LOW PARTICIPATION OF FEMALE IN TERTIARY EDUCATION IN
TOLON-KUMBUNGU DISTRICT OF THE NORTHERN REGION OF
GHANA

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TOLON-KUMBUNGU DISTRICT OF THE NORTHERN REGION OF
GHANA

BY
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Administration of the Faculty of Education, University of Cape Coast, in partial
fulfilment of the requirements for the award of Masters Degree in Educational
Administration

JULY 2013
DECLARATION

Candidate’s Declaration

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

Candidate’s Signature……………………………….. Date ……………………………

Name: Rahinatu Mahama Yakubu

Supervisor’s Declaration

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

Supervisor’s Signature:……………………………….. Date:……………………………

Name: Dr. A. L. Dare
ABSTRACT

The study focused on female participation in tertiary education in the Tolon-Kumbungu District in the northern region of Ghana. The main objective of the study was to assess factors which affect female access to and participation in tertiary institutions in the district. The descriptive survey design was used for the study. The sample size for the study was made up of 86 respondents. These comprised 23 female school drop outs, 36 teachers and 20 parents. The data collection instruments were separate questionnaires for teachers and parents whilst the students responded to structured interview guide.

The study showed that female access to and participation in tertiary education are influenced by many factors such as negative attitudes and perceptions, poverty, socio-economic factors, distance to schools, absence of specific access, policies for girls and weak institutional female education support programmes. These things have become major hindrances to girls’ participation in higher education. Another way girls fail to gain access to tertiary education is through the failure of parents to provide adequate care for their school needs. Without support for girls to complete their education, many of them will struggle with poverty and its effects; this will affect their participation in labour issues and decision making later in life. It is suggested that for the society to have full participation of female in higher education, parental support should be encouraged in the district.
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LIST OF ACRONYMS

WASSCE – West Africa Examination Council
UNICEF – United Nations Educational and Scientific Organisation
CRS - Catholic Relief Services
FCUBE – Free Compulsory Universal Basic Education
NGO – Non-Governmental Organisation
FAWE – Forum for African Women Educationists
RAINS – Regional advisory network Systems
GES – Ghana Education Service
CAMFED – Canadian Female Education Trust
TKD – Tolon-Kumbungu District
PNDC – Provisional National Defense Council
BECE – Basic Education certificate Examination
GER – Gross Enrollment Rate
CHAPTER ONE
INTRODUCTION

Background to the Study

Education has been regarded in all societies and throughout human history both as an end in itself and as a means for the individual and society to grow. In its general sense, education is a form of learning in which knowledge, skills, and habits of a group of people are transferred from one generation to the next through teaching, training or research. Generally, it occurs through any experience that has a formative effect on the way one thinks, feels, or acts.

In its technical sense, education is the process by which society deliberately transmits its accumulated knowledge, skills and values from one generation to another. Education is development. It creates choices and opportunities for people, reduces the twin burdens of poverty and disease, and gives a stronger voice in society. For nations, it creates a dynamic workforce and well-informed citizens who are able to compete for economic and social prosperity (United Nations, 2004). Bruns, Mingat and Rakatumanala (2003) also added that education is not only the key to sustainable development, but also a fundamental human rights.

Tertiary education is a formal, non-compulsory education that follows secondary education, including but not limited to universities. Universities are
clearly a key part of all tertiary systems, but the diverse and growing set of public and private tertiary institutions in every country – colleges, polytechnics, technical training institutes, community colleges, nursing schools, research laboratories and many more; forms a network of institutions that supports the production of the order capacity necessary for development (Jenny, 2004).

Knowledge and advanced skills are critical determinants of a country’s economic growth. The importance of higher education lies in several areas including the financial, social, emotional and intellectual realms (Coleman, 1988). Coleman added that higher education yields a high rate of return for students from all racial/ethnic groups, for men and women and for all family backgrounds. It also delivers a high rate of return for society. In addition to higher personal earnings, graduates are also more likely to engage in behaviours that improve their health. Society reaps when higher percentages of residents have post-secondary education. Socially valuable behaviours such as tolerance for opinions of others seem to increase with education. Coleman further indicated that educated workforce also would lead to higher wages for all.

In Ghana basic education which includes primary and junior high school education is free. Under the 2007 educational reform children begin education at age four in kindergarten and enter primary one at age six for six years. They pass into the junior secondary for three years of academic training combined with technical and vocational training. After basic school, pupils may enter senior secondary or technical/vocational schools for a three year course which prepares them for tertiary education. Students usually study a combination of three (in
some cases four) elective subjects and a number of core subjects. At the end of a three or four year course, students are required to sit for West Africa Senior Secondary School Certificate (WASSCE). Students who obtain aggregate eighteen or better (six is best) can enter the university (Ghana web). Other options for higher education include institutions such as teacher training colleges, nurses training and polytechnics.

Since Ghana’s independence, successive governments have formulated and pursued polices aimed at making basic education universally accessible to all children of school going age. For example, the education act of 1961 advocated for free and compulsory education for all children. The Education Reform policy of 1987 targeted expansion and equity in access at all levels of education. Article 25(1) of Ghana’s 1992 constitution states that, higher education shall be made accessible to all, on the basis of capacity by every appropriate means and especially by the progressive introduction of free education. Article 38(3) (a) of the same constitution states that the state shall provide educational facilities to all citizens at all regional levels irrespective of tribe, race, gender, sex, creed ethnicity, or religion (Ministry of Justice, 1992). Article 26 of the 1948 Universal Declaration of Human Rights unequivocally states that everyone has the right to an education (UNICEF, 2003). The above mentioned policies and constitutional provisions are geared towards creating an enabling environment for every citizen to be educated.

The convention of the rights of the child, with its virtual ratification is one of the central documents of the special secession. The 1990 Conference on
Education for All pledged to achieve universal primary education for all by 2000. But in 2000, 104 million school-aged children were still not in school. Fifty-seven percent of them were girls and 94 percent were in developing countries, mostly in South Asia and Sub-Saharan Africa (United Nations, 2004). The Millennium Development Goals set a more realistic, but still difficult deadline of 2015 when all children everywhere should be able to complete a full course of primary education.

UNESCO (2000) in the Dakar declaration in April 2000 also emphasized the commitment to achieving education for all in targeting every citizen and every society. Among the strategies are: to review the agreement to enhance the status, morale and professionalism of teachers, to stipulate the mechanism for assessment of achievement and monitoring needs to be developed and implemented by government. Special note was made of ensuring girls universal primary education by 2015. The government, through its Education Reform Policy sought to attain a fifty percent male and fifty percent female targets on enrolment of the educational ladder [Catholic Relief Service (CRS), 1996]. This explicitly appears on the white paper on proposals for reforms at the tertiary level (CRS, 1996). In a bid to ensure gender balance, curriculum, another significant policy which enjoins all pupils to study all subjects at the primary level was formulated for implementation. This appears to be in reaction to the practice until 1956, where home science, cookery and needle work were almost exclusively studied by girls, while boys studied carpentry and other technical studies (CRS, 1996). The most important of educational requirements that all children should have the opportunity to acquire a
good education, will be undermined if girls are not given education. The preparatory special session on children emphasizes that girls education is the key to future human development.

The government of Ghana is committed to the education of all children, particularly that of the girl-child and geared towards gender parity in enrolment. Commitments of Governments have led to the creation of girls’ education units, Minister of State for basic, secondary and girl-child education and the Ministry of Women and Children’s Affairs, all focusing on the right to education and development of the girl-child and other welfare issues. New strategies to improve access to girl’s education have also been worked out especially in the policy guidelines under the Free Compulsory Universal Basic Education (FCUBE) programme. These include increasing admission of women into teacher training colleges, establishing girl’s education scholarship schemes by twenty to twenty-five in district assemblies with the lowest girl’s enrolment, promoting the interest of girls in science, technology and mathematics education and sensitize Non-Governmental Organizations (NGO) such as Forum for African Women Education (FAWE), IBIS, RAINS, just to mention a few.

Touching on the problem of school dropout, due to pregnancy and other social mishaps, a policy has been put in place which ensures that pregnant girls can return to school after delivery (GES, 1997). The implementation of these policies has resulted in significant increase in enrolment for both boys and girls. However, available statistics on gross enrolment and retention rates clearly demonstrate that the policies have not had the necessary impact of attaining equity
in education (Abubakari, 2005). Abubakari continued that girls lag behind boys at all levels of education. It is disturbing to note the gender gap widens in favor of boys as they climb up the educational ladder from primary through junior to tertiary levels with wider disparities among regions and districts. Girls’ retention and achievement rates also diminish considerably (Abubakari, 2005). The underlying causes of gender inequity in educational access and participation have been attributed to socio-cultural practices, poverty, the curriculum, educational delivery method and negative family perceptions of the intrinsic value of girls’ education. Yet, judging from the aspiration of Ghana’s Vision 2020, which seeks to make the country a middle income country by the year 2020, it is imperative that girls and women participate fully and equally in national development. This need for girls ‘and women’s participation in education to enable them contribute meaningfully to national development was what motivated me to undertake this study.

**Statement of the Problem**

Education is the key for the development of every society. For this reason, the 1992 constitution of Ghana has made it a right for every citizen to at least have a basic level of education. However, constraints are everywhere in attaining education at all levels. Some of these constraints include poverty, low literacy rate, inaccessibility of educational facilities, low enrolment, dropout and poor retention of students in schools. Even though the constraints are said to be national, they are more prevalent with the girl-child and has much impact on development than that of the boy child education (Adu, 1991). The
Commonwealth education fund team (2003) reported that out of hundred children enrolled in schools in Ghana, forty percent dropout before they complete the basic education, with girls in the majority. This means that considerable number of pupils do not acquire the necessary skills needed to either equip them for life or qualify them to pursue higher education, particularly the girl-child.

Discrimination against the girl-child is more prevalent in the Northern Region based on the fact that the region records the lowest literacy rate for girls compared to the rest of the regions as indicated by a report from the girl-child educational unit report in Tamale (GES, 1997). As poverty is one of the region’s main factors causing low-level girl child education, it suggests that the Northern Region being one of the poorest regions is also one of the regions with the lowest level girl education. This disparity is even more serious among the districts, with some districts doing better than others. Therefore, the activities of most intervention agencies such as Catholic Relief Services (CRS), Action Aid, World Vision, RAINS, Care International, and IBIS are geared towards poverty reduction and how to enhance education in general and girls’ education in particular. However, no study has been done to find out whether these interventions have minimized the problems confronting girls’ education. It is as a result of the above mentioned problems associated with girls’ education and how far girls climb the educational ladder in the Northern Region that I deem it necessary to examine the participation of girls in tertiary education in the Tolon-Kumbungu District (TKD) in the Northern Region of Ghana.
Purpose of the Study

The study seeks to find out why participation of girls in tertiary education in the Tolon-Kumbungu District (TKD) of the Northern Region is low. Specifically, study sought to explore the factors that cause low participation of females in tertiary education in Tolon-Kumbungu District in the Northern Region, the attitude of females towards tertiary education, the effects of low participation of females in tertiary education in the Tolon-Kumbungu District and to measures that have been put in place to prevent or check low participation of female in tertiary education in Tolon-Kumbungu District.

