

UNIVERSITY OF GHANA

COLLEGE OF HUMANITIES



**NON-GOVERNMENTAL ORGANIZATIONS AND FEMALE EDUCATION IN GHANA:
A CASE STUDY OF CAMPAIGN FOR FEMALE EDUCATION (CAMFED) IN THE
KARAGA DISTRICT.**

BY

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**THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON, IN
PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF MASTER
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SEPTEMBER, 2025



DECLARATION

I, DAWUDA FUSEINI, therefore declare that this dissertation/thesis, titled "Non-organization and female education in Ghana: A case study of CAMFED in the Karaga district," is the result of my own original research work, except where necessary acknowledgement has been provided.



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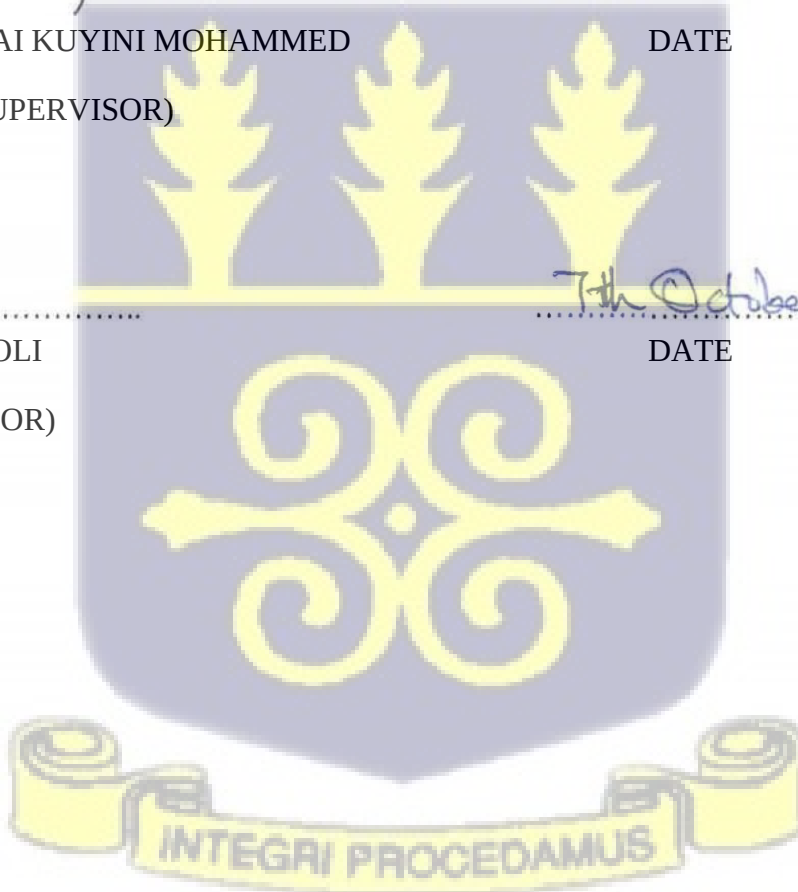
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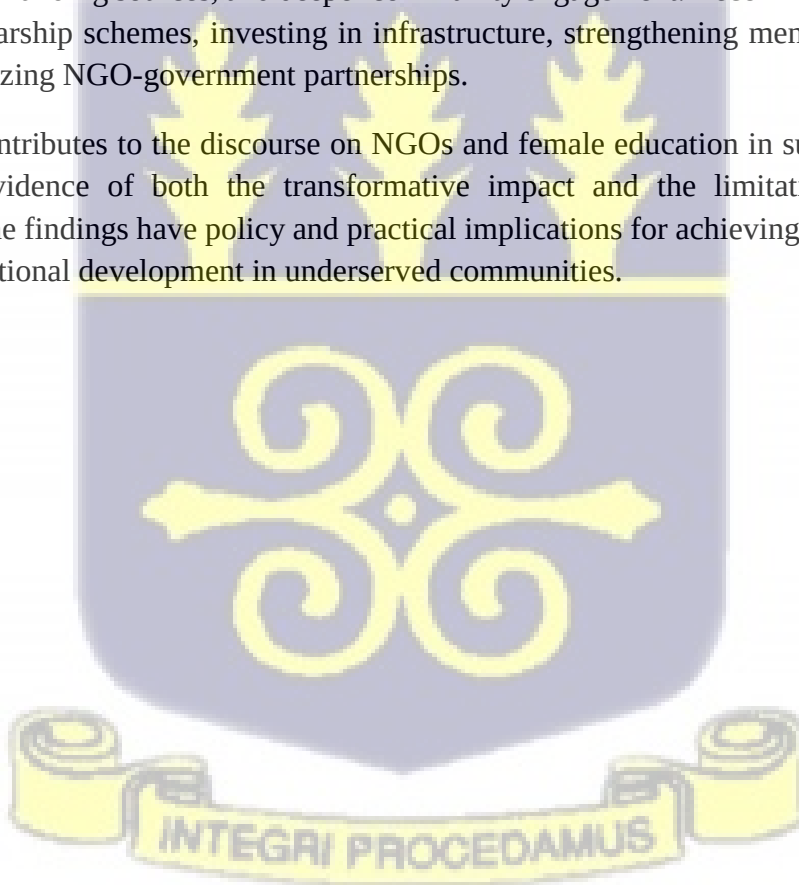


Abstract

This study examines the role of non-governmental organizations (NGOs) in promoting female education in Ghana, focusing on the Campaign for Female Education (CAMFED) in the Karaga District. Guided by Human Capital Theory and Gender and Development Perspective, the research employed a mixed-methods design, combining quantitative and qualitative data analysis with insights from interviews and questionnaires using simple random and purposive techniques.

The findings reveal that CAMFED's interventions, scholarships, provision of educational materials, mentorship, and community advocacy have significantly improved enrollment, retention, and completion rates for girls in the district. These efforts have also shifted community perceptions, reduced early marriages, and fostered greater confidence and resilience among beneficiaries. Despite these successes, persistent challenges such as funding constraints, cultural resistance, infrastructural deficits, and logistical limitations continue to hinder progress. The study concludes that CAMFED's model represents an effective approach to bridging gender disparities in education, yet its sustainability depends on stronger collaboration with government agencies, diversification of funding sources, and deeper community engagement. Recommendations include expanding scholarship schemes, investing in infrastructure, strengthening mentorship programs, and institutionalizing NGO-government partnerships.

This research contributes to the discourse on NGOs and female education in sub-Saharan Africa by providing evidence of both the transformative impact and the limitations of NGO-led interventions. The findings have policy and practical implications for achieving gender parity and enhancing educational development in underserved communities.



DEDICATION

This work is dedicated to my beloved wife and children; Abdul Gafaru Puumaya, Hibbatullah Katari, Aqeelah, and Ali Ridour Yada whose inspiration and encouragement have sustained me throughout this journey.

I also dedicate this work to my Father and my Mother for their invaluable support and instrumental role in alleviating the financial burden associated with this study.



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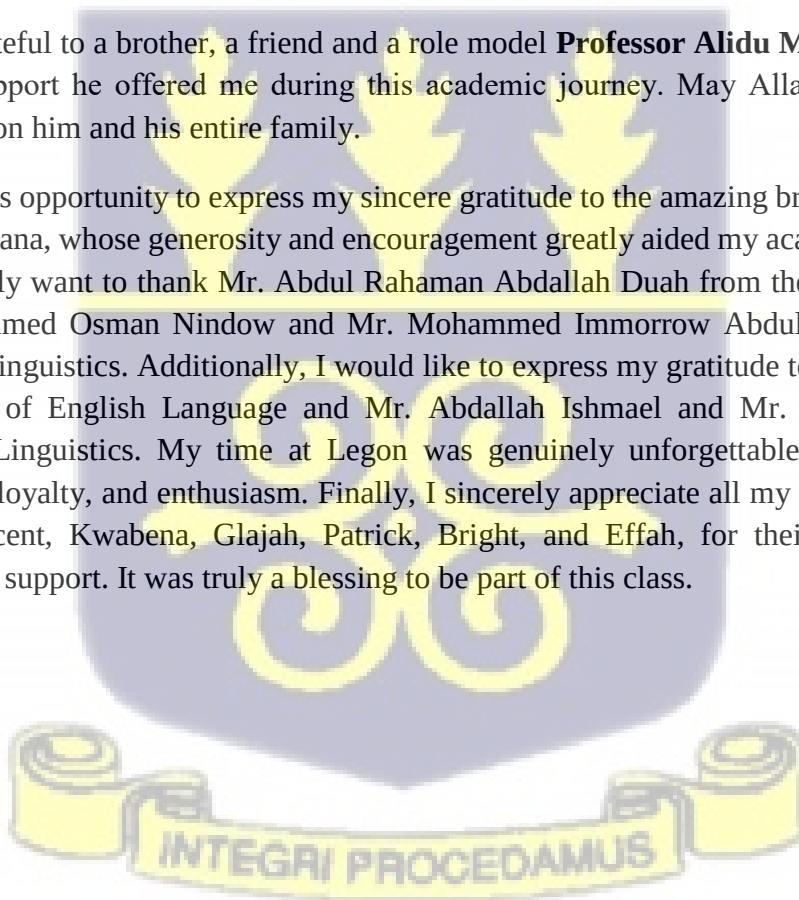


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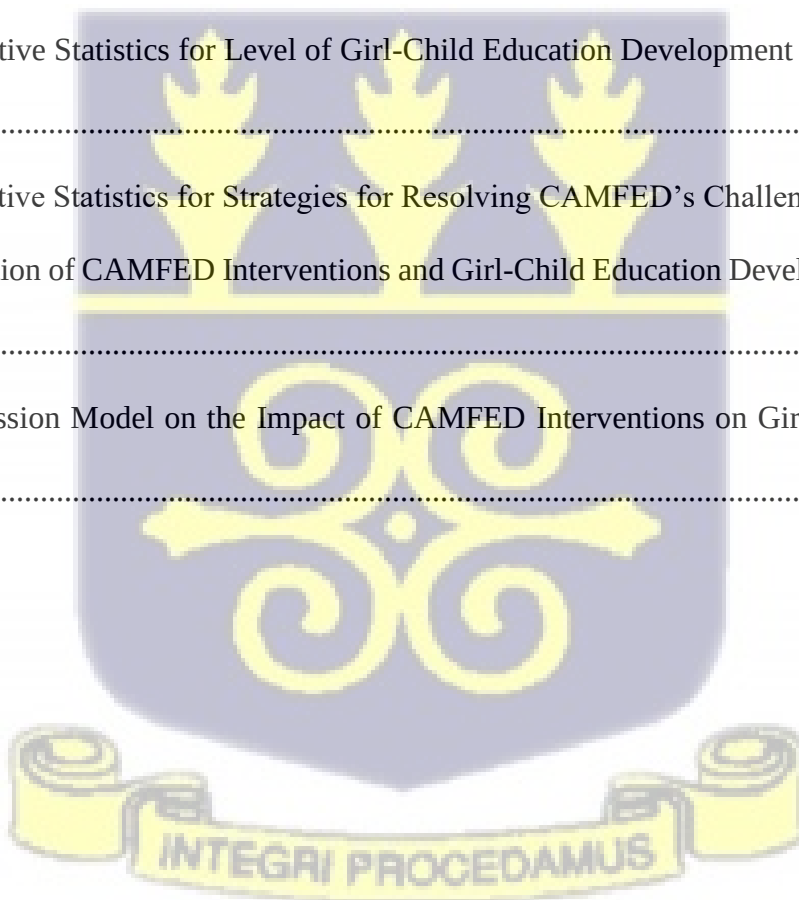
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LIST OF ABBREVIATIONS

CAMA – CAMFED Association (alumnae network of beneficiaries)

CAMFED – Campaign for Female Education

E4L – Empowerment for Life

FCUBE – Free Compulsory Universal Basic Education

GAD – Gender and Development

GES – Ghana Education Service

HCT – Human Capital Theory

HRP – Human Reproduction Programme (WHO Special Programme)

ILO – International Labour Organization

KDA – Karaga District Assembly

MDGs – Millennium Development Goals

NGO(s) – Non-Governmental Organization(s)

PTA(s) – Parent-Teacher Association(s)

SHS / Free SHS / FSHS – Senior High School / Free Senior High School

SMC(s) – School Management Committee(s)

SPSS – Statistical Package for the Social Sciences

SWIDA GHANA – Savana Women Integrated Development Agency

UNDP – United Nations Development Programme

UNESCO – United Nations Educational, Scientific and Cultural Organization

UNFPA – United Nations Population Fund

UNICEF – United Nations International Children's Emergency Fund

UPE – Universal Primary Education

WASH – Water, Sanitation and Hygiene

WASSCE- West African Senior School Certificate Examination

WHO – World Health Organization

WID – Women in Development

WUSC – World University Service of Canada



CHAPTER ONE

BACKGROUND TO THE STUDY

1.0 Introduction

Non-Governmental Organizations (NGOs) are private, nonprofit entities that operate independently of the government/state control and contribute significantly to addressing social, humanitarian, environmental, and development concerns (World Bank, 2021). Although NGOs present themselves under various labels including civil society groups, volunteer organizations, and humanitarian agencies the term “NGOs” is appropriate for this study (World Bank, 2021).

Among NGOs diverse functions, many of them actively promote girls’ education by providing scholarships, addressing gender-based discrimination, engaging communities, and supporting gender-responsive policy implementation. Examples of NGOs that promote girl-child education are Girl Rising, Plan International, The Global Fund for Women, Educate Girls, and The World University Service of Canada (WUSC) (UNESCO, 2015). While governments across the world invest in education, gaps remain in resource allocation, advocacy, and targeted interventions. NGOs often fill these gaps by offering flexibility, innovation, and community-driven approaches that complement government/state efforts (Florini, 2018). International commitments such as the Millennium Development Goals (MDGs) underscore the global need to eliminate gender disparities in education and promote equitable access for all levels by the year 2015 (United Nations, 2000, 2002, 2009a).

In Ghana, government initiatives have aimed at closing the gender gap in education through policies such as the establishment of girls’ model schools in northern districts including Karaga, Gushegu, Nanton, Sagnarigu, Tolon, and Tamale Metro, and the introduction of the Free Senior High School (FSHS) policy in 2016 (Mensah, 2019). Increased educational infrastructure,

supported by policies such as the Capitation Grant and the School Feeding Programme, has further contributed to expanding access (Asante, 2012; Bundy, 2009). Government interventions in educational development in Ghana have been diverse, with a focus on financing, community participation, and specific programs such as the Free SHS Policy, Capitation Grant, and School Feeding Program (Bundy, 2009).

Despite these advances, girls in many developing contexts continue to face socio-cultural and economic barriers that limit educational access, including poverty, early marriage, household responsibilities, and limited school availability (Dube, 2015; Ma, 1993). Although global gender gaps in schooling have narrowed over time, disparities persist, particularly in low-income and ethnolinguistically diverse countries (Lewis, 2008; Lewis & Lockheed, 2008). Similar challenges are evident in Ghana, especially in rural districts such as Karaga, where girls are disproportionately affected. Achieving gender equality therefore requires ensuring equitable rights, resources, and voice for women in policy and practice (King, 2001). Understanding these broader dynamics is essential for examining how organizations such as CAMFED operate within the Ghanaian context to support girls' education.

Poverty remains one of the most significant barriers to girls' education. It manifests through low household income, low parental education, and large family sizes all of which disproportionately hinder girls' schooling (Herz, 2004; Saka-Olokungboye, 2022). Given the transformative role of girls' education in reducing poverty and promoting sustainable development, addressing these economic barriers is critical (Kinnock, 2002).

The challenges on the other hand include limited access to quality schooling, cultural norms favoring male education, early marriage, domestic responsibilities, and economic constraints. Efforts to improve female education in these contexts have included initiatives to provide safe and

accessible schooling, address cultural barriers, and promote gender equality, and offer vocational and life skills training to empower women economically and socially. Despite progress of governments, significant gaps remain, requiring much greater effort to ensure equitable education for women in developing countries (Healy et al 2011). This is where the work of NGOs in education becomes important. Non-Governmental Organizations (NGOs) in Ghana as elsewhere, such as the Northern Sector Action on Awareness Centre, Campaign for Female Education, and Action Aid Ghana, have significantly advanced female education through various initiatives. These include promoting women's participation in local governance (Adatuu, 2019), addressing barriers to education (Tanye, 2008), and providing support activities in basic education delivery (Adu-Baffoe, 2021). Despite these efforts, challenges such as poverty, adolescent pregnancy, and demands of family life continue to hinder female education (Aziato, 2016). Therefore, while NGOs have made significant contributions, there is still a need for further support and advocacy to ensure equal access to education for females in Ghana.

There are numerous NGOs operating in the Karaga district, some of them include; the Empowerment for Life (E4L), which focuses on equity and sustainable development for all, with emphasis on governance, education and inclusive growth and employment; Afram Plains Development Organization whose focus is on water, sanitation and hygiene (WASH); Usaid-Ring II Systems Strengthening, whose focus is on quality service delivery, improvement in nutrition and building resilience of vulnerable population in Northern Ghana; Savana Women Integrated Development Agency (SWIDA GHANA), devoting to gender equality and women's economic empowerment (livelihood & agriculture), women in leadership, peacebuilding and governance, provision of water, sanitation and hygiene (WASH) services, and women in social enterprise, innovation and technology. The focus of this study, however, is on CAMFED because it is mainly

targeting only girls and women, which makes it unique compared to other NGOs. CAMFED is also selected for study because it continues to support young women long past the completion of their education, enabling them to support themselves and others in their societies once they are economically independent. This means CAMFED has carved out a niche in the NGO in education development space. CAMFED is a global organization committed to alleviating poverty in rural Africa through the education of girls and the empowerment of young women (Croffoot-Suede and Diana 2010). The NGO is active in Malawi, Zambia, Zimbabwe, Tanzania and Ghana. Ann Cotton started it as a result of being motivated by her 1992 trip to Zimbabwe. Ann founded CAMFED in 1993 through fund-raising, and the first 32 girls were assisted in enrolling back to school in two of Zimbabwe's most underdeveloped districts. It is registered and headquartered in the UK. The CAMFED Association (CAMA) is an alumina which sponsors girls after graduating from the senior high school and above. It was founded in 1998 to bring together young female high school graduates to provide them with chances for post-secondary school training in financial management. CAMA provides a structure for its members to develop their activism and leadership. In 1998, CAMFED Ghana began operation in the Northern Region, and by 2022, it had expanded to 12 regions and 38 deprived districts across the country. The expansion to these 12 regions and 38 deprived districts by 2022 reflects CAMFED's significant impact on education and development in the country (Curtis, 2022). This expansion likely contributed to poverty reduction in rural areas, as seen in the Asante-Akim North District (Abdul, 2010). Further research is needed to explore the specific impact of CAMFED Ghana's programs in the Karaga district in the northern region of Ghana.

1.1 Statement of the Problem

Shetty and Hans (2015), explain education as a key step in the empowerment of women because only highly educated women can contribute significantly to a nation's economic growth, equip citizens with the requisite knowledge and skills for career development. The slow expansion of female education in rural areas suggests that many of the young women in many of our communities are still uneducated, weak, and exploited. Therefore, "educating the women" is the most effective instrument that can transform women's status in society and reduce inequality while also enhancing their standing within the home. Child marriage is still a common practice in Ghana, which has a negative impact on female education especially in the rural areas. Due to lack of resources and social support, some girls are unable to attend school. Many parents believe that girl-child education is less beneficial than boys' education and therefore, they put more efforts in educating the boy-child to the neglect of the girl-child. In Ghanaian rural settings, there are programs being introduced that offer a kind of "networking" experience and connecting organizations that support girl-child education with other students, families, schools, and services by offering guidance and assistance. The Campaign for Female Education Alumnae Association (CAMA) is one of the networking mechanisms where graduates of the CAMFED program serve as "Learner Guides" who serve as mentors and support systems for current students.

Governments play a crucial role in shaping and supporting the education system in the Karaga district. There are currently 90 public primary schools and 26 junior high schools in the Karaga district, which demonstrates the government's commitment to increasing access to high-quality education at all levels. Despite the state's efforts the district still ranks poorly in terms of educational access, quality, and teaching and learning outcomes, especially for the girl child. This prompted CAMFED to intervene to complement government's efforts. The study therefore set out

to investigate whether CAMFED's intervention has made a difference in terms of improving educational access, quality and learning outcomes especially for the girl child. The literature on NGO intervention in education over concentrate on inaccessibly, poor quality and ineffective teaching and learning outcomes generally to the neglect of gender inequity in respect to these indicators of performance, especially in rural districts. This study is therefore a modest contribution towards addressing this gap. In line with government policy on TVET in the Karaga District Assembly, a new vocational school at Nyong, in addition to two Senior High Schools in Karaga and Pishugu respectively have been established. According to data provided by the Ghana Education Service for the Karaga district, there has been a consistent rise in female enrollment in primary schools from 2019 to 2022. Over this period, the enrollment rate for females have increased steadily, reaching 60%, 71%, 74%, and 74.3% respectively for the years 2019, 2020, 2021, and 2022. However, the increase in enrolment rates for junior high school students has been modest during the same period, with rates standing at 12.16%, 35.4%, 41%, and 47.2% for the years 2019 to 2022 (*Karaga GES office 2022*). These efforts aim to bridge the gender gap and ensure equal educational opportunities for both male and female students.

Improving retention rates is crucial for sustaining the positive impact of increased enrollment. Government programs, including school feeding programs and efforts to improve the quality of education, have been designed to enhance the overall learning environment, contributing to higher enrollment rates for both male and female in the district.

Despite national policies and NGO efforts to improve girls' education in Ghana, significant barriers continue to hinder rural girls' educational progression. Existing literature highlights that poverty, early marriage, socio-cultural norms, and limited educational resources continue to disproportionately affect girls, particularly in rural settings (Dube, 2015; Fielmua, 2012; Lewis,

2008). Although NGOs such as SIDSEC, Plan International, and CAMFED have contributed to increased enrollment, retention, and academic support (Adu-Baffoe, 2021; Sarfo, 2013), little empirical research has examined how effectively these interventions address the specific educational challenges of girls in the Karaga district. The government's efforts to promote education, particularly for women and girls in the Karaga District, are complemented by the interventions of CAMFED. This study therefore investigates whether CAMFED's aims for intervening in girl-child/female education development in the Karaga district has been achieved. CAMFED's interventions are aligned with its broader mission of ending poverty through girls' education and women's empowerment. The key aims of CAMFED in the Karaga includes enable girls to complete secondary education, strengthen school retention through mentorship, build community leadership and role models, expand economic empowerment for young women, and build resilience and food security through climate smart agriculture.

1.2 Purpose of the study/ Justification

This study seeks to examine the role of NGOs, in advancing girl-child/female education in the Karaga District of the Northern Region of Ghana using Camfed as a case study. The study will focus on what has succeeded as well as what has not succeeded in Camfed's efforts to reduce education inequality and injustice, tackling poverty and empower girl-child/woman in leadership roles, girls' access to secondary education, retention and performance in school, Women's civic leadership and role modeling, and Economic empowerment of young women in the Karaga district. The justification for this research stems from the importance of addressing gender disparities in education, particularly in places like Karaga where such inequalities stubbornly persist and are pronounced. By conducting a case study on CAMFED's activities in Karaga district, the study aims to provide valuable insights into the strategies, challenges, and impact, of NGOs' interventions in

women's education development. Understanding the nuances of CAMFED's initiatives and their outcomes will not only contribute to the existing literature on women's education but also inform policymakers, NGOs, and other stakeholders about effective approaches for promoting gender equality in education. Ultimately, the study seeks to showcase evidence-based research and interventions that can empower women and girls through education that can lead to broader social and economic development in the Karaga district.

1.3 Research Questions

The study aims to evaluate the impact of CAMFED's initiatives on female education in the Karaga District. It will also examine Camfed's strategies for promoting women's education, evaluate the effectiveness of these strategies in addressing the challenges faced by Camfed and how they are addressed. The key questions to be addressed are as follows:

1. How has education development generally in the Karaga District fared?
2. How has girl-child/female education fared in the Karaga District?
3. Why is CAMFED intervening in girl-child education in the Karaga District?
4. How has the intervention of CAMFED impacted female education in the Karaga District?
5. What challenges confront CAMFED in its interventions in female education development and how can these challenges be resolved?

1.4 Research Objectives

The specific objectives of the study are:

1. To assess the level of education development in Karaga District generally.

2. To assess the level of girl-child education development in the Karaga District.
3. To investigate the interventions Camfed is making in girl-child education development in the Karaga District.
4. To investigate the impact CAMFED's intervention has made on girl-child education development in the Karaga District.
5. To investigate the challenges CAMFED is facing in the development of female education in the Karaga District Assembly (KDA) and how these can be resolved.

1.5 Significance of the study

The research is important for the following reasons. First, it will contribute to the literature on NGOs and girl-child/female education development in Ghana and elsewhere.

Second, insights will be drawn from the study for informing feminist theory. Feminist theories underscore the need for equal access to education, particularly for women and marginalized groups, by addressing economic disparities, cultural norms, and discriminatory practices (Saeed, 2014; Şahin, 2014; Stromquist, 1989). CAMFED highlights the importance of empowering women through education and challenging traditional gender roles that hinder women's access to education. The case study in Ghana will provide practical evidence of how empowering women through education can lead to increased gender equality and social progress. The new insights that feminist theory has not mentioned which the study will share is the importance of involving men in promoting female education, an aspect often overlooked in feminist theory. Camfed's approach, which involves parents and male teacher mentors, shows how changing attitudes among all genders can enhance the effectiveness of educational initiatives for girls. Again, the study will share insights that will contribute to informing policy reform and decision-making. The case study

would demonstrate how targeted interventions, scholarships, and community engagement strategies promote equal access to education for girls and women, and challenge gender-based discrimination. The study can inform policymakers about the appropriate policy reforms that can contribute to the attainment of gender parity in education and the development outcomes that form such policy shifts. It will further develop policies that mandate the involvement of various community stakeholders, including parents, local leaders, and male mentors, in the development and execution of educational programs. This will help ensure that the community is fully engaged and supportive, ultimately creating an environment conducive to girls' education.

Moreover, NGOs often incorporate sustainability issues into their programs. The case study can showcase how Camfed's emphasis on capacity-building, local ownership, and long-term community involvement contributes to sustainable improvements in women's education and overall development. Understanding the success factors and challenges faced by Camfed in the Karaga District can help in scaling up and replicating similar interventions in other regions of Ghana or even in other countries facing similar educational disparities. Furthermore, by strengthening collaboration and partnerships, the CAMFED study will contribute to social capital theory through its emphasis on building networks and collaborations that empower marginalized communities, including women. The study would show how Camfed's engagement with local communities and stakeholders contribute to social capital accumulation, leading to improved education outcomes. CAMFED facilitates collaboration and partnerships between NGOs, government agencies, educational institutions, and other stakeholders in the Karaga District which encourage collective action on woman's education.

Finally, the study on NGOs and women's education in Ghana with a focus on Camfed in the Karaga District, has the potential to inform policies, guide interventions, mobilize resources, and foster

collaboration. It will contribute to the body of knowledge on effective approaches to promoting women's education and empowerment, ultimately leading to positive social, economic, and developmental outcomes for individuals and communities.

1.6 Limitations of the Study

The specific limitations of the study include the following:

The generalizability of case study findings is a contentious issue, with some arguing that it is possible to a certain extent (Wikfeldt, 2016). The study's conclusions might be constrained by the particular context of the Karaga District in Ghana, potentially hindering their applicability to other districts or nations. The distinctive features of the district could restrict the broader relevance of the study's findings. Nonetheless, the detailed analysis of the case offers valuable insights, particularly suitable for what is termed contingent generalization.

Subjectivity and Bias: Researchers' biases or preconceived notions about NGOs and women's education could influence the interpretation of findings. To mitigate this, it's crucial for the researcher to maintain objectivity and acknowledge any potential biases.

It is important to note that these limitations do not necessarily invalidate the study's findings but rather highlight areas where caution should be exercised in interpreting and generalizing the results.

1.7 Organization of the Study

This study consists of seven chapters. The introduction of the study, statement of the problem, the significance of the study, objectives of the research, research questions, limitation of the study, delimitation, and structure of the study are covered in the first chapter. Chapter two contains the literature review in four thematic areas including: studies on the concept of non-governmental

organizations (NGOs) in education development generally, studies on NGOs on girl-child education development in the developing context of Africa, studies of NGOs on educational development in Ghana, and studies on CAMFED educational development in Ghana and the impact on the girl-child.

Chapter three covers the theoretical framework which is the Human capital theory and Gender and development (GAD) perspective. Human capital theory propounded by Gary Becker (1960s) and reviewed by Theodore Schultz and Jacob Mincer (1979). Gary Becker's work in the 1960s is widely regarded as the seminal piece of human capital theory. In this theory, Becker (1960) established the basis for conceptualizing education as an investment just like other economic investment. Schultz (1961) is another influential figure in the development of human capital theory. His work, emphasized the role of education and training in increasing an individual's productivity. Mincer's (1989) research examined empirically the relationship between education and earnings. He created the Mincer incomes Function, which quantified the positive relationship between years of education and greater incomes. His work provided empirical proof of human capital theory's assumptions and established the economic worth of education in terms of increased earnings.

The Gender and Development (GAD) perspective emerged in the late 1970s and 1980s as a critique of earlier Women in Development (WID) approaches, which largely focused on “adding women” into existing development processes without questioning the unequal gender relations underpinning those processes (Moser, 1993; Razavi & Miller, 1995). Whereas WID tended to treat women as a vulnerable group in need of inclusion, GAD shifted the focus to the social relations between women and men and to the ways these relations are embedded in wider political, economic, and cultural structures.

Chapter four deals with the methodology, the research questions, the research design, the sampling method, the study population, sample size, sources of data, data collection methods, and data analysis procedures. Chapter five is devoted to data analysis and discussion of findings whereas chapter six presents the summary, conclusion, and recommendations.

Table 1.8: Summary of the Thesis Structure/Format

Chapters	Focus
Chapter one	a. Introduction b. Research Problem c. Research Objectives d. Research justification and Rationale
Chapter two	Literature Review Establish gaps in the literature that the work seeks to fill.
Chapter three	Theoretical framework; a. Hypothesis or Research Questions
Chapter four	Methodology; a. research design b. sampling method and size c. Source data and analysis procedures.
Chapter five	Data Analysis and discussion of findings
Chapter six	Summary, conclusion and Recommendations

1.8 Conclusion

The chapter has elaborated on the introduction, statement of research problem, research questions and objectives. The chapter has provided a comprehensive overview of the role of non-governmental organizations (NGOs) in advancing women's education in Ghana, with a specific focus on the Campaign for Female Education (CAMFED) in the Karaga District. This chapter aimed to establish a foundation for the subsequent exploration of the impact, challenges, and potential solutions associated with the NGO's efforts in promoting education among women in the Karaga district.

Throughout the discussion, it became evident that NGOs play a crucial role in addressing the multifaceted challenges hindering women's education in Ghana. CAMFED's initiatives in the Karaga District exemplify the commitment of such organizations to breaking down barriers and fostering positive change in communities where access to education for women has been historically limited. The chapter underscored the significance of education as a catalyst for women's empowerment, emphasizing the far-reaching effects on individual lives, community development, and the nation as a whole. The subsequent chapters will explore the challenges faced by the organization, the effectiveness of its interventions, and potential areas for improvement. By examining the specific context of this case study, we aim to contribute valuable insights that can inform the broader discourse on the role of NGOs in promoting women's education in developing countries like Ghana.



CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviewed literature on non-governmental organization and education development under several themes. These themes are: studies on education and development generally, studies on non-governmental organizations (NGOs) in education development generally, studies on female/girl education and development generally, studies on NGOs and education development in developing context of Africa including Ghana, studies of NGOs on educational development in Ghana; and studies on CAMFED and education development in developing countries and Ghana and its impact on the girl-child.

2.1 Studies on education and development

Educational development in Ghana has been an evolving subject, particularly after the country gained independence in 1957. The early efforts in developing Ghana's education system were aimed at expanding access to basic education with reforms such as the Accelerated Development Plan for Education introduced in 1951 before independence. This plan aimed at increasing the number of schools and improving literacy rates across the country. According to Akyeampong (2017), the focus of educational policies in post-colonial Ghana was largely driven by the need to reduce the literacy gap and promote socio-economic development. The introduction of universal primary education (UPE) was a key policy milestone that sought to ensure every child had access to basic education. However, the implementation of such policies was fraught with challenges, including inadequate infrastructure, limited resources, and poorly trained teachers. In the 1980s, Ghana undertook significant reforms to address the quality of education. The Education Reform Program of 1987 is notable for its emphasis on curriculum restructuring, teacher education, and

the expansion of secondary education (Osei-Assibey, 2020). This reform was partly in response to the economic downturn in the 1980s and was driven by the desire to align education with the demands of the job market.

Despite these reforms, access to education in rural areas remained a challenge, which led to disparities in educational attainment between urban and rural areas. Studies by Rolleston (2014) have highlighted the persistence of educational inequalities in Ghana, especially in the poor northern regions. Rural communities often lacked adequate infrastructure and qualified teachers, further exacerbating the issue of low enrolment and high dropout rates. These disparities underscore the need for targeted interventions to promote equitable education access across the country.

The introduction of the Free Senior High School (Free SHS) policy in 2017 was a watershed moment in Ghana's educational development. The policy, which sought to remove the financial barriers to secondary education, significantly increased enrolment rates across the country. Mensah (2019) examined the impact of the Free Senior High School (FSHS) policy in Ghana, which was introduced in 2016 to ensure equal access to secondary education. The study highlights the role of NGOs in advocating for the policy and providing support for its implementation, particularly in terms of infrastructure development and community sensitization. It recommended that the government strengthen its collaboration with NGOs to leverage their expertise, resources, and community linkages to further enhance the effectiveness of the FSHS policy. The study also suggested that the government and NGOs should design more targeted interventions to ensure that the FSHS policy benefits marginalized groups, such as girls, students from low-income families, and those in remote or underserved areas. The study however, may have primarily relied on the perspectives of government officials, NGO representatives, and school administrators, potentially

overlooking the experiences and perceptions of other key stakeholders, such as students, parents, and community members. According to Addo (2019), the Free SHS policy has been successful in increasing access to education, particularly for marginalized groups. However, it also presented new challenges, such as overcrowded classrooms and the need for more educational infrastructure and teaching staff.

Studies on the quality of education in Ghana also point to challenges related to teacher professional development. Adewumi and Afriyie (2016) argue that the quality of education is directly linked to teacher training and support. While Ghana has made progress in expanding teacher education programs, there are still concerns about the practical training of teachers, especially in the context of inclusive education. The gap between policy and practice in teacher education has been noted as a barrier to improving educational outcomes. For example, studies by Alhassan and Adam (2018) show that while policies promoting inclusive education exist, many teachers lack the skills and resources to effectively implement inclusive practices in the classroom. In addition, the introduction of technology into education has been a focal point of recent studies on educational development in Ghana. The integration of digital tools and platforms in schools is seen as a key strategy to improve learning outcomes and modernize education. Osei-Owusu et al. (2021) highlight the growing role of digital learning resources in enhancing student engagement and academic performance. However, the authors also note the digital divide between urban and rural schools, where access to technological infrastructure remains limited.

Education development in Ghanaian districts is a multifaceted issue that reflects the broader socio-economic and infrastructural challenges faced by the country. Ghana, as a developing nation, has made significant strides in expanding access to education over the past few decades. However, disparities in educational development across different regions and districts remain stark,

influenced by factors such as geographical location, economic conditions, social structures, and government policies. The level of education development varies significantly across the 260 districts in Ghana, with the northern, rural, and impoverished districts generally lagging behind the urban and more affluent southern regions in terms of both access and quality of education (Ewulley et al., 2023). Performance gaps between urban and rural areas result from uneven distribution of educational facilities and resources (Takyl et al., 2021). These disparities manifest across educational levels, with marked differences based on gender, geographic location, and income levels (Takyl et al., 2021).

One of the primary indicators of education development in Ghanaian districts is enrollment rates at the basic and secondary school levels. Research has shown that while there has been an increase in enrollment rates nationwide, significant disparities remain between districts, particularly between rural and urban areas. According to Osei-Assibey (2014), districts in the southern part of the country, such as Greater Accra, Ashanti, and Central regions, tend to have higher enrollment rates compared to those in the northern regions, including Upper East, Upper West, and Northern regions. This disparity is largely attributed to socio-economic factors such as poverty, which remains more prevalent in the northern regions, as well as cultural factors, such as early marriage and child labor, which disproportionately affect school attendance among children, particularly girls.

In districts where poverty levels are high, the cost of education, even with government interventions such as the Free Senior High School policy, poses a significant barrier to education development. Although basic education is technically free and compulsory in Ghana, associated costs such as school uniforms, books, and transportation fees often make it difficult for families in economically disadvantaged districts to keep their children in school. This challenge is particularly

pronounced in rural districts, where households may depend on children to contribute to family income through farming or other labor-intensive activities. A study by Agbeve (2017) found that in districts such as Sissala East in the Upper West region and Bawku West in the Upper East region, children are often forced to drop out of school to engage in economic activities, leading to lower educational outcomes and perpetuating the cycle of poverty.

Moreover, education infrastructure remains a critical challenge in the development of education in many Ghanaian districts, particularly in rural and deprived areas. Schools in these districts often lack basic facilities such as classrooms, desks, learning materials, and qualified teachers. For instance, before the introduction of the Free Senior High School (SHS) Policy in 2017, the average student classroom ratio (SCR) at the SHS level was 35:1. However, due to the surge in enrolment, the ratio worsened to 52:1 in 2019, indicating significant overcrowding compared to the Ministry of Education's benchmark of 40:1 (Mohammed & Kuyini, 2021). Nationally, the backlog of classrooms needed to meet this standard was estimated at 2,894 in 2016, with the highest deficits recorded in the Ashanti (877), Eastern (585), and Northern (478) regions (Mohammed & Kuyini, 2021). Similarly, dormitory facilities have not kept pace with the enrolment boom, compelling some students to sleep in classrooms or endure overcrowded halls, while dining halls and laboratories have exceeded their carrying capacities (Mohammed & Kuyini, 2021).

In terms of teachers, the Ghana Education Service (GES) recommends a student–teacher ratio (STR) of 25:1 at the SHS level. Yet, actual ratios rose from 20:1 in 2016 to 43:1 in 2019, leaving many schools especially in rural areas dependent on unqualified diploma holders or forcing teachers to teach subjects outside their specialization (Mohammed & Kuyini, 2021). The situation with textbooks is also dire: textbook–student ratios deteriorated from 0.74 (English) and 0.75 (mathematics) in 2011/12 to an average of 0.33 in recent years, with the lowest access in science

subjects (Mohammed & Kuyini, 2021). Delays in supplying textbooks to match new curricula have further compounded teaching and learning difficulties.

In districts such as Nanumba South in the Northern Region and Krachi East in the Oti Region, these gaps translate into schools operating under trees or in dilapidated buildings that are not conducive to learning (Adu-Gyamfi, 2016). The lack of adequate infrastructure not only undermines the quality of education but also contributes to low student retention and high teacher turnover, as many educators are reluctant to accept postings in deprived areas.

In terms of human resources, the distribution of qualified teachers across districts in Ghana is highly unequal, with more experienced and qualified teachers concentrated in urban districts, while rural and remote districts face chronic teacher shortages. Nationally, the Ghana Education Service (GES) recommends a student–teacher ratio (STR) of 25:1 at the SHS level. However, before the implementation of the Free SHS Policy, the national STR was 20:1 in 2016, but it rose sharply to 26:1 in 2017, 32:1 in 2018, and peaked at 43:1 in 2019 far above the benchmark (Mohammed & Kuyini, 2021). The disparities are more pronounced when comparing the southern and northern parts of the country. For instance, many urban schools in Greater Accra and Ashanti maintain relatively lower ratios and attract more qualified teachers, while northern regions such as Northern, Upper East, and Upper West often record far higher STRs, in some cases exceeding 50:1, largely due to limited teacher deployment and higher attrition rates (Mohammed & Kuyini, 2021).

According to Donkor and Asare (2015), rural districts such as Pusiga in the Upper East region and Wa East in the Upper West region have some of the highest student–teacher ratios in the country, making it difficult for students to receive individualized attention. The disparity in teacher distribution is partly due to the reluctance of teachers to work in remote areas, where access to basic services such as healthcare, housing, and transportation is limited. Although the GES has

implemented various incentives, such as hardship allowances, to encourage teachers to work in deprived districts, these measures have had limited success in addressing the teacher shortage.

Quality of education is another important aspect of education development that varies widely across Ghanaian districts. While districts in urban centers such as Accra, Kumasi, and Takoradi have better access to well-trained teachers, modern facilities, and learning materials, rural districts continue to struggle with poor educational outcomes. According to a report by the Ministry of Education (2019), Basic Education Certificate Examination (BECE) pass rates are significantly lower in rural and deprived districts compared to urban districts. For instance, districts in the Northern, Upper East and Upper West regions consistently record BECE pass rates below 40%, while districts in the Greater Accra and Ashanti regions have pass rates above 60%. The disparity in educational outcomes can thus be attributed to factors such as the availability of learning materials, teacher quality, and the socio-economic conditions of the districts.

2.2 Studies on Non-Governmental Organizations (NGOs) in Education Development

Non-governmental organizations (NGOs) have played a significant role in education development globally. NGOs are defined as private, non-profit entities that operate independently of government control and are often focused on addressing social, humanitarian, environmental, and developmental issues (World Bank, 2021). Non-governmental organizations (NGOs) have played an instrumental role in the development of education in Ghana, especially in regions where government resources are insufficient. NGOs, both local and international, have become crucial actors in addressing educational inequalities, particularly in rural and marginalized communities. The role of NGOs in education development is often framed within the broader context of development aid and the civil society movement. In the education sector, NGOs have been instrumental in advocating for change, providing assistance, and promoting awareness on various

educational challenges. A wide body of research has examined the role of NGOs in education development. According to Florini (2018), NGOs contribute to education development by offering flexibility, innovation, community engagement, and specialized focus, complementing the efforts of governments and addressing gaps in areas where state mechanisms may be less effective. NGOs often target marginalized communities and work towards ensuring equitable access to educational opportunities. Buckner et al. (2017) conducted a study on the impact of NGOs on education development in the Middle East and North Africa (MENA) region. The findings suggest that NGOs have played a crucial role in improving access to education, enhancing the quality of educational services, and promoting community engagement. The authors highlight the importance of collaboration between governments and NGOs in achieving comprehensive and sustainable educational goals. Similarly, Altunaga et al. (2018) investigated the role of NGOs in education development in Latin America. According to Lewis and Kanji (2009), NGOs are seen as key players in the provision of social services, including education, particularly in low- and middle-income countries like Ghana, where government resources may be limited.

NGOs in Ghana have been involved in various aspects of educational development, from building infrastructure and providing educational materials to supporting teacher training and promoting girl-child education. Studies by Boakye (2015) indicate that NGOs have been particularly effective in bridging the gap between policy and practice in education, especially in rural areas. For example, NGOs such as Plan International, World Vision, and the Campaign for Female Education (CAMFED) have been instrumental in promoting gender equity in education by providing scholarships and support for girls who would otherwise have been unable to attend school (Asamoah-Gyimah, 2021).

The involvement of NGOs in education is often justified by the need to complement government efforts. Given the resource constraints faced by the Ghanaian government, particularly in rural areas, NGOs provide essential services that contribute to improving access to education. According to Mensah (2018), NGOs often operate in remote areas where government intervention is limited, thus addressing the educational needs of underserved populations. These organizations often focus on the provision of basic educational materials, construction of schools, and capacity building for teachers. However, the role of NGOs in education development has not been without criticism. Some scholars argue that the involvement of NGOs in education can lead to the fragmentation of education systems and create parallel structures that may not be sustainable in the long term. For example, Michaelowa and Weber (2008) contend that while NGOs provide much-needed services, their programs are often donor-driven and may not align with national education policies. This misalignment can lead to inefficiencies and a lack of coordination between government agencies and NGOs, ultimately undermining the sustainability of NGO-led initiatives.

Another area where NGOs have made significant contributions is in the promotion of inclusive education. As part of their mandate to promote equity and access, many NGOs in Ghana have focused on ensuring that children with disabilities and other marginalized groups have access to education. Studies by Owusu-Achiaw and Donkor (2019) show that NGOs have been instrumental in advocating for inclusive education policies and providing support to schools to implement these policies. For instance, the Special Education Needs and Inclusive Education project, funded by international NGOs, has supported schools in adapting infrastructure and training teachers to cater to children with disabilities. In addition to promoting access to education, NGOs have also been key players in influencing education policy. The role of NGOs as advocates for education reform is highlighted in studies by Nudzor (2014), who argues that NGOs have been at the forefront of

campaigns to increase government funding for education and improve the quality of teaching. NGOs often work in partnership with government agencies to design and implement programs aimed at improving educational outcomes. These partnerships are seen as critical in ensuring that NGO-led programs are aligned with national education priorities and contribute to long-term educational development.

The impact of NGOs on teacher professional development has also been a subject of study. Many NGOs run programs aimed at improving the skills and competencies of teachers, particularly in rural areas where access to formal teacher training is limited. According to Ananga (2016), NGOs such as the Global Partnership for Education and the Ghana National Association of Teachers (GNAT) have implemented teacher training programs that focus on improving pedagogical practices and classroom management. These programs have been credited with improving the quality of education in remote areas and ensuring that teachers are better equipped to handle the diverse needs of students.

Despite the contributions of NGOs to education development in Ghana, challenges remain. One of the main issues is the sustainability of NGO-led programs. Many NGO interventions are heavily reliant on donor funding, which can be unstable and subject to changes in donor priorities. This reliance on external funding raises concerns about the long-term viability of NGO programs, particularly in education. Additionally, the proliferation of NGOs in the education sector has led to concerns about coordination and duplication of efforts. Greater collaboration between NGOs, government agencies, and other stakeholders is widely recognized as essential for ensuring that resources are used efficiently and that educational programs are aligned with national policies. Okine (2022) states that NGOs often serve as complementary partners to ministries of education, providing funding, policy direction, and human resource capacity to help achieve universal

education goals. However, the effectiveness of these initiatives is highly dependent on intentional coalitions and collaborative frameworks among stakeholders. Such partnerships facilitate coordinated resource allocation, policy alignment, and the implementation of sustainable educational reforms, ultimately leading to improved educational outcomes and more efficient use of resources.

2.3 Studies on female/girl education and development

The development of girl-child education in Ghanaian districts has been a critical focus of both national policies and international development efforts, particularly as gender disparities in education persist in various regions of the country. Education is recognized as a fundamental human right, and its provision is key to promoting gender equality, reducing poverty, and fostering socio-economic development. However, despite Ghana's progress in expanding access to education through policies like the Free Compulsory Universal Basic Education (FCUBE) and the Free Senior High School (SHS) policy, significant challenges remain in ensuring equitable access to education for girls, especially in rural and disadvantaged districts.

Girl-child education development in Ghana is shaped by various socio-economic, cultural, and geographical factors, which differ across the 260 districts of the country. These factors contribute to disparities in enrollment, retention, and completion rates between boys and girls, with girls in rural and impoverished districts being more vulnerable to educational exclusion. A comprehensive review of the level of girl-child education development in Ghanaian districts highlights the complex interplay of these factors and underscores the need for targeted interventions to address the barriers faced by girls in accessing quality education.

Historically, gender disparities in education in Ghana have been especially pronounced in the northern regions, where traditional norms, early marriage, teenage pregnancy, and economic

hardship severely limit girls' access to schooling. Data from the Ghana Statistical Service (2021) show that the Northern region alone accounts for 27.6% of girls aged 4 to 17 who have never attended school, and a further 33.3% of girls in the same age group are currently not attending school, compared to the national average of 12.1%. In contrast, girls in southern regions—such as Greater Accra and Ashanti—are far more likely to be attending school, with non-attendance rates as low as 6.4% in urban areas (Ghana Statistical Service, 2021). The districts of Bawku West (Northern region), Sissala East (Upper West), and Karaga (Northern)—already identified by Owusu-Acheampong (2018) as having low girl-child enrollment—reflect these regional trends of dramatically lower attendance and enrollment relative to more advantaged areas.

In addition to socio-economic constraints, cultural practices and societal expectations play a key role in shaping girls' access to education in certain districts. In many parts of rural Ghana, particularly in districts within the northern regions, cultural norms dictate that girls are married off at a young age, often before they complete basic education. This practice, commonly referred to as child marriage, severely hampers the educational prospects of girls. According to UNICEF (2019), the Northern region has one of the highest rates of child marriage in Ghana, with districts such as Gushegu and Yendi being particularly affected. This practice not only denies girls the opportunity to complete their education but also exposes them to the risks of early pregnancy and other health complications, further exacerbating their marginalization in society. Furthermore, poverty remains a significant barrier, as parents in deprived districts may be unable to afford the associated costs of education, such as uniforms, books, and transportation, even with government interventions such as the Free SHS policy (Agyei & Adongo, 2017).

In addition to cultural barriers, the geographical and infrastructural challenges faced by districts in northern Ghana also contribute to the low levels of girl-child education development. In many

remote districts, schools are located far from communities, making it difficult for girls to travel to and from school safely. This issue is particularly pronounced in districts such as Bole, Nanumba North, and Zabzugu, where poor road networks and long distances to schools discourage parents from sending their daughters to school, especially when the journey poses risks to their safety (Tanye, 2014). The lack of adequate school infrastructure, such as gender-segregated toilets and sanitary facilities, also contributes to the high dropout rates among adolescent girls, particularly when they begin menstruation. A study by Abena and Dery (2016) found that the absence of appropriate sanitation facilities in schools is a major factor leading to absenteeism and eventual dropout among girls in rural districts.

Efforts to improve girl-child education in Ghanaian districts have been supported by both government policies and non-governmental organizations (NGOs). The government's Free Compulsory Universal Basic Education (FCUBE) program, launched in 1995, aimed to provide free and compulsory basic education for all children in Ghana, including girls. While this policy has led to an overall increase in school enrollment, its impact on girl-child education has been uneven across districts. Research by Ampiah and Adu-Yeboah (2018) suggests that while districts in urban and more affluent areas, such as Greater Accra and Ashanti, have seen significant improvements in girls' enrollment and completion rates, districts in the northern and rural regions continue to lag behind. The Free SHS policy, introduced in 2017, has further expanded access to secondary education, with notable increases in the enrollment of girls in senior high schools across the country. However, challenges such as overcrowded classrooms, inadequate infrastructure, and teacher shortages in rural districts have hindered the full realization of the policy's potential benefits for girls.

NGOs have been instrumental in addressing the unique challenges that girls face in accessing education, particularly in deprived districts of Ghana. One such organization, CAMFED (Campaign for Female Education), has implemented interventions such as scholarships, school supplies, and mentoring programs that significantly impact girls' education outcomes in districts like Tamale, Tolon, and Kpandai (Akanbang et al., 2023). Although specific dropout statistics for these districts are scarce, general education data nationwide highlights persistent issues in retention.

According to UNICEF (via education fact sheets), national dropout rates in Ghana are notably high: approximately 53% of students do not complete lower secondary school, compared to around 29% who do not complete primary school indicating substantial attrition particularly at the junior high level (Unicef Ghana Fact Sheets, 2020). While these figures are national averages, northern regions—such as the Upper East and Upper West are particularly affected due to compounding socio-cultural and economic barriers. Available region-specific data also emphasize this disparity. For instance, in the 2017/18 and 2018/19 academic years, 75 girls dropped out of school in Ghana's Upper West Region during that period alone with 13 additional dropouts reported in the most recent year highlighting continued challenges in retention (GBC Ghana, 2019). Together, these data points underscore persistent dropout concerns, especially at the lower secondary level where NGO interventions like CAMFED's holistic model are most needed to improve retention and completion among girls in rural and deprived districts.

In urban districts, while enrollment rates for girls are generally higher, challenges such as sexual harassment, bullying, and inadequate support systems continue to affect girls' educational experiences. A study by Boakye (2018) in the Greater Accra and Ashanti regions found that sexual harassment in schools is a significant barrier to girls' education, with many girls feeling unsafe and

unsupported in their learning environments. The study called for stronger policies and mechanisms to protect girls from sexual harassment and to create safer, more inclusive school environments that encourage girls to complete their education.

Gender-sensitive interventions by NGOs in Ghana's Northern Region, including CAMFED's scholarship and mentoring programs, have been shown to support girl-child education. However, the literature reveals several key gaps. First, the effectiveness of these NGOs at the district level, such as in Karaga, is rarely investigated; broader regional analyses overlook local dynamics and intervention specifics (Alhassan & Sulemana, 2014). Second, Karaga remains understudied, despite its unique socio-cultural context and CAMFED presence. Third, implementation processes and the perspectives of families, teachers, and headteachers are largely absent from existing studies; yet, according to micro-level research, these stakeholders' views are critical in understanding dropout and retention dynamics (Akuffo, 2022; Amadu, 2016). Finally, the literature includes few systematic evaluations of how NGO efforts influence gender norms and social inclusion, despite their recognized importance in sustainable educational change (Girls' education and gender equality literature review, 2013). Your study will address these gaps by conducting an in-depth, contextually embedded evaluation of CAMFED's interventions in Karaga, incorporating stakeholder voices and assessing sociocultural impacts.

2.4 Studies on NGOs on Girl-Child Education Development in the Developing Context of Africa

The gender disparity in education is a pressing issue in many developing countries, particularly in sub-Saharan Africa and Southern Asia (Ma, 1993; Dube, 2015). NGOs have played a crucial role in addressing this challenge and promoting girl-child education in these regions.

Unterhalter and Heslop (2011) examined the impact of NGO interventions on girl-child education in sub-Saharan Africa, providing valuable insights into the strategies and approaches employed by these organizations. Unterhalter and Heslop's (2011) research suggest that NGOs have been instrumental in driving positive change in several key areas. First, these organizations have played a crucial advocacy role, working to influence policy changes that support increased access to education for girls. Additionally, NGOs have provided financial assistance, such as scholarships and other forms of economic support, which has helped to address the economic constraints that can prevent families from sending their daughters to school. Furthermore, the study emphasizes the importance of NGOs developing educational programs that are tailored to the specific needs and challenges faced by girls in the local context. By deeply engaging with the target communities and involving key stakeholders, these organizations have been able to design interventions that are culturally relevant and responsive to the unique barriers girls may encounter. These findings align with the broader literature on effective approaches to supporting girls' education in developing country settings. Studies have shown that interventions that prioritize community engagement, build on local knowledge, and consider the socioeconomic and cultural factors shaping educational outcomes tend to be more successful in driving positive and sustainable change (Bhalotra & Zamora, 2010; Dube, 2015). A comprehensive review by Healy et al. (2011) examined the challenges faced by non-governmental organizations (NGOs) in promoting girl-child education in these settings, as well as the strategies they have employed to address these barriers.

Healy et al. (2011) identified several key challenges, including limited access to quality schooling, cultural norms that favor male education, the prevalence of early marriage, the burden of domestic responsibilities, and economic constraints faced by families. These findings align with the broader research on the complex, intersecting factors that can hinder girls' educational attainment

(Unterhalter et al., 2014; Bhalotra & Zamora, 2010). In response to these challenges, the authors highlight the importance of NGO initiatives that focus on the following strategies: providing safe and accessible schooling options for girls, particularly in remote or underserved areas, addressing cultural barriers and promoting gender equality through community engagement and awareness-raising efforts and offering vocational and life skills training to empower women economically and socially, thereby reducing the opportunity cost of sending girls to school.

These multidimensional approaches, which target both the supply-side and demand-side determinants of girls' education, have been shown to be more effective than narrowly focused interventions (Unterhalter et al., 2014; Bhalotra and Zamora, 2010).

Healy et al.'s (2011) comprehensive review suggests that initiatives led by non-governmental organizations (NGOs) and employing these strategies can play a crucial role in addressing the complex barriers to education for girls in developing countries.

Saka-Olokungboye (2022) investigated the role of NGOs in addressing poverty as a barrier to girl-child education in sub-Saharan Africa. The findings suggest that NGOs have been instrumental in providing financial assistance, offering vocational training, and supporting income-generating activities for families to reduce the economic burden on girls' education. Dube (2015) examined the impact of NGO interventions on girls' education in rural communities in South Africa. The findings of this research indicate that these NGO-led initiatives have been successful in increasing enrollment rates, improving learning outcomes, and fostering greater community engagement in supporting girl-child education. A key strength of the NGO interventions highlighted in Dube's (2015) study was their emphasis on designing contextually relevant and culturally sensitive approaches. By deeply engaging with local stakeholders and drawing on their knowledge and perspectives, the NGOs were able to develop programs that were well-aligned with the specific

needs and realities of the communities they served. This helped to ensure the interventions were accepted and effectively implemented at the grassroots level. The insights from Dube's (2015) research suggest that NGO-led initiatives can play a crucial role in addressing the multifaceted barriers to girls' education, particularly in rural and marginalized communities

Chibba, M. (2009) examined how NGOs in Tanzania utilize microfinance programs to support the economic empowerment of women and girls. Though the study is not directly focused on education, the author finds that access to small loans and savings services can have positive spillover effects on educational outcomes, as families are better able to afford school fees and supplies. The study provides insights into the holistic approach taken by some NGOs, recognizing that improving girls' education requires addressing the interrelated challenges of poverty, gender inequality, and access to economic opportunities. By combining microfinance with complementary social services, NGOs aim to create an enabling environment for girls to access and thrive in school.

Baguni, A. (2013), also conducted a study on the role of NGOs in improving girl-child access to education in rural Tanzania. This study provides a detailed case study on how NGOs in rural Tanzania work to increase girls' enrollment, retention, and learning outcomes. The author examines the strategies employed by NGOs, including targeted scholarship programs, community engagement to address social and cultural barriers, and collaborations with local schools and governments. The findings highlight the importance of tailoring interventions to the specific needs and contexts of rural communities. NGOs often play a crucial role in mobilizing resources, building the capacity of local stakeholders, and advocating for policy changes to support girl-child education. The study emphasizes the need for stronger partnerships between NGOs, schools, and government to ensure the sustainability and scalability of these initiatives.

Zuilkowski, & Ju, (2020), wrote a comparative education review article on non-governmental organizations and girls' education in sub-Saharan Africa. This review article offers a comprehensive synthesis of the existing research on the varied roles NGOs play in improving access, quality, and equity in girls' education across several African countries. The authors analyze the strengths and limitations of NGO-led initiatives, highlighting the need for greater coordination, sustainability, and alignment with government priorities for long-term impact.

Although NGOs widely employ strategies such as scholarships, provision of learning materials, teacher training, and community engagement to improve girls' education, most scholarly work treats these interventions at a broad regional level, obscuring district-specific realities like those in Karaga. There is a critical absence of district-level evaluations that assess how such interventions integrate with government systems or risk becoming fragmented (Alhassan & Sulemana, 2014). Moreover, the literature lacks qualitative insight into implementation mechanisms and stakeholder experiences, despite evidence that local dynamics significantly affect educational outcomes (Akuffo, 2022). Finally, while there is consensus on the importance of tackling gender norms, there is limited empirical evidence demonstrating the extent to which NGO strategies catalyze changes in cultural attitudes within rural Northern Ghana (Buabeng & Amo-Darko, 2024). Your study addresses these gaps by conducting an in-depth case study of CAMFED's interventions in the Karaga District, combining evaluation of implementation, stakeholder perspectives, and norm transformation in a marginalized context.

2.5 Studies of NGOs on Educational Development in Ghana

In Ghana, NGOs have played a significant role in the country's educational development, particularly in addressing gaps and challenges faced by the government. Asante (2012) investigated the contribution of NGOs to educational development in Ghana, focusing on

infrastructure development, teacher training, and community engagement. The findings suggest that NGOs have been instrumental in complementing the government's efforts and addressing specific educational needs that may not have been adequately addressed by state mechanisms. As part of the recommendations of the study, it was suggested that NGOs, in collaboration with the government, should design more targeted interventions to address the specific educational needs of marginalized groups, such as girls, children with disabilities, and those from low-income households. The study also recommended that the government and NGOs should invest in building the capacity and training of local stakeholders, including teachers, school administrators, and community members, to enhance their ability to effectively implement and sustain educational interventions. The study primarily relied on the perspectives of NGO representatives, government officials, and school administrators, potentially overlooking the experiences and perceptions of other key stakeholders, such as teachers, parents, and students and more importantly girls. The current study would go beyond this to focus on the girl- child.

Mensah (2019) examined the impact of the Free Senior High School (FSHS) policy in Ghana, which was introduced in 2016 to ensure equal access to secondary education. The study highlights the role of NGOs in advocating for the policy and providing support for its implementation, particularly in terms of infrastructure development and community sensitization. It recommended that the government strengthen its collaboration with NGOs to leverage their expertise, resources, and community linkages to further enhance the effectiveness of the FSHS policy. The study also suggested that the government and NGOs should design more targeted interventions to ensure that the FSHS policy benefits marginalized groups, such as girls, students from low-income families, and those in remote or underserved areas. The study however, may have primarily relied on the perspectives of government officials, NGO representatives, and school administrators, potentially

overlooking the experiences and perceptions of other key stakeholders, such as students, parents, and community members.

Bundy (2009) conducted a study on the various government interventions in educational development in Ghana, including the Capitation Grant and School Feeding Program. The findings suggest that the collaboration between the government and NGOs has been crucial in the successful implementation and monitoring of these programs, ensuring their effectiveness in addressing educational challenge. The study recommended that the government and NGOs should design more targeted interventions to address the specific educational challenges faced by marginalized groups, such as girls, children with disabilities, and those from low-income households. It also recommended the development of stronger data collection and reporting systems to track progress, identify challenges, and inform future program adjustments. The study however, concentrated on the Capitation Grant and School Feeding Program, which may not have captured the full range of government and NGOs interventions in educational development. Other programs or initiatives such as enrolment drive may have been excluded from the analysis. This study seeks to bridge this gap by examining NGOs' efforts holistically

Kinnock (2002) investigated the role of NGOs in promoting gender equality in education in Ghana. The study revealed that NGOs have been instrumental in advocating for policies, providing scholarships, and developing educational programs that specifically target the empowerment of girls and women in the country. The study recommends that NGOs work more closely with the government and other stakeholders to ensure better coordination and alignment of their efforts in promoting gender equality in education. This could involve the development of a comprehensive national strategy that integrates the contributions of NGOs with government policies and programs. It was part of the study's recommendations that NGOs strengthen their monitoring and

evaluation frameworks to better assess the impact and effectiveness of their educational programs targeting girls and women. This could involve the development of robust data collection and analysis systems, as well as the use of participatory approaches to capture the perspectives and experiences of beneficiaries. However, the study was conducted in 2002, which may not fully capture the more recent developments, challenges, and evolving roles of NGOs in the Ghanaian education sector. Significant changes may have occurred in the policy landscape, funding mechanisms, or the broader socio-economic context since the time of the study. This gap makes this study timely as it will address it adequately.

2.6 Studies on CAMFED Educational Development in Ghana and the Impact on the Girl-Child

The Campaign for Female Education (CAMFED) is one of the most prominent NGOs working to promote girl-child education in Ghana and across Africa. Several studies have examined the impact of CAMFED's interventions on the educational development of girls in Ghana. Unterhalter and Heslop (2011) and Healy et al. (2011) emphasize CAMFED's ability to increase enrolment and reduce dropouts through scholarships, material support and intensive community engagement. Both studies highlight CAMFED's community-based model working with local committees, parents and school authorities as central to its effectiveness in marginalized contexts. Unterhalter and Heslop (2011) foreground improved enrolment and attendance, while Healy et al. (2011) place more weight on CAMFED's efforts to tackle cultural barriers and gender norms. Together, these studies suggest that CAMFED's impact is strongest where financial support is combined with deliberate work on socio-cultural constraints. Moreover, the research underscores the importance of community engagement, financial support, and the provision of relevant educational resources in driving positive educational outcomes. By actively involving local communities, offering financial assistance, and ensuring access to necessary resources, NGOs can create sustainable

impacts on education, particularly for marginalized groups like girls and women in Ghana (Li et al., 2021). Healy et al. (2011) conducted a case study on CAMFED's educational development initiatives in Ghana, highlighting the organization's innovative strategies in addressing cultural barriers and promoting gender equality. The study emphasizes the importance of CAMFED's holistic approach, which combines educational support, vocational training, and community-based initiatives to ensure the sustained impact of its interventions. Healy et al. (2011) underscores the importance of addressing cultural barriers and promoting gender equality in educational development initiatives. By adopting innovative strategies and a holistic approach that goes beyond traditional educational interventions, organizations like CAMFED can make a lasting impact on communities, particularly in regions where cultural norms may hinder educational progress, especially for girls and women (Bashier, 2014). Healy et al. (2011) highlights the effectiveness of CAMFED's approach in Ghana, showcasing how a combination of educational support, vocational training, and community engagement can lead to tangible improvements in enrollment rates, learning outcomes, and empowerment of girls and women. This holistic strategy not only addresses immediate educational needs but also contributes to broader societal development goals by promoting gender equality and breaking down cultural barriers to education (Bashier, 2014).

In the realm of educational development, the case study on CAMFED's initiatives in Ghana serves as a valuable example of how organizations can leverage innovative strategies to overcome cultural challenges and promote gender equality in education. By combining various elements such as educational support, vocational training, and community-based initiatives, NGOs like CAMFED can create sustainable and impactful change in the educational landscape of developing countries (Bashier, 2014). Dube (2015) delves into the long-term effects of CAMFED's programs in Ghana,

specifically focusing on the educational and socio-economic outcomes for girls and women who have benefited from the organization's support. The research findings indicate that CAMFED's interventions have had a transformative impact on the beneficiaries, empowering them to pursue higher education, secure employment, and actively contribute to their communities. This empowerment is crucial as it not only uplifts the individuals but also has broader positive implications for the communities, they are part of. The study underscores the significance of targeted interventions in education and socio-economic support for marginalized groups, particularly girls and women, in achieving sustainable development goals.

Saka-Olokungboye (2022) examined the comprehensive approach used by the Campaign for Female Education (CAMFED) to address the issue of poverty as a barrier to girls' education in Ghana. The study revealed that CAMFED's multi-faceted intervention has been effective in reducing the economic constraints faced by families, thereby enabling more girls to access and complete their schooling. CAMFED's approach in Ghana includes three key components; providing financial assistance directly to families, supporting income-generating activities to boost household incomes, and engaging in community mobilization efforts. The researchers found that this combination of financial, economic, and community-based support has been successful in addressing the socioeconomic barriers that often prevent girls from attending and completing school. This aligns with the broader literature on the importance of addressing the multidimensional factors that can hinder girls' education, particularly in developing country contexts. Studies have shown that initiatives that take a comprehensive approach, targeting both the household-level and community-level determinants of educational outcomes, tend to be more effective than narrowly-focused interventions (Unterhalter et al., 2014; Bhalotra & Zamora, 2010).

The findings from Saka-Olokungboye's (2022) study suggest that CAMFED's model in Ghana represents a promising practice for supporting girls' education in contexts where poverty is a significant barrier. Further research could explore the specific mechanisms through which the different components of CAMFED's approach (financial assistance, income-generation, and community mobilization) contribute to improving educational outcomes for girls.

A comparative analysis by Kinnock (2002) examined the approaches of various non-governmental organizations (NGOs) working to support girl-child education in Ghana, with a focus on the initiatives implemented by the Campaign for Female Education (CAMFED).

Kinnock's (2002) study underscores several key strengths of CAMFED's model in Ghana. One of the most notable is the organization's success in fostering a strong sense of community ownership over its educational programs. By deeply engaging local stakeholders and leveraging their knowledge and resources, CAMFED has been able to design interventions that are closely aligned with the specific needs and contexts of the communities it serves.

Additionally, CAMFED's collaborative approach with government agencies as a critical factor in ensuring the sustainability and scalability of its initiatives. Rather than operating in isolation, CAMFED has worked in close partnership with relevant government bodies to align its programs with national education policies and embed them within existing public systems. For example, CAMFED has collaborated with the Ghana Education Service (GES) and the Ministry of Education to ensure its scholarship and support programs complement national efforts such as the Free Compulsory Basic Education (FCUBE) and Free Senior High School (Free SHS) policies. The organization has also partnered with GES to train and deploy teacher mentors, who provide academic and psychosocial support to at-risk girls in public schools helping to reduce dropout rates and improve student well-being.

Kinnock (2002) compares CAMFED with other NGOs and identifies CAMFED's strong collaboration with government agencies particularly the Ghana Education Service (GES) and the Ministry of Education as a distinctive strength. CAMFED's work with School Management Committees (SMCs), Parent-Teacher Associations (PTAs), and district education offices is shown to promote community ownership and embed interventions within public systems. This contrasts with more project-based NGO models that risk fragmentation or duplication of government efforts. Later work on NGO-state relations in Ghanaian education similarly argues that while NGOs can catalyze change, structural issues such as infrastructural deficits and large class sizes require stronger state-NGO coordination rather than NGO efforts alone (Bundy, 2009; Mensah, 2019). The diverging link between Unterhalter and Heslop (2011) and Healy et al (2011) works which emphasize socio-cultural constraints and community engagement and the study of Kinnock (2002) which stresses CAMFED/NGO- state relation in delivering effectiveness in promoting girl-child education. Unterhalter and Heslop (2011) and Healy et al. (2011) primarily locate effectiveness at the community and socio-cultural level. Their works emphasize how CAMFED's interventions succeed by addressing entrenched gender norms, cultural practices, and household-level constraints through community engagement, scholarships, mentoring, and local participation. Unterhalter and Heslop (2011) focus more strongly on improved enrolment, attendance, and retention outcomes arising from community-based support mechanisms, Healy et al. (2011) extend this analysis by stressing the deliberate transformation of socio-cultural barriers and gender norms as central to sustainable educational gains. In both studies, community ownership and culturally sensitive interventions are presented as the primary drivers of impact in marginalized settings.

Kinnock's (2002) analysis places CAMFED's effectiveness primarily within the framework of NGO-state relations and institutional alignment. Rather than foregrounding socio-cultural change

at the community level, Kinnock emphasizes CAMFED's collaboration with government institutions such as the Ghana Education Service and the Ministry of Education as the key factor enabling sustainability, scalability, and system-wide impact. Effectiveness, in this perspectives, stems from embedding NGO interventions within national education policies and public systems, thereby reducing fragmentation and ensuring continuity beyond project cycles. Thus, while Unterhalter and Heslop (2011) and Healy et al. (2011) stress bottom-up processes community engagement and the transformation of socio-cultural constraints Kinnock (2002) highlights a more top-down and institutional pathway, where strong NGO–state partnerships are central to delivering effective and sustainable girl-child education outcomes. These perspectives suggest that CAMFED's effectiveness is multidimensional, requiring both community-level socio-cultural engagement and a strong coordination with state institutions.

Moreover, CAMFED has partnered with government youth employment programs, such as those under the Ministry of Youth and Sports, to support the training and employment of young women graduates through the CAMFED Association (CAMA). This approach not only empowers young women economically but also extends the impact of the organization's work beyond education. These findings align with the broader literature on effective approaches to supporting girls' education. Studies have shown that interventions that prioritize community engagement, build on local knowledge, and coordinate with government stakeholders tend to be more successful in driving positive and sustainable educational outcomes (Unterhalter et al., 2014; Bhalotra & Zamora, 2010).

The insights from Kinnock's (2002) comparative analysis suggest that CAMFED's model in Ghana represents a promising practice for supporting girls' education in the local context. Scholarship programs that cover non-tuition expenses can make a significant difference in improving girls'

access to education and their academic performance in developing countries. In Tanzania and Zimbabwe, CAMFED has implemented a comprehensive approach that includes financial assistance, teaching support, and community involvement. This approach has been proven to reduce dropout rates and enhance test scores for disadvantaged girls (Rose et al., 2022). Similarly, in Ghana, factors like financial aid, emotional support, gender attitudes, and role models have contributed to women's educational achievements beyond secondary school (Houston, 2003). Another study conducted in Gambia revealed that relieving the financial burden of uniforms, books, and supplies led to a 13% increase in female enrollment and an 11-point rise in exam participation. These improvements were observed even in schools where tuition fees had already been eliminated (Giordono & Pugatch, 2017). These findings emphasize the importance of addressing non-tuition expenses in order to overcome obstacles to girls' education in low- and lower-middle-income countries.

While existing studies document CAMFED's nationwide and regional contributions to girls' education, there remains a conspicuous lack of empirical evidence focused on its operations at the district level particularly in recently targeted areas like Karaga. The sole district-based study conducted in Garu-Tempane reported significant gains in girls' enrollment, retention, and progression, but also highlighted persistent socio-cultural constraints (Akanbang et al., 2023). Karaga's absence from such analyses underscores a critical knowledge gap. Your study will address this by conducting an in-depth case study of CAMFED in Karaga, probing how its interventions are implemented, received by stakeholders, and adapted to local realities.

In conclusion, the literature review has highlighted the critical role of NGOs in advancing educational development globally, in Africa, and particularly in Ghana, with CAMFED emerging as a key actor in promoting female education. While evidence shows that NGO interventions such

as scholarships, mentoring, and community engagement have positively influenced girls' enrollment, retention, and empowerment, significant gaps remain. Studies often focus on national or regional trends, with limited attention to district-level dynamics, particularly in Karaga. Additionally, the perspectives of local stakeholders and the long-term sustainability of interventions are underexplored. This study therefore seeks to bridge these gaps by providing an in-depth analysis of CAMFED's strategies and impact in Karaga, offering context-specific insights into how NGOs contribute to female education development.



CHAPTER THREE

THEORETICAL FRAMEWORK

3.0 Introduction

This chapter provides the theoretical foundation for the study. Human Capital Theory (HCT) and Gender and Development (GAD) Perspective are employed to analyse how CAMFED's interventions in girl-child education can be seen as an investment in human capital that ultimately benefits individuals and the broader community of Karaga District. By focusing on the role of education in the development of female human capital, this study seeks to evaluate CAMFED's efforts in addressing the gender gap in education and its wider societal implications.

The relevance of HCT to this study lies in its emphasis on education as a form of capital investment. Education equips individuals with knowledge, skills, and competencies that are necessary for economic growth and personal development. In many developing countries like Ghana, female education is particularly crucial due to its role in breaking the cycle of poverty and fostering social development (Psacharopoulos & Patrinos, 2018). The use of this theory enables the researcher to analyze CAMFED's efforts in its contributions to building female human capital, which can lead to better socioeconomic outcomes in the Karaga District.

However, HCT on its own does not sufficiently explain why, even when girls attain education, they may still face unequal opportunities and lower labour-market returns compared to boys. For this reason, the study also draws on the Gender and Development (GAD) perspective as a complementary lens. GAD shifts the focus from individuals to the gendered social relations and power structures that shape access to, and benefits from, education. It highlights how patriarchal norms, unequal household decision-making, early marriage, and the gendered division of labour

in Northern Ghana can limit girls' ability to translate their educational attainment into economic empowerment and decent work.

3.1 Origin of the Human Capital Theory

The Human Capital Theory (HCT) has its intellectual roots in classical economics but was most prominently developed in the mid-20th century by influential economists such as Theodore Schultz, Gary Becker, and Jacob Mincer. It arose from the need to explain how investments in people particularly through education, training, and health contribute to economic growth and individual productivity. Adam Smith's seminal work, *The Wealth of Nations* (1776), hinted at the concept when he noted the importance of the skills and abilities of workers in the wealth of a nation. However, the formal theoretical framework was not established until the 1960s. Schultz (1961) introduced the idea that human capital, much like physical capital, could be invested in, thereby increasing future economic output. He argued that people invest in their own human capital through education, migration, and health care, which boosts their productivity and earning potential. Similarly, Gary Becker's *Human Capital: A Theoretical and Empirical Analysis* (1964) became the cornerstone of modern human capital theory by formally modeling the economic returns on investments in education and training. Becker emphasized the direct correlation between education and income, arguing that the higher an individual's level of education, the more likely they are to earn a higher income. Becker's contribution, alongside Mincer's (1974) work on earnings and experience, solidified the theory's foundation, drawing significant attention to education and skill development as critical components of economic analysis. These economists argued that the enhancement of a workforce's education and skills could lead to substantial increases in economic productivity and individual earnings (Becker, 1964; Schultz, 1961).

3.2 Propositions/Assumptions of the Human Capital Theory

Human Capital Theory is built on several fundamental propositions or assumptions that underpin its application to economic and social sciences. One key assumption is that individuals and organizations behave rationally, seeking to maximize returns on their investments. In the context of human capital, this means that individuals are motivated to pursue education and training because they anticipate higher future earnings. Becker (1964) posited that education is not just a means of intellectual enrichment, but an investment decision that individuals undertake with the expectation of financial returns. Another core assumption of HCT is that education, training, and experience are directly linked to productivity, meaning the more one invests in human capital, the more productive they become, thereby yielding higher wages (Schultz, 1961). A third assumption is that human capital is transferable. This means that skills and knowledge gained in one context (e.g., formal education) can be applied in various sectors of the economy. Moreover, the theory assumes that the returns to human capital are quantifiable and measurable. For example, an increase in earnings is typically used as a proxy for the returns on education, where individuals with more education tend to earn higher wages compared to their less educated counterparts (Psacharopoulos & Patrinos, 2018). Additionally, HCT posits that education not only benefits the individual but also generates positive externalities for society at large. This assumption holds that a more educated populace leads to broader societal benefits such as higher economic growth, lower crime rates, and improved health outcomes (Buchmann & Hannum, 2001). However, this assumption of rationality and linearity has been critiqued, as it oversimplifies the complex sociocultural factors that influence educational outcomes and economic returns.

3.3 Strengths of the Human Capital Theory

One of the greatest strengths of Human Capital Theory is its clear and intuitive link between education and economic performance. By framing education as an investment in human capital, the theory provides a useful model for explaining differences in income, productivity, and economic development across individuals and nations. The empirical evidence supporting the theory is extensive. Numerous studies have demonstrated that higher levels of education correlate with higher lifetime earnings and increased productivity (Becker, 1964; Psacharopoulos & Patrinos, 2018). This evidence has influenced public policy, especially in developing countries where government's view investment in education as a key strategy for economic development and poverty alleviation. Furthermore, the theory's focus on returns to education helps policymakers prioritize educational resources, targeting interventions that provide the highest returns on investment. The framework is also versatile, applicable to individuals, firms, and nations. For instance, firms can use the theory to justify investments in employee training, as it is expected to lead to productivity gains. Similarly, national governments employ the theory to guide investments in public education systems, anticipating long-term economic benefits (Schultz, 1961). The flexibility of HCT also allows it to encompass various forms of human capital, such as health and on-the-job training, providing a comprehensive approach to understanding how different types of investments in people can lead to economic and social gains (Becker, 1964). Moreover, HCT aligns well with modern economic growth theories that emphasize the role of human capital as a driver of technological innovation and productivity. Educated individuals are more likely to generate new ideas, adopt new technologies, and engage in entrepreneurial activities, all of which contribute to economic growth and development (Mincer, 1974).

3.4 Weaknesses of the Human Capital Theory

Despite its widespread influence, Human Capital Theory has faced numerous criticisms over the years. One of the major weaknesses of HCT is its overly simplistic assumptions regarding rational behavior. The theory assumes that individuals make education and training decisions based solely on expected economic returns, ignoring the social, cultural, and psychological factors that may influence these decisions. For example, social inequalities, gender biases, and access to resources can significantly shape educational opportunities, yet these are not adequately addressed by the human capital framework (Buchmann & Hannum, 2001). Additionally, HCT assumes that the relationship between education and earnings is linear and direct, which has been challenged by empirical research. Many studies have shown that returns to education can vary significantly depending on factors such as race, gender, and geographic location (Psacharopoulos & Patrinos, 2018). For example, women in many contexts may not experience the same wage benefits from education as men, due to systemic gender discrimination in labor markets. Furthermore, critics argue that HCT overemphasizes the economic value of education, often at the expense of its intrinsic and societal benefits. Education serves multiple purposes beyond economic productivity, such as fostering critical thinking, citizenship, and personal fulfillment, yet these aspects are underplayed in the human capital model. Another critique is that HCT tends to ignore the importance of social capital, which refers to the networks and relationships that individuals rely on to advance in their careers. While education and skills are important, social connections often play a crucial role in determining career success, especially in professions where networking is key (Coleman, 1988). Lastly, the theory has been critiqued for its limited applicability in contexts where education does not lead to improved labor market outcomes. In many developing countries, the labor market may not be able to absorb the increasing number of educated individuals, leading

to high rates of educated unemployment or underemployment. This phenomenon challenges the assumption that investing in human capital through education will always yield positive economic returns (Buchmann & Hannum, 2001).

3.5 Justification for the Use of Human Capital Theory

The decision to use Human Capital Theory in this study is justified by its ability to link education with economic and social development. In the context of Karaga District, where female education has historically lagged behind male education due to cultural, social, and economic barriers, HCT provides a lens through which CAMFED's interventions can be examined as an investment in human capital. It allows for an analysis of how educating girls in the district will lead to long-term benefits not only for the individuals involved but also for the community at large.

According to Mincer (1974), education is a key determinant of earnings and economic prosperity. In this light, the study assumes that CAMFED's educational programs serve as a form of capital investment that will increase the economic potential of the beneficiaries. Female education has been shown to have a multiplier effect on development, as educated women are more likely to participate in the labor market, contribute to household income, and improve the health and education outcomes of their children (Buchmann & Hannum, 2001). Therefore, the use of HCT provides a comprehensive framework for understanding how CAMFED's work in the Karaga District can lead to sustainable development through the education of girls.

Additionally, HCT aligns with global educational goals, such as the United Nations Sustainable Development Goal 4, which advocates for inclusive and equitable quality education for all. By focusing on the economic and social benefits of investing in female education, HCT helps explain why initiatives like CAMFED are essential for closing the gender gap in education and fostering long-term development in underserved areas like the Karaga District (UNESCO, 2015).

3.6 Application of Human Capital Theory to the Study Objectives

Human Capital Theory suggests that investing in education and training enhances individual productivity and earning potential, ultimately contributing to both personal advancement and national economic growth. In this context, education is viewed as a form of capital that strengthens individual capabilities and drives societal development. The study objectives are firmly grounded in this theory, emphasizing how education particularly for girls serves as a strategic investment in human development. From this perspective, CAMFED's initiatives are not merely charitable efforts but deliberate human capital investments with the potential to empower individuals and transform communities in the Karaga District.

3.6.1 Assessing the Level of Education Development in Karaga District

The first objective of the study is to assess the overall level of education development in the Karaga District. Using HCT, this objective can be explored by considering the investment in both formal and informal education systems in the district and the outcomes in terms of human capital development. Education in the Karaga District is not only a means of transferring knowledge but also a critical factor in equipping individuals with the skills necessary to contribute to the local economy. The theory emphasizes the importance of access to quality education as a prerequisite for the formation of human capital, which drives economic growth and societal development (Schultz, 1961). To assess education development in the Karaga District, indicators such as school enrollment rates, literacy rates, and the availability of educational resources will be analyzed. The human capital framework would posit that improvements in these indicators reflect an increase in the district's human capital stock, which in turn has the potential to spur economic growth and reduce poverty. This assessment will allow the study to determine whether the district is making sufficient progress in developing the human capital necessary for sustainable development.

3.6.2 Assessing the Level of Girl-Child Education Development in Karaga District

The second objective focuses specifically on girl-child education in the Karaga District. According to the Human Capital Theory, the education of girls has a higher return on investment in many contexts as it not only improves individual earnings potential but also has positive spillover effects on the health, well-being, and education of future generations (Psacharopoulos & Patrinos, 2018). In this case, HCT is used to highlight the importance of CAMFED's interventions in promoting girl-child education as a critical component of human capital development.

By assessing the level of girl-child education development in the district, the study will examine indicators such as enrollment rates for girls, dropout rates, and completion rates for primary and secondary education. These indicators will be used to measure the district's progress in developing its female human capital. The theory suggests that increasing access to education for girls leads to long-term benefits for society, as educated women tend to have fewer children, invest more in their children's education, and are more likely to participate in the formal economy (Buchmann & Hannum, 2001). Therefore, CAMFED's efforts in increasing girl-child education in the Karaga District can be viewed as a strategic investment in the district's human capital development.

3.6.3 Investigating CAMFED's Interventions in Girl-Child Education Development

The third objective of the study is to investigate the specific interventions that CAMFED is making in girl-child education development in the Karaga District. Human Capital Theory is particularly useful in this context because it provides a framework for analyzing the economic rationale behind these interventions. CAMFED's initiatives, such as scholarships, mentoring programs, and teacher training, are all aimed at reducing the barriers to education for girls in the district. These initiatives can be viewed as investments in the human capital of the beneficiaries, with the expectation that these girls will eventually contribute to the district's economic and social development (Becker,

1964). The theory emphasizes that investment in education leads to higher returns in the form of increased productivity and higher wages. In this study, CAMFED's interventions are analyzed through the lens of HCT by examining how these programs contribute to the accumulation of human capital among girls in the district. For instance, by providing scholarships and other financial support, CAMFED reduces the opportunity cost of education for girls, making it easier for them to stay in school and complete their education. Similarly, mentoring and teacher training programs help improve the quality of education, ensuring that the human capital being developed is of a higher standard, which in turn increases its potential return.

3.6.4 Investigating the Impact of CAMFED's Interventions on Girl-Child Education Development

The fourth objective of the study seeks to investigate the impact of CAMFED's interventions on girl-child education development in the Karaga District. Human Capital Theory posits that education is a form of capital investment that yields returns in terms of higher productivity, increased earnings, and improved societal outcomes (Schultz, 1961). Therefore, the impact of CAMFED's interventions can be measured by examining the extent to which these programs have contributed to improvements in educational outcomes for girls in the district.

This study will assess the impact of CAMFED's programs by analyzing changes in school enrollment, retention, and completion rates for girls in the district. Additionally, it will explore the broader societal impacts of these interventions, such as changes in gender norms, improved health outcomes, and increased economic participation by women. Human Capital Theory suggests that these outcomes are the result of the accumulation of human capital, which has been facilitated by CAMFED's investment in girl-child education. The theory also highlights the long-term benefits

of educating girls, as the returns on investment in female education tend to be higher than those for male education, particularly in developing countries (Psacharopoulos & Patrinos, 2018).

3.6.5 Investigating the Challenges CAMFED Faces in Developing Female Education in Karaga District and Possible Resolutions

Finally, the fifth objective of the study is to investigate the challenges CAMFED faces in the development of female education in the Karaga District and how these challenges can be resolved. Human Capital Theory is relevant here as it provides a framework for understanding the constraints that limit the accumulation of human capital, particularly for marginalized groups such as girls in rural areas. Some of the challenges that CAMFED may face include cultural barriers, financial constraints, and infrastructural limitations that prevent girls from accessing and completing their education.

Human Capital Theory suggests that overcoming these challenges is essential for maximizing the returns on investment in education. For example, addressing cultural norms that devalue female education is crucial for ensuring that girls are able to access and benefit from educational opportunities. Similarly, providing financial and infrastructural support, such as scholarships and school facilities, is necessary to reduce the opportunity cost of education and encourage more girls to stay in school. This study will explore the various challenges that CAMFED faces in developing female education in the Karaga District and propose solutions that align with the principles of Human Capital Theory, such as increasing investment in education and addressing systemic barriers to access.

In conclusion, Human Capital Theory provides a comprehensive framework for analyzing the role of CAMFED's interventions in promoting female education in the Karaga District. By viewing education as an investment in human capital, this study is able to assess the effectiveness of

CAMFED's programs in improving educational outcomes for girls and contributing to the overall development of the district. The theory also highlights the long-term benefits of female education, both for individuals and for society as a whole, making it a suitable theoretical foundation for this study.

3.7 Gender and Development (GAD) Perspective

The Gender and Development (GAD) perspective emerged in the late 1970s and 1980s as a critique of earlier Women in Development (WID) approaches, which largely focused on “adding women” into existing development processes without questioning the unequal gender relations underpinning those processes (Moser, 1993; Razavi & Miller, 1995). Whereas WID tended to treat women as a vulnerable group in need of inclusion, GAD shifted the focus to the social relations between women and men and to the ways these relations are embedded in wider political, economic, and cultural structures. From this perspective, GAD is less concerned with women in isolation and more focused on how gendered power shapes access to resources, opportunities, and decision-making. In the GAD approach, gender is understood as a socially constructed system of roles, expectations, and hierarchies that is produced and reproduced through households, communities, markets, religious institutions, and the state (Kabeer, 1994; Parpart, et al, 2002). Unequal outcomes in education and the labour market are therefore explained not simply by individual characteristics or effort, but by the operation of patriarchal norms and institutional practices that privilege males and boys over females and girls. GAD thus calls for development interventions that address both women's practical gender needs (for example, access to schooling, scholarships and material support) and their strategic gender interests, such as greater voice, autonomy and transformation of discriminatory norms.

In the context of Northern Ghana, GAD is especially relevant because girls' educational opportunities are deeply shaped by social expectations around early marriage, domestic responsibilities, female mobility and the perceived future roles of women. These norms intersect with poverty, weak infrastructure and limited formal employment opportunities to constrain both access to schooling and the returns to education for girls. A GAD lens, therefore, provides an essential complement to Human Capital Theory by highlighting how gendered divisions of labour, household power relations and community authority structures influence which girls enter school, who stays, and what they can do with their education once they leave.

3.8 Core Assumptions of the GAD Perspective

The GAD perspective rests on several interrelated assumptions about gender, power and development. It assumes that gender is relational and structural. Gender is not simply a matter of female's characteristics or deficits; it is a system of relations between female and male that is maintained through institutions such as the family, customary law, religious bodies, markets and the state (Moser, 1993). Changing women's outcomes, therefore, requires transforming the rules, norms and institutions that organize these relations, not merely "empowering" individual women in isolation. GAD also places power and inequality at the centre of development analysis. While Human Capital Theory tends to assume that similar investments in education will yield similar returns, GAD stresses that social hierarchies particularly patriarchy and, in many contexts, class and ethnicity shape who can convert education into income, status and decision-making power. Labour markets may be segmented, wages may be discriminatory, and women's unpaid care responsibilities may limit their ability to take up paid work even when they possess equivalent or higher qualifications than men (Kabeer, 1999; Cornwall, 2003).

Finally, GAD emphasises the importance of engaging men and community actors in transforming gender relations. Because gender is relational, interventions that focus only on girls and women risk generating backlash or leaving intact the norms that restrict their agency. In rural Northern Ghana, this implies that chiefs, religious leaders, fathers, male teachers and boys must also be involved in efforts to promote girls' education, confront early marriage and renegotiate women's economic and social roles.

3.9 Strengths and Limitations of the GAD Perspective

One of the main strengths of the GAD perspective is that it directly addresses the limitations of Human Capital Theory that are particularly relevant to this study. Human Capital Theory explains why education is economically valuable, but it does not adequately account for the gendered, cultural and structural barriers that shape access to education and the returns to schooling. GAD, by contrast, helps to explain why girls and boys with similar levels of education may experience very different outcomes in the labour market. It draws attention to practices such as occupational segregation, the concentration of women in low-paid informal work, unequal wages for equal work, and the expectation that women will shoulder the bulk of unpaid care labour. It also highlights how marriage practices, inheritance rules and intra-household bargaining can limit women's capacity to translate educational qualifications into economic independence and decision-making power.

At the same time, the GAD perspective has its own limitations. It tends to focus more on qualitative changes in power relations than on measurable economic returns, which can make it harder to operationalize in empirical work and to connect directly with policy debates centered on growth and productivity. In emphasizing structural constraints, some applications of GAD may also understate individual agency and the ways in which women and girls strategically navigate, resist

and reshape gender norms in their everyday lives. Finally, because GAD calls for deep transformations in social norms and institutions, its practical implementation depends heavily on political will, long-term commitment and context-specific strategies, all of which can be difficult to sustain in resource-constrained settings such as rural Northern Ghana.

Despite these limitations, the GAD perspective remains a powerful complement to Human Capital Theory in this study because it brings into focus the gendered social context in which CAMFED operates and in which girls in Karaga pursue education and work.

3.10 Application of the GAD Perspective to the Study Objectives

3.10.1 Explaining Barriers to Girls' Education in Karaga District

For the first and second research objectives which relate to assessing the overall level of education development and the specific development of girl-child education in Karaga District, the GAD perspective helps interpret enrolment, retention, completion and pass rate patterns in relation to gendered norms and household dynamics. In GAD's standpoint, decisions about whether a child should attend or remain in school are shaped by gendered expectations about future roles, in many households, boys are viewed as future breadwinners, while girls are expected to marry and contribute through unpaid domestic labour. When resources are scarce, this often results in boys being prioritized for schooling.

GAD also helps explain how early and forced marriage, adolescent pregnancy and the heavy burden of domestic chores remove girls from school even when they perform well academically. Many girls are expected to fetch water, cook, care for younger siblings and support agricultural work, which reduces the time and energy available for study and increases absenteeism. Moreover, community ideas about "proper" femininity may discourage girls from travelling long distances to school, attending mixed-gender schools or pursuing fields of study perceived as masculine. These

factors mean that improvements in access to schooling do not automatically translate into equal educational trajectories for girls and boys, and they underscore why interventions that address only financial barriers are insufficient without also engaging with gender norms and power relations.

3.10.2 Understanding Unequal Labour-Market Returns to Girls' Education

Human Capital Theory would predict that once girls achieve similar levels of schooling, they should enjoy similar wages and employment opportunities as boys. However, GAD draws attention to the ways in which gendered power relations in the labour market and household mediate these returns.

In many settings, including parts of Northern Ghana, educated women are concentrated in low-paid and feminized sectors such as petty trading, informal services, caregiving and low-status public-sector roles, while men dominate higher-paying professional and managerial positions. Employers may discriminate directly or indirectly against women based on assumptions that they will interrupt their careers for marriage and childbearing, that they are less “serious” workers, or that certain jobs are unsuitable for women. Social norms may also restrict women’s mobility or stigmatize those who relocate for work, work late hours or take up leadership roles.

Additionally, women’s disproportionate responsibility for unpaid domestic and care work limits the time they can devote to paid work or further training, even when they possess the necessary qualifications. As a result, returns to girls’ education are often compressed relative to those for boys. GAD explains these patterns by emphasizing that education alone cannot dismantle patriarchal structures; without parallel changes in labour-market practices, family expectations, property rights and social norms, girls’ schooling may increase their capabilities and aspirations without guaranteeing equal material rewards.

3.10.3 GAD and the Role of NGOs such as CAMFED

The third and fourth objectives of the study focus on CAMFED's interventions and their impact on girl-child education development. A GAD perspective is helpful for understanding how and why CAMFED's model may be effective, and where its limits lie. On one level, CAMFED addresses practical gender needs by providing scholarships, uniforms, textbooks, sanitary pads and other forms of material support that reduce the direct and opportunity costs of schooling for girls. These interventions help poor households keep girls in school and reduce dropout due to poverty. Beyond this, however, CAMFED's interventions also speak to strategic gender interests in ways that align with GAD. Through mentorship, life-skills training and leadership opportunities particularly via CAMA and Learner Guides, girls gain confidence, aspirations and a sense of collective identity that extends beyond the classroom. CAMFED's engagement with parents, traditional authorities, school management structures and local government seeks to challenge norms around early marriage, female seclusion and the low value placed on girls' education. The involvement of male teacher-mentors and community leaders also resonates with GAD's insistence that gender relations cannot be transformed by working with girls and women alone.

Gender and development perspective draws attention to the structural constraints that remain even when NGOs are successful at supporting individual girls. Limited formal employment opportunities in Northern Ghana, enduring gender norms around women's roles in marriage and family, and uneven enforcement of laws protecting girls' rights can all depress the labour-market returns to education. The GAD perspective, therefore, encourages a critical assessment of CAMFED's achievements, recognising both their transformative potential and the broader changes in policy, economy and culture that are needed to fully realise the benefits of girls' education.

3.10.4 Integrating Human Capital Theory and the GAD Perspective in this Study

This study consequently adopts a dual theoretical framework. Human Capital Theory is used to conceptualise education and CAMFED's interventions in particular as an investment in female human capital that can contribute to poverty reduction, productivity and economic growth in the Karaga District. The GAD perspective complements this by drawing attention to the gendered power relations and institutional structures that shape who can access education and who can translate educational gains into improved wellbeing and socio-economic status.

The two perspectives provide a more comprehensive analytical lens. Human Capital Theory clarifies the economic logic and long-term benefits of investing in girls' education, while GAD ensures that the analysis remains attentive to inequalities in access, voice and returns rooted in gender norms, family structures, labour-market dynamics and wider socio-political arrangements. By these frameworks, the study is better positioned to explain both the successes and the limits of CAMFED's role in promoting female education and empowerment in Karaga District

3.11 Conclusion

This chapter has presented the theoretical foundation that guides the study, drawing on both Human Capital Theory (HCT) and the Gender and Development (GAD) perspective. HCT provided a useful framework for understanding CAMFED's interventions as investments in human capital, emphasizing the economic and social returns associated with educating girls in the Karaga District. It highlights how improvements in female education can enhance productivity, reduce poverty, and generate long-term developmental gains for individuals, families, and the broader community. However, recognizing that education does not operate in a social vacuum, the chapter integrated the GAD perspective to address the gendered social structures and power relations that influence girls' access to education and their ability to benefit fully from educational opportunities. GAD complements HCT by illuminating how patriarchal norms, unequal household

responsibilities, early marriage, and restricted female agency continue to shape educational outcomes and labour-market returns for girls in Northern Ghana. This dual framework allows the study to move beyond viewing education as merely an economic investment to examining how social, cultural, and institutional barriers mediate its impact.

Collectively, HCT and GAD provide a comprehensive analytical framework for assessing CAMFED's initiatives in the Karaga District. While HCT explains the significance of investing in girls' education, GAD helps explore why such investments may not yield equal benefits for girls unless broader gender inequalities are addressed. This combined approach therefore strengthens the study's ability to assess CAMFED's interventions, their impact, and the challenges that persist in promoting equitable female educational development in the district.



CHAPTER FOUR

METHODOLOGY

4.0 Introduction

This chapter presents the methodology used to evaluate CAMFED's initiatives on female education in the Karaga District. It explains the research design, approach, and methods for collecting and analyzing both qualitative and quantitative data. The chapter also outlines the study population, data collection tools, and analysis techniques, with justifications for each choice to ensure the research objectives are effectively addressed.

4.1 Research Paradigm

The study is anchored in the pragmatism paradigm, which is well-suited for research that seeks to solve practical problems by employing both qualitative and quantitative methods. Pragmatism emphasizes the importance of the research problem itself and permits the use of diverse methodologies to explore multiple perspectives (Creswell & Clark, 2017). This paradigm is relevant for this study as it focuses on evaluating the practical outcomes of CAMFED's interventions on girl-child education, thereby requiring both numerical data to assess progress and qualitative insights to understand the lived experiences of the beneficiaries. Pragmatism allows for flexibility in exploring the multi-faceted nature of education development in the Karaga District, aligning with the study's objectives.

The first two objectives, which assess the general and girl-child education development in the Karaga District, benefit from both quantitative measures (e.g., enrollment data, dropout rates) and qualitative feedback (e.g., teacher and community perceptions). Pragmatism's flexible approach to data collection allows the researcher to collect robust data from multiple stakeholders and

effectively evaluate CAMFED's impact on girl-child education, as well as investigate the challenges the organization faces in the district. This paradigm also enables the researcher to recommend practical solutions for addressing identified challenges.

4.2 Research Approach

The study employed a mixed-method approach, which combines both qualitative and quantitative research methods. This approach allows for the triangulation of data, ensuring that findings are comprehensive and well-rounded (Tashakkori & Teddlie, 2010). The mixed-methods approach is advantageous in this study because it facilitates the evaluation of both numerical indicators, such as the level of female enrollment and retention rates in the Karaga District, and more nuanced, descriptive data, such as the experiences and challenges faced by CAMFED and its beneficiaries.

Quantitative data provides a clear picture of the educational development in the district, helping to address the first two objectives. Qualitative methods, such as interviews and focus groups, allow for a deeper exploration of the interventions made by CAMFED and the organization's impact, as well as the challenges faced, thus addressing objectives three to five. The mixed-method approach is particularly effective in studies focusing on complex social issues like education, where both numerical trends and personal narratives are crucial for a holistic understanding (Johnson & Onwuegbuzie, 2004).

4.3 Research Design

A concurrent research design was adopted for this study, enabling the simultaneous collection and analysis of both qualitative and quantitative data. This approach is well-suited for examining complex social issues, as it integrates statistical evidence with personal perspectives, providing a comprehensive understanding (Creswell, 2014). Concurrent mixed methods are particularly

effective in evaluating educational interventions, as demonstrated in CAMFED's impact study on girl-child education in Ghana (Akanbang et al., 2023). The design allowed the researcher to assess CAMFED's impact in the Karaga District while also exploring the organization's challenges and strategies. This approach facilitated an efficient data collection process and supported a holistic analysis of the research problem (Akanbang et al., 2023; Adhikari and Timsina, 2024; Plano Clark & Ivankova, 2016). Creswell's work is noted as a comprehensive guide for researchers in social and academic management (Monanol Survived Charli et al., 2022).

This table provides a systematic alignment of each research objective with the method type used in the study. The mapping links each objective to the appropriate approach: quantitative, qualitative, or mixed method based on the nature of the data needed

MAPPING OF OBJECTIVES TO METHOD TYPES		
Research Objective	Method Type	Rationale
1. Assess the level of education development in Karaga	Quantitative	Required numerical indicators such as infrastructure adequacy, teacher availability, enrolment trends, and resource distribution.
2. Assess the level of girl-child education development in Karaga	Quantitative with limited qualitative reinforcement	Needed quantifiable measures such as enrolment increases, dropout trends, and support adequacy, complemented by perceptions from stakeholders.
3. Investigate CAMFED's interventions	Qualitative	Best explored through narratives from CAMFED staff, mentors, GES officials, and CAMA members to capture processes and lived realities.
4. Investigate the impact of CAMFED's interventions	Mixed	Quantitative analysis (correlation and regression) measured magnitude, while qualitative accounts explained mechanisms and contextual influences.
5. Examine challenges facing CAMFED and strategies for resolution	Qualitative	Required deeper exploration of contextual, cultural, administrative, and programmatic obstacles.

4.4 Population of the Study

The population of the study includes the GES staffs, CAMFED officials at the district level, teacher mentors, and members of the CAMFED Association in the Karaga District. This carefully chosen population offers a rich and diverse range of perspectives essential for a comprehensive evaluation of CAMFED's interventions, strategies, and impact on female education in the Karaga District. These participants were selected due to their direct involvement in the implementation and oversight of CAMFED's girl-child education programs in the district, making them highly valuable sources of information for the study. A census approach was used for the study, as the entire population relevant to CAMFED's initiatives in the Karaga District is relatively small. Census sampling ensures that every member of this specific population is included, which maximizes the reliability of the findings (Groves et al., 2009). This approach is justified because it enables the researcher to gather comprehensive data from all relevant stakeholders, ensuring that no critical perspectives are left out. The small population size also makes this approach feasible in terms of time and resource management.

4.5 Sampling Technique and Sample Size

Sampling involves using a subset of a population for an experiment to draw conclusions relevant to the entire population. A sampling technique is a method that allows researchers to reduce the amount of data needed by focusing on a subgroup rather than considering all possible cases or elements (Saunders et al. 2007). For this study, purposive/judgmental sampling, a non-probability sampling method, was used to select Camfed staff, teacher mentors, the girl child officer in GES, the assistant director in charge of supervision in the Karaga district, and members of CAMA in the district. It involves intentionally selecting individuals or circumstances that meet specific criteria or provide greater insight into the research concept (Reddy & Ramasamy, 2016). The purposive

sampling technique was used to select the CAMFED and GES officials in the district due to the nature of the study. These individuals were chosen based on their roles, expertise, and direct involvement in the planning and execution of girl-child education programs. Their informed perspectives were deemed essential to understand the strategic objectives and challenges of CAMFED's interventions. The impact of CAMFED's intervention on girl-child education development in the Karaga District, as well as the challenges CAMFED faces in promoting female education in the KDA and potential resolutions, can be effectively addressed by these officials. For the CAMA members and beneficiaries, simple random sampling technique was used to select 137 participants from the total of 212 CAMA members during their quarterly general meetings at the district assembly. This approach ensured that each member of the CAMA population had an equal chance of being included in the study, thus enhancing the representativeness and reducing bias in the sample. The sample size for this study was one hundred and fifty-one (151), which included two (2) respondents from GES officials, that is the assistant director in charge of supervision and the girl child officer, along with two (2) respondents from CAMFED officials in the district, ten teacher mentors and the remainder of the sample were CAMA members. For the quantitative data, the sample size was one hundred and fifty-one (151) individuals. Two (2) officials from GES that is the assistant director in charge of supervision and the girl child officer, along with two (2) CAMFED officials in the district, four (4) teacher mentors and four (4) CAMA members were purposively selected for the qualitative data (interviews).

4.6 Research Instruments

The study employed two primary research instruments, questionnaires and an interview guide. Questionnaires were used to collect quantitative data from Karaga district education officials, CAMFED staffs and CAMFED beneficiaries, allowing for the collection of structured data on

variables such as the impact of CAMFED's programs and challenges faced. The structured nature of questionnaires is beneficial for gathering large amounts of data in a short period (Bryman, 2012).

An interview guide was used to facilitate semi-structured interviews with CAMFED officials and other stakeholders involved in the education development process. The interviews allowed for the exploration of more detailed, qualitative information on the interventions, strategies, and challenges faced by CAMFED. The interview guide provided a flexible framework for the discussions, allowing the researcher to probe deeper into issues that emerged during the interviews, ensuring a richer understanding of the topic (Cohen et al., 2018).

4.7 Sources of Data Collection

The study relied on both primary and secondary data sources. Primary data were collected directly from the field using questionnaires and interviews with the identified population. This provided firsthand insights into CAMFED's operations and the impact of its interventions on girl-child education and education development in the Karaga District.

Secondary data were gathered from existing reports from the district assembly, educational records from the district education office, and CAMFED's own documentation on its activities in the district. These data helped to contextualize the findings, providing a broader understanding of the education landscape in the Karaga District. Combining both primary and secondary sources ensured a comprehensive dataset that could be used to triangulate the study's findings (Creswell, 2014). This approach serves two main purposes, confirmation of results and providing a comprehensive understanding of the phenomenon under study (Breitmayer et al. 1993). In case studies, data triangulation is particularly crucial for developing rich, contextual descriptions and improving study credibility (Smith, 2018). At the systematic review level, mixed-methods

approaches can combine findings from diverse study types, including both qualitative and quantitative research (Harden and Thomas, 2005). This involves conducting separate syntheses of different study types and then integrating the results. Overall, triangulation is a valuable strategy for enhancing the depth and validity of research findings across various methodological approaches.

4.8 Data Collection Procedures

The data collection process began with the researcher obtaining an introductory letter from the Department of Political Science, University of Ghana, to legitimize the research and facilitate access to the participants. This letter was presented to both the Ghana Education Service (GES) and CAMFED to obtain the necessary permissions to conduct the study. After obtaining permission, the researcher arranged meetings with the participants, during which questionnaires were administered, and interviews were conducted.

The questionnaires were distributed to relevant stakeholders, and interviews were conducted with CAMFED officials and other key players in the girl-child education development process in the district. The data collection process was carefully planned to ensure that both quantitative and qualitative data were collected concurrently, with each participant completing a questionnaire before participating in the interview session.

4.9 Data Analysis Technique

The study employed a mixed-methods analytical approach, utilizing the Statistical Package for the Social Sciences (SPSS) for quantitative data analysis and thematic analysis for qualitative data. SPSS was selected for its robustness in handling large datasets and its capacity to conduct a wide range of statistical procedures, including descriptive statistics and correlation analyses. These

features enabled the researcher to examine educational trends in the Karaga District such as enrollment and retention patterns and to determine the statistical significance of CAMFED's interventions. To enhance the reliability and validity of the quantitative results, the dataset was subjected to preliminary cleaning procedures to identify and address inaccuracies, missing values, and outliers. Internal consistency of composite measures was assessed using reliability tests, including Cronbach's alpha, while key statistical assumptions (normality, linearity, and homoscedasticity) were systematically evaluated prior to conducting inferential analyses.

Qualitative data obtained through interviews were analyzed using thematic analysis. Guided by Braun and Clarke's (2006) six-phase framework, the analysis commenced with familiarization through repeated engagement with the transcripts. This was followed by systematic coding of segments relevant to CAMFED's strategies, challenges, and perceived impacts on girls' education. The generated codes were then collated into preliminary themes, which were subsequently reviewed, refined, and validated to ensure coherence and accurate representation of the dataset. Themes were clearly defined and named, leading to the development of the final analytic narrative. To strengthen methodological rigor and credibility, the analysis incorporated validation procedures such as peer debriefing and iterative cross-checking across transcripts to confirm that themes were firmly grounded in participants' accounts.

An integrative strategy was employed during interpretation, wherein quantitative findings concerning enrollment and retention trends were compared with qualitative insights derived from participants' experiences. This mixed-methods integration enhanced the study's overall credibility by allowing points of convergence and divergence between the numerical patterns and the

qualitative narratives to be identified and meaningfