

Czech University of Life Sciences Prague

Faculty of Economics and Management

Department of Economics



Master's Thesis

Economic Implication on Girl - Child Education - A Case Study of Ghana (Berekum district)"

Owusu Bismark

© 2023 CZU Prague

DIPLOMA THESIS ASSIGNMENT

B.Ed. Bismark Owusu

Economics and Management

Thesis title

Economic Implication on Girl – child Education – A Case Study of Ghana (Berekum District)

Objectives of thesis

1. To identify the extent to which economic factors affect the right and participation of the girl-child education in berekum district.
2. To determine the consequences of gender inequality of education opportunities in the berekum district and it's affects the girlchild
3. To fine out the cause of gender inequality in educational opportunities

Methodology

Research Design

The research design that will be used for the study is a descriptive survey. This will enable the researcher to collect data from a large geographical area

Population

The target population for the study will be made up of enrolled girl children in school, and the number of girls employed after education in the berekum district.

Sample size

A sample size of 100 to 150 students will be selected for the this study by the way of random sampling technique

Research tools

A survey will be conducted through questionnaire and observation. The use of appropriate sample and sampling techniques of the collected data will be carried out and analyzed with IBM SPSS software.

The proposed extent of the thesis

60 – 90 stran

Keywords

Education, Gender Inequality, Economic Development, Girl Child, Contribution, Economic impact

Recommended information sources

Asare, K. (2009). Ghana: Quality Education Crucial to end girl-child labour.

<http://allafrica.com/stories/200906151025.html>

Barro, R.J. and Sala-i-Martin, (2003). Economic Growth. Second Edition, New York: McGraw-Hills

Gyimah-Brempong, K., Paddison, O. and Mitiku, W. (2006). "Higher Education and Economic Growth in Africa". Journal of Development Studies

Inter Gender Office (n.d.). Gender and Development Programme Strategy Paper for the Plan Operation 1997 – 2001.

International, LO 2013, World Report on Child Labour : Economic vulnerability, social protection and the fight against child labour, International Labour Office, Geneva. Available from: ProQuest Ebook Central. [24 June 2022].

Jhingan, M. L. (2007). The Economics of Development and Planning. 39th Revised and large Edition

Psacharopoulos, G., (1994). "Returns to Investment in Education: A Global Update", World Development, Vol. 22, No 9, pp. 132.5-1 343

Quamrul H.A, Weil. D.N. and Wilde J. (2013). "The Effect of Fertility Reduction on Economic Growth".

Population and Development Review, The Population Council, Inc., vol. 39(1),

UNICEF, (2007). Promoting Girls education: The Experience of Nigeria.

www.Ungei.org/infobycountrynigeria1809.html. Retrieve 1014/2012

Expected date of thesis defence

2022/23 SS – FEM

The Diploma Thesis Supervisor

Bc. Ing. Jiří Čermák, Ph.D.

Supervising department

Department of Economics

Electronic approval: 30. 8. 2022

prof. Ing. Miroslav Svatoš, CSc.

Head of department

Electronic approval: 27. 10. 2022

doc. Ing. Tomáš Šubrt, Ph.D.

Dean

Prague on 31. 03. 2023

Declaration

I certify that I did all the work for my master's thesis, "Economic Implications on Girl-Child Education: A Case Study of Ghana's (Berekum District)," and that I only used the sources listed at the conclusion. I hereby certify that I am the creator of the master's thesis and that no third party's intellectual property rights have been violated.

On march 27th, Prague

Acknowledgement

I want to express my gratitude to Ing. Jiri Cermak, Ph.D., my supervisor, for his assistance and cooperation with the composition of this thesis. I would like to express my sincere gratitude to everyone who helped make my course a success and provided assistance in a variety of ways.

I want to express my gratitude to all of the lecturers at the department of economics and management for their assistance throughout my academic career. I'm appreciative of everyone who helped make this possible.

Economic Implication on Girl - Child Education - A Case Study of Ghana (berekum district)"

Abstract

The study was about economic implication on girl - child education - a case study of ghana (berekum district). In conducting the reserach , a sample size of 130 was selected using the purposive sampling technique. The instrument used in collecting the data were questionnaire. Percentage distribution tables were adopted to analysis the data.

The study established that data gathered and analyzed indicated that females are economically disadvantage or inactive as a result of multiplicity of factors such as females playing roles as dominant homemakers, females being denied the opportunity to access formal education, females being seen as secondary citizens to males and hence being relegated to the background in all aspects of the Ghanaian community and females not being allowed to own and use land for economic activities in most Ghanaian communities.

According to the study's findings, the researcher concluded that encouraging income-generating activities, particularly among women, would enable them to support their female children's education. The proportion of females enrolled in school will increase with the implementation of Free Compulsory Universal Education and the quota system for tertiary entry.

Keywords: Education, Gender Inequality, Economic Development, Girl Child, Contribution, Economic impact,

Ekonomické důsledky pro vzdělávání dívek a dětí- Případová studie Ghany (okres berekum)"

Abstrakt

Studie byla o ekonomických dopadech na vzdělávání dívek a dětí-případová studie Ghany (okres berekum). Při provádění reserachu byla vybrána velikost vzorku 130 pomocí účelové vzorkovací techniky. Nástrojem používaným při shromažďování údajů byl dotazník. K analýze dat byly přijaty procentuální distribuční tabulky.

Studie zjistila, že shromážděné a analyzované údaje naznačují, že ženy jsou ekonomicky znevýhodněné nebo neaktivní v důsledku mnoha faktorů, jako jsou ženy, které hrají roli dominantních žen v domácnosti, ženám je odepřena možnost přístupu k formálnímu vzdělání, ženy jsou považovány za sekundární občany mužů, a proto jsou odsunuty do pozadí ve všech aspektech ghanské komunity a ženy nesmějí vlastnit a využívat půdu pro ekonomické aktivity ve většině ghanských komunit.

Podle zjištění studie dospěl výzkumník k závěru, že podpora činností vytvářejících příjmy, zejména u žen, by jim umožnila podporovat vzdělávání jejich ženských dětí. Podíl žen zapsaných do školy se zvýší zavedením bezplatného povinného univerzálního vzdělávání a systému kvót pro terciární vstup.

Klíčová slova: Vzdělání, genderová nerovnost, ekonomický rozvoj, dívka dítě, příspěvek, ekonomický dopad

Table of content

Content	Page
DECLARATION	
ACKNOWLEDGEMENT	
ABSTRACT	
1. Introduction	1 Error! Bookmark not defined.
2. Objectives and Methodology	Error! Bookmark not defined.
2.1 Objectives of the Study.....	12
2.2 Research Problems.....	12
2.3 Research Methodology	13
2.3.1 Research Design	13
2.3.2 The setting	13
2.3.3 Target Population	13
2.3.4 Sample and Sampling Procedure	14
2.3.5 Data Collection Instruments	14
2.3.6 Data Analysis	14
2.3.7 Validity and reliability	15
3. Literature Review	Error! Bookmark not defined.
3.1 Introduction	15
3.2 Factors that Have an Impact on Women's Economic Rights and Participation.....	15
3.3 Reasons for Gender Inequality in Educational Pursuit	19
3.4 Effects of Gender Inequality on Socio-economic Opportunities	26
3.5 Ways to Increase Access to Girl-child Education in Ghana	30
3.6 The effects of capitation grants	34

4. Practical Part	Error! Bookmark not defined.
4.1 General background information of respondents.....	37
4.2 Analysis of reserach question	38
4.3 anlysis of the secondary data using stata.....	46
5. Results and Discussion	50
5.1 factors affecting the rights and participation of the girl-child in the economy.....	50
5.2 causes of gender inequality in educational pursuit	51
5.3 Consequence of gender inequality for economic activities.....	52
5.4 Factors to improve girl-child access to education.....	54
6. Conclusion	56
7. References	60
8. List of pictures, tables, graphs and abbreviations	64
Appendix	66

1 Introduction

Ghana is a developing nation where the wealthy and the poor coexist and where the rates of poverty in the rural and urban regions differ. The issue that needs to be looked into in this research is the poverty that affect girls child education and experience as a result of barriers that prevent them from completing their education. Due to financial constraints and the perception that educating male children will yield greater returns than educating female children, girls' education is given less priority in societies that are exceedingly impoverished. Female children who drop out of education are unable to advance socially and economically. To end the pattern of poverty, it is necessary to emphasize the value of funding female education.

Numerous discussions have been held on the topic of female education. With the primary objective of reducing poverty, it considers issues of gender equality as well as access to schooling. Education enables both men and women to realize their potential in the fields of economics, politics, and social life as well as to assert their rights. Education is another potent and crucial tool for combating and eradicating poverty, as well as serving as a basis for young girls' transition into adulthood.

Gender inequality has been very severe all over the globe. Numerous studies have demonstrated that the lack of educational equality harms the lives of millions of females worldwide. Many academics agree that the gender disparity has indeed shrunk over the past ten years.

However, girls continue to face disadvantages, particularly in upper secondary and tertiary education. Most girls who would not have continued their secondary education would have been doomed to marry and have children at a very early age possibly to fourteen years older polygamous or widowed men, and some would have been forced into prostitution to support themselves and their families.

Investment in women's education is crucial for eradicating poverty, empowering women, and fostering economic development. Between poverty and schooling, there is a relationship. The human capital that makes people productive, raises their standard of living, or lessens poverty includes essential elements like education and health endowments. There are fewer people living in poverty the more educated women are because education affects knowledge and skills that lead to better wages, according to research.

In Ghana, the problem of girl's education and its effects on the economy have widely affected the progress of Berekum district. In view of this, there is the need to address such situation.

2 Objectives and Methodology

2.1 Objectives

2.1 Objectives of the Study

The main objective of the research will be the economic implication on the girl-child education in the Ghanaian society, a case study in berekum district. It would give vital information and a guide to school authorities, parents, policymakers such as the Parliament, the Ministry of Education, the Ghana Education Service, the District Assemblies in the formulation of policies to help address the problem associated with girl-child education in Ghana.

1. The findings would also help parents to see the need to take the education of their daughters very seriously. The law enforcement agencies such as the judiciary and the police would also find the outcome of this study useful. It would further serve as a reference point of study for other researchers.

The specific objectives to guide the study are:

- i. find out the extent to which economic factors affect the rights and participation of the girl-child in the economic life of the Berekum district.
- ii. determine the causes of gender inequality in educational pursuit in the Berekum district.
- iii. determine the consequences of gender inequality of socio-economic opportunities in the Berekum district.
- iv. suggest solutions to the problems inhibiting the girl-child access to education in the Berekum district.

2.2 Research Problems

The following research questions serve as a guide for the project.

- i. To which extent are economic factors affecting the rights and participation of the girl-child in the economic life of the Berekum district?
- ii. What are the reasons why there is a gender gap in schooling opportunities in the Berekum district?
- iii. What are the consequences of gender inequality of socio-economic opportunities in the Berekum district?

- iv. What are the possible solutions to the problems inhibiting the girl-child access to education in the Berekum district?

2.2 Methodology

1.3 Research Methodology

Within this section, we will talk about the general technique that was used for the study. It concentrates on the research design, the setting, the population, the sample and the technique for sampling, the data collection instruments, the data analysis and presentation, as well as the validity and reliability.

2.3.1 Research Design

The study research design, which was mixed-method in nature and it uses a descriptive, analytical sample survey, was successful. By choosing unbiased samples of people to fill questionnaires and a zoom meeting with a headteacher, this design aimed to explain some elements of the population or a phenomenon. There would be a secondary data on the age range and chance of getting employment. The researcher was able to extract replies from the respondents using the descriptive analytical sample survey, which was deemed to be an appropriate design.

2.3.2 The setting

The setting of the study was Berekum district in the Bono region of Ghana. Berekum is cosmopolitan in nature because it is a district capital located just about 37 kilometers or 47 minutes' drive from the Bono regional capital, Sunyani. It is a hub of education as College of Education, Nursing and Midwifery Training School, Senior High Schools and a host of basic schools are found in Berekum and its surrounding towns and villages. It is also a farming community and a market center. There are therefore varying categories of people with various degrees of socio-economic backgrounds in Berekum. Some of the people are educated while others are uneducated.

2.3.3 Target Population

The target population for the study consisted of enrolled girls in schools, girls who are employed after education and uneducated girls in the Berekum district. The population of Berekum district is amounted to 106,252 people (GSS, 2021).

2.3.4 Sample and Sampling Procedure

One hundred and thirty people through a simple random technique and a secondary data from primary school headteacher were selected for the study. Forty out of this number were girls enrolled in schools selected from the Senior High Schools, Nursing and Midwifery Training School and the College of Education in the Berekum district, fifty of the sampling population were educated employed girls selected from institutions such as banks, schools, hospitals, markets, district assemblies and court in the Berekum district. The remaining forty were selected from uneducated population in designated places such as market areas, lorry stations, rural communities as well as drinking joints (pubs) in the Berekum district.

2.3.5 Data Collection Instruments

Questionnaires were used to collect data for the study. Data on the extent to which economic factors affect the rights and participation of the girl-child in the economic life of the Berekum district, the causes of gender inequality in educational pursuit in the Berekum district, the consequences of gender inequality of socio-economic opportunities in the Berekum district and the possible solutions to the problems inhibiting the girl-child access to education in the Berekum district were gathered through information on the survey. Both closed-ended and open-ended questions were included in the survey. The use of secondary data from a school headteacher.

2.3.6 Data Analysis

Data were analyzed and presented after information had been gathered from the field of study. Stata software, frequencies and Percentage distribution tables were adopted to analyses the data. The data were analyzed using both quantitative and qualitative techniques. Figures in terms of running of

variance, frequency and percentages were assigned to data that could be quantified. Those that could not be quantified were presented in themes.

2.3.7 Validity and reliability

All questionnaires for the study were pre-tested within related communities and among respondents outside the study area. Based on feedback from these trials, the tools were modified to ensure their suitability to the study.

3 Literature Review

3.1 Introduction

This chapter presents a review of some relevant literature and research findings that are relevant to this study. The literature of this study will be reviewed under themes such as factors which affect the rights and participation of women in the economy, reasons for gender inequality in educational pursuit, effects of gender inequality on socio-economic opportunities and ways to increase access to girl-child education in Ghana.

3.2 Factors that Have an Impact on Women's Economic Rights and Participation

Women are brought up to take care of the dwelling and children because they are expected to be homemakers. Motherhood, one of the few things that women are naturally excellent at, provides women with their greatest joy and sense of fulfilment. (Deckard, 1983). This type of attitude towards women tends to marginalize them, downplay the work they do both inside and outside the home environment, and as a result, minimize the contribution of women to the economic well-being of the household and society. Because they are burdened with being the primary carers in the home and have time restrictions as a result, women are unable to fully participate in the economic life of their community. The girl child also assists with domestic duties and takes care of the younger children, saving the parents from having to hire paid housekeepers (Ballara, 2002). This often becomes the barrier for women to advance in their careers and hold high level managerial positions in their communities. Women who are made to feel inferior to males and thus unable to advocate for themselves suffer from low self-esteem because of this. A girl is taught how to cook and maintain the household while a boy is free to play football or do whatever he wants. These elements tend to minimize the role of women in society's economy.

Women typically have limited or no access to schooling due to sociocultural factors. Comparatively speaking to their male peers, those who are fortunate enough to have access tend to have little influence. Their inability to obtain occupational skills for self-employment, access evidence on support services

for enhancing their business, and make a substantial income to amass capital for investment are typically hindered by their lack of access to or insufficient education and low knowledge levels. In Ghana, rural women face the greatest barriers to accessing official and informal training programmes such as education. Women in rural regions are unable to be productive due to a lack of education. This can be attributed to the fact that they will continue to be ignorant of strategies for raising farm output. (Kelly 1987). Due to their limited schooling opportunities, rural women are typically involved in low-wage, subsistence farming activities.

The survival of its citizens is essential for an "agro-based" nation like Ghana, where access to and control over territory are crucial. Many of the most fundamental needs of humanity are, to a significant extent, met by land. It provides refuge, food, and even water. It is impossible to overstate how crucial land is to human existence. In terms of women's access to property, it is seen as essential for their full economic emancipation and integration into all facets of the Ghanaian economy. Land is held in trust by the heads of the stool or family, who are typically males, but the land tenure system and its administration are mired in a complex web of holdings. This is true because men are viewed as natural leaders in the traditional context. (Duncan, 2004). As a result, the country's rich cultural heritage has a negative effect on women's access to and control over property. Discrimination against women in allocation of land is widely spread in the country. Because routine law does not recognise marital property or non-monetary donations to the acquisition of property during marriage, women who have been married lose their access to land when the marriage ends, regardless of the improvements they have made on the land (Women's Manifesto, 2004). Tradition dictates that a wife must assist her husband in running his farm or company; as a result, they frequently give up their own farms or businesses or buy smaller parcels of land. Once more, the development of permanent crops like cocoa, which demand longer use of the land, has favored males who are better able to do so economically (Duncan, 2004). The individual may also purchase or lease land directly from the initial owners. However, this is extremely expensive, which also restricts the availability of women,

particularly poor women. The difficulties of acquiring land tend to scare away women from engaging in large scale farming. Women farmers who depend on the land for their livelihood are especially adversely impacted by the difficulty women have acquiring land. When cultural and financial barriers prevent them from accessing land, their involvement in economic activity is hindered, which in turn lessens their efforts to improve their own economic situation. As a result, they wind up working as farm laborer's or on their husband's property, becoming economically dependent on them.

For a company to function, access to credit is essential. When there is an effective finance sector that mediates between borrowers and lenders so that money is transferred from surplus units to deficit units within an economy, the business sector does well. As a result, women who work in the economy occasionally need money for starting up or growing their businesses or to assist in keeping their company operations afloat. Women typically have limited access to credit, which is likely a result of their low levels of schooling, low savings, and lack of the essential collateral security needed for the purchase and reimbursement of a loan. Furthermore, most women, particularly those with little to no educational background, find the bureaucracy required to obtain a loan to be too complicated and intimidating. In addition, some banks and other financial institutions view women as risky clients due to the lack of collateral they require before approving a loan or the fact that their businesses are not secure and structured enough to appeal to their target market. As a result, most women are unable to obtain official credit, which prevents them from advancing their economic activities and switching from survival-based to profit-based business ventures.

In order to transform their families, communities, and the nation as a whole, women must play a critical part as changemakers and producers. But as a result of gender disparity and marginalization, women are limited in their involvement in the development agenda of their communities (Momsen, 1993). Though they are still marginalized in society, women are still seen as inferior to males in our culture. (Kaplan 1993). This circumstance restricts their ability to be productive citizens and, consequently, self-actualized

individuals. According to the 1994 African Common Position on Human and Social Growth Forum, women are one of the vulnerable and marginalized sectors of society that are grouped with children, young people, the elderly, and people with disabilities (Ntomb'futi Zondo 1995). Consequently, women are not given any space in the Ghanaian traditional society to compete with their male counterparts for economic sustenance.

3.3 Reasons for Gender Inequality in Educational Pursuit

According to UNICEF (2003), the number of girls who drop out of education each year in Sub-Saharan Africa has multiplied from 20 million in 1990 to 24 million in 2002. Despite the concerted efforts to advance the cause, research has shown that millions of females do not have access to education. Child labor, poverty, a lack of sponsorship, the desire for wealth, bereavement, truancy, a broken family, and the use of children as house helpers were all mentioned by Okeke, Nzewi, and Njoku (2008) as obstacles to children's access to education.

The forum for African women educators (FAWE) identified sexual harassment in classrooms by male students and instructors as a barrier to girls' education in 1994. Male teachers, most often than not, entice their female students with money, food, and other material gifts to influence them to yield to their sexual demands. They at times resort to threats to fail them or publicly humiliate them in order to force them to give in to their sexual advances. Male students are noted as significant perpetrators of sexual harassment. They beat, rape, and physically abuse the females, according to Hallam (1994). Boys frequently use physical force, threats, and teasing girls to intimidate them into keeping quiet in class (Anderson-Levitt, Bloch, and Soumore). (1994). These accounts of sexual assault and harassment demonstrate the extremely hostile and unwelcoming learning climate girls and young women experience in schools. Consequently, efforts to increase enrollment and retain students are severely hampered by the abuse of girls in

schools. The school setting in several Ghanaian communities reflects the physical and sexual violence against girls that is widespread in many cultures. Not only do physical abuse and kidnapping constitute grave violations of girls' fundamental human rights, but they also significantly impede their ability to attend education. Having a responsibility to safeguard their children and they think the school is too far away, they might decide to keep them at home. Girls' schooling is significantly hampered by violence against women.

Parents make decisions about which children to teach when there are more claimants than there are resources, according to FAWE (2001) and Twumasi (1986). Since men are typically viewed as the family's breadwinners, preference is typically given to them to guarantee their professional advancement. The preference for masculine children in situations of scarcity is typically a risk-distribution tactic. Many people choose to only educate kids who they believe will perform well in school and be successful in landing a well-paying career, which will benefit the family. In that situation, it is preferred that the boy child. Ankomah (1998) suggested daughters' participation in higher education is negatively impacted by their parents' low socioeconomic standing. For instance, Arowoshegbe and Enoma (2011) and Araoye and Sally (2005) note that in Nigeria, socio-cultural variables that support educating a boy-child can obstruct the education of a girl-child. Additionally, families are more apt to sponsor boys than girls in some low-income households. (Subrahmanian, 2005). Accordingly, a girl participant in Warrington and Kiragu's (2012: 305) study of primary school girls in Kenya's Kajiado District stated that "... if there wasn't enough money for both her and her brother to focus on school, her father would make her stay at home and would give precedence to schooling for her brother."

Hyde (1994) argued that having females work at home frequently frees up parents, particularly mothers, to work more on farms or in the workforce. Due to the daughters' replacement of the mother in household duties, the family loses the income that the mother could have made by sending girls to school. Female domestic work, according to Mbilinyi and Mbughuni (1991), is a significant opportunity expense for parents when deciding whether to

send a child to school and a major factor that works against academic success. In other words, decisions about whether to send a daughter to school and how long she should remain there are influenced by the need for female domestic labour. Mathew (1999) further claimed that even when girls are enrolled, the demands of household duties impede their ability to advance academically. According to a survey conducted in primary schools in Mozambique, the workload placed on girls' time was the single biggest contributor to poor performance. Young females from rural areas in Ghana are reportedly sent to urban areas to work as domestic servants for kin and non-kin families, according to information from some studies and the Department of Community Development in Ghana. Such relocation frequently happens when they are in primary education. Although their parents are compensated for their labor, the girls have little to no chance of going back to school. (Asomaning, Agrawal, Apt, Grienco & Turner, 1994) According to a proverb from Zimbabwe, "he is poor who has no daughters." (Dorsey, 1989). This is a fitting illustration of the economic worth of girls. The economic value of girls as given to marriage and motherhood depresses the demand for female education because practises like paying a bride price, polygamy, and adultery penalties continue to be important. Traditional marriage obligations and gender duties for women restrict their access to higher education. Due to the bride wealth that some parents receive from the husbands, some parents would rather see their girls married off than enrolled in school. Because of their wealth, the family is able to meet their members' urgent financial needs. A common misconception is that men do not want to marry educated women because they will challenge them, so a girl planning to get married shouldn't pursue a higher education because she won't find a spouse. The idea that women belong to their husbands also deters many parents from sending their daughters to education or even making financial investments in them. According to De Silva-de-Alwis (2008:1), girls' education is adversely impacted in the majority of developing nations by women getting married young, which is "... one of the most destructive manifestations of the uneven power relations between females and males."

Opong (1983) observed that in Ghana, enrollment is generally suppressed if schools are located far from the town. Additionally, it has been reported that parents are upset about the absence of basic amenities, particularly latrines and boundary walls that are thought to be necessary to safeguard their daughters' security and dignity. Some schools in Ghana, particularly those in rural areas, lack distinct restrooms and urinals for boys and girls, which may discourage parents, particularly those from Muslim communities, from sending their daughters to school. (Atakpa, 1996). Girls' enrollment in schools was low in some areas of Kenya, according to Warrington and Kiragu (2012), because the girls had to spend a lot of time gathering firewood and clean water, in addition to having to travel to school for about four hours each way.

According to Anderson-Levitt, Bloch, and Soumore (1994), the expulsion of pregnant school females deters some parents. No effort is made to ascertain to the parents whether an instructor is to blame for a student's pregnancy. To the detriment of their prey, the school pardons the instructor. Perhaps the most important causes of the negative attitudes towards educating females are the attitude and behavior of teachers towards schoolgirls. According to Anderson-Levitt, Bloch, and Soumore's (1994) research in Cameroon, Rwanda, and Ghana, both female and male teachers prefer to give boys more attention than girls or completely ignore girls because they think that boys are academically superior to girls. Girls are typically deterred from seeking higher education because of this.

According to research done by the Federation of African Women Educationists in 1990, parents in Ghana's rural regions are unable to meet their daughters' educational needs in terms of funding, supplies, and tools. They claim that because girls are less likely to have torn uniforms than boys, parents prefer to spend more money on girls' uniforms and transportation costs for their safety. This increases expenses for girls and explains why parents have unfavorable attitudes towards their daughters' schooling. Due to poverty, parents are not able to meet the pressing material and monetary demands of their children's education. Households pay for the dues of the Parent Teacher Association and school registration costs. Female students

are occasionally expelled from school because they are unable to fulfil these responsibilities, and this is particularly true if they have a history of subpar test results. An extra barrier to girls attending school is social exclusion. Due to caste, ethnicity, religion, or disability, some groups of females are more likely to be expelled from school.

Girls from lower castes are approximately twice as likely to be prevented from education in Nepal as girls from higher castes. Muslim girls in Malawi are more prone to be excluded than non-Muslim girls. Children with disabilities—and among them, disabled girls—make up a sizable group who are denied entry to education. According to a recent World Bank report, only 1–5% of all children and teenagers with disabilities are said to attend education in underdeveloped nations (Peters, 2004).

The method by which knowledge is transmitted, faculties are trained, skills are developed, and norms and values are ingrained is known as education. Educating people is the method by which People become useful contributors to their community (Ocho, 2005). It is a method by which young people learn, realize their potential, and use those things to become their best selves. It serves as a means of maintaining, disseminating, and enhancing societal culture. Education is associated with acquiring something positive or valuable in every culture. Education is widely acknowledged as the process by which people acquire the information, skills, and attitudes that allow them to fully develop their faculties. Everyone agrees that one advantage of a decent education is that it gives people the chance to contribute to the growth and enhancement of their own, their communities', and the country's quality of life. (MOE, 1998). Unquestionably, education plays a critical role in the development of human resources for a nation's social, economic, and personal progress. This is a universal truth. (Anamuah-Mensah, 1995; UNDP, 1993).

The term "female education" refers to all the issues pertaining to the primary, secondary, tertiary, and health education of girls and women. An essential component of civilization is education. It results in significant improvements in the economy, higher incomes, and increased equality. Education also encourages personal independence and self-determination. Education gives

women the self-assurance, knowledge, and practical skills they need to be better parents, workers, and citizens (Ndetei, 2018). By supporting girls' education, communities, nations, and the entire globe are transformed. Girls who obtain an education are more likely to lead healthy and fulfilling lives and are less likely to marry young. They have higher salaries and take part in the choices that affect have most positive impact on them and help them create improved futures for their families (unicef.org/education/girls education). Girls who receive an education live better and more fulfilling lives. A girl's education has a positive knock-on impact that benefits her family, community, and society at large (Saur, 2016).

However, not all girls of school age have access to the advantages that schooling offers. For the majority of girls in Ghana, access to school is challenging due to several cultural and economic factors. Despite the coordinated efforts to advance the cause, research has revealed that millions of females do not have access to education. Children's access to education is hampered by child labor, poverty, a lack of sponsorship, the desire for prosperity, bereavement, truancy, broken homes, and the use of children as house helpers, according to Okeke, Nzewi, and Njoku (2008). The fundamental human right of the freedom to education is girls are commonly rejected in some African nations. Kofi Annan, the then-Secretary General of the United Nations, claimed that in Africa, when families are forced to choose between educating a boy or a female child due to a lack of resources, it is always the boy who is selected to go to school. Many families in Africa send their daughters out to work at a young age so they can earn the extra money they may need to live beyond subsistence level and to further fund the education of boys, preventing many girls from receiving the education to which they are entitled. Most Ghanaian girls lack access to schooling, which often keeps them trapped in a cycle of poverty. Women are more vulnerable to poverty than males are, and they also experience it more severely (Buvinic, 1997: 38-53). Lack of education, combined with other social and cultural factors, limits women's access to capital and lowers the number of useful skills they can offer, making women particularly vulnerable to poverty. In Ghanaian culture and markets, women's economic mobility is particularly

constrained by low literacy rates. Women are routinely forced into the lowest-paying sectors of the informal economy due to restrictions on girls' access to education, which makes poverty a cause as well as a consequence of gender disparity in education. (Windborne, 2004: 59–70).

Knowledge, abilities, and attitudes for the workplace, the home, and adulthood can be acquired through education. Women who receive a decent education are better mothers, housewives, productive employees, and responsible citizens. Acharya and Bennett (1983) found that the productivity gains from education were greater for women than for men (62% and 38%, respectively) in their research on the productivity of men and women farmers in sub-Saharan Africa. According to Summers (1993), there is promise for ending the cycle of poverty and female illiteracy through the education of girls. Summers claims that while more education has a comparable impact on men and women's incomes, the social benefits of girls' education are much greater. He explains this by pointing to incomes made, leverage available, and knowledge and understanding of the importance of girl education. Women who have completed their education are considered to be the most valuable contributors to the welfare of their own selves, their families, towns, and nations. They act as resources for the advancement of their own, their families', and their communities' social, emotional, and physical wellbeing. (Kwesiga, 2002). Dolphyne (1991) agrees with Kwesiga in saying that it is impossible to overstate the value of education in achieving women's freedom. The truth is that women have come to embrace their inferior position in society for centuries but with access to education, women now have a bargaining chip or weapon to break the barriers to emancipation. Consequently, girl-child education tends to equip girls and women in general with economic know-how to make their communities and societies healthier, wealthier and safer for a living by helping to create employment opportunities, decrease infant mortality, boost maternal health, and stop the spread of AIDS and the human immunodeficiency virus. Women who have completed at least a basic education are significantly less to be in poverty than women who have not. By giving females one more year of schooling

than the norm, their future wages can increase by 10% to 20%. (Psacharopoulos & Patrinos, 2002).

It is crucial to emphasize the value of girls' education because it raises national development and improves quality of life through greater economic opportunity. It helps increased output, better nutrition and hygiene habits, and a decline in infant and maternal mortality rates. Communities can be developed if they invest so much in education to have the required human capital with the requisite knowledge and abilities to ensure each person's economic and social liberation, and consequently, to increase their contributions to local and global growth. For the girl child to appropriately carry out her socioeconomic functions, she must be educated about her position in society, whether as a producer or a reproducer. The welfare of the country rises as the number of educated women increases. The number of women working will increase along with the level of education among females. Consequently, the girl infant must be given access to a high-quality education in order for society to advance. It is based on this that the study attempts to examine the economic impact of girl-child education on Berekum district in the Bono region of Ghana. This study would seek to find out the extent to which economic factors affect the rights and participation of the girlchild in the economic life of the Berekum district, determine the causes of gender inequality in educational pursuit in the Berekum district, determine the consequences of gender inequality of socio-economic opportunities in the Berekum district, and suggest solutions to the problems hindering access to girl-child education in the Berekum district.

3.4 Effects of Gender Inequality on Socio-economic Opportunities

One of the major issues preventing Ghana's development has been gender inequality. This is because it has prevented the people, particularly the female group, from fully using their human capital possible. While women

have historically faced discrimination in the country's cultural and religious institutions, for example, their predominance in the fields of education, business, and politics has stunted their growth. In essence, this has impeded the growth of the country. According to Dollar & Gatti (1999), gender disparity lowers the average level of human capital because talented women are displaced by less qualified men, which can result in an inefficient economy. According to Mark Blackden et al. (2007), gender inequality in the workplace can cause qualified women to leave the labour force, which would ultimately result in a decline in labour force performance and economic growth.

Number inconsistencies in many organizations frequently highlight the disparity between men and women in managerial roles. Despite some steps taken by the national government, women still make up a small proportion of those involved in public decision-making, particularly in top managerial positions. Women are in a subordinate situation to men even in traditionally female-dominated professions. (Davidson, 1983). Only 25% and 18% of administrative and professional jobs are held by women, respectively. This clearly shows that males predominate in middle and upper management positions. (Federal Civil Service Commission, 2005). Men have an advantage in society, whereas women are frequently misled and do not receive the respect they merit. Despite their successes, whether they were attained through schooling or a variety of prior experiences, women still find it more difficult to advance in their careers. The executive management level of many corporations in Ghana is dominated by males due to factors like the poor educational attainment of women and the "glass ceiling." (Gyekye, 2013). This implies that many women's salaries and working circumstances in these companies are set by the male-dominated executive boards, which typically places many of them in lower income brackets. Additionally, the pay structures in many organizations are biased in favor of the top managers, particularly with respect to bonuses. This indicates that the majority of incentives are given to the top managers, who are overwhelmingly men, thus maintaining the gender wage gap. Men have access to and influence over more wealth than women, making women a disadvantaged group in society

due to gender inequality in economic activities. When Ghana's population is divided into quintiles based on wealth, the fifth quintile contains 72% male-owned property. (Osei-Assibey, 2014). OXFAM International estimates that only 6% of Ghana's wealthiest individuals are women. (OXFAM International, 2018). This demonstrates that most of the wealth in the

Men control the nation, largely at the expense of women. In addition to dominating wealth ownership in the fifth and highest quintile of Ghana's wealth population structure, men also dominate the other quintiles, with the exception of the lowest quintile, which owns the smallest amount of wealth in the nation, according to the Ghana Household Asset Survey (2010), cited in Oduro & Boakye-Yiadom (2011). The poll shows that the lowest quintile is made up of 40.7% men and 59.3% women, followed by the second quintile, which has 53.3% men and 46.7 women, the third quintile, which has 50.4% men and 49.6% women, and the fourth quintile, which has 58.5% men and 41.5% women.

Where there are males in the family, many women do not have the right to inherit. This has been a significant barrier for women in a patriarchal society like Ghana to being able to own property. The claim made by Osei-Assibey and Oxfam International that women are more likely than males to hold little assets captures this. Women's engagement in agriculture in Ghana has been significantly impacted by the male-predominant inheritance pattern and resulting low levels of property ownership. Despite the fact that there are more women working in agriculture, their lack of land ownership means that their output is less than that of men (Food and Agriculture Organization, 2012). Even though there are many women entrepreneurs in Ghana, they are more likely to work part-time or seasonal occupations that typically have low income. (Food and Agriculture Organization, 2012). Given Ghana's three main economic sectors—agriculture, manufacturing, and services—it is no surprise that many women work in the country's agricultural sector. (Amu, 2005). Unfortunately, certain obstacles faced by women in the agricultural industry, particularly relating to land ownership rights, jeopardise their ability to produce and have income-generating opportunities. This implies

that many of the women employed in this field do not own substantial wealth. Even if there has been improvement, women's access to low earnings and incomes has hampered national attempts to advance gender equality and women's empowerment. The fact that many of the activities done by women are typically viewed as unpaid work is one of the primary causes of the salary gap between men and women. (Ferrant, Pesando, & Nowacka, 2014). Women devote hours each day to socially prescribed tasks including cooking, housecleaning, bathing, and childrearing. Although it takes just as much energy to do such activities as it does for men to function in their pay capacities, women are not paid for doing them because they are domestic chores (Dako-Gyeke & Owusu, 2004). (2013). This means that although Ghanaian women work long hours, they receive little or no pay as a result of their labor, making them poor.

Due to inadequate support from their political parties, women do not hold many political posts in Ghana's politics or administration (Bawa & Sanyare, 2013). As a result, there are few women in those roles. In Ghanaian politics, character slander and financial support are popular forms of assistance. Emotional fortitude and shielding from public criticism are also important forms of support. (Ofori, 2018). Women must compete against men for positions in Ghana's political parties, with the exception of those that deal only with female groups, such as the position of women's organiser. Although there are many qualified women who can compete with the males for these roles, financial limitations have been one of the key problems that has decreased their prospects of success. (Odame, 2010). In Ghana, there are more affluent males than women, which has contributed to the country's politics in recent years being based on the display of money and vote-buying. In order to avoid the attention, women who are suited for senior positions frequently choose deputy jobs. The disparaging remarks and insults directed at women in positions of authority have cultivated a dread of the spotlight. (Ghanaweb, 2018). These unjustified insulting remarks are intended to discourage women from actively participating in political activities in their communities, whether it be in church, mosque, family, town, political party, district, or national elections.

Tanye (2008) asserts that because it is culturally regarded as less significant than education for males, girls' education has not received as much attention or support in some Ghanaian communities. This impression is prevalent, particularly in rural areas where Ghanaian society's archaic traditional values, practices, and belief system are still prevalent. The notion that girls do not need to be well-versed in books in order to fulfil their traditional responsibilities is what gave rise to the small attachment of value to their education. (Tanye, 2008). Giving birth, raising children, cooking, cleaning the house, and working on a farm are a few examples of these roles. With this mentality, some people consider educating girls to be a waste of time and money. In terms of poverty, certain families' lack of finances has made it so that some girls are unable to attend school, especially in light of the diminished value placed on girls' education. When there is not enough money to educate both sexes, females' educations are sacrificed with such low esteem in some homes so that boys might advance their education. (Senadza, 2012). In addition to the assumption that girls' education is not accorded the same respect as boys', this phenomenon is explained by the notion that boys are more important than girls.

Traditionally, a man is supposed to provide for his wife and children in the future. (Murillo, 2009). Boys must be taught and placed in environments that will allow them to succeed and be capable of handling such socially assigned duties. In the future, it is anticipated that the female child's husband will look after her and her offspring.

3.5 Ways to Increase Access to Girl-child Education in Ghana

Society's vitality depends on education. It results in significant improvements in the economy, increased earnings, and greater equality. Education also encourages personal independence and self-determination. Education for girls is essential for sustainable development and a substantial contributor to economic growth. According to studies cited in the Human Development Report 2006 by the United Nations Development Programme, educating girls has also been demonstrated to be one of the most affordable

ways to raise regional health standards. According to UNESCO (2007), education also promotes a girl's empowerment and autonomy in key life areas like her ability to participate in civic life, make decisions about her own health care, and avoid being forced into an arranged marriage. The education of girls is seen as a strategic investment in human and intellectual capital in the age of globalisation. A good education helps women become better wives, moms, homemakers, workers, and contributors to society. The following methods can be used to improve the number of girls enrolled at all levels of education in Ghana who are of school-age. To encourage females to enroll in and remain in school, the Ghana Education Service, Municipal and District Assemblies, along with other stakeholders including non-governmental organizations, philanthropists, and communities, must establish a supportive academic environment. This could entail providing classrooms, good separate restrooms or toilet facilities, and separate urinal facilities for boys and girls in towns and villages all across the nation. This

will assist in allowing children of school-going age, especially females, access to schools. The number of schools being built, particularly in the villages, helps to cut down on the daily walking distances that pupils must endure to get to school. This might inspire more girls to enroll in neighborhood schools.

Encouraging parents, especially mothers, to engage in income-generating activities would help them support their children, especially their female children, in school. This is one of the most effective approaches to increase the enrollment of girls in schools. For instance, research by Acharya and Bennett (1983) and Summers (1993) has shown that as women's salaries rise, they tend to spend a greater proportion of it on food, health, and education. Women tend to be very close to and supportive of their girl children's academic endeavours. To help women raise significant amounts of money to address the nation's problem with girl child education, employment possibilities should be made available. By saving money and making educational insurance investments, parents must constantly make financial provisions for their daughters' education. This will lessen the likelihood of

poor parents leaving their daughters without access to basic requirements and necessities.

Additionally, the establishment of an endowment fund for the education of girls in the nation by the Ministry of Education, the Ghana Education Service, Municipal and District Assemblies, and other stakeholders like non-governmental organizations and philanthropists can support girls' continued attendance in school because it provides scholarships to girls of school-age at any level of the educational system. The scholarship may pay for meals, textbooks, clothes, school fees, and exercise books. This would significantly alter the mindset of parents and even provide relief for those who were unable to pay for the education of their female offspring in the nation due to poverty. More girls may enroll in school because of this effort, which also encourages them to perform better.

Increased access to girls' education in Ghana can be achieved by launching a community-focused awareness campaign about its importance and advantages. The target audience for this campaign to raise awareness is parents, girls, and local authorities. It ought to cover some of the cultural and traditional practices that hinder the education of girls in the nation as well as strategies for parents and girls to get rid of them. It is important to identify and talk about the community vices that drive females to drop out of school. The campaign should take many different forms, such as door-to-door or neighborhood durbars, seminars, and debates. To advance this cause and raise the level of girls' education in the nation, the District Assembly should be the primary institution to lead it. With this campaign, parents and young girls are more likely to understand the value of girls' education in the nation. Parents would try to enroll and keep their daughters in school as a result.

Byelaws should be passed by the District Assemblies and the traditional leaders to support and sustain the education of girls in the nation. The byelaws of the Assemblies should aim to ensure that all national policies of the government are implemented by all educational circuits in the nation with the goal of promoting free compulsory basic education. They should also establish enforceable penalties for parents and educational authorities in the

districts and circuits who violate the byelaws on girls' education. Adults in the districts and circuits who participate in actions that impair girls' education, particularly when the girls get pregnant, should also face penalties under the byelaws. In addition, the traditional authorities should pass bylaws to forbid customs that are harmful to the district's efforts to educate girls, like child marriage and child betrothal. By accomplishing this, all cultural barriers to females' education will be broken down, making it possible for girls to go to school. This may aid in increasing the number of girls enrolled in schools, particularly at the pre-tertiary level. Byelaws should be passed by the District Assemblies and the traditional leaders to support and sustain the education of girls in the nation. The byelaws of the Assemblies should aim to ensure that all national policies of the government are implemented by all educational circuits in the nation with the goal of promoting free compulsory basic education. They should also establish enforceable penalties for parents and educational authorities in the districts and circuits who violate the byelaws on girls' education. Adults in the districts and circuits who participate in actions that impair girls' education, particularly when the girls get pregnant, should also face penalties under the byelaws. In addition, the traditional authorities should pass bylaws to forbid customs that are harmful to the district's efforts to educate girls, like child marriage and child betrothal. By accomplishing this, all cultural barriers to females' education will be broken down, making it possible for girls to go to school. This may aid in increasing the number of girls enrolled in schools, particularly at the pre-tertiary level.

Queen mothers, teachers, lawyers, bankers, journalists, and judges are just a few examples of powerful women who can inspire girls to enroll and stay in school. The campaign to enroll and keep girls in school should be led by educated urban women who visit the communities of the girls they work with frequently to discuss the value of education for girls. Additionally, female teachers and nurses should agree to postings in villages where they may serve as role models for the village's young girls. In communities where female education is marginalized due to cultural mindset, accomplished women can also host workshops and seminars to educate the locals about the necessity

for parents to enroll their girl-child in school by using themselves as the case study. These accomplished women can include bankers, lawyers, journalists, and medical doctors. In order to mentor females and encourage them to work hard in their studies so they can aspire to higher levels, they can organize seminars for them at schools. Through these mentoring programs, female students are encouraged to stay in school with the conviction that education can play a good role in their lives, just as it has for the successful female mentors. (Boateng & Nyarko, 2016). Since girls and women were frequently dropping out of school in Ghana, mentorship has been essential in ensuring that they remain in school.

3.6 The effects of capitation grants

The introduction of the capitation grant in 2004 has helped to boost the number of pupils enrolled in the nation's basic education levels. The payment of school fees at the primary school level has been eliminated thanks to this funding. (IBIS, UNICEF, SNV & WFP, 2009). To encourage students to stay in school, the school feeding program, which offers one hot meal per day to students in selected primary schools, needs to be expanded to include all basic schools, especially those in villages. Both initiatives can entice students from less fortunate households to enroll in and stay in school, increasing the number of youngsters who have access to an education.

the country's school-age population (IBIS, UNICEF, SNV & WFP, 2009). The elimination of the barrier of school fees makes it easier for children from lower socioeconomic families to enroll in schools, and the provision of a daily meal is another incentive for students to attend every day. The capitation grant is having a favorable effect on enrollment and retention rates across the nation's educational institutions. According to CREATE (2007), the capitation grant program alone has increased access to basic education by 17%.

Ghana's government has implemented the Free and Compulsory Universal Basic Education policy to improve the enrollment of female students. Every child in Ghana, including females, is entitled to free attendance at all public elementary schools under this policy. This rule

forces parents to enroll all their kids in school and makes it a crime for them to not give their kids a minimum education. (Nudzor, 2013). Because there are no fees, poverty is also a challenge that is addressed. Through this policy, the gender gap has been closed at the most fundamental level and school attendance has increased for both sexes. (Agbenyega, 2006). More female students now have access to secondary school thanks in large part to the Free Senior High School program. This is due to the policy's nearly fourfold increase in the number of girls enrolling in secondary education. Two important strategies have been adopted at the tertiary level as well to improve the number of women enrolling in universities. One such approach is the quota system, under which female applicants are given a predetermined quota of admission that is periodically increased. (Atuahene & Owusu-Ansah, 2013). In order to ensure that the number of female students at Ghana's universities and other higher education institutions increases rather than decreases, at least a specified percentage of applicants must be female. (Maanu, 2008). The second strategy is affirmative action, which gives female applicants preferential consideration so they can be admitted. Males and females are not subject to the same grade point requirement under this policy. (Atuahene & Owusu-Ansah, 2013). For instance, if the threshold for male entrance is 10, the threshold for female admission would be, let's say, 17. These strategies have proven effective over time as female enrolment has continued to rise. They are used to increase the enrollment of girls.

The Ghana Education Service has established the Girls Education Unit (GEU) at the district, regional, and national levels to explicitly address the gender inequities in education by developing and executing programs to draw and keep girls in schools. This will help improve the number of girls who have access to education. Officers from GEU focus primarily on advocating for and raising awareness of the value of girls' education in Ghanaian communities, especially rural ones. The number of females enrolled in schools, particularly at the elementary level, has significantly increased because of frequent community engagement in the form of seminars, meetings of parent teacher associations, and visits to homes to emphasize the necessity for parents to enroll their daughters in schools. With

an increase in the parity index of 0.03 between the academic years 2003–2004 and 2007–2008, the gender gap at the primary and JHS levels has decreased. At every level, there is an increase in female enrollment, retention, and completion. For instance, in the academic year 2003–2004, it climbed by 83%–93% in the primary level. (IBIS, UNICEF, SNV & WFP, 2009)

4 Practical Part

This chapter presents data analysis and findings gathered from respondents through a questionnaire. The respondents included in-school females, educated employed females and uneducated females in the Berekum district of the Bono region in Ghana. Data analysis is one of the fundamental processes in statistical operations. Failure to analyze the data collected from research renders them useless to policy makers and undermines the real advantage of research (Muwonge, 2006).

4.1 General background information of respondents

This section present information on the background of the respondent who are all citizens of Berekum. In all 130 respondents were involved in the study, this comprised 40 in-school girls, 40 educated employed females and 50 uneducated females. Data were gathered on the background of the respondents. The data were presented in Tables 1 and 2.

Table 1 Distribution of respondents

Respondents	Quantity	Percentage (%)
In-school girls	40	31
Educated employed ladies	40	31
Uneducated girls	50	38
Total	130	100

Source: field Data (2023)

Table 4.1a indicates that out of the total number of 130 respondents involved in the study, 40 were in-school girls representing 31%, 40 were educated employed females representing 31% and 50 were uneducated females representing 38%.

Table 2. Distribution of respondents' age range

Age	Number of respondents	Percentage (%)
12-15	15	11.5
16-19	19	15
20-23	24	18.5
24-27	15	11.5

28-31	18	14
32-35	15	11.5
36 and above	24	18.5
Total	130	100

Source: field Data (2023)

Table 2 shows that 15 respondents representing 11.5% fell within 12-15 years, 19 respondents (15%) fell within 16-19 years, 24 respondents (18.5%) fell within 20-23 years, 15 respondents (11.5%) fell within 24-27 years, 18 respondents (14%) fell within 28-31 years 15 respondents (11.5%) fell within 32-35 years, and 24 respondents (18.5%) fell within 36 years and above. Below is the pie chat representation of the age range.

Age range of respondents

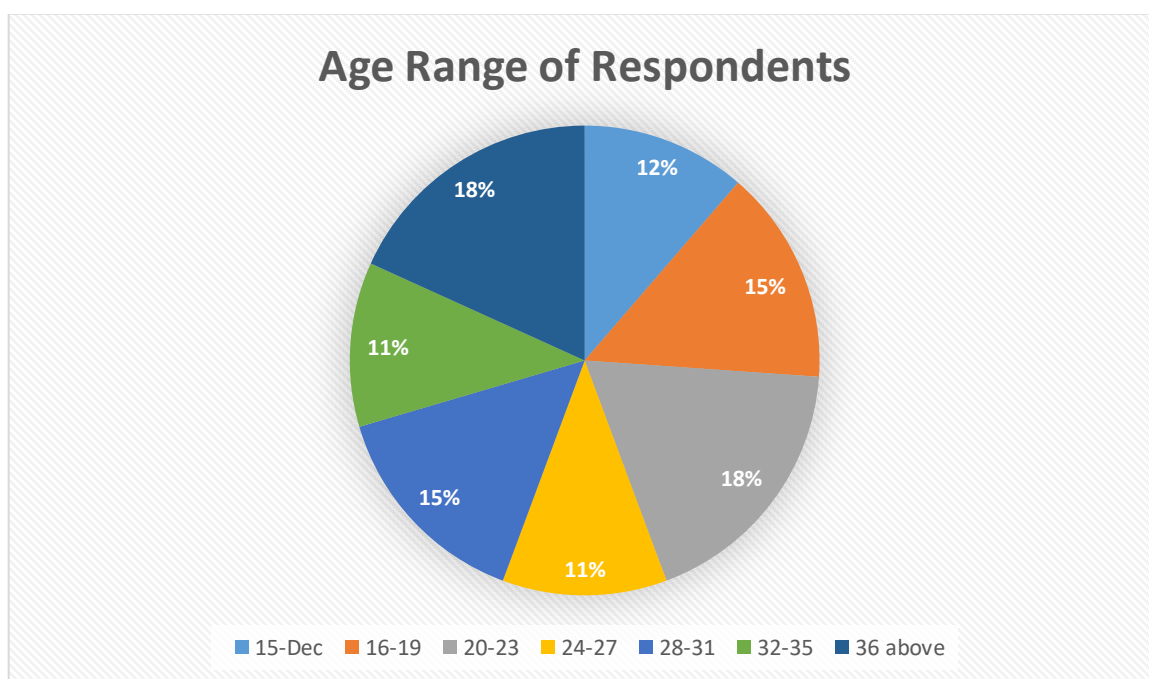


Figure 1: pie chat (source: fieldwork, 2023)

4.2 Which factors affect the rights and participation of the girl-child in the economic life of the Berekum district?

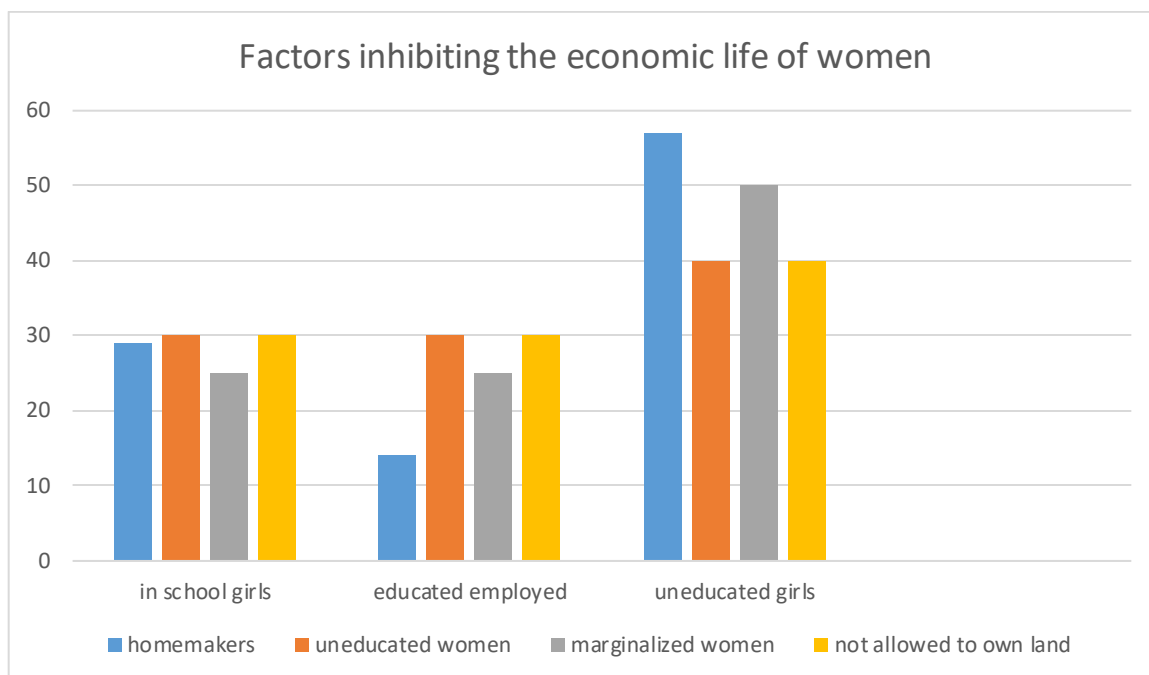
Participants were asked to indicate whether factors such as women being homemakers, women being uneducated, women being marginalized in the society and women not allowed to own land limit their active and full economic contributions in the Berekum district. The result is presented in Table 3

Table 3: Factors inhibiting the economic life of women in the Berekum district.

Respondent	Women being homemakers	Percentage (%)	Women being uneducated	%	Women being marginalized	%	Women not allowed to own land	%
In-school girls	20	29	30	30	20	25	30	30
Educated employed ladies	10	14	30	30	20	25	30	30
Uneducated girls	40	57	40	40	40	50	40	40
Total	70	100	100	100	80	100	100	100

Source : Field Data

Table 3 shows that in-school girls representing 29% of the respondents, educated employed ladies representing 14% of the respondents and illiterate girls representing 57% of the respondents respectively hold the view that women are economically inactive because of their role as homemakers. Only 14% of the educated employed women affirmed that women are reared to care for the home and children because of their ability to rub shoulders with men with respect to employment or even share household chores with their husbands. Furthermore, table 4.2 also indicates that in-school girls representing 25% of the respondents, educated employed females representing 25% of the respondents and uneducated females representing 50% of the respondents respectively indicated that marginalization of women in the society deprives women access and participation of the economic activities in their communities. Finally, table 4.2 indicates that in-school girls representing 30% of the respondents, educated employed females representing 30% of the respondents and uneducated females representing 40% of the respondents respectively indicated that women are not allowed to hold or own land.



4.3 What are the causes of gender inequality in educational pursuit in the Berekum district?

Participants were asked to indicate whether factors such as household chores, absence of schools, poverty and early marriage are the causes of gender inequality in the educational pursuit in the Berekum district. The result is presented in Table 4

Table 4: Causes of gender inequality in educational pursuit.

Respondent	Household Chores	Percentage (%)	Absence of school	%	Early Marriage	%	Poverty	%
In-school Girls	40	31	30	30	20	24	30	30
Educated Employed Females	40	31	30	30	25	29	30	30

Uneducated Females	50	38	40	40	40	47	40	40
Total	130	100	100	10	85	10	100	10
				0		0		0

Table 4 indicates that in-school girls representing 31% of the respondents, educated employed females representing 31% of the respondents and uneducated females representing 38% of the respondents respectively acknowledge that performance of household chores by girls serve as a hindrance to their educational pursuit in the Ghanaian society. Most frequently, girls of school-going age are refused access to be enrolled in schools because their parents often engage them as house helps.

Table 4 further indicates that in-school girls representing 30% of the respondents, educated employed females representing 30% of the respondents and uneducated females representing 40% of the respondents respectively agreed that absence of school buildings in some Ghanaian community's hinder girl-child education in the country.

Table 4 also indicates that in-school girls representing 24% of the respondents, educated employed females representing 29% of the respondents and uneducated females representing 47% of the respondents respectively posited that early marriage is a cause of low or no female enrollment in schools.

Finally, Table 4 indicates that in-school girls representing 30% of the respondents, educated employed females representing 30% of the respondents and uneducated females representing 40% of the respondents respectively assert that financial constraints are limiting factor in enrolling girls of school-going age in schools.

Table 5 Checking the number and age of girls in a particular school.

Number of girls in school	Midpoint (x)	Frequency (F)	FX	FX ²	Percentages (%)
18-20	19	1	19	361	2
15-17	16	4	64	1024	9
12-14	13	5	65	845	12
9-11	10	4	40	400	9
6-8	7	14	98	686	32
3-5	4	12	48	192	27
0-2	1	4	4	4	9
		$\sum f = 44$	$\sum fx = 338$	$\sum fx^2 = 3512$	=100%

Source : information provider (headmaster)

Calculating for the mean, the median, the mode, and the standard deviation of girls enrolled in a particular school.

$$\text{Mean} = \frac{\sum FX}{\sum F} = \frac{338}{44} = 7.6$$

$$\begin{aligned} \text{The median} &= \frac{1}{2}(n+1) \\ &= \frac{1}{2}(44+1) = 22.5 = 23^{\text{rd}} \text{ point the median} = 7 \end{aligned}$$

The mode value = 4

$$\text{The standard deviation} = \sqrt{\frac{\sum fx^2}{\sum f} - \left[\frac{\sum fx}{\sum f}\right]^2} = \sqrt{\frac{3512}{44} - \left[\frac{338}{44}\right]^2} = \sqrt{79.8 - [7.6]^2}$$

$$\begin{aligned} \text{The standard deviation} &= \sqrt{79.8 - 57.7} = \sqrt{22.1} \\ &= 4.7 \end{aligned}$$

In the above table there is clear evidence that the majority of parents do not wish to take their children to school at the early stage of life since they see it not to be necessary. Out of the 270 students in the school only 44 were girls according to the headmasters check book. Out

of the 44 students the mean number was 7.6, the median number is 7 and the modal number is also 4 while the standard deviation is 4.7. Based on the outcome of the mean, mode, and median, it shows that girlchild enrollment was poor. All the majority of the girls in school aged between the intervals of 4-8. The mean number was influencing 30 girls who were recorded as at the time. Even though some girls were above 8 years of age but the number could not be describe as good. This is because students who are below 10 years was above 50% and the higher the education level the lower the number of girls in school.

4.4 What are the consequences of gender inequality of socio-economic opportunities in the Berekum district?

The questionnaire for this research question was developed under themes such as gender employment, acquisition of wealth between the sexes, access to education and political participation. For gender employment, participants were asked to indicate which of the sexes is often considered for employment in the Ghanaian society. The result is indicated on Table 6

The questions were about employment index of males and females, and the result is as shown in the table below.

Table 6: Employment indexes between males and females in Ghana.

Respondent						
Sex	School girls	Percentage (%)	Educated Employed Females	(%)	Uneducated Females	(%)
Male	20	67	25	83	36	90
Female	10	33	5	17	4	10
Total	30	100	30	100	40	100

Table 6 indicates that 67% of schoolgirls indicated that males are often considered for employment while 33% indicated that females are often considered for employment. They perhaps provided these responses because there are few female teachers in their schools while majority of the teachers in their schools are males. They therefore see men being advantageous over men when it comes to employment opportunities in the country. 83% of the educated employed females indicated that males are often considered for employment whilst 17% of them indicated that women are often considered for employment.

For acquisition of wealth between the sexes, participants were asked to indicate which of the sexes is more resourceful in the country. The results are indicated on Table 7

Table 7: Acquisition of wealth between the sexes.

Respondent						
Sex	School girls	Percentage (%)	Educated Employed Females	(%)	Uneducated Females	(%)
Male	25	83	25	83	32	80
Female	5	17	5	17	8	20
Total	30	100	30	100	40	100

Table 7 indicates that 83% of schoolgirls indicated that males are wealthier while 17% indicated that females are wealthier. They perhaps provided these responses because most of the fathers are in gainful employment or undertaking lucrative businesses while their mothers are just homemakers. Their fathers therefore provide their needs including that of their mothers; hence males are richer than females. 83% of the educated employed females indicated that males are often richer whilst 17% of them indicated that women are also richer. Even though, these are women who are in gainful employment, they have outscored that there are more male employees in their workplaces who are also better remunerated than them. Hence, males are richer than females. 80% of the uneducated females further indicated that males are more resourceful whilst 20% indicated that women are also resourceful.

For access to education between the sexes, participants were asked to indicate which of the sexes is more accessible to education in the country. The results are indicated on Table 8

Table 8: Access to education between the sexes.

Respondent						
Sex	School girls	Percentage (%)	Educated Employed Females	(%)	Uneducated Females	(%)
Male	18	60	20	67	35	87.5
Female	12	40	10	33	5	12.5
Total	30	100	30	100	40	100

Table 8 indicates that 60% of schoolgirls indicated that males are more accessible to education while 40% indicated that females are more accessible to education in Ghana. They perhaps provided these responses because there are more male students in their schools than female students. Also, there are perhaps more girls of school age than boys of school age who are not enrolled in schools in their communities. They therefore see boys being more accessible to education than girls in the Ghanaian community. 67% of the educated employed females indicated that males are more accessible to education whilst 33% of them indicated that women are more accessible to education. Even though, these are women who are educated, they still held the belief that educational pursuit is reserved for males in Ghana because there are perhaps a lot of their age groups who could not have the opportunity to go to school. Hence, males are more considered for pursuit of education at the expense of females in the Ghanaian community. 87.5% of the uneducated females further indicated that males are always the preferred choice for education whilst 12.5% indicated that women are also given opportunity to go to school.

For political participation between the sexes, participants were asked to indicate which of the sexes is more involved in the political activities in the country. The results are indicated on Table 9

Table 9: Political participation between the sexes

Respondent						
Sex	School girls	Percentage (%)	Educated Employed Females	(%)	Uneducated Females	(%)
Male	22	73	19	63	30	75
Female	8	27	11	37	10	25
Total	30	100	30	100	40	100

Table 9 indicates that 73% of schoolgirls indicated that males are more involved in politics while 37% indicated that females are more involved in politics in Ghana. They perhaps provided these responses because there are more male student leaders in their schools than female student leaders. 63% of the educated employed females indicated that males are more involved in politics whilst 37% of them indicated that women are more involved in politics. Even though, their level of education can empower them to compete with males for elected positions in the country, they perhaps lack the requisite resources such as money, courage, community support and emotional toughness to rub shoulders with their male counterparts politically, they are relegated to the background. 75% of the uneducated females further indicated that males are always the preferred choice for political activities whilst 25% indicated that women are also given opportunity to involve in political activities in the country.

Table 10 Distribution range of marriage and acquisition of wealth

Age	Married	%	Separated	%	Never married	%
27 and below	4	5	3	4	15	17
28-31	7	8	5	6	6	7
32-35	8	8	6	7	4	5
36 and above	13	15	11	13	4	5
	32	36%	25	30%	29	34%

Table shows that married representing 36% of the respondents, separated couple 30% representing while 34% of the respondents signifies the percentage of never married workers. The age below 27 that form the majority part in the active labor force is 22, while the age between 28-31 that took part in the survey was 18 people, 32-35 were 18 and 32 for the age of 36 and above people respectively. The outcome of the table shows the view that the age of 36 and above are normally active in relationship matters.

4.5 Factors Influencing salary range between males and females in Graduates in

berekum

One of the major purposes of the research was to determine inequality of socio economic opportunities and its impact on the employment and salary for Ghanaian female graduates. To find the components that had the most significant impact on reservation wage, a one-way analysis of variance (ANOVA) was carried out. The findings indicated that younger graduates had a higher reservation wage than older graduates. For instance, the mean reservation wage for graduates younger than 27 years old was GH212.80, whereas the mean reservation wage for graduates between the ages of 28 and 31 years old was GH317.10. However, the reserve salary was significantly lower for those who were older than them; GH157.00 for those who were between the ages of 32 and 35, and GH123.50 for those who were older than 36 years. In addition, the data demonstrated that age was a significant factor in determining reservation wage ($F = 10.3$; $p 0.000$). In addition, the results of a post HOC test showed that there are substantial disparities between Ghanaian graduates aged 27-31 years and 32-36 years, as well as between those aged 27-31 years and 36 years and beyond. According to the data, males had a greater reserve wage than females did. This was the case regardless of gender. To be more specific, the mean reservation wage for males was found to be GH284.70, whereas the mean reservation wage for females was found to be GH152.40. The results of the analysis of variance showed that the earnings of males and females working in the same sector are significantly distinct ($F = 19.1$; $p 0.0001$). Those graduates who had never been married had a reservation wage that was higher than that of those graduates who were either married (married/consensual union) or had previously been married (separated/divorced/widowed). Specifically, the reserve wage for unemployed graduates who had never been married was GH417.20, while the reservation wage for those who were married (or in a consensual union) was GH143.70, and the reservation wage for those who were separated, divorced, or widowed was GH107.70. The analysis of variance (ANOVA) showed that there was a statistically significant difference between their mean reservation wages ($F = 12.5$; $p 0.000$), in particular between the never married and married, as well as the never married and separated/divorced/widowed, but not between the married and separated/divorced/widowed.

Table 11. ANOVA Test Result of Acquisition of wealth between age range and marital status

VARIABLE	MEAN	STANDARD ERROR
<i>Age</i>	<i>(F=10.264, p<0.000)</i>	
Less than 27 years	212.8	42.1
28 – 31 years	317.1 ^{a b}	34.8
32 – 35 years	157.0 ^a	20.4
36 years and above	123.5 ^b	16.8
<i>Sex</i>	<i>(F=19.101, p<0.000)</i>	
Male	284.7	30.6
Female	152.4	14.6
<i>Marital status</i>	<i>(F=36.988, p<0.000)</i>	
Married	143.7 ^a	14.1
Separated/divorced/widowed	104.7 ^b	21.2
Never married	417.2 ^{a b}	43.6

a. Dependent Variable: age of respondents

b. Predictors: sex and marital status of the respondent

Source: Stata software Generated (2023)

4.6: What are the possible solutions to the problems inhibiting the girl-child access to education in the Berekum district?

Participants were asked to respond to the question of whether programmes like the introduction of free compulsory universal education (FCUBE) and capitation grants, the use of quota admission schemes at tertiary institutions, the use of affirmative action schemes for enrollment at tertiary institutions, and rigorous sensitization and advocacy on the importance of female education have contributed to increasing the female enrollment drive in schools across the nation. Table 12 provides an illustration of the findings.

Table 12: Measures to increase enrollment of girls in schools.

Respondent	FCUBE and Capitation Grant	Percentage (%)	Quota Admission Scheme	%	Affirmative Action Scheme	%	Sensitization and Advocacy	%
------------	-------------------------------------	-------------------	------------------------------	---	---------------------------------	---	----------------------------------	---

In-school Girls	26	32	28	32	30	31	30	30
Educated Employed Females	25	31	26	29	30	31	30	30
Uneducated Females	30	37	35	39	36	38	40	40
Total	81	100	89	100	96	100	100	100

Source: field Data (2023)

Table 12 shows that in-school girls representing 32% of the respondents, educated employed ladies representing 31% of the respondents and illiterate girls representing 37% of the respondents collectively hold the view that the introduction of the FCUBE and the capitation grant has contributed immensely towards the increased enrollment of girls in schools.

Table 12 further shows that in-school girls representing 32% of the respondents, educated employed ladies representing 29% of the respondents and illiterate girls representing 39% of the respondents collectively hold the view that the introduction of the quota admission scheme at the tertiary educational institutions in Ghana has contributed enormously towards the improved enrollment of females in higher learning institutions such as universities and colleges.

Table 12 also shows that in-school girls representing 31% of the respondents, educated employed ladies representing 31% of the respondents and illiterate girls representing 38% of the respondents collectively embrace the view that the introduction of the affirmative action scheme at the tertiary educational institutions in Ghana has subsidized vastly towards the increased enrollment of females in higher learning institutions such as universities and colleges.

Table 12 finally shows that in-school girls representing 30% of the respondents, educated employed ladies representing 30% of the respondents and illiterate girls representing 40% of the respondents collectively hold the view that sensitization and support on the importance of girl-child education in Ghana have contributed immensely towards the increased acceptance of females at all levels of education in the country.

5 RESULTS AND DISCUSSION

This chapter speaks about the presentation of the finding gathered from chapter four and some views from scholars. In the discussions of the result from the questionnaire, findings from the qualitative data analysis done in the previous section will be use in the embedded design to strengthen the interpretation made. The participant in the survey were mainly females (in school and graduates) but most of the outcomes of the survey were in favor of males.

5.1 factors affecting the rights and participation of the girl-child in the economy

In the first research question, the participants were asked to indicate weather factors such as woman being homemaker women being uneducated, women being marginalized in the society and women not allowed to own land limit their active and full economic contributions in the Berekum district. Only 14% of the educated employed women affirmed that women are reared to care for the home and children because of their ability to rub shoulders with men with respect to employment or even share household chores with their husbands. Those who are not educated still see it as a responsibility for women to be primary care givers in the home. Deckard's (1983) claim that women are viewed as homemakers and as a result are raised to take care of the home and children supports this. Being a mother is one of the few things that women are naturally good at, and it gives them the greatest joy and sense of fulfilment. Additionally, Ballara (2002) asserts that a girl is destined to become to save her parents from having to hire hired housekeepers, she offered to help with the household chores and watch over the younger children.

The in-school females and the educated employed females surprisingly alluded to the fact that illiteracy remains a strong force to push women away from the main economic activities in the community because most of their mothers are illiterates and have been kept at the periphery of the economic activities in the community. Kelly's (1987) claim that illiteracy prevents women from being productive in rural regions is corroborated by this study. This can be attributable to the fact that they will continue to be ignorant about the strategies for raising farm production.

Even though, in-school girls and educated employed females have been fully empowered by education to compete with men in all aspects of economic activities be it trading, banking, industry, teaching among others, they still face a lot of discrimination in school, workplace, home and the community in general hence they still affirm that in whatever social, political and economic level that a woman will strive to reach, there are still barriers in place

preventing them to be fully equal with men. Ntomb'futi Zondo's (1995) assertion that women are among the vulnerable and marginalised elements of society, along with children, young people, the elderly, and people with disabilities, supports the findings of this study. The study is further corroborated by Momsen, (1993) position that as a result of gender disparity and marginalization, women are limited in their involvement in the development agenda of their communities. Data on table 1 clearly indicates that all categories of women, be it educated, uneducated, married, young and old do not have birth rights to own and control land in Ghana. It can be deduced from this data that ownership of land is a special preserve for man. This study is affirmed by Duncan's (2004) position that the land tenure system and its administration are held in trust by the heads of the stool or family, who are mostly men, and is entangled in a complex web of possessions. This is because men are viewed as natural leaders in the context of tradition. Therefore, the country's traditional legacy is detrimental to women's access to and control over property in a significant way.

5.2 Causes of gender inequality in educational pursuit

Because their parents frequently hire them as home help, girls of school age are frequently denied access to enroll in schools. According to Asomaning, Agrawal, Apt, Grienco, and Tarner (1994), young rural girls are transported to urban areas to work as domestic employees for kin and non-kin families. This study supports their findings. During their primary school years, such displacement frequently happens. The girls have little to no chance of going back to school, even though their parents are paid for their efforts. Additionally, Mbilinyi and Mbughuni (1991) assert that female domestic work is a significant opportunity cost for parents when deciding whether to send their child to school and a major factor that works against academic success. Hyde (1994) argues further that girls who work from home frequently allow their parents, particularly their mothers, to focus more on jobs that provide revenue. Due to the daughters' replacement of the mother in household duties, the family loses the revenue that the mother could have earned by sending girls to school. In other words, the decision to send a daughter to school and the length of her attendance at school are both influenced by the necessity for female domestic labour. The outcomes further indicates that absence of school buildings or classrooms in many communities in Ghana, especially the rural areas serve as a barrier to push many girls out of school since their parents will not allow them to trek or walk to attend school in faraway communities. Oppong (1983), who noted that in Ghana, if schools are located far from the community, enrollment is generally suppressed, lends credence to this study. Additionally,

Warrington and Kiragu (2012) report that there were few girls enrolled in certain sections of Kenya due to the girls' lengthy daily walks to school, which averaged around four hours. Even though, in-school girls and educated out-of-school females who are beneficiaries of formal education, still see early marriage as a hindrance to girl-child education in Ghana. Many mothers who are uneducated (47% of the respondents) prefer giving out their daughters for marriage to enrolling them in schools because after spending so much money on the education of the girl child she will still marry. According to De Silva-de-Alwis (2008:1), for instance, the practice of women being married at a young age "... is one of the most pernicious manifestations of the unequal power relations between females and males." This phenomenon has a severe impact on the education of girls in the majority of developing countries.

As a direct result of poverty, most Ghana's parents are unable to meet the ever-increasing demands placed on them to pay for the education of their daughters. The findings of this study are supported by research carried out in (1990) by the Federation of African Women Educationists, which found that parents living in rural parts of Ghana are unable to provide the financial, material, and equipment needs of their girls who are pursuing an education. According to them, females are less likely to attend to school with ripped clothes; as a result, parents tend to spend more money on uniforms and on the expense of transport for their daughters for reasons related to safety. This makes it more expensive for girls and helps to explain why some parents have negative attitudes towards their daughters' educational opportunities.

5.3 Consequence of gender inequality for economic activities

Even though, there are women who are in gainful employment, they have outscored that there are more male employees in their workplaces. Hence, males are more considered for employment than females in Ghana in all sectors of the economy. 90% of the uneducated females further indicated that males are always the preferred choice for employment whilst 10% indicated that women are also given opportunity to work in Ghana. Dollar and Gatti's (1999) claim that gender inequality lowers the average of human capital supports this claim since talented women would be replaced by underqualified men, which might result in an inefficient economy.

The research shows that 17% of schoolgirls said women are richer, compared to 83% who said men are. They may have given these answers because most fathers work outside the home or run successful businesses while their moms are primarily housewives. Males are

therefore wealthier than females because their fathers take care of their requirements as well as those of their mothers. 83% of educated working-age women said men are typically wealthier, while 17% said women are also wealthier. Even though these women have gainful jobs, they have outperformed the greater number of male employees who are paid better than they are in their workplaces. Therefore, men are wealthier than women. 80% of the ignorant females also said that men are more dominant than women. The study affirmed by Osei-Assibey's (2014) assert that dividing Ghana's population in quintiles based on assets, 72% of the possessions in the fifth quintile is owned by men. OXFAM International (2018) further corroborates the findings of this study on the account that only 6% of richest people in Ghana are women. 60% of school going are of the view that males are more accessible to education while 40% females have accessible to education in Ghana. Senadza (2012) corroborated the findings of this study by affirming that the education of female is sacrificed so that boys can progress their education in instances where there are not enough funds to educate both sexes. Murillo (2009) further justified this study by affirming that the male child is customarily expected to take care of his wife and family in future and must therefore be giving preference to go to school. Tanye (2008) provided additional support for this study by stating that some Ghanaian communities have not given much thought to or encouragement to girls' education due to the cultural view that girls' education is not as essential as that of boys.

Bawa and Sanyare's (2013) claim that there are few women in Ghana's politics and administration because they do not receive enough support inside their political parties to run for office is supported by the results of this study. While there are many qualified women who can compete with the males for political positions, financial constraints have been one of the key problems that have hampered their chances of winning, according to Odame (2010), who provided additional support for this study. Furthermore, a Ghana web (2018) analysis found that women who are eligible for senior jobs frequently choose deputy posts in order to avoid the attention. By making disparaging remarks about women in leadership roles, the fear of the spotlight has been cultivated.

Participants were asked to indicate whether initiatives such as the introduction of free compulsory universal education (FCUBE) and capitation grant, the use of quota admission schemes at the tertiary institutions, the use of affirmative action scheme for enrollment at the tertiary institutions, and rigorous sensitization and advocacy on importance of female education have contributed to increasing female enrollment drive in schools in the country. The results of the findings are illustrated on Table 4.5

5.4 Factors to improve girl-child access to education

The introduction of the FCUBE and the capitation grant has contributed immensely towards the increased enrollment of girls in schools. This is true since the two initiatives sought to make basic education in Ghana free and required for all children of school age. This has, in a sense, reduced the number of situations where parents of females are unable to pay for their daughters' basic requirements and tuition. The findings of this study are corroborated by IBIS, UNICEF, SNV and WFP's (2009) assertion that the introduction of the capitation grant in 2004 has contributed to increase enrolment of students at the basic level of education in the country. This grant has helped to abolish payment of school fees at the basic school level. CREATE (2007) further estimated that the capitation grant programme alone has led to a 17% increase in basic education enrollment in Ghana. According to Nudzor (2013), the FCUBE policy provides fee-free basic education to all children of school going age including females. It also deals with deprivation as a challenge because fees are not charged. Agbenyega (2006) on his part, affirmed that the FCUBE policy has increased school enrollment among both sexes, and bridged the gender gap at the basic level. Some people are of the opinion that the introduction of the quota admission scheme at the tertiary educational institutions in Ghana has contributed immensely towards the increased enrollment of females in higher learning institutions such as universities and colleges. The quota admission scheme ensures that female applicants to tertiary institutions are allocated a predetermine number of slots for admission at the universities and the colleges. For instance, the quota method is described by Atuahene and Owusu-Ansah (2013) as a process where female applicants are given a predetermined quota of admission that is periodically enhanced. In order to ensure that the number of women enrolling in higher education institutions in Ghana increases rather than decreases, Maanu (2008) further recommended that at least a specific percentage of applicants be female.

The establishment of the affirmative action programme at Ghana's tertiary educational institutions has significantly increased the number of women enrolling in universities and colleges and other higher education institutions. According to Atuahene and Owusu-Ansah (2013), the affirmative action programme is a system whereby female applicants are given particular consideration in order to be admitted. This regulation does not have a grade point requirement that is the same for men and women. For instance, if the threshold for male entrance is 10, the threshold for female admission would be, let's say, 17. These strategies

have proven effective over time as female enrolment has continued to rise. They are used to increase the enrollment of girls.

Finally, in-school girls representing 30% of the respondents, educated employed ladies representing 30% of the respondents and illiterate girls representing 40% of the respondents collectively hold the view that sensitization and advocacy on the importance of girl-child education in Ghana have contributed immensely towards the increased enrollment of females at all levels of education in the country. A community-oriented awareness campaign on the value and benefits of girl child education in the country being spearheaded by accomplished women such as bankers, lawyers, journalists, and medical doctors can be used to increase access to girl-child education in Ghana. For instance, Boateng and Nyarko (2016) affirmed this finding by asserting that accomplished women in their areas of specialization can organize workshops for girls in schools to mentor them to reassure them to work solid in their educational pursuit to enable them to aspire to their levels. Through these mentorship programmes, female students are motivated to remain in school with the faith in the helpful role education can play in their lives as it has done for the talented female mentors.

Conclusion

6. Conclusion

For a country to develop, education is a key instrument. There are tremendous opportunities for wealth development and poverty reduction in the nation when the educational condition of the populace is improved through the education of girls. But there are a lot of inhibiting factors that prevent girls from accessing formal education in Ghana. Most girls of school going age at all levels of education in Ghana are either being drop-out of school or have not been enrolled in school at all because of multiple factors such as unsupportive behavior of parents, poverty, patriarchy, inaccessible educational facilities such as absence of schools in communities, obnoxious cultural practices such as early marriage and females being used as domestic workers at home.

Parents who are struggling financially (living in poverty) are often forced to involve their children, who are still in school, in various economic endeavours. Girls are more likely to "love" money at a young age as a result of the actions of their parents. This has the potential to redirect their attention from their education to their own companies, so removing them from the classrooms where they were previously learning.

Prematurely marriage, as it looks simple as it may sound, is increasingly damaging the future of many females and the nation at large. Girls at their tender ages are often given out for marriage at the expense of school. This has contributed to the increased female illiteracy rate in the country. Increasing the number of teen girls in marriage is a foremost threat to national growth, family strength and social protection. The increased involvement of girls in marriage in the contemporary times has brought into its wake many social vices and health related problems which were not known in the Berekum district and Ghana in general some time ago. Teen mothers often become a burden on society because some become economically inactive and so need special intervention from the community.

Also, gender-stereotyping in favor of boys by parents tends to discourage girls from accessing education to the highest level. Many parents prefer enrolling the male children in schools to enrolling their female children in schools irrespective of their intelligence levels and their ability to perform better in schools. Oftentimes, the dull boy will be considered for formal education at the expense of the brilliant girl by parents.

Finally, the unavailability of essential educational resources such as classrooms in most Ghanaian communities tends to inhibit most girls from accessing formal education. Most

girls of school age cannot trek daily to attend school in areas situated far away from their hometowns due to stress, fear of being attacked by miscreants on their way to school or inability to pay transportation fares.

Recommendation

The author of the master's thesis suggests the following policies be developed for the enhancement and sustainability of girl child education in the district and the country considering the primary findings of this research.

Since there have not been many prosecutions to yet, traditional damaging practices like early marriage should be punished to function as a deterrence. To encourage girl child education, it is also advised that child marriage be outlawed in the district. The local government should work with the traditional authority to avoid child marriage and, by implication, child betrothal. To inform the populace about the drawbacks of early marriage and the necessity to outlaw it in the area, seminars should be held in the various towns.

To address the cultural practises that have an impact on girl child education, the government must give policy leadership and direct the creation and execution of solid policies and procedures at every level of the educational system. Programs to stop violence and ones to assist victims should be a part of such initiatives. In order to build a general enabling environment, programmes must involve all stakeholders. The police, child protection agencies, relevant nongovernmental groups, teachers, parents, and students should be among these stakeholders.

The Ghana Education Service (GES) should make an effort to give district elementary school students the essential stationery they need, including exercise books, pens, pencils, erasers, and sharpeners. This can be done by creating a CDF, or child development fund, into which every household in the district is required to pay contributions. The students can then be given the fundamental school supplies through the CDF.

Additionally, it is proposed that encouraging income-generating activities, particularly among women, would enable them to fund their female children's education. Studies have shown, for instance (Summers, 1993; Acharya & Bennett, 1983), that as women's salaries rise, they tend to spend a greater proportion of it on food, health, and education. Women often have deep relationships with their daughters and are eager to help them. One possible target of this initiative would be female farmers and traders. This will provide women more financial power and aid in reducing the district's problem with the undereducation of girls.

It is important to launch a community-focused awareness campaign about the importance of and advantages of teaching girls at home. This educational initiative should be addressed to parents, girls, and community leaders, in that order. It should discuss some of the cultural and traditional practises that are impeding the education of girls in the district and how parents and girls might get around them. Byelaws passed by the District Assemblies and both the traditional authority should be discussed with the communities during the campaign. Girls who drop out of school are often driven by social vices that need to be identified and addressed. The campaign should take a variety of shapes, including debates, seminars, and community or house-to-house durbars. The District Assembly should be the primary organisation leading this effort to raise the district's standards for the education of females. Byelaws that support and sustain the education of girls in the district should be passed by the District Assemblies and the traditional authority. The bylaws of the Assemblies should aim to ensure that all national policies of the government intended to promote Free Compulsory Basic Universal Education are implemented by all educational circuits of the district and set up enforceable charges for parents and educational authorities in the district who violate the bylaws on girls' education. The bylaws should also outline consequences for district adults who participate in actions that jeopardise the education of females, particularly when the girls become pregnant. The traditional authorities should also pass bylaws to forbid traditional behaviours that are harmful to the district's girls' education, such as child marriage, fostering, and early marriage.

There should be a chance for females who struggle academically to learn occupational skills that will enable them to make a living. Due to early pregnancies, many girls in the district are compelled to drop out of school, leaving them with no other choice than to lack the opportunity to learn life skills. If these institutions are established in the district, the young dropout girls who attend them will receive training and skill development.

All of the villages in the district can also strengthen and expand non-formal education. There should be an effort to increase the number of adult female attendees in addition to girls. Participating in non-formal education courses would help childbearing women better grasp the need of sending their daughters to school. Teenage girls who are unable to register in a formal education programme because of engagement or home responsibilities should be encouraged to take nonformal education courses. Since parental education has a good impact on the daughters' education, uneducated males should be permitted to participate in this education as well.

All of the district's towns should improve their school management committees. Teachers and school administrators need to make sure that school management committees are actively involved in running the school. One of the primary responsibilities of the school administration should be to ensure that parents follow the many decrees made by the assembly and traditional authorities on the education of girls. The parents will have the chance to express their opinions regarding the punishments for professors who prey on female students.

Last but not least, more elementary and junior high schools need to be built in the district so that the girls who travel everyday to urban areas to attend school would have access to their own neighbourhoods.

5 References

REFERENCES

- Psacharopoulos, G.; Patrinos, H. A. 2002. *Returns to Investment in Education: A Further Update*. Washington, DC, World Bank, Education Sector Unit, Latin America, and the Caribbean Region. (Policy Research Working Paper No. 2881).
- Ocho, L.O. (2005). *Issues and concerns in education and life*. Enugu: Institute of Development Studies, University of Nigeria.
- Okeke, E. A. C., Nzewi, U.M. & Njoku Z. (2008). *Tracking school age children's education status in UNICEF A-Field states*. Enugu: UNICEF.
- Anamuah-Mensah, J. (1995). *The race against under development, A mirage or reality*. Unpublished Paper Delivered at the Third Deans Lectures, University of Cape Coast, Cape Coast
- Ministry of Education, (1998). *The educational system in Ghana*. Accra: MoE.
- Girls' Education Unit, (2001). *Girls' education unit brief*. Accra GES.
- CAMFED (2005). *Programme to retain girls in school launched*. Ghana.
- Deckard, B. S. (1983). *The Women's Movement: Political, Socio-economic and Psychological Issues*. Harper & Row Publishers, NY.
- Duncan, B. A. (2004). *Women in Agriculture in Ghana*. Published by Friederich Ebert Foundation Ghana.
- Ballara, M. (2002). *Women and Literacy: Women and Development Series*. London, Zed Books Limited
- Kelly, G. P. (1987). *Setting state policy on women's education in the Third World: Perspective from comparative research*. *Comparative Education*, 23: 95-102.
- Kaplan, G. (1993). *Women in the society*: Australian Times Books International, Singapore.
- Momsen, J. H. (1993). *Women and development in Third World*. New York.
- Ntomb'futhi Z. (1995). *Rural women pessimistic*. *Agenda*, 26: 22-24.
- Hallam, S. (1994). *Crimes without punishment: Sexual harassment and violence against female students in schools and universities in Africa*. London: Africa Rights.
- Anderson-Levitt, K., Bloch, M., & Soumore, F. (1994). *Inside classrooms in Guinea: Girls experience*. Washington D.C.: The World Bank.

- Kelly, G., & Elliot, C. (1982). *Women's education the third world: Comparative perspectives*. Albany, NY: State University of New York Press.
- Atakpa, S. K. (1996). *Factors affecting female participation in relation to the Northern Scholarship Scheme*. A research for the Ministry of Education supported by UNICEF Ghana. Accra: MoE
- Oppong, C. (1983). *Female and male in West Africa*. London: George Allen and Unwin Publishers.
- Mensah, J. (1992). *Attitude of rural folk towards female education*. The case of Hwundo village, Western Region. Unpublished long essay. University of Cape Coast.
- Dorsey, B. J. (1989). *Factors affecting academic careers for women at the University of Zimbabwe*. New York: Ford Foundation.
- Asomaning, V., Agrawal, S., Apt, N., Grieco, M., & Tarner, J. (1994). *The missing gender: An explanation of the low enrolment rates of girls in Ghanaian primary schools*. London: Macmillan Ltd.
- Mbilinyi, M., & Mbughuni, P. (1991). *Education in Tanzania with a gender perspective*. Dar esSalam: SIDA.
- Hyde, K. A. L. (1994). *Barriers to equality of educational opportunities in mixed sex secondary schools in Malawi*. Malawi: Centre for Social Research, University of Malawi, Zambia.
- FAWE (2001). *Sexual maturation and menstrual hygiene practices associated with school girls in Ghana*. Accra: FAWE/Ghana Chapter.
- Twumasi P. A. (1986). *Social research in rural communities: The problem of fieldwork in Ghana*. Accra: Ghana University Press.
- Ankomah, Y. A. (1998). *Participation in Secondary education in Ghana: The case of females in rural Brong-Ahafo*. Journal of Educational Management, 1(1), 83 – 92.
- Warrington, M. and Kiragu, S. (2012). “It makes more sense to educate a boy”: Girls ‘against the odds’ in Kajiado, Kenya. International Journal of Education Development, 32, 301-30
- Subrahmanian, R. (2005). *Gender equality in education: Definitions and measurements*. International Journal of Education Development, 25, 395-407.
- De Silva-de-Alwis, R. (2008). *Child marriage and the law*. New York: UNICEF

- Arowoshegbe, A. O. and A. Enoma. (2011). *Improving the quality of the girl-child education in Nigeria*. Educational Research Quarterly, 34(4), 14-23
- Araoye, O. A. and Sally, G. A. (2005). *Traditional practice and women education in Western Nigeria*. Nigeria Journal of Rural Sociology, 2(3), 23-27.
- Mathew, J. (1999). *Girls-Child Education and Empowerment*. New Delhi, India.
- UNICEF (2003). *The state of the world's children*. UNICEF.
- Okeke, E. A. C., Nzewi, U.M. & Njoku Z. (2008). *Tracking school age children's education status in UNICEF A-Field states*. Enugu: UNICEF.
- Peters, S.J. (2004). *Inclusive education: An EFA strategy for all children*. World Bank, 2004
- OXFAM International (2018). *Ghana: extreme inequality in numbers*. Retrieved on 11th December, 2018 from <https://www.oxfam.org/en/even-it/ghana-extreme-inequality-numbers>
- United Nations Department of Economic and Social Affairs (2018). *Ghana Population*. Retrieved on 16th December, 2018 from <https://countrymeters.info/en/Ghana>
- Oduro, B, W. & Boakye-Yiadom, L. (2011). *Measuring the gender asset gap in Ghana*. Accra: University of Ghana and Woeli Publishing Services.
- Amu, N. J. (2005). *The role of women in Ghana's economy*. Friedrich Ebert Foundation.
- Gyekye, D. (2013). *Women at Work: A Study of the Glass Ceiling Phenomenon among Managerial Women in Ghana* (Doctoral dissertation, University of Ghana).
- Bawa, S., & Sanyare, F. (2013). *Women's participation and representation in politics: Perspectives from Ghana*. International Journal of Public Administration, 36(4), 282-291.
- Osei-Assibey, E. (2014). *Nature and dynamics of inequalities in Ghana*. Development, 57(3-4), 521-530
- Ofori, E. A. (2018). *Inter-party insults in political discourse in Ghana: A critical discourse analysis*. African linguistics on the prairie, 21.
- Odame, F. S. (2010). *Women in politics in Ghana: A study on local government in the Greater Accra Region*. Ghana Journal of Development Studies, 7(1).

- GhanaWeb (August, 2018). *Prostitute tag prevents most Ghanaian women from politics – Report*. Retrieved on 28th December, 2018 from Ghanaian-women-from-politics-Report-677719
- Ferrant, G., Pesando, L. M., & Nowacka, K. (2014). *Unpaid Care Work: The missing link in the analysis of gender gaps in labour outcomes*. Issues Paper, OECD Development Centre, www.oecd.org/dev/developmentgender/unpaid_care_work.pdf (accessed 12 October 2017).
- Dako-Gyeke, M., & Owusu, P. (2013). *A qualitative study exploring factors contributing to gender inequality in rural Ghana*. *Mediterranean Journal of Social Sciences*, 4(1), 481-489.
- Tanye, M. (2008). *Access and barriers to education for Ghanaian women and girls*. *Interchange*, 39(2), 167-184.
- Senadza, B. (2012). *Education inequality in Ghana: Gender and spatial dimensions*. *Journal of Economic Studies*, 39(6), 724-739.
- Murillo, B. (2009). *Ideal homes and the gender politics of consumerism in postcolonial Ghana, 1960–70*. *Gender & History*, 21(3), 560-575.
- Dollar, D. & Roberta G. (1999). *“Gender Inequality, Income and Growth: Are Good Times good for Women?”* Mimeographed. Washington CD: The World Bank
- Blackden, Mark, Sudharshan C., Stephan K. & David L. (2007). *“Gender and Growth in Africa: Evidence and Issues”*. edited by George Mavrotas and Anthony Shorrocks, WIDER, Helsinki, Finland and UNU-WIDER Research Paper No. 2006/37.
- Nudzor, H. P. (2013). *Exploring the policy implementation paradox: Using the Free Compulsory Universal Basic Education (fCUBE) policy in Ghana as an exemplar*. *International Journal of Qualitative Studies in Education*, 26(8), 933-952.
- Agbenyega, J. S. (2006). *Corporal punishment in the schools of Ghana: The Australian Educational Researcher*, 33(3), 107-122.
- Atuahene, F., & Owusu-Ansah, A. (2013). *A descriptive assessment of higher education access, participation, equity, and disparity in Ghana*. *Sage Open*, 3(3), 1-16.
- Maanu, P. (2008). *Gender gap in access to Higher Education in Ghana*. Retrieved on 14th November, 2018 from

<https://www.duo.uio.no/bitstream/handle/10852/31074/maanu.pdf?sequence=1&isAllowed=y>

- Boateng, F., & Nyarko, K. (2016). *An exploration of the experiential perceptions of STEM women in Ghana about empowerment*. *American Journal of Management and Social Sciences*, 7(2), 42-55

8. List of abbreviation, figuers and table

8.1 List tables

Table 1 Distribution of respondents

Table 2. Distribution of respondents' age range

Table 3: Factors inhibiting the economic life of women in the Berekum district.

Table 4: Causes of gender inequality in educational pursuit.

Table 5 Checking the number and age of girls in a particular school.

Table 6: Employment indexes between males and females in Ghana.

Table 7: Acquisition of wealth between the sexes.

Table 8: Access to education between the sexes.

Table 9: Political participation between the sexes

Table 10 Distribution range of marriage and acquisition of wealth

Table 11. ANOVA Test Result of Acquisition of wealth between age range and marital status

Table 12: Measures to increase enrollment of girls in schools.

List of figures

Figure 1

Figure 2

c. List of abbreviation

UNICEF United Nations International Children's Emergency Fund

FAWE Forum for African Women Educators

UNESCO United Nations Educational, Scientific and Cultural Organization

GES Ghana Education Service

FCUBE Free and Compulsory Universal Basic Education

APPENDIX

Questionnaire for respondents

Dear Participant, I am a student of who is carrying out research on the economic implication on the girl-child education in Ghana. This is because I want to meet a major requirement needed for the award of a master's degree program. I would therefore like you to take your time to answer these questions. I would like to guarantee you that the responses you give will be strictly not to be disclosed and will not be held against you.

Thank you for your understanding and co-operation.

PART A: General Background Information (Tick or Circle or Underline only one of the options)

1. What is your sex?

- a. Male () b. Female ()

2. Indicate your age from the following age range

- a. 12-15 () b. 16-19 () c. 20-23 () d. 24-27 () e. 28-31 () f. 32-35 () g. 36 and above ()

3. Have you ever been enrolled in a school before?

- a. Yes () b. No ()

For in-school Respondent ONLY

4. Which type of school are you enrolled in?

- a. SHS () b. Nursing and Midwifery Training School () c. College of Education ()

5. Which year are you in?

- a. 1st year () b. 2nd year () c. 3rd year () d. 4th year ()

For educated employed Respondent ONLY

6. What is your highest level of education?

- a. JHS () b. SHS () c. Tertiary ()

7. What is your present employment status?

- a. Full time employed () b. Casual labour ()

8. Where do you work?

- a. Bank () b. Court () c. Hospital () d. School () d. Market ()

PART B: Information on the economic implication on the girl-child education in Ghana (Tick or Circle or Underline the appropriate response)

9. Do women being homemakers affect their economic substance in the society?

- a. Yes () b. No ()

10. Do women being uneducated inhibit their economic wellbeing in the society?

a. Yes () b. No ()

11. Do women being marginalized or discriminated prevent them from fully engaging in the economic activities in their communities?

a. Yes () b. No ()

12. Do women not allowed to own land inhibit their economic wellbeing in the society?

a. Yes () b. No ()

PART C: information on factors that cause gender inequality in educational pursuit in Berekum district. Please tick where necessary.

13. Does the performance of household chores prevent girls of school going age from being enrolled in schools?	Yes	No
14. Does the absence of school buildings in a community prevent girls of school going age from being enrolled in schools?	Yes	No
15. Does the prevalence of early marriage in a community prevent girls of school going age from being enrolled in schools?	Yes	No
16. Do the limited family finances prevent girls of school going age from being enrolled in schools?	Yes	No

17. Between males and females, which of them are more often considered for employment in the country?

a. Males () b. Females ()

18. Which of the sexes is often considered as being more financially resourceful or wealthy in the Ghanaian society?

a. Males () b. Females ()

19. Which of the sexes is more often considered for enrollment in the formal educational institutions in the country by the family?

a. Males () b. Females ()

20. Which of the sexes is more involved in the political activities in the country?

a. Males () b. Females ()

PART D : Possible factors to increase enrollment of girl child education

21. Has the introduction of the free compulsory universal education (FCUBE) and the capitation grant policy at the basic education level helped to increase female access to education and enrollment in schools in Ghana?	Yes	No
22. Has the introduction of the quota admission scheme at the tertiary level of education helped to increase female access and enrollment in higher educational institutions in Ghana?	Yes	No
23. Has the introduction of the affirmative action scheme at the tertiary level of education helped to increase female access and enrollment in higher educational institutions in Ghana?	Yes	No
24. Has the use of sensitization and advocacy by accomplished educated women to whip up interest in girls and parents on the importance of girl-child education on the family life helped to increase access and enrollment of girls in schools?	Yes	No

25. indicate your status before marriage

a. married () b. separated () c. never married

26. what was your age before you got married

a. 27 and below () b. 28-31 c. 32-35 d.36-above