Research Questions

The study was guided by the following research questions:

1. What factors account for low participation of females in tertiary education in the Tolon-Kumbungu district?
2. What are the attitudes of the girl-child towards tertiary education?
3. How does the low participation of girls in education in Tolon-Kumbungu District affect the girls’ quality of life?
4. What strategies have been put in place to promote girl-child education in the Tolon-Kumbungu District Assembly?

Significance of the Study

The importance of this study to the Ministry of Education cannot be underestimated, since it may create the necessary awareness about the real situation of girls’ education in the district so that the ministry could take certain pragmatic measures to help solve the problems in the district. The study is equally
important because it adds information to the existing knowledge. The results of the study may be useful to the private sector, NGOs and other bodies that are interested in girls’ education in the Tolon-Kumbungu district of the Northern Region. Since the government alone cannot effectively cater for the education of the girl child, it is important that other agencies intervene in order to help improve education of the girl child. The results of the study may suggest what aspect of girl education they should support and how it should be done to achieve the necessary results necessitated a study of this nature.

**Delimitation of the Study**

The study was delimited to the two main secondary schools in the district, one at Tolon and the other at Kumbungu. Participants of the study were teachers and parents. Also of interest to the study were girls who dropped out of school for various reasons. The main concepts that were explored in the study included low participation of female in tertiary education, attitude of females towards tertiary education, effects of low participation of females in tertiary education and measures that have been put in place to prevent or check low participation of female in tertiary education in Tolon-Kumbungu District.

**Limitations of the Study**

The process of collecting information in the field posed a lot of challenges. In the first place getting teachers to help organize the students was a problem because almost all the teachers stay in Tamale and commute to the schools every day, so teacher absenteeism is very rampant. The story was the
same with the students, therefore getting a sizeable number of students in a day was almost impossible. Getting information from the District Education Office also posed a bit of a challenged. They did not have adequate information so I had to rely on NGO’s like UNICEF and CRS for information, some of which might have been distorted. In the area of administering, the interview guide, many of the respondents had mixed feelings about the state of the interview; they had never been exposed to any exercise like this. Under such circumstances, it is possible that some rich information might have been withheld.

Another limitation was getting females who had already had tertiary education because they do not work in the District and some not even in the Region. Thus, the study missed out on information that could enable generalization of the findings, especially with regard to how girls survive the difficulties of not completing the full cycle of basic, secondary and tertiary education.

**Organization of the Rest of the Study**

Chapter Two reviews related literature. The issues include: introduction and brief history of the development of education in Ghana; Importance of female education; Factors affecting female education, The state of the girl child in Tamale and Tolon-Kumbungu District in particular; The Social stricture; Challenges facing girl child education in Tolon-Kumbungu District; Situation of female education in Tolon-Kumbungu District and Government and other agencies contributions towards female education and its impact in Tolon-Kumbungu District.
Chapter Three describes the research design, population sample and sampling procedure, instrument used for the study, data collection procedure and data analysis. Chapter Four presents the results and discussion of the study while Chapter Five gives a summary of the research process and the major findings. Also included in this Chapter are the conclusions of the study and recommendations to improve policy and practice. The Chapter ends with suggestions for further research.
CHAPTER TWO

REVIEW OF RELATED LITERATURE

The chapter sets up the theoretical framework upon which the study was designed. It involves the systematic identification, location and analysis of documents containing information related to the topic of study. These documents include periodicals abstracts, books and other research reports.

Theoretical Framework

The study employed the Harvard Analytical Framework of gender analysis which was developed by Harvard Institute for International Development as a tool for gender analysis in development activities. This framework will be used to help conceptualize low educational participation in the Tolon-Kumbungu district and possible social policy solutions.

The Harvard Analytical Framework focuses on increasing the recognition of women’s role in economic development arguing that it is inefficient to ignore women in development issues (Leach, 2003). The framework is useful in analyzing ways in which the design of policies and organizational practice reinforce and promote gender discrimination and stereotyping in society. It clarifies different roles played by women and men at the household and community level by disaggregating the roles men and women play. Moreover, as Leah points out, it attempts to identify who has access and control of resources.
and how different roles assigned to either sex restricts women’s access and control of resources at both household and community levels.

The Harvard Framework is useful in the identification of productive, reproductive and community tasks carried out by women /men. This framework can be modified to suit the different context such as schools, workplace or households (Leah, 2003). It also brings out the distinction between access and control where for instance, women may gain access to resources but do not make decisions regarding how such resources are shared. Similarly, mothers may have access to resources but the decision on who goes to school or not still rests with fathers.

The framework further argues that community norms, cultural beliefs, economic factors and organizational practice combine to influence access and control of resources while lack of mobility, early marriages, poverty and lack of political support are major constraints to women’s access to resources (March, Smyth and Mukhopadhyay, 1999, p. 35). This is important to this study as it shows how these factors combine to deny girls equal opportunities with boys and perpetuate the gender gap. The framework is important in regard to educational organizations whereby, use of activity profile shows how structures and daily practices prevent girls from holding decision making positions and restricts them only to activities “traditionally” assigned to girls such as serving refreshments and entertaining guests while male students participate in activities such as chairing students committees and clubs (Leah, 2005, p. 42). Educational organizations in this regard serve to reinforce gender discrimination and reinforce this at home and
community level because what is learnt at school is lived at home and practiced in the community.

The cross-cultural studies of women’s educational outcomes have increased tremendously since the 1970s. Analysis has revealed particularly wide gender gaps in enrollments in South-Asia, the Middle-East and North-Africa, and Sub-Saharan Africa. The central problems of female education have been clearly identified as access to school, attainment in years of schooling, academic achievements and accomplishment after school. All these problems are interrelated and influenced by in-and out-of-school related factors (The World Bank Group-African Region Report, 1996).

Concerning access to education, the 2002 Population and Housing Census in Ghana indicates that 54.3 percent of female aged 15 years and over have never been to school despite efforts being made to increase girls’ education in the country. Gender parity between girls and boys has almost been achieved at the pre-school or early childhood education level. However, the gap begins to widen from the basic or primary school level to junior high and high school levels. For example, at the junior secondary school or junior high school level, the percentage of girls and boys were 44.9 percent and 55.1 percent respectively in 1999 and 2000 school years. The gender gap still widens at both high school and post-secondary levels, with female constituting only 33 percent at high schools and post-secondary institutions (Ghana Statistical Service, 2002).

In the study of Low participation of females in tertiary education in the Tolon-Kumbungu district, the following headings were considered; The Social-
Cultural set-up in Tolon-Kumbungu district, the Socio-economic situation, school based factors and strategies and government policies put in place in the Tolon-Kumbungu District.

**The Social Structure**

According to Oppong (1973), the social structure in an area can be referred to as the organization of the basic units of households in the community. The basic unit is the household, where the main authority is the husband or father. Thus, in the Tolon-Kumbungu District, the male head of the household wields domestic authority and supervises the economic activities of the household. He also prays to his ancestors on behalf of the members of the household. As regards organization of domestic affairs the resident sister, or occasionally mother of the householder or his first wife, is the senior of the women. In chiefs' houses especially, the latter has an important and respected role to play. In polygamous households domestic and marital functions are performed by each wife in turn. The size and composition of the domestic group in which a child is reared and trained varies considerably according to the estate, rank, occupation, wealth and maturity of its household head. Households may vary in size between one and fifty or more occupants. Children are generally related by ties of kinship or marriage to the head of the household in which they live and should a friend's son come temporarily to live in the house to be trained; his relationship to the head will still be expressed in the kinship idiom. It is with other members of his elementary family that the child is usually most closely involved, that is, with his mother, father and siblings. The father is the most respected and kind in giving
things to his children while the mother is most beloved and seen most often as the caretaker of the household.

Dagomba tradition and practice both clearly demonstrate that in a considerable number of cases it is not the real parent of a child who is the main socializing agent during his youth; instead it may be the father's sibling or mother's father or brother or another relative who becomes, in a sense, the social parent of the child. For both maternal and paternal relatives he or she holds and may exercise certain rights to rear and train a couple's children. In the case of adoption, a child is ceremonially and ritually transferred from its parents to its adopted parents (who are maternal relatives) after being chosen by divination. The adopting parents retain some claims in the child throughout his life and he may continue to live with them till marriage or after. Parents never have complete control over their offspring while their senior siblings and parents are alive, for the parents themselves are under the control of their own parents and also under the influence of the heads of their kindred. Indeed, parents are not even thought to be the best or most competent people to bring up their children and should not keep all of them. Thus, a child may be given out at the age of between four and eight to stay with the paternal uncle or aunt until marriage. In fact, a girl's ties with her father's sister may begin before birth and not end with marriage, for a woman may establish her claim over her brother's child before it is born by performing the pregnancy ceremony for her sister-in-law and providing things for her confinement and toilet articles for the new baby. If her ties with the girl are very strong the latter may even choose to go and stay with her after the birth of
her own child instead of going to her own mother. It is said that the claim of a senior sister to take a daughter can scarcely be denied because of her influential position in the family.

The problem of child domestic labour in Ghana is not a new phenomenon. Historically, parents and caretakers expected children to contribute to household chores such as cooking, washing, cleaning, child minding, petty trading and so on and as Williams (2001) suggests “child work is part and parcel of the fabric of Ghanaian society” (p. 215). This is viewed as part of growing up into responsible adulthood, with the skills to manage a house when the child grows up. Williams further indicates that most African Women about 80% live in the countryside where lives of the women are often hard and cruel. Girls are exploited in terms of unequal household and agricultural work load as compared to their male siblings and usually her spouse after marriage.

**Early Betrothal**

The practice of early betrothal and marriage are among factors that contribute to premature termination of education among girls in the district, especially among the Muslim communities. Parents choose to marry off their daughters early for a number of reasons. Poor families may regard a young girl as an economic burden and her marriage as a necessary survival strategy for her family. They may think that early marriage offers protection for their daughter from the dangers of sexual assault, or more generally, offers the care of a male guardian. Early marriage may also be seen as a strategy to avoid girls becoming pregnant outside marriage. Gender discrimination can also underpin early
marriage. Girls may be married young to ensure obedience and subservience within their husband's household and to maximize their childbearing. Haldane-Lutterodt (1995) states that cultural values which cause females to be seen as important primarily for procreation have a part to play in how society in general views girls’ education. This is engrained in the minds of girls and causes them to fulfill societal expectation by aspiring towards what society expects of them. This often leads to early marriage at the expense of education.

Most parents in the district believe that when a girl goes to school she does not accept the suitors chosen by her parents; they also believe that when a woman goes to the boarding school, they practice all kinds of immoral acts which they consider to be inconsistent with their religious doctrine (Bening, 1990). In fact, Dagombas believe that educated girls are immoral. Educating boys therefore is found to be more important than girls. There is the myth that boys are much more important than girls (FAWE, 1995). Similarly, religious and cultural practices among Dagombas combine to constrain the girls from going to school or losing interest in education leading to early marriage (FAWE, 2001a, p.17). Additionally, there is widespread use of Islamic instruction to prepare girls for marriage, and parents also prefer to offer their daughters to wealthy men at an early age to attract better livelihood.

**Socio-Economic Factors**

Socio-Economic factors also play a major role in the education of girls in the district. Poverty, indeed, is a serious factor that impedes girls’ education in Africa, particularly in the face of the mounting cost of education. Even when
schools are free, textbooks, uniforms and feeding are not free. It has been argued by Odaga and Henceveld (1995) that studies in Ghana, Malawi and Zimbabwe indicate that the cost associated with schooling is higher for girls than boys. This is due to cost of girl’s uniform, sanitary protection and under-wears. Also for safety reasons parents turn to spend more money on transportation cost of girls. So therefore under the constraints of poverty, coupled with the cost of education, girls are more likely to be held back than boys or be withdrawn from school (Odaga and Henceveld, 1995). Lewin (1993) also identifies a link between poverty and child labour, he posits that girls are considered as a resource of augmenting family incomes. It is common practice in the traditional societies to find girls hawking wares throughout the day. This is done at the insistence of parents and guardians.

Large family size among Dagombas is a major contributory factor to low participation in education in the district. Studies by Blake (1980) and Coleman (1988) show that in the United States, children from large families attain less schooling on the average than children with fewer brothers and sisters. This study assumes that large families spread their resources –economic, cultural and affective more thinly than families with fewer children. The resource dilution model or theory posits that parental resource-time, energy and money are finite and that additional children dilutes the total quantity of resources any one child receives, and decreases the educational output (Blake, 1989).The above model explains the exact situation that exists in the district, where parents produce more children than they can cater for.
The size of the family will definitely create pressure on the resources and cut down the finances available for each child. Besides, the effect may be higher for girls because the extended family networks are used to the advantage of boys (Lloyd & Blanc, 1996). In this light girls are neglected in terms of education at the expense of boy.

Another factor that will be influential for the children’s schooling prospects is the parental education. More educated parents are more open-minded, more willing to send their kids to schools, and perceive education more worthy (King and Hill, 1993). Also, mothers with more education have more bargaining power and generate a better allocation of resources towards children’s human capital (Thomas, 1994). One can argue that this increases the chances of girls’ schooling more because an educated mother will be less likely to have a strong preference for the son.

**School Based Factors**

**Gender Inequality**

According to Simmons and Alexander (1978), institutional factors which have primary importance in policy decisions determine the allocation of resources in terms of teachers’ quality, student-teacher ratios, class-size, and the availability of teaching materials. Institutions or learning environments within which female students’ learn, determine girls’ enrolment and performance. The MOE report (2004, p.14) stated that “the learning environment is a determining factor for students’ performance and survival at any given educational level. Schools are instrumental to low enrolment of girls as they fail to challenge the gender
inequality and instead serve to reinforce gender bias. Schools often reinforce gender bias through discriminatory practices and use of gender neutral methods of teaching (Leach, 2003; Gordon1998; Subrahmanian 2008; Okwany, 2004), and hence support rather than oppose gendered stereotyped roles.

Majority of teachers have negative perceptions on girls education and this leads to differential treatment based on gender. A number of studies show that teachers have the belief that boys are more intelligent than girls and that girls are not interested with subjects such as science and mathematics. This corresponds with what Sutton (1998) said, that schools propagate a ‘hidden curriculum’ which is operational in the school environment seen in the differential treatment given to boys and girls, and roles each is assigned. Girls are advised to take ‘soft’ subjects such as history and languages and boys ‘hard’ subjects such as mathematics and physical sciences.

Where teaching materials and facilities such as desks are inadequate, teachers give priority to boys when allocating textbooks (Action Aid, 2004). There are also cases of mistreatment by teachers who also give girls little or no attention in class because girls are not considered smart enough (FAWE, 2001a, p.18). Stromquist (2003) argues that poor training of teachers is a major contributory factor to low enrolment of girls. Lack of female teachers as role models is also an issue to be considered.

**Curricula and Teaching Materials**

Curriculum and teaching material is another factor. It is argued that textbooks “further the sex roles by references to women and men in the roles they
play in the society, work they do and traits that characterize them” (Stromquist, 2003, p.187). Indeed textbooks and other learning materials have perpetuated a stereotyped view that women have little contribution to the economy (Odega & Heneveld, 1995). Paecheter (1998), citing the studies of other researchers in the U.S. and U.K., indicated that teachers discriminate against girls in calling pupils to participate in classroom teaching and learning activities. This marginalizes girls from benefiting collaborative learning and denies them opportunities to work with their ideas. According to Swann (1992) girl’s contribution in class are less pressed than those of boys by teachers.

The non-availability of girl-specific structures such as urinals and toilets affects female participation in schools (MOE, 1992). Atakpa (1998) stated that with regard to separate facilities for girls, parents are unwilling to send their girls to school if the school lacks private lavatories or urinals. Browne and Barret (1991) also said lack of girl-specific structures in some schools serve as a form of sexual harassment to the female students. FAWE (2000) in a study conducted in Ghana reveals that lack of water and adequate bathroom facilities discouraged girls from going to school when they are menstruating.

Distance to School

Distance to school is a great hindrance to school enrolment for both children and parents. Distance between home and school is usually more than the government stipulated distance. The long bush path is quite unsafe for girls to travel to school Atakpa (1996). Moreover the female will have to do some
household chores before leaving for school and they will most often get to school late because of the distance.

**Sexual Harassment**

Sexual harassment is a major form of victimization of women in our higher educational system, even though it is still largely a ‘hidden issue’. Dziech and Weiner (1984) reported that 30% of undergraduate women suffer sexual harassment from at least one of their instructors during their four year of college. Kuenyehia, Bortei-Doku and Aryeetey stated that sexual harassment is believed to occur in Ghana, but it is not widely acknowledged partly because of its definition of proof (as cited in Tsikata, 2001). Females thus face an extremely hostile and uncomfortable learning environment in schools.

**Ignorance of Available Opportunities**

Girls in the District are generally unaware of the opportunities higher education can offer them. According to Mrs. Mary Buah (Girls Education Officer, Tamale Metropolitan Education Office), female children in our schools have poor learning attitudes and culture because they are ignorant of educational opportunities available to them beyond the basic level. This thus affects their regularity to school. Parents also have a negative attitude towards girls education since they assume the girl will eventually marry and be taken care of by a man (Bening, 1990).

**Summary**

The issues discussed in the literature review are important in determining who goes to school and the number of children who remain and complete school
in the Tolon-Kumbungu district. The review brings out pertinent issues which revolve around the family, school, community and policy makers who play central roles in shaping school entry and accomplishment of girls. The chapter has reviewed the related literature about education and gender which provides the basis of the argument in successive chapters and presentation of data on the barriers that bedevil girl’s participation and realization of education in the Tolon-Kumbungu District of the Northern Region.
CHAPTER THREE

METHODOLOGY

This chapter describes the research procedure that was adopted for the collection, processing and analysis of data. It covers eight sub-sections namely: the study area, the research design, population for the study, sample and sample technique, research instrument for data collection, data collection procedures and data analysis.

The Study Area

The Tolon-Kumbungu District Assembly is one of the 45 new districts created by the erstwhile Provisional National Defence Council (PNDC) Law 207 in 1988 with Tolon as its capital. The district covers an area of about 2,741 square kilometres and forms about 3.9%. The District lies between Latitude 10-20 north and Longitude 10-50 west, shares border with West Mamprusi District in the North, West Gonja District in the West and South and the East with Savelugu-Nanton District and the Tamale Municipal Assembly.

The population, according to the Population and Housing Census stands at 132,338 (female, 66,269, male 66,069). The (2006) population was estimated as 145,876 with the growth rate of 3%. In 2010 the population of Ghana is estimated at 24,658,823, the northern region’s population is estimated at 2,468,557. The northern part of the region across the White Volta is sparsely populated but the
southern part is however densely populated around major towns or settlement like Kumbungu, Tolon, Nyakpala, Lungbunga, dalun, and Kpendua.

The relatively moderate growth rate creates a strong potential for development since there will be calls for gender consideration in the formulation of development policies in the District especially those that affect women and children. The Tolon-Kumbungu District (TKD) has a lot of opportunities. In the agricultural sector, studies have shown that along the banks of the White Volta, irrigation farming is feasible and can sustain farming activities throughout the year. Cotton, cashew, sheanuts, soya bean, tobacco and sunflower are widely grown in the district. Livestock farming is effectively practiced.

In terms of education, the TKD has two senior secondary schools and 132 Primary schools and twenty-six Junior High Schools. There is also one vocational school. The high illiteracy rate in the district coupled with low enrolment rate and drop-out rates in the schools has led to migration of the youth to other places for supposed better livelihood. The enrolment rates for 2001 were 46% in primary, 50% in Junior Secondary School and 60% in the Senior Secondary school.

The highest level of educational attainment for most women in the district is primary education. This has contributed to the relatively high fertility rate. Fewer girls complete first cycle education relative to boys. (Table 1)
Table 1: BECE Results, 2001/2002-2008/2009

<table>
<thead>
<tr>
<th>Year</th>
<th>No. Presented</th>
<th>No passed</th>
<th>% Passed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Boys</td>
<td>Girls</td>
<td>Boys</td>
</tr>
<tr>
<td>2001/2002</td>
<td>437</td>
<td>112</td>
<td>269</td>
</tr>
<tr>
<td>2002/2003</td>
<td>365</td>
<td>112</td>
<td>226</td>
</tr>
<tr>
<td>2003/2004</td>
<td>413</td>
<td>131</td>
<td>311</td>
</tr>
<tr>
<td>2004/2005</td>
<td>434</td>
<td>145</td>
<td>342</td>
</tr>
<tr>
<td>2005/2006</td>
<td>562</td>
<td>179</td>
<td>452</td>
</tr>
<tr>
<td>2006/2007</td>
<td>579</td>
<td>262</td>
<td>488</td>
</tr>
<tr>
<td>2007/2008</td>
<td>810</td>
<td>348</td>
<td>410</td>
</tr>
<tr>
<td>2008/2009</td>
<td>1021</td>
<td>413</td>
<td>430</td>
</tr>
<tr>
<td>2009/2010</td>
<td>1074</td>
<td>518</td>
<td>620</td>
</tr>
</tbody>
</table>

Source: Ghana Education Service, Tolon-Kumbungu District

Table 1 shows the results of students presented for the Basic Examination (BECE) from 2001/2002 to 2008/2009 in the TKD. From the results one will realise that the number of female students presented for each year is about half on even one-third in certain years, of the number of male students presented. Table 1 further reveals that about half or less of the number of female students presented pass the examination. For instance in 2001/2002 examinations 437 boys and 112 girls were presented for the exams, only 58 girls passed. In 2007/2008 348 girls
were presented for the exams and 175 girls passed. In Ghana the enrolment of females in school still lags behind that of males. Available statistics indicate that girls constituted 47% of primary school pupils and 26% of senior secondary school students in 1994 (World Bank 1998).

Table 2: WASSCE Results, 2008-2010

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Candidates Presented</th>
<th>No. of Candidates Passed</th>
<th>% of Candidates Passed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Boys</td>
<td>Girls</td>
<td>Total</td>
</tr>
<tr>
<td>2008</td>
<td>128</td>
<td>81</td>
<td>209</td>
</tr>
<tr>
<td>2009</td>
<td>210</td>
<td>85</td>
<td>295</td>
</tr>
<tr>
<td>2010</td>
<td>206</td>
<td>81</td>
<td>287</td>
</tr>
</tbody>
</table>

Source: Tolon- Kumbungu District

Table 2 shows the number of students presented for the West Africa School Certificate Examinations (WASSCE) from 2008 to 2010. The story is even worse than in the basic examinations. In 2008 a total of 295 students were presented of which 81 were girls. Not a single girl passed, similarly in 2009 and 2010 no girl passed in the examination. This trend is certainly very alarming; it is therefore not surprising that very few girls make it beyond senior high school.

Research Design

The study is a descriptive survey. Ary, Jacob and Razavieh (1990) explain that descriptive research studies are designed to obtain information concerning the current status or phenomena. Oppenheim (1996) is of the view that the purpose of descriptive survey is to count, but when there cannot be a total enumeration, it
enumerates a representative sample and then makes inferences about the entire population. He further explains that descriptive survey mainly tells how many members of a population have a certain characteristics or how regular certain events occur. They are directed towards determining the nature of a situation, as exists at the time of study. Descriptive surveys focus on determining the state of a defined population with respect to certain variables.

Pilot and Hungler (1995) explain that descriptive survey aims at primarily describing, observing and documenting aspects of a situation as it naturally occurs rather than explaining them. This design helps to produce a good amount of responses from a wide range of people. A descriptive survey involves asking a large number of individuals by mail, telephone or in person. It provides a more accurate picture of events and seeks to explain people’s perception and behaviour on the basis of data gathered at a point in time.

Osuala (1993) says that descriptive surveys are versatile and practical, especially to the administrator. They identify present conditions and point to present needs. He adds that descriptive research is basic for all types of research in assessing the situation as a prerequisite for conclusions and generalisation.

Although the descriptive survey design, in the opinion of McMillan (1996), cannot help the researcher to establish a causal relationship between variables, the descriptive survey design was employed to examine the low participation of females in tertiary education in the Tolon-Kumbungu District because it helped me to observe, describe and interpret the prevailing issues with regard to female participation in tertiary education. The design was also used
because it has the advantage of producing good amount of responses from a wide range of people. Also, in-depth follow-up questions can be asked and items that are unclear to the respondents can be explained using descriptive design (Fraenkel & Wallen, 2000). The design provided a meaningful picture of events and enabled me to explain people’s perceptions on the basis of data gathered at a point in time.

**Population**

The population for the study comprised all senior high school students in Tolon and Kumbungu, the Girls Education Team at the district education office, parents and teachers of the senior High schools. The target population consisted of third and final year students of the schools, teachers of schools and also some female who come from the district and have had access to tertiary education as well as females who dropped out of school.

**Sample and Sampling Procedure**

The sample size for this study was made up of 86 respondents. This comprised 23 female school drop outs, 36 teachers and 20 parents. Multi-technique sampling procedures were adopted to select the various respondents in order to carry out the research. In view of the difficulty associated with compiling or obtaining the list of all parents, the purposive sampling was considered appropriate because as recommended by Manion (1994) it is the most manipulative way of building up a sample that is satisfactory to the needs of the researcher.
Purposive sampling was used to select females who come from the region and have had tertiary education. This was because even though there were not many of such graduates they couldn’t be found at the same place. The Girls’ Education Unit was purposively sampled.

Females who dropped out of school were sampled using the snowball technique. This technique is used when respondents are difficult to be discovered. In this case, the sample would be located and selected through referral network. Thus, after one female dropout was identified, I made that individual help discover other females who dropped out of schools and were still resident in the study area. Snowball sampling technique was used because it enabled me to locate and select all that possess the similar characteristic of being school drop out in the Tolon-Kumbungu District.

Random sampling technique was used in the selection of the teachers and parents since it was easy to get a list of teachers from the schools. This method was employed to ensure that each member of the defined population had an equal and independent chance of being sampled McMillan, 1996). Following the guidelines of using the random sampling technique as proposed by Borge and Gall (1983) in each of the two Senior High Schools, the names of all the teachers were written on pieces of paper. These papers were folded and put into a container and shuffled several times. I then handpicked one at a time until the required number was got. In selecting the participants for the study from each of the schools the names of girls in the final year were written on pieces of paper, put in a container and shuffled. I then picked one at a time until the required
number was obtained. In both cases, the sampling was done without replacement. Those girls, who were randomly picked, were interviewed.

**Instruments**

Many tools were available for gathering data for this study; however, the interview guide and questionnaire were used. According to Amedahe (2000, p.65), a questionnaire consists of list of questions to be verified and answered, to which the respondent is required to answer by writing or by marking (ticking) the most suitable options. To develop the questionnaire, the guidelines suggested by Ary et al (1990), Best and Khan (1996) were used. Focus group discussions were also held with parents, students and school dropouts.

The interview guide was used in instances where the respondent could not read, write, or comprehend. The use of questionnaire also helped me to cover a wide range of respondents using minimum time, effort and money. Both open and close-ended items were used to elicit information from the teachers, students and a few parents. The open-ended questions were such that respondents were free to use their own words to elaborate and organise information and give their views on the subject matter, whereas the close-ended questions assisted the respondents in choosing from possible answers given in the questionnaire.

**Pilot Testing of Instruments**

The instruments were pilot-tested in Damango Senior High School in the West Gonja District. The essence of the pilot-testing of the instrument is to ensure that the items solicit the desired responses that will appropriately answer the
research questions that guided the study. In the pilot-testing, 35 respondents made up of 10 parents, 15 teachers and 10 female senior high school dropouts responded to the instruments. The pilot test was conducted to determine the validity and reliability of the instrument. The result of the Cronbach’s alpha coefficient of pilot-test was 0.87. Cronbach’s alpha reliability coefficient normally ranges between 0 and 1. However, there is actually no lower limit to the coefficient. The closer Cronbach’s alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. George and Mallery (as cited in Gliem & Gliem, 2003) recommended that Cronbach’s alpha of \( > .9 \) – Excellent, \( > .8 \) – Good, \( > .7 \) – Acceptable, \( > .6 \) – Questionable, \( > .5 \) – Poor, and \( < .5 \) – Unacceptable. Based on the recommendations of Gliem and Gliem, the 0.87 was considered good for the instruments.

**Data Collection Procedure**

To facilitate the administration of the instrument, an introductory letter was obtained from the Director of the Institute for Educational Planning and Administration and delivered to the District Director of Education in the Tolon-Kumbungu district, to introduce the researcher to the school authorities of both Tolon Senior High School and Kumbungu Senior High School.

The required copies of the questionnaire were personally given to the Headmasters who gave them to the sampled teachers. By way of orientation, I went through one questionnaire, item by item with all the teachers concerned in the school. A week was given to each teacher to respond to the various items and was returned to the headmasters. With respect to the students, they were met in
the afternoon in order not to disrupt their classes. I invited one student at a time and interviewed them. With literate parents, I personally issued the questionnaire to them and went through item by item with them.

An interview schedule was undertaken with illiterate parents in their various homes. In the case of illiterate parents, I explained the questions to them and filled out the questionnaire as they responded. On many occasions, the assistance of some teachers was sought to help me fill out the questionnaire by interviewing the respondents who could not answer any question without a known person asking her to do so especially when it came to issues of finances of the family.

**Data Analysis**

The data were gathered and analysed statistically by the use of a computer programme statistical package for social science. Both descriptive and inferential statistics were used to analyse the data. Questionnaire retrieved from the respondents were serially numbered to facilitate identification. They were then edited, scored, and tabulated according to the variables and characteristics asked for. Thus, research questions were answered and discussed based on the frequency and distribution tables drawn.
CHAPTER FOUR

RESULTS AND DISCUSSION

An integrated approach of quantitative and qualitative methods was used to collect data through interview guide; statistical data and documents. This chapter presents the analysis of factors that contributes to the low participation of females in tertiary education in the Tolon-Kumbungu district in the Northern region of Ghana. Socio-economic factors, school-based factors and gender inequality were used as a focal point. Socio-economic factors focused on poverty and responsibilities of the girl-child in the home, which includes marriage and economic ventures. With school-based factors, gender inequality was the focal point; whose main indicators are access, retention and rate of completion. Access is measured through gross enrolment rate (GER) and retention is measured by drop-out, repetition and completion rates, while achievement is measured by performance in national examination.

Two sets of self – developed questionnaires (Teachers and students) and an interview guide for parents were validated and used to collect data in order to answer the subsidiary research questions. Descriptive statistics (frequencies and percentages) were employed to analyse the data collected.
This discussion falls under two sections. The first section discusses the demographic information of respondents, while the focus of the second section presents and discusses the major findings of the study.

**Demographic Information of Respondents**

Items were developed to collect information on the demographic characteristics of teachers, parents and drop-outs who participated in the study. The demographic information comprised the gender of teachers and parents, and the age and marital status of drop-outs and the level of education of parents.

**Table 3: Composition of Respondents by Gender**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Teachers</th>
<th></th>
<th></th>
<th>Parents</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>30</td>
<td>83.3</td>
<td>21</td>
<td>77.8</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>6</td>
<td>16.7</td>
<td>6</td>
<td>22.2</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>36</td>
<td>100</td>
<td>27</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Table 3 show that 30 (83.1%) of the teachers were male whereas only 6 (16.7%) of the teachers were female. Furthermore, out of a total of 27 parents interviewed only 6(22.7%) of female parents were willing to be interviewed and 21(77.8%) males were interviewed. A greater number of the respondents were male, which goes to emphasise the dominant role the male amongst the people. This is in line with the culture that elevates boys over girls (Oxfam 2005) and this is also in conformity with the Harvard Analytical Framework which argues that
community norms, cultural beliefs, economic factors and organizational practice combine to influence access and control of resources (March et al., 1999, p. 35).

**Table 4: Level of Parents Education**

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>MSLC</td>
<td>1</td>
<td>3.7</td>
<td>3.7</td>
<td>3.7</td>
</tr>
<tr>
<td>Secondary/Technical</td>
<td>2</td>
<td>7.4</td>
<td>7.4</td>
<td>11.1</td>
</tr>
<tr>
<td>Teachers’ Cert A</td>
<td>8</td>
<td>29.6</td>
<td>29.6</td>
<td>40.7</td>
</tr>
<tr>
<td>HND</td>
<td>1</td>
<td>3.7</td>
<td>3.7</td>
<td>44.4</td>
</tr>
<tr>
<td>University Degree</td>
<td>1</td>
<td>3.7</td>
<td>3.7</td>
<td>48.1</td>
</tr>
<tr>
<td>Illiterate</td>
<td>14</td>
<td>51.9</td>
<td>51.9</td>
<td>100</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>27</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td></td>
</tr>
</tbody>
</table>

Table 4 shows the educational level of parents and it is clear from the respondents that few of parents in the district have some education and most of those who have the benefit of education did not go far.

**Table 5: Age Distribution and Marital Status of Female Drop-out**

<table>
<thead>
<tr>
<th>Age</th>
<th>F</th>
<th>%</th>
<th>Marital status</th>
<th>F</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-15 years</td>
<td>1</td>
<td>4.3</td>
<td>Single</td>
<td>15</td>
<td>65.8</td>
</tr>
<tr>
<td>16-19 years</td>
<td>9</td>
<td>39.1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20-23 years</td>
<td>8</td>
<td>34.8</td>
<td>Married</td>
<td>8</td>
<td>34.8</td>
</tr>
<tr>
<td>24 and above</td>
<td>5</td>
<td>21.7</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>23</strong></td>
<td><strong>100</strong></td>
<td><strong>23</strong></td>
<td><strong>100.0</strong></td>
<td></td>
</tr>
</tbody>
</table>

F-frequency  % -percentage

Table 5 shows the age distribution and marital status of respondents. One will realise from Table 5 that the majority of drop-outs are between the ages of 16
and 23 years which are the most crucial years of career formation. This implies that most girls are already out of school by age 15. It is shows that even though most of them drop out of school, most of them are actually single. According to LeFevre, Quiroga, and Murphy (2004), 20% to 50% of women in developing countries are married by the age of eighteen, with the highest percentages in sub-Saharan Africa and South Asia.

**Research Question 1: What factors account for low participation of females in tertiary education in the Tolon-Kumbungu district?**

Research Question 1 sought to find out the factors which cause low female participation in tertiary education in the Tolon-Kumbungu district.

Table 6 shows some causes of low female participation in tertiary education in the TKD. The respondents comprised teachers, parents and a number of drop-outs in the district. One realises from the Table 6 that the most serious causes of low participation of female in tertiary education are religious factors, teenage pregnancies, early marriage, early motherhood and poverty.

When the respondents were asked if religion favour the education of boys over girls, the percentages agreeing to this was high, 21 (58.3%) of teachers and 17 (63%) of parents agreed this was a major factor whilst 11 (48.8%) of drop-out agreed. This is because of the cultural practices and also Islam being the dominant religion in the TKD, its teachings encourages girls to marry early.
Table 6: Causes of Low Female Participation in Tertiary Education

<table>
<thead>
<tr>
<th>FACTORS</th>
<th>TEACHERS</th>
<th>PARENTS</th>
<th>DROP-OUT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>T</td>
<td>NT</td>
<td>UN</td>
</tr>
<tr>
<td></td>
<td>F (%)</td>
<td>F (%)</td>
<td>F (%)</td>
</tr>
<tr>
<td>Religious factors favour the education of male to female</td>
<td>21(58.3)</td>
<td>13(36.1)</td>
<td>2(5.6)</td>
</tr>
<tr>
<td></td>
<td>17(63.0)</td>
<td>10(37.0)</td>
<td>00(00)</td>
</tr>
<tr>
<td></td>
<td>11(47.8)</td>
<td>125(22)</td>
<td>00(00)</td>
</tr>
<tr>
<td>Teenage Pregnancy and early motherhood and adoption</td>
<td>30(83.3)</td>
<td>6 (16.7)</td>
<td>00(00)</td>
</tr>
<tr>
<td></td>
<td>26(96.3)</td>
<td>1(3.7)</td>
<td>00(00)</td>
</tr>
<tr>
<td></td>
<td>19(82.6)</td>
<td>4(17.4)</td>
<td>00(00)</td>
</tr>
<tr>
<td>Unawareness of availability of tertiary institutions</td>
<td>9(25.0)</td>
<td>26(72.2)</td>
<td>00(00)</td>
</tr>
<tr>
<td></td>
<td>8(29.6)</td>
<td>16(59.3)</td>
<td>3(11.1)</td>
</tr>
<tr>
<td></td>
<td>11(47.8)</td>
<td>11(47.8)</td>
<td>12(52.2)</td>
</tr>
<tr>
<td>Parents inability to afford the cost of tertiary education</td>
<td>25(69.4)</td>
<td>9(25.0)</td>
<td>2(5.6)</td>
</tr>
<tr>
<td></td>
<td>22(81.5)</td>
<td>5(18.5)</td>
<td>00(00)</td>
</tr>
<tr>
<td></td>
<td>18(78.3)</td>
<td>5(21.7)</td>
<td>00(00)</td>
</tr>
<tr>
<td>Domestic chores and family care prevent female from pursuing tertiary education</td>
<td>22(61.1)</td>
<td>13(36.1)</td>
<td>1(2.8)</td>
</tr>
<tr>
<td></td>
<td>15(55.6)</td>
<td>12(44.4)</td>
<td>00(00)</td>
</tr>
<tr>
<td></td>
<td>17(73.9)</td>
<td>6(26.1)</td>
<td>00(00)</td>
</tr>
<tr>
<td>Discriminatory nature of admissions into tertiary institutions</td>
<td>9(25.0)</td>
<td>25(69.4)</td>
<td>2(5.6)</td>
</tr>
<tr>
<td></td>
<td>5(18.5)</td>
<td>22(81.5)</td>
<td>00(00)</td>
</tr>
<tr>
<td></td>
<td>11(47.8)</td>
<td>12(52.2)</td>
<td>00(00)</td>
</tr>
<tr>
<td>Difficulty of accessibility to schools</td>
<td>26(72.2)</td>
<td>8(22.2)</td>
<td>2(5.6)</td>
</tr>
<tr>
<td></td>
<td>16(59.3)</td>
<td>11(40.7)</td>
<td>00(00)</td>
</tr>
<tr>
<td></td>
<td>11(47.8)</td>
<td>12(52.2)</td>
<td>00(00)</td>
</tr>
<tr>
<td>Poverty</td>
<td>31(69.1)</td>
<td>5(13.9)</td>
<td>00(00)</td>
</tr>
<tr>
<td></td>
<td>22(81.5)</td>
<td>5(18.5)</td>
<td>00(00)</td>
</tr>
<tr>
<td></td>
<td>19(82.6)</td>
<td>4(17.4)</td>
<td>00(00)</td>
</tr>
<tr>
<td>Parents have preference for educating their sons</td>
<td>30(83.3)</td>
<td>4(11.1)</td>
<td>2(5.6)</td>
</tr>
<tr>
<td></td>
<td>13(48.1)</td>
<td>13(48.1)</td>
<td>1(3.7)</td>
</tr>
<tr>
<td></td>
<td>18(78.3)</td>
<td>5(21.7)</td>
<td>00(00)</td>
</tr>
<tr>
<td>Females have preference for trade than tertiary institutions</td>
<td>29(80.6)</td>
<td>6(16.7)</td>
<td>1(2.8)</td>
</tr>
<tr>
<td></td>
<td>17(63.0)</td>
<td>8(29.6)</td>
<td>2(7.4)</td>
</tr>
<tr>
<td></td>
<td>18(78.3)</td>
<td>5(21.7)</td>
<td>00(00)</td>
</tr>
</tbody>
</table>

NB: T = True, NT = Not True, UN = Uncertain
Haldane-Lutterodt (1995) states that cultural values which cause females to be seen as important primarily for procreation have a part to play in how society in general views girls’ education. Borooah and Iyer (2005) posit that cultural/religious or caste norms may also reflect gender specific educational levels. If the goal for girls is marriage, then families will invest less in their daughters’ education than in their sons, who will be expected to provide for their future families.

Respondents were asked if teenage adoption, pregnancy and early motherhood contributed to low female participation in tertiary education, 30(83.3%) of teachers and 26 (96.3%) of parents said it was true. Parents however attributed early pregnancy to western influence and harsh economic conditions. According to Hoffman, (2006), children of teen mothers are more likely than mothers who gave birth at age 20-21 to drop out of high school.

Parents’ inability to afford cost of education was also a question put to respondents. All respondents agreed that poverty was a major issue. Poverty was closely linked to parent’s inability to afford cost of education. Thirty-one (83.3%) of teachers said poverty was a major cause of low participation of female in tertiary education. Twenty-two (81.5%) of parents and 19(82.6%) of drop-out also agreed that poverty was a major cause of low female participation in tertiary education in the district.

Several studies in Ghana have also shown that the high cost of schooling is often the most frequent reason cited for non-attendance(Oduro,2000;Akyeampong et al, 2007).The cost of providing food,
clothing, school levies and registration fees being the three largest expenditure items facing households, Avotri has argued that faced with affordability constraints, most parents in Ghana have preference for boy child education over the girl child (Akyeampong, Djangmah, Seidu, & Oduro, 2007).

Poverty has a more negative impact on girl’s education than boys because of the widely practiced culture of boy preference (UNICEF 1990, Tomasevki, 2003). The socio-economic background of parents, especially single mothers plays a key role in making decisions concerning the education of their children. The relationship between socioeconomic background and decisions concerning children’s education corroborates the findings by the Ghana Living Standards Survey (1995) that there is a strong relationship between household welfare and school enrolment of girls. The findings also reflects the willingness of mothers, especially single parents, to send their children to school provided they have enough resources to cover the cost. This idea has also been expressed by UNDP (1997) and Dolphyne (1991) who argued that educated parents with some form of finance problem are incapable of educating their female children.

The mother’s level of education has also been found to have a direct influence on economic productivity and the level of her daughters’ education (Swainson 1995; World Bank 1989). The issue of domestic chores and family care was also put to respondents. Twenty-two (61.1%) of teachers were of the view that domestic chores hindered females staying in school. In fact teachers affirmed that, of the latecomers to school, girls are often in the majority and their reason was always chores at home which prevented them from coming to school
early. Fifteen (55%) of parents said it was true, especially mothers who argued it was their duty to train their daughters to be good home-keepers. The fact that domestic work takes most of the time available for female students should be viewed from cultural perspectives.

According to King and Hill (1993), child labor in developing countries is pervasive and children are expected to undertake a range of low-skilled tasks such as taking care of siblings, and household duties. It has been shown in many studies that these types of chores tend to reduce the educational attainment of the female. The size of the family and the age of the siblings will be negatively related to girls’ schooling. Parents said that girls should necessarily have some chores in the morning. It is therefore not surprising that 17(73.9%) of drop-out said it was true. Although attitudes towards the education of girls have begun to change even in traditional societies, many parents still believe that investment in a girl’s education is wasted when she is simply going to be married and work in another household. The removal from school of a young girl to marry, or to work in her parents’ or another household in preparation for married life, limits her opportunities to develop her intellect.

Difficulty in accessing tertiary education was also a question put to respondents. Twenty-six (72.2%) of teachers said it was difficult for students in the TKD to access tertiary education, 16(59.3%) of parents agreed to this while only 11(47.8%) of drop-out said it was true. Focus group discussions revealed that making the required grade for admission was a major issue. This can be seen from
the results of both the Basic School Examination and WASSCE results obtained from the District Education Office.

The percentages for females preferring trade to tertiary education were rather high. Twenty-nine (80.6%) of teachers said females in the district preferred trade to education, 17(63%) of parents were of the same view and 18(78.3%) of drop-out said they preferred trade to tertiary education. Their main reason was that trading could be more beneficial to them quicker than education since they would end up marrying and needed enough money to care for their families. I would like to say here that the financial contributions of a woman in these settings are very significant. The men have several families to care for, so the women have to work hard to fend for themselves.

Research Question 2: What are the attitudes of the girl-child towards tertiary education?

Research Question 2 was aimed at finding out the attitudes of the girl-child towards tertiary education in the TKD.
Table 7  Effects of Low Female Participation in Tertiary Education in the Tolon-Kumbungu District?

<table>
<thead>
<tr>
<th></th>
<th>Teachers SD F (%)</th>
<th>D F (%)</th>
<th>A F (%)</th>
<th>SA F (%)</th>
<th>Parents SD F (%)</th>
<th>D F(%)</th>
<th>A F (%)</th>
<th>SA F (%)</th>
<th>Drop-out Yes F (%)</th>
<th>No F (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Representation in academic staff positions</td>
<td>4(11.1)</td>
<td>1(2.8)</td>
<td>14(38.9)</td>
<td>17(47.2)</td>
<td>1(3.7)</td>
<td>00(00)</td>
<td>18(66.7)</td>
<td>8(66.7)</td>
<td>20(87.0)</td>
<td>3(13.0)</td>
</tr>
<tr>
<td>Low participation in decision making bodies and business fields</td>
<td>00(00)</td>
<td>3( 8.3)</td>
<td>18(50.0)</td>
<td>15(41.7)</td>
<td>00(00)</td>
<td>2(7.4)</td>
<td>15(55.6)</td>
<td>10(37.0)</td>
<td>12(52.2)</td>
<td>11(47.8)</td>
</tr>
<tr>
<td>Teenage pregnancy and early motherhood</td>
<td>3(8.3)</td>
<td>00(00)</td>
<td>9(25.0)</td>
<td>24(66.7)</td>
<td>00(00)</td>
<td>00(00)</td>
<td>5(18.5)</td>
<td>22(81.5)</td>
<td>18(78.3)</td>
<td>5(21.7)</td>
</tr>
<tr>
<td>High birth rate in the area</td>
<td>6(16.7)</td>
<td>10(27.8)</td>
<td>7(19.4)</td>
<td>13(36.1)</td>
<td>2(7.4)</td>
<td>9(33.3)</td>
<td>3(11.1)</td>
<td>13(48.1)</td>
<td>18(78.3)</td>
<td>5(21.7)</td>
</tr>
<tr>
<td>Engagement in low income generating activities</td>
<td>2(5.6)</td>
<td>3( 8.3)</td>
<td>21(58.3)</td>
<td>10(27.8)</td>
<td>00(00)</td>
<td>2(7.4)</td>
<td>5(18.5)</td>
<td>20(74.1)</td>
<td>00(00)</td>
<td>00(00)</td>
</tr>
<tr>
<td>Very high illiteracy rate among women in the area</td>
<td>3(8.3)</td>
<td>3(8.3)</td>
<td>6(16.7)</td>
<td>24(66.7)</td>
<td>00(00)</td>
<td>00(00)</td>
<td>00(00)</td>
<td>27(100)</td>
<td>00(00)</td>
<td>00(00)</td>
</tr>
<tr>
<td>Poverty</td>
<td>00(00)</td>
<td>7(19.4)</td>
<td>8(22.2)</td>
<td>21(58.3)</td>
<td>1(3.7)</td>
<td>4(14.8)</td>
<td>3(11.1)</td>
<td>19(70.4)</td>
<td>00(00)</td>
<td>00(00)</td>
</tr>
<tr>
<td>Low levels of achievement in some aspects of live</td>
<td>1(2.8)</td>
<td>21(58.3)</td>
<td>11(30.6)</td>
<td>3( 8.3)</td>
<td>3(11.1)</td>
<td>5(18.5)</td>
<td>17(63.0)</td>
<td>2(7.4)</td>
<td>11(47.8)</td>
<td>12(52.2)</td>
</tr>
</tbody>
</table>

44
Table 7 shows data reflecting the attitude of female towards tertiary education in the TKD. The questionnaire was structured on how the female saw her role as a homemaker as opposed to attaining tertiary education. The question: does the female consider her role in the sustenance of the family more important than her pursuance of education was posed to respondents, here 18(50%) of teachers said yes, 10(37%) of parents said yes and 9 (39%) of drop-out said yes.

In terms of female seeing the benefit of tertiary education, 25(69.4%) of teachers said they thought the female sees the benefit of tertiary education, 23 (85.2%) of parents said yes and 17(73%) of drop-out said yes. The high percentages of this question show that they actually see that education is important.

When asked if females in the district have the ambition of pursuing higher education, 21(58.3) of teachers and 21(77.8%) parents said no, while 20(87%) of drop-out said yes. It is clear from table 4 that the teachers and parents think that the girls themselves are not interested in pursuing higher education, but the girls do not think so as a higher percentage of them said they were ambitious. This underscores what Anderson-Levitt (1990) in his studies in Cameroon, Rwanda and Ghana indicated that both male and female teachers believed that boys were academically superior to girls.

The question, if female preferred marriage to high education elicited the same trend of answers from the respondents. Both the teachers and parents said the girls preferred marriage to higher education 26 (72%) of teachers and 15(55.6%) of parents said yes, but 14(60) of drop-out said no.
Responses on the capability of girls performing as well as boys in tertiary education, had a very positive response from all respondents. Twenty (58%) of teachers said yes, 21 (77.8%) of parents said yes and 20 (87%) of drop-out were confident they could perform as well as males in tertiary institution.

One will therefore observe that although girls think their role in sustaining the family is important, it is also clear that given the right opportunities and conducive environments, the girl-child is capable of pursuing higher education. It is therefore instructive to note that other factors than the girls’ attitudes to education are the main explanations for the drop out of girls from school.

It was observed that, generally parents had soft corner for their daughters’ education. They were aware of the significance of daughters’ education. But the scarcity of resources compels them not to engage their daughters in education. Although there were some weak voices against girls’ general education, these were based on ignorance of parents. The opponents of general education of girls also supported religious education for girls.

Furthermore, the most traditional attitudes toward girls’ schooling tend to be held by the least educated, leading to a perpetuation of disadvantage, because the least educated parents, who are also the poorest parents, are least inclined to educate their girls and typically live in villages where others share their views. Mothers’ education rather than fathers’ matters most in decisions about the education of their daughters, a pattern consistently confirmed in the empirical literature on schooling in Pakistan (see, for example, Holmes 2003; Sathar and Lloyd 1994; Pakistan 1998; World Bank 2002).
Drop-outs were asked about issues that hinder their performance in school especially in the secondary school since they are unable to obtain the required grade for tertiary education. They were given alternatives ranging from High, Average, and Low.

Table 8: School Factors which Influence Low Performance of Female in Tolon-Kumbungu District

<table>
<thead>
<tr>
<th>Factor</th>
<th>High F</th>
<th></th>
<th>%</th>
<th>Average  F</th>
<th></th>
<th>%</th>
<th>Low F</th>
<th></th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inadequate classroom</td>
<td>9</td>
<td>39.1</td>
<td></td>
<td>8</td>
<td>34.8</td>
<td></td>
<td>6</td>
<td>26.1</td>
<td></td>
</tr>
<tr>
<td>Shortage of instructional material</td>
<td>9</td>
<td>39.1</td>
<td></td>
<td>11</td>
<td>47.8</td>
<td></td>
<td>3</td>
<td>13.0</td>
<td></td>
</tr>
<tr>
<td>Lack of gender sensitive/separate facilities</td>
<td>16</td>
<td>69.6</td>
<td></td>
<td>5</td>
<td>21.7</td>
<td></td>
<td>2</td>
<td>8.7</td>
<td></td>
</tr>
<tr>
<td>Teacher absenteeism</td>
<td>16</td>
<td>69.6</td>
<td></td>
<td>5</td>
<td>21.7</td>
<td></td>
<td>2</td>
<td>8.7</td>
<td></td>
</tr>
<tr>
<td>Distance of school</td>
<td>11</td>
<td>47.8</td>
<td></td>
<td>9</td>
<td>39.1</td>
<td></td>
<td>3</td>
<td>13.0</td>
<td></td>
</tr>
<tr>
<td>Teachers attitude towards instruction</td>
<td>16</td>
<td>69.6</td>
<td></td>
<td>5</td>
<td>21.7</td>
<td></td>
<td>2</td>
<td>8.7</td>
<td></td>
</tr>
</tbody>
</table>

Table 8 shows some factors which affects female performance in school. Females who dropped out were asked to judge the extent to which a list of school factors contribute to their dropout. From Table 8 it is obvious that female rate lack of gender sensitive/separate facilities, teacher absenteeism and teacher’s attitude towards instruction as very high. It is interesting to note that instructional material was not a problem, although distance to school and inadequate classroom was also an issue.
<table>
<thead>
<tr>
<th>Factors</th>
<th>Teachers</th>
<th>Parents</th>
<th>Drop-out</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
<td>Uncertain</td>
</tr>
<tr>
<td>Does the female consider her role in the sustenance of the family more</td>
<td>18(50)</td>
<td>16(44.4)</td>
<td>2(5.6)</td>
</tr>
<tr>
<td>important than her pursuance of tertiary education?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does the female perceive tertiary education to be beneficial?</td>
<td>25(69.4)</td>
<td>11(30.6)</td>
<td>00(00)</td>
</tr>
<tr>
<td>Do females have the ambition of pursuing higher education?</td>
<td>13(36.1)</td>
<td>21(58.3)</td>
<td>2(5.6)</td>
</tr>
<tr>
<td>Do females prefer marriage to pursuing tertiary education?</td>
<td>26(72.2)</td>
<td>4(11.1)</td>
<td>6(16.7)</td>
</tr>
<tr>
<td>Can females perform as well as male in school?</td>
<td>21(58.3)</td>
<td>14(38.90)</td>
<td>1.0(2.8)</td>
</tr>
</tbody>
</table>
Research Question 3: How does the low participation of girls in education in Tolon-Kumbungu District affect the girls’ quality of life?

Research Question 3 was aimed at finding the effects of low female participation in tertiary education in the Tolon-Kumbungu district. In Table 9 respondents were asked questions ranging from strongly agree to strongly disagree.

Parents, teachers and drop-outs were asked if low participation affected academic staff positions in the schools. Seventeen (47.2%) of teachers and 18 (66.7%) of parents agreed low female participation in tertiary education affected academic staff positions in schools. Actually, this is reflected in the greater number of male teacher respondents as opposed to female teachers.

They also agreed that less female are engaged in decision-making bodies and business fields; they said the female are mostly engaged in the business of buying and selling. Eighteen (50%) of teachers agreed to this accession and 15(55.6%) of parents concurred. When asked if low participation of female in tertiary education encouraged teenage pregnancy, early motherhood and high birth-rate, respondents said this was a very frequent occurrence. Twenty-four (66.7%) of teachers and 22(81.5%) of parents agreed and 18(78.3%) of drop-outs said yes.

Hundred percent of parents said rate of illiteracy was high and 24(66.7%) of teachers also agreed that illiteracy rate was high. This according to respondents results in poverty and low levels of achievements in most aspects of their lives. Past governments have been concerned about the persistent lack of gender equality in the participation and achievement by girls in education. Several
policies have been formulated in order to achieve this. The Educational Reforms in Ghana in 1987 and the Free Compulsory Universal Basic Education (FCUBE) in 1997 were major interventions. In June 1995, a National Seminar on Girls’ Education was held in Accra because it was realized that a special emphasis and a coherent plan of action were needed if girls were to gain access to school. The idea of a National Vision for Girls’ Education started with the National Plan of Action on Girls’ Education in December 1995 before the establishment of the Girls ‘Education Unit in February 1997. The Government of Ghana has demonstrated its commitment to girls’ education by creating in 1997 a special unit within the Basic Education Division devoted to girls’ education, and most recently, by creating a high-level post, that of Minister of Primary, Secondary and Girl-Child Education.

Despite these interventions, focus group discussions revealed very limited impact of these policies. The study revealed that policies of government are constrained by many factors which include inadequate funding by the government for daily running of schools, distance to school and household poverty.

Non-governmental organizations such as World Vision, Community Partnership for Youth and Women’s Development, Care International, UNICEF, Simli Aid, Hope for Children and CAMFED all play various roles in the district. In fact, CAMFED sponsors girls who are willing to further their education whether brilliant or not.
CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The purpose of the study was to find out why there is a low participation of female in tertiary education in the Tolon-Kumbungu district of the Northern Region of Ghana. This chapter is aimed at providing a summary of findings and suggested policy recommendations which are based on the findings in the study. It also presents areas that are suggested for further research.

Summary

Despite the continued recognition of the role of education in promotion of social and economic development, many children especially girls in the northern region are unable to attain high educational levels. In examining how far girls stay in school in the TKD, there is a low participation of female in tertiary institutions.

The study was a descriptive survey which was primarily designed to find out the low participation of female in the TKD. The study addressed the following specific research questions:

1. What factors account for low participation of female in the TKD
2. What are the attitudes of the girl-child towards education
3. How does low participation affect girls' quality of life

4. What strategies have been put in place to promote girls' education in the TKD.

A descriptive survey design was adopted as the study design and the target group for the study comprised parents, teachers, and students of the senior high schools in the district. Thirty-six teachers, 23 female drop-outs, and 20 parents constituted the sample that participated in the survey. While random sampling technique was used to select parents and teachers, the snowball technique was used for the female dropouts. A structured questionnaire and an interview guide were self-developed and validated through expert judgment, pilot-tested, and used as instruments for data collection. Due to the descriptive nature of the study, statistics (frequencies and percentages) were used to analyze data that was collected, while the quantitative data were categorized and discussed in themes.

Key Findings

1. The findings show that barriers to low participation in the district are diverse, interrelated, and fall into socio-cultural, socio-economic, school-based issues, and policy implementation.

2. Cultural practices such as early marriage and adoption were rated high. The issue of adoption is where the paternal aunt takes care of the female is still prevalent in the region. The birth parents usually have little say in her upbringing once she is sent to her Aunt. Such children therefore had very
little opportunity to attend school. Schooling is the farthest from the minds of Aunties. Such children never have an opportunity to be sent to school.

3. The study further found that very high percentage of respondents agreed that domestic work is the most important activity that dominates their time; girls have to go and fetch water, look for firewood and cook. It revealed that once they realize they were late to school decide to stay at home. Absenteeism therefore becomes frequent and eventually leads to dropping out altogether.

4. The socio-cultural factors include early betrothal, fostering of girls by paternal aunties, and negative attitudes of parents on western education. Socio-economic affecting low participation of girls in the district includes widespread poverty, large family size, low employment opportunities hence young girls moving to urban cities as porters (kayayoo). School based factors and policy, includes gender inequality, the curriculum, poor and inadequate school facilities, gender unfriendly school environment, sexual harassment, the attitude of male teachers towards female students and lack of female teachers as role models. Ignorance of available opportunities was also a problem.

The study also revealed that parents saw the benefits of educating their girls but poverty was their main issue. No tertiary institution is cited in the district, students have to travel to Tamale for any form of tertiary
education, which was very expensive to afford in terms of fees and lodging.

**Conclusions**

Based on the findings that emerged from the study some conclusions were drawn. In the first place, there are several factors that contribute to low female participation in tertiary education in the study area. Socio-cultural practices and domestic chores make most female pupils to drop out at the basic school level. Religion encourages early marriage among female pupils and this in turn lead to their inability to continue with tertiary education. Some parents are also unable to afford the cost of tertiary education for their wards. Hence, such children drop out of school and engage in economic ventures to help contribute to family resources. Moreover, lack of role models and guidance and counseling centers also inhibits the girl-child to know the opportunities that are available to them if they are able to attain tertiary education.

Secondly, it can be concluded that the girl-child in the Tolom-Kumbongu area does not consider her role solely in the management of the home. Female believed that they can also function effectively in the various sectors of the economy. Consequently, they feel the need to fully pursue education to higher level just as their male counterparts can do. Female students had the desire for higher education but again due to poverty, they lean more to trying to make some money even while in school.
Furthermore, the study revealed that most of the dropouts were between the ages of 15 and 23, by the age of 15 most of the girls are out of school, it also revealed that most of these girls were single, about half of them having divorced after few years of marriage. Therefore very few girls are able to advance to secondary education and fewer to the tertiary institution. This has resulted in most of them migrating to urban centers to work as porters (kayayo).

It can also be concluded that parents whose daughters dropped out of school were found to be engaged in low income generating occupations and also had no education at all, or their educational level was rather very low. The study also revealed that majority of girls comes from very large polygamous homes. The choice of educating children was to educate the male than female.

Kumbungu Senior high School which is a science school however had serious problems because they have to travel to Tamale for practical lessons at science resource centers.

As far as school factors were concerned, teacher absenteeism was their major concern. Most teachers do not reside in the district but travel from Tamale, which is 20km to the district. These teachers often arrive late to school and leave early for home. This meant that contact time with students is very limited thus completion of syllabi is never realized. Sexual harassment, distance to school and lack of gender sensitive facilities were also noted. It is however interesting to note
that instructional material especially at the primary and junior high school was not an issue.

Despite policies put in place by government such as the FCUBE, STME, Girls’ Education Unit and NGO’s education is constrained by many factors such as distance to school, teacher shortages, teacher absenteeism and distribution of available resources in the district. The distribution is limited in coverage and outreach and this has very little impact on the girls. NGOs interventions also lack coordination and the core needs of the girls are ignored.

Finally, institutional and administrative policies can put in place as strategies to minimize the prevalence of female dropout in the district and hence, promote female tertiary education. Efforts should be made to develop gender specific policies. Institutionalization of sponsorship programmes and granting of scholarships can also be used as strategies to help minimize the incidence of low female participation in tertiary education in the Tolom-Kumbungu District of the Northern Region of Ghana.

**Recommendations**

Based on the findings and conclusions that emerged from the study, it was recommended that:

1. Female participation in tertiary education should be improved policies and advocacy directed at influencing communities to change some of the negative cultural norms and practices in order address the barriers
to female education. There is a need to identify problems and design solutions locally and adapting the most suitable approaches to fit the circumstances.

2. Cut-off-points for entry into senior high schools and tertiary institutions should be reduced. To begin female who make the grades of twenty to thirty in the basic examination in the district must have access to senior high school. Even though this is a pass mark most girls do not have placement in schools because of access.

3. Furthermore, premeditated policies should be devised for impartial identification of girls to qualify for scholarship in the tertiary institutions for girls. Although, some NGOs such as FAWE sponsor some of girls, it is certainly not enough to make any meaningful impact.

4. Creating an attractive and gender sensitive school environment in the form of school structures including classrooms, libraries, gender sensitive facilities, and water supply as well as in teachers so that they come regularly to work. Increasing the number of female teachers and directors and providing them with encouragements creates a reassuring environment and also brings role models very close to girls.

5. Poverty-alleviation strategy, particularly for households headed by women is essential in the long run. Unless some income generating
activities involving women parents are set in motion, the problem seems likely to continue to affect female children for a long time to come. In the short run, it is required that providing girls with financial support to buy pens, pencils, books or materials for clothing will help to solve some of the barriers to stay in schools. A policy strategy and action have to be adopted by the government and donors to assist in providing these grants and there should be a control mechanism to ensure that these materials have been distributed and used properly.

6. Sensitizing the communities to improve cultural and social traditions that affect girls’ education should be carried out. Committees and societies have to be established and supported to teach on harmful cultures and practices. Particularly, the church and mosques could play an influential role to teach society to send females to schools and assist them to complete their programmes.

7. Related to the relationship between parent’s education and their willingness to invest in girl’s education, the government should invest in adult education in the area with the dual purpose of inculcating practical skills to parents and at the same time sensitizing them to appreciate girl’s education.
Suggestions for Further Research

It recommended that further studies should explore issues relating influence of poverty on female participation in tertiary education. Other studies can also focused on how religious belief influence female desire for tertiary education in the district. Finally, I also recommend another research into how distant education facilities can be used to improve female participation in tertiary education in the Tolnn-Kunbungu District.
REFERENCES


Amedahe, F. (2000). *Notes on educational research*. Cape Coast: University of Cape Coast.


FAWE. (2001). *Sexual maturation and menstrual hygiene practices associated with school girls in Ghana*. Accra: FAWE.

FAWE. (2001a). *Sexual maturation and menstrual hygiene practices associated with school girls in Ghana*. Accra: FAWE.


APPENDIX A

UNIVERSITY OF CAPECOAST

QUESTIONNAIRE FOR TEACHERS

This study is aimed at eliciting information on the low participation of females in tertiary education in the Tolon-Kumbungu District of the Northern Region. You will be contributing significantly towards the success of this study if you respond to the following questions as frankly as you can. This exercise is purely academic and your responses will be treated as confidential.

Please, you are expected to respond the items by either ticking [√] in the appropriate space or writing where applicable. Thank you.

SECTION A

Background Information

1. Name of School……………………………………………………………………………………………………

2. Sex Male [ ] Female [ ]

3.

SECTION B

Causes of Low Female Participation in Tertiary Education

Please, tick [√] in the appropriate space to reflect you opinion whether a particular statement is a cause of low female participation in tertiary education or not

<table>
<thead>
<tr>
<th>NO.</th>
<th>FACTORS</th>
<th>True</th>
<th>Uncertain</th>
<th>Not True</th>
</tr>
</thead>
</table>

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<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>2</td>
<td>Religious factors favour the education of males than females</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Teenage Pregnancy and Early Motherhood</td>
<td></td>
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<tr>
<td>4</td>
<td>Unawareness of the availability of tertiary education</td>
<td></td>
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<tr>
<td>5</td>
<td>Parents inability to afford the costs associated with tertiary education</td>
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<tr>
<td>6</td>
<td>Prevalence of male senior high schools which only admit boys</td>
<td></td>
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<tr>
<td>7</td>
<td>Quality of secondary schools where most girls are enrolled is generally very low</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Domestic chores and family care prevent female from pursuing tertiary education</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Discriminatory nature of admissions into tertiary institutions</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Difficulties of accessibility to schools</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Gender-Based Violence in Schools</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Poverty</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Parents have preference for educating their sons</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Females preference for other schools either than tertiary institutions</td>
<td></td>
</tr>
</tbody>
</table>
15. In your opinion, which factors contribute to low female participation in the Tolon-Kumbungu District in tertiary education?

i………………………………………………………………………

ii………………………………………………………………………

iii……………………………………………………………………..

iv……………………………………………………………………...

v………………………………………………………………………..

SECTION C

Effects of Low Female Participation in Tertiary Education

Please, tick [√] in the space to indicate your view concerning the effects of low female participation in tertiary education on the girls’ quality of life by using the key SD = Strongly Disagree; D = Disagree; A = Agree; SA = Strongly Agree

<table>
<thead>
<tr>
<th>No.</th>
<th>Statement</th>
<th>SD</th>
<th>D</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Low representation in academic staff positions</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>17</td>
<td>Low participation in decision making bodies and business fields</td>
<td></td>
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<tr>
<td>18</td>
<td>Teenage Pregnancy and early motherhood</td>
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<tr>
<td>19</td>
<td>High birth rate in the area</td>
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<tr>
<td>20</td>
<td>Engagement in low income generating occupations</td>
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<tr>
<td>21</td>
<td>Very high illiteracy rate among women in the area</td>
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<tr>
<td>22</td>
<td>Poverty</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
23. Low levels of achievement in all aspects of life

24. In your own opinion, what are the effects of low female participation in tertiary education on the girl’s quality of life?

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SECTION D

Attitude of Girl-child towards Tertiary Education

25. Does the girl-child consider her role in the sustenance of the family more her pursuance of tertiary education?
   Yes [ ] No [ ] Uncertain [ ]

26. Does the girl-child perceive tertiary education to be beneficial?
   Yes [ ] No [ ] Uncertain [ ]

27. Do females have the ambition of pursuing higher education?
   Yes [ ] No [ ] Uncertain [ ]

28. Do female prefer marriage to pursuing tertiary education?
   Yes [ ] No [ ] Uncertain [ ]

29. How will you rate the attitude of the girl-child in the District towards participation in tertiary education? Positive [ ] Negative [ ] Uncertain [ ]
SECTION E

Strategies to Promote Girl-child Education

Please, tick [ ] in the appropriate space to indicate whether or not each of these measures can be used to promote girl-child education

<table>
<thead>
<tr>
<th>No.</th>
<th>Strategy</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td>Special admission requirement for female students</td>
<td></td>
<td></td>
</tr>
<tr>
<td>31</td>
<td>Elimination of school fees</td>
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<tr>
<td>32</td>
<td>Increasing the number of female teachers and role models within schools</td>
<td></td>
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<tr>
<td>33</td>
<td>Sensitizing communities on the importance of educating girls</td>
<td></td>
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<tr>
<td>34</td>
<td>Special curriculum that facilitates girl-education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>Awarding scholarships to disadvantaged girl students</td>
<td></td>
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<tr>
<td>36</td>
<td>Giving awards and prizes to the girls</td>
<td></td>
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<tr>
<td>37</td>
<td>Sensitizing teachers to gender disparities in education</td>
<td></td>
<td></td>
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<tr>
<td>38</td>
<td>Providing economic or material incentives</td>
<td></td>
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<tr>
<td>39</td>
<td>Making the physical learning environment more accommodating to female students</td>
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<tr>
<td>40</td>
<td>Programmes to ameliorate child labour</td>
<td></td>
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<tr>
<td>41</td>
<td>Establishment of girls-only secondary school</td>
<td></td>
<td></td>
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<tr>
<td>42</td>
<td>Law to ensure and realize gender equality in educational attainment</td>
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</tbody>
</table>

43. Which other strategies do you think can be put in place to promote girl-child education in the Tolon-Kumbungu District?

i. ........................................................................................................

ii. ........................................................................................................

iii. ........................................................................................................
APPENDIX B

QUESTIONNAIRE FOR PARENTS

This study is aimed at eliciting information on the low participation of females in tertiary education in the Tolon-Kumbungu District of the Northern Region. You will be contributing significantly towards the success of this study if you respond to the following questions as frankly as you can. This exercise is purely academic and your responses will be treated as confidential.

Please, you are expected to respond the items by either ticking [√] in the appropriate space or writing where applicable. Thank you.

SECTION A

Background Information of Parents

1. **Sex**
   - Male [    ]
   - Female [    ]

2. **Age Range**
   - 30-35 yrs [    ]
   - 36-41 yrs [    ]
   - 42-47 yrs [    ]
   - 48-52 yrs [    ]
   - 54 yrs and Above

3. **Marital Status**
   - Single [    ]
   - Married [    ]

4. **What is highest level of education?**
   - MSLC [    ]
   - Secondary/Technical [    ]
   - Teachers’ Cert ‘A’ [    ]
   - HND [    ]
   - University Degree [    ]
   - Others (Please, specify)………………………………………………………………………
## SECTION B

**Causes of Low Female Participation in Tertiary Education**

Please, tick [✓] in the appropriate space to reflect your opinion whether a particular statement is a cause of low female participation in tertiary education or not.

<table>
<thead>
<tr>
<th>NO.</th>
<th>FACTORS</th>
<th>True</th>
<th>Uncertain</th>
<th>Not True</th>
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<tbody>
<tr>
<td>5</td>
<td>Religious factors favour the education of males than female</td>
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<tr>
<td>6</td>
<td>Age Pregnancy and Early Motherhood</td>
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<td>7</td>
<td>Unawareness of the availability of tertiary education</td>
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<td>8</td>
<td>Parents inability to afford the costs associated with tertiary education</td>
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<td>Prevalence of male senior high schools which only admit boys</td>
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<td>17</td>
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</tbody>
</table>
18. In your opinion, which factors contribute to low female participation in the Tolon-Kumbungu District in tertiary education?

i. .................................................................

ii. ................................................................

iii. ................................................................

iv. ................................................................

v. ................................................................

SECTION C

Effects of Low Female Participation in Tertiary Education

Please, tick [ ] in the space to indicate your view concerning the effects of low female participation in tertiary education on the girls’ quality of life by using the key SD = Strongly Disagree; D = Disagree; A = Agree; SA = Strongly Agree

<table>
<thead>
<tr>
<th>No.</th>
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<tr>
<td>19</td>
<td>Low representation in academic staff positions</td>
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<td>24</td>
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<tr>
<td>25</td>
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</tbody>
</table>
27. In your own opinion, what are the effects of low female participation in tertiary education on the girl’s quality of life?

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SECTION D

Attitude of Girl-child towards Tertiary Education

27. Does the girl-child consider her role in the sustenance of the family more her pursuance of tertiary education?

Yes [ ] No [ ] Uncertain [ ]

28. Does the girl-child perceive tertiary education to be beneficial?

Yes [ ] No [ ] Uncertain [ ]

29. Do females have the ambition of pursuing higher education?

Yes [ ] No [ ] Uncertain [ ]

30. Do female prefer marriage to pursuing tertiary education?

Yes [ ] No [ ] Uncertain [ ]

31. How will you rate the attitude of the girl-child in the District towards participation in tertiary education? Positive [ ] Negative [ ] Uncertain [ ]
SECTION E

Strategies to Promote Girl-child Education

Please, tick [  ] in the appropriate space to indicate whether or not each of these measures can be used to promote girl-child education

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<tr>
<th>No.</th>
<th>Strategy</th>
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</tr>
<tr>
<td>43</td>
<td>Establishment of girls-only secondary school</td>
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<td></td>
</tr>
<tr>
<td>44</td>
<td>Law to ensure and realize gender equality in educational attainment</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
45. Which other strategies do you think can be put in place to promote girl-child education in the Tolon-Kumbungu District?

i. ...........................................................................................................

ii. ...........................................................................................................

iii. .......................................................................................................... 

iv. ..........................................................................................................
APPENDIX C

INTERVIEW SCHEDULE FOR FEMALE DROP-OUTS

SECTION A

Background Information of Respondents

1. Age: 12-15yrs [ ] 16-19yrs [ ] 20-23yrs [ ] 24yrs and Above

2. Marital status Single [ ] Married [ ]

SECTION B

Causes of Low Female Participation in Tertiary Education

Which of following factors or issues contribute to drop out among female students in this area?

3. Religious factors favour the education of males than female True [ ] Not True [ ]

4. Teenage Pregnancy and Early Motherhood True [ ] Not True [ ]

5. Unawareness of the availability of tertiary education. True [ ] Not True [ ]

6. Parents inability to afford the cost of tertiary education True [ ] Not True [ ]

7. Prevalence of male senior high schools which only admit boys True [ ] Not True [ ]

8. Very low quality of girls’ secondary schools. True [ ] Not True [ ]

9. Domestic chores and family care. True [ ] Not True [ ]

10. Discriminatory nature of admissions into tertiary institutions True [ ] Not True [ ]
11. Difficulties of accessibility to schools  True [ ]  Not True [ ]

12. Violence against females in Schools  True [ ]  Not True [ ]

13. Poverty  True [ ]  Not True [ ]

14. Parents have preference for educating their sons.  True [ ]  Not True [ ]

15. What other factors lead to low female participation in tertiary education in this area?

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

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

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

SECTION C

Effects of Low Female Participation in Tertiary Education

16. Does low participation of females in tertiary education cause low representation in academic staff positions?  Yes [ ]  No [ ]

17. Does low participation of females in tertiary education cause low participation in decision making bodies and business fields?

Yes [ ]  No [ ]

18. Does low participation of females in tertiary education cause teenage Pregnancy and early motherhood?  Yes [ ]  No [ ]

19. Does low participation of females in tertiary education cause high birth rate in the area?  Yes [ ]  No [ ]

20. Does low participation of females in tertiary education cause Low levels of achievement in all aspects of life?  Yes [ ]  No [ ]
SECTION D

Attitude of Girl-child towards Tertiary Education

21. Does the girl-child consider her role in the sustenance of the family more her pursuance of tertiary education?  Yes [ ]  No [ ]  Uncertain [ ]

22. Does the girl-child perceive tertiary education to be beneficial?
   Yes [ ]  No [ ]  Uncertain [ ]

23. Do females have the ambition of pursuing higher education?
   Yes [ ]  No [ ]  Uncertain [ ]

24. Do female prefer marriage to pursuing tertiary education?
   Yes [ ]  No [ ]  Uncertain [ ]

25. Do you feel that the education of females is a waste of resources?
   Yes [ ]  No [ ]  Uncertain [ ]

26. Do you think that there is no need educating girls beyond the primary school level?  Yes [ ]  No [ ]  Uncertain [ ]

27. Do you think that girls who go through formal education tend to have marriage problems?  Yes [ ]  No [ ]  Uncertain [ ]

28. How will you rate the attitude of the girl-child in the District towards participation in tertiary education?  Positive [ ]  Negative [ ]  Uncertain [ ]
29. In what ways do you think girl-child education can be promoted?

i. 

ii. 

iii. 

iv. 

v. 