>5</sup> Figure 2 presents the Gross Enrolment Rates (GER) at primary level over the last ten years.

**Figure 2**



Source: PBME/MOE, (2001)

There has been modest improvement in the GER at JSS level, which rose from 57.6% in 1997/98 to 58.8% in 1999, based on 1984 census data<sup>6</sup>. Similar trends are recorded in the Core Welfare Indicators Questionnaire (CWIQ, 1998) survey data<sup>7</sup>. Data at the JSS level reveals that fewer children are able to access the system with only half of the school age population enrolled at this level and far fewer able to complete JSS 3.

<sup>5</sup> World Bank Discussion Paper, 2001: Ghana's Public Spending on Health and Education Sectors 1992-1998: Efficiency and Equity Issues based on the GLSS 4 results for 1992-1998.

<sup>6</sup> The 2000 census data will only be available in July, 2001

<sup>7</sup> The Ghana Statistical Service is a key instrument for monitoring poverty and living standards.

When one observes the enrolment and retention data from a poverty perspective the vast majority of children who remain out of school are from the Northern regions of the country where poverty is high and rural livelihood sustainability is difficult. The majority of out of school children in these areas are girls between 7-14 year of age some of whom enter the system and then drop out failing to complete even a primary level of education (GSS, 2000; Sutherland Addy, 2001; Casely-Hayford 2002).

There continues to be a significant drop in enrolment between Primary level and JSS with less than two thirds of the children entering JSS from Primary level. Field interviews by this researcher in Southern and Northern Ghana suggest that the increasing private costs of education particularly for older children attempting to enrol at JSS and SSS preventing most from entering higher levels of education. This is confirmed by studies by Sutherland Addy 2001; Casely-Hayford 2000; MOE/DFID 2001; and Action Aid-Ghana, 2002. The opportunity and direct costs of educational investment for a family are some of the main reasons for under-enrolment at JSS level.

The most recent poverty data in Ghana reveals a widespread decline in public primary school enrolment ratios across income groups and localities between 1992 and 1998 particularly for the poor income groups (Canagarajah and Ye 2001)<sup>8</sup>. Canagarajah and Ye (2001) argue that public primary school enrolment ratios have "not kept pace with the population growth rate, especially for the poor."<sup>9</sup> Conversely, growth in enrolment for private primary schools, which mainly cater to high-income groups, is increasing by 7% per year.

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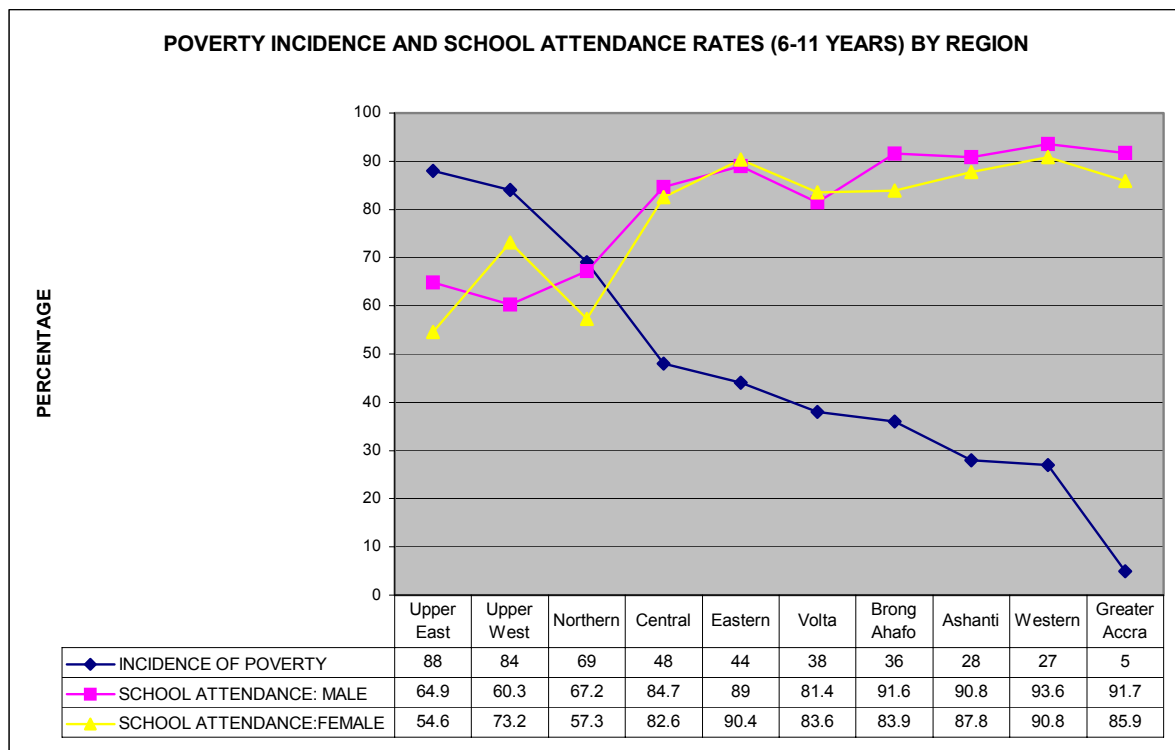
<sup>8</sup> Based on the Ghana Living Standards Surveys 3 and 4.

<sup>9</sup> Population growth was high at between 3.97 (1989/90) to 3.53 in 1998/99. The growth in school enrolment decreased from 6.55% to 3.21% for the same period (Sarpomaa Fiscian, unpublished data). Djangmah, 1998 paper on the impact of Structural Adjustment in the Education sector places the growth in basic schools as low as 1.7% for primary schools and 2% for basic schools between 1990 and 1996. Both base their calculations on PBME data.

## 2.2 Regional Disparities

Large disparities remain between the GER in the Northern and Southern regions of the country. The Ashanti, Greater Accra and Eastern regions record the highest gross enrolment rates and experience the lowest poverty levels (GSS, 2000). The three Northern regions have the lowest enrolment rates of below 60%, (Ministry of Education, 1999/2000) and experience the highest incidence of poverty (GSS, 2000) (see figure 3). The low GERs in the three regions have persisted and account for the moderate level of the national primary GER in Ghana (UNESCO, 2000).

**Figure 3**



Source: PBME/MOE and GSS 2001

Figure 3 suggests that as the incidence of poverty declines (moving from regions in the Northern sector of the country towards the South), school enrolment increases substantially for both girls and boys. Figure 3 also reveals that it is only in the Upper West region where girls' attendance has had a significant impact; their attendance rate vastly outstrips that of boys. This region has had a strong media and public education

drive to promote girl's education and improve educational conditions backed by civil society and government stakeholders.

### **2.3 Constraints in achieving GER targets**

Constraints in achieving GER targets are due to several factors. Some of these constraints are poverty-related and disempower children in resource poor communities from accessing and remaining in basic education until they achieve basic literacy<sup>10</sup>. Other factors relate to the socio-cultural patterns and practices in the family and community, which also restrict children's access from the education system (Casely-Hayford, 2001; Colclough et. al, 1998). Socio-cultural practices are particularly harmful to girls (i.e. early marriage, fostering, childcare etc). Four main factors for the modest change in GER sighted in the Education For All (EFA) Assessment for Ghana (2000) include:

- High rate of population growth
- Poverty
- The private costs of education
- Poor quality within the system.

The persistent high population growth rate of 3% often outstrips gains made in the education sector <sup>11</sup>.

Studies in the Northern region reveal that parents and community members must see tangible results from children who have completed JSS before they enrol more children at the primary level (Casely-Hayford, 2000)<sup>12</sup>. Traditional Approaches to sustaining rural households involve children as labourers in order to secure the basic food requirements for the family and assist on the farm or in the households by taking care of younger children.

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<sup>10</sup> Completing JSS3 does not guarantee that the child has been able to acquire the basic literacy skills. Evidence from the UNESCO EFA report and the Criteria Reference Test suggests the majority of children in Ghana are still not literate in local language or the English language when they complete JSS.

<sup>11</sup> Population growth rates maintained a high level of between 3.97% (1989/90) to 3.53 in 1998/99. The rate of school enrolments decreased from growth of 6.55% in (1990) to only 3.21% in 1998/99 (Canagarajah and Ye).

<sup>12</sup> Some of these results include an ability to speak and read English, and the opportunity to move to a higher level within the education system (SSS).

High levels of poverty are also visible within most Northern and Coastal households by the overt neglect and inability of parents to provide for the most basic needs of the children including food and access to clean water. Studies reveal that education in this context becomes a luxury for many rural families<sup>13</sup>. The added burden of the direct and indirect costs of education (e.g. sending a child to school instead of helping in the home or on the farm) is an option most families do not have particularly when the quality of education is low.

#### **2.4 The Gender Gap: Increase Female participation**

Closing the GER gender gap remains a problem particularly at the Junior and Senior Secondary School level in regions of Ghana where a high incidence of poverty persists (i.e. Northern and Coastal areas). There was a very modest increase in the national female enrolment rate at primary level between 1997/98 and 1999/2000. A more significant increase in female participation was recorded at the JSS level. The Gender Parity Index (GPI) for primary level also reveals a steady increase from 83 to 88% between 1990 and 1996. These results demonstrate that gender equity in primary school and JSS are improving but is particularly challenging in the more poverty stricken pockets of Ghana where traditional beliefs are firm.

Although the GPI and female participation rates are encouraging they mask the problems of female drop out and poor transition within primary and JSS levels, and inequities, which persist between regions. The largest gender disparities at basic level persist in the three Northern regions where there is a high incidence of poverty. Enrolment rates for girls' lags far behind boys in these regions (Northern 40%; Upper East is 45% and Upper West 47% in 1999//2000)-- See Figure 3.

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<sup>13</sup> Poverty within the Ghanaian context is characterised as mainly a rural phenomena --affecting the subsistent food crop farmer.

## **Constraints**

Constraints in achieving full female participation at basic level involve the wider problem of girls' retention and transition between P6 and JSS1 (UNESCO 2000; Boakye: 1997 and Colclough et al, 1998). Poverty alone does not fully explain the reasons for gender disparity and the inability of girls to access and remain in the system. Lack of parental care and positive encouragement by parents towards their girl children have been identified by Casely-Hayford 2000; Boakye J.KA et.al 1997 and the Ghana National Commission on Children's Study (2000) as some of the major factors responsible for girls dropping out of school and poor retention of girls in school.

Traditional attitudes concerning the roles and responsibilities of girls in society influence parental preference for boys' education. Girls are more likely to be taken out of school when financial problems arise. Traditional practices such as early marriage, child fostering, puberty rites hinder girls' attendance and retention at school (Casely-Hayford 2000 and EFA 2000) <sup>14</sup>. These are some of the reasons girls continue to have low participation rates at basic level despite the major public awareness campaigns for universal basic education in Ghana.

The Ghana National Commission on Children also found that children considered parents their most important role model (68% of girls and 68% of boys) indicating the importance children place on the role of the parent<sup>15</sup>. Studies by Boakye J.K.A. et.al (1997) show that lack of parental care remains one of the major reasons for children dropping out of school.

## **2.5 Out of school phenomena**

Poverty studies suggest that there is still a very large number of out of school children although data at national and district level is very difficult to obtain. The Core Welfare

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<sup>14</sup> Casely-Hayford (2000) Education, Culture and Development in Northern Ghana: Micro Realities and Macro Context: implications for policy and practice. PhD Thesis, University of Sussex.

<sup>15</sup> The study included over 4 513 respondents and covered 40 districts all over the country, with randomly selected rural and urban sites.

Indicator Questionnaire (CWIQ) revealed that **66%** of children of school going age in the Northern region are out of school (GSS, 1998). The Ghana National Commission on Children's Report on the Status of Children (1997) placed the national figure at 51%. Achieving universal basic education remains an even greater challenge where the incidence and depth of poverty is increasing<sup>16</sup>.

The recent poverty data indicate a growing disparity between rural and urban households and the inability of many rural families to provide even the basic nutritional requirements for their children (GLSS4 and CWIQ). Studies by NGO's in Northern Ghana suggest that the out of school phenomena is increasing (Action Aid 2002). More than half of the children in the North of Ghana do not attend school and only 3.1% who do attend attain a mastery level in literacy compared to 20.3% in Accra. " The ability of children to attend school and stay in school is highly contested by the harsh realities of rural survival. On average between 20-28% of children in communities in Northern Ghana **attend** school (Action Aids Memorandum to the Presidential Committee on Education, 2002).

A Recent survey carried out in Southern Ghana involving over 1275 children found that 19.8% were non-school going of which over 50% were girls and 49.4% were boys. The survey also revealed that the ratio of children who were in school to those out of school was 5:1. The study found that the majority of out of school children could not attend school because their parents were unemployed and had no visible means of support and a large proportion of out of school children were from female headed households with large numbers of children to support (Quarcoo, 2001).

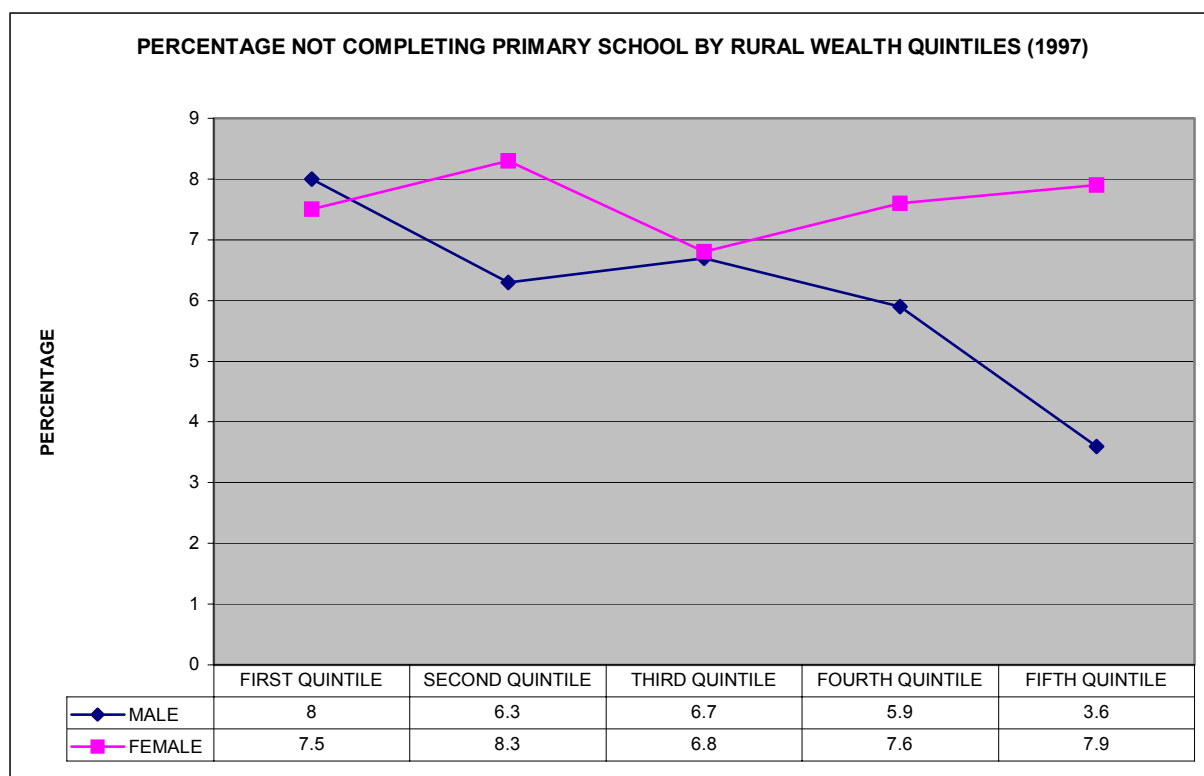
## **2.6 Completion rates at Primary Level**

One of the most important indicators of child poverty and educational attainment is related to the transition and completion rates of children. Recent indicators from Education For All (EFA) suggest that completion rates are more important than enrolment rates for monitoring progress towards EFA (IMF/World Bank, 2002). Data

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<sup>16</sup> The Upper East, Northern and Central region record increases in the depth and incidence of poverty (GSS, 2001)

from Ghana suggests that completion rates are not encouraging. The Ghana Living Standard Survey (GLSS4) and CWIQ reveals that children from poor families are far less likely to complete school compared to those from wealthier families. The data reveals that boys are less likely to complete school than girls as we move into the wealthier rural quintiles (see figure 4 below).



**Figure 4** Source: Ghana Statistical Service 2000a and 2000b

One in every four children fails to complete the primary cycle and one in every two children fail to complete Junior Secondary School. Children who fail to complete nine years of primary and JSS education have failed to complete the basic level which limits their life long learning options including vocational and professional skills training.

Although the current net enrolment rate in Ghana is about 78% a large number of children entering the system drop out before completing Junior Secondary School (JSS 3) or basic education. According to the MOE data only 56% complete basic school (9 years basic education) and approximately 75% complete at primary 6 level. Drop out rates for girls are especially high varying by regions.



Gender disaggregated data suggests that the completion rate remains lower for girls due to high levels of drop out particularly in the deprived areas such as the North (Boakye, 1997). Other data provided by the Ministry of Education revealed that only 76% of P1 girls were able to continue through to P5 between (1993/94 to 1997/98). Approximately 79% of P2 boys were able to continue through to P5 between the same years. The vast majority of children who are dropping out of school come from rural areas of the country the majority of whom are located in the poor areas of the northern sector.

### **Reasons for poor completion rates**

The problem of poor completion rates is particularly acute within the northern regions of Ghana where high levels of poverty and traditional attitudes towards girls persist. Field interviews with children and teachers in the coastal areas in the southern sector revealed that the burden of financing education is being transferred to children in areas where there are high levels of poverty and parental migration<sup>17</sup>. Research conducted on the needs of female teachers in rural deprived areas suggests that the highest drop out rates for children occur in P4 and P5 in the Northern region and between P6 and JSS in the Southern regions of the country (Casely-Hayford, 2001)<sup>18</sup>. Recent research in Ghana also suggests that self-esteem is a key factor in girls' progression through basic education (WUSC, 2000).

Several NGOs and other development partners working in the Northern sector are targeting interventions at this level. The Catholic Relief Services (CRS) has introduced a school feeding programme across the country, which attracts and retains children in school through offering food in the morning hours. The World Food Programme in Northern Ghana is also implementing a large-scale food programme, which provides families with a regular monthly food parcel if their girl children attend school on a regular basis. The Cambridge Foundation for Female Education offers scholarships to

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<sup>17</sup> Field work conducted for the GOG /MOE Education Sector Review

<sup>18</sup> Casely-Hayford and Wilson (2001) *How the Poor Get Poorer: A study into the needs of female teachers in rural deprived areas of Ghana*. Ghana Education Service, Accra

children from P3 to JSS3, which covers their uniform, and any books and expenses for attending school.

## **2.7 Drop out rate**

Boakye et al. (1997) reveals that drop out is high at 29.5% for girls and 20.2% for boys at primary level. The study also reveals that the Northern and Upper East regions have the highest rates of drop out and experience the highest rates of poverty. In some districts (East Gonja and Bawku West) 740 girls out of 1000 drop out at primary level. Eight of the ten districts with the highest drop out rate were found in the northern sector (Boakye, 1997). Data from MOE --- EMIS Unit (1999) suggest that the drop out rate at primary level is between 10-12 % for boys and girls.

Boakye et al. (1997) reveals that 42.8 percent of children drop out from Basic schools in Ghana as a result of the lack of parental support towards their education. This meant non-payment of school related fees, levies, non-provision of school uniforms, stationary and furniture and denial of children to a proper environment to pursue formal education. Other major causes of drop out include poor academic performance and pregnancy.

Research points to the need to directly target programmes at children and parents in these deprived communities. Short-term interventions such as school feeding programmes are necessary while longer-term programmes are designed to change parental attitudes, behaviour and livelihoods. (See figure 5)

## **3.0 Private costs of Education**

The GLSS 4 identified that the average annual cost to a household for maintaining a child at school was 163,500 as of March 1999. This represents approximately 18% of total household yearly expenditure for households under the (900,000 cedis) poverty line. Interviews with children in schools in the coastal regions (North and South Tongu districts) suggest that the majority of children at JSS level are self-financing at upper primary and JSS level. This means that children in the coastal areas where parents migrate on a seasonal basis for employment are often left responsible for themselves in

terms of feeding and clothing. Boys and girls interviewed in a few rural deprived areas explained that they do not eat at home before going to school and often wait till school breaks to buy food. It costs between 500 and 1000 cedis per day to eat at school "depending how hungry you are" reported one child. Children explained that they purchase school uniforms and exercise books once a year and pay their own school fees. Boys explained that they engage in: crab catching, mat weaving and basket weaving to earn money after school. Girls reported that they catch small fish, shrimp and sell food on the roadside.<sup>19</sup>

The Ghana National Commission on Children's (GNCC) 2000 study confirms that the vast majority of children are engaged in work to supplement their families' income. The study reveals that 93% of boys and 94% of girls are engaged in unpaid economic activities, while only 6.7 and 5.9% of boys, and girls respectively are engaged in paid work; 70% of girls reported that their main type of economic activity is selling and hawking while only 19.2 % of boys are involved in this type of activity. The majority of boys were involved in poultry (18.4%), farming (15.6%) and fishing (17.0%) activities.

Children interviewed in the southern study explained that the lack of parental support has affected their studies since they are unable to spend enough time doing homework (Casely-Hayford, 2001). Many of the children interviewed remarked that they might be able to "work their way through the JSS" but would be unable to proceed to higher studies (SSS or Vocational training). These trends are confirmed in studies on Child Labour in Ghana (Heady, 2000). The field research revealed that the private costs to education at upper primary and JSS are around 135,000 (according to 2000 figures).

**Table5: Private Costs of Education at Upper Primary/ JSS**

Item	Minimum Cost per year (at JSS)
School Uniform	30,000
Sports and Cultural Levy	5,000
Exercise books	20,000

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<sup>19</sup> Many children in the southern coastal areas of Ghana are left with their grandmothers since their parents migrate to other areas of the country to find work (interviews with district education officers).

Item	Minimum Cost per year (at JSS)
Food	99,000 cedis - 33 school weeks x 3000
<b>Total</b>	<b>154,000</b>

(Based on Fieldwork in Southern Ghana, June 2001).

Studies by Action Aid (2002) also confirm that the private costs of education for primary and JSS are approx. 135,000 cedis or 20 US dollars in the Northern region per student. The total cash cost of secondary school is 1.5 million or 192 US \$. The Action Aid Study found that poor capacity to finance education was the major cause of poor retention and reduced transition from basic/JSS to secondary school levels of education in Northern Ghana (Action Aid, 2002). Other studies have found that the traditional perceptions of female roles often limit girls from moving to higher levels of education particularly in the Northern region of the country (Casely-Hayford, 2000).

### **3.1 Educational performance of the poor.**

The relationship between child poverty and educational attainment is not be complete without considering the impact it has on performance and achievement rates of children. Performance rates are mainly based on the Criteria Reference Tests (CRT) carried out in primary 6 classes in randomly sampled schools across the country. Successive testing has been carried out between 1994 and 1997 on a countrywide scale sampling 5% of pupils in Primary 6 in schools across the country. The results have been disappointing particularly for rural children attending public schools.

The same regions, which experienced increases in poverty also, experienced reductions in child literacy levels based on their CRT scores. These regions were: Upper East, which experienced declines in CRT scores between 1997 and 2000 from 11.5% to 5.4%, Northern region (3.1%) and the Central Region (11.4% to 5.1%). Other regions experiencing improvements in the CRT also experienced improvements in their poverty data.

The percentage of pupils "reaching mastery" levels is extremely low around 10% for English and 4.4% for Mathematics (MOE/CRT, 2000). The CRT findings reveal the low

level of educational quality among public schools in Ghana. It also reveals that the private school results are much more encouraging where pupils have attained higher levels of mastery. Unfortunately no research is available in Ghana, which indicates the relationship between educational performance and poverty across various socio-economic quintiles.

### **3.2 Inequities within the education system which further entrench child poverty**

Data provided by Canagarajah and Ye (2001) indicate that the regional inequities exist when considering the distribution of the governments' financial resources:

- The poorest three or four regions in the country (Upper East, Upper West, Northern and Central region) receive the lowest subsidy per school age child. These are also the same regions with the highest incidence of poverty. Accra is the exception with a large proportion of its financing going towards private schools.
- The pattern is consistent for school age children per teacher and per classroom. The Northern, Upper West and Upper East regions have fallen critically short of both classrooms and teachers at primary and JSS levels (if all children were to enrol). The other regions have a reasonable level of teacher supply except for Accra, which has overcrowded conditions.

### **3.3 Quality of Education System**

Studies by Casely-Hayford and Wilson (2001) suggest that quality in rural areas is preventing most girls from attaining higher levels of education. Of the vast majority of girls who complete JSS only 30% move to the Senior Secondary level. Interviews in six of the most deprived areas of the country revealed the following problems:

- Lack of adequate and trained teaching staff at the school level
- Problems of retaining "trained teachers" particularly in rural area schools
- Lack of female teacher role models
- Inability of girls' parents to provide their basic needs (i.e. panties etc)
- Poor conditions for girls in households/ living conditions

The study also found that a high level of 'transactional sex' was taking place at the school level due to the inability of girls to provide for their basic needs. Often "sugar daddies" both within and outside the school environment would assist girls with these basic needs. The Development and Women Studies, (1995) study on higher education revealed that a large number of girls' face sexual abuse at school level.

Research across Ghana suggests that poor educational quality is predominant in many rural areas. The poor educational quality acts as a deterrent for parents wanting to invest in children's education. Poor quality of education impedes children's chances of an equitable opportunity for higher studies at senior secondary and tertiary level. Studies conducted in the northern region of the country in 2000 in five rural communities in the north revealed that teacher absenteeism, limited contact hours, poor classroom management and learning approaches and low teacher moral contributed to poor learning outcomes of children in deprived areas of the Northern region.

The poor learning outcomes in the form of lack of basic literacy skills and inability of children from the villages to enter higher institutions of learning (i.e. SSS and vocational training) prevented parents from sending more children to school. There was also a significant loss of household investment since children who did not attend school would be trained in the traditional modes of agriculture and help supplement the family income. The failure of children to move to higher levels of education created problems for the family since children were unwilling to farm and unable to become productive members of the society due to the failure in the school system.

Studies in Ghana continue to point out the difficulties teachers' face in teaching in harsh rural environments where access to potable water, accommodation, and access to electricity is a problem. Studies indicate that in most deprived districts in the country less than 10% of teachers in rural areas are trained (Casely-Hayford with Wilson, 2001). Some districts are unable to attract and retain trained teachers particularly female teachers simply because the districts are "considered harsh and deprived". Without dedicated

teachers willing to make substantive sacrifices, quality of education for poor rural children is unlikely to change. More flexible approaches to education, which include the engagement of local facilitators as teachers, are becoming more common in the Northern Ghana through the efforts of NGOs like Action Aid and School for Life.

**Conclusion:**

This national analysis of poverty trends in educational attainment have shown that:

- The vast majority of children out of school are located in Northern Ghana where the incidence of poverty is highest. The majority of out of school children are girls.
- This study has found that the number of out of school children and drop out rates are increasing in areas where high levels of poverty persist (Casely-Hayford, 2000).
- Closing the enrolment and gender gap is difficult in regions where poverty and traditional attitudes towards girls persist.
- The low levels of educational performance (i.e. literacy and numeracy) are reduced in areas with high levels of poverty.

Improving educational quality is key to transforming human resources within harsh rural environments but poverty can prevent education acting as a means to development particularly where quality is poor. The next section depicts some of the problems faced by children in areas with high levels of poverty where both the community and schooling context undermine the child's ability to escape the poverty cycle.

Education in rural areas is the only means for children to escape poverty but the current formal education system does not fully take into account the environment where child learning takes place. The investment in helping only one quarter of children complete the public school system represents a crisis. Child poverty has much to do with this problem and schooling must be considered within the contextual confines, which exist in Ghana

and other sub Saharan countries. More realistic and flexible approaches to the provision of high quality education must be found to support education in rural areas of Ghana.

Little data is available within Government, which disaggregates figures on a poverty quintile basis particularly when discussing performance of children. There is need for research in considering the characteristics of youth within University, SSS levels in order to explore the socio economic and regional profiles of youth entering higher institutions.

### **Alternative approaches for Providing Education in Areas with high levels of Poverty in Ghana**

In-depth research by Action Aid (2002) and School For Life (1995) --two NGO's with a long history in Northern Ghana suggests that flexible schooling is an appropriate approach for providing high quality education for children in deprived rural areas of the country.

The Action Aid approach engages local people with Senior Secondary School training in implementing a flexible school programme for children from P1 to P6. The programme is based on the idea that communities have the right to decide on the education of their children. Parents and community members are involved in making decisions related to the school opening times, the teachers and the curriculum of the school.

The School for Life programme is similar but takes a more radical approach in ensuring that children between the ages of 10-15 who have not been able to access the formal system of education, receive basic education during the off farm period. The classes start in the afternoon when children are freed up from farming activities and they focus on the basics of reading and numeracy. Within 9 months children are able to read and write and have the option to enter for the formal system of education. The programme has made significant strides in assisting rural children.

Flexible schooling is being widely acclaimed as a valuable answer to the problems of educational access and quality for children from poor rural areas of sub Saharan Africa. The Governments of Mali, and Burkina Faso have been able to support the efforts of NGOs to implement flexible schooling for children in difficult to reach areas. Financing



that has been earmarked for building projects may be wiser spent in assisting NGOs implement educational programmes more relevant and sustainable within deprived rural areas where teachers are unlikely to perform and give children the necessary encouragement they need to move to higher levels of education.

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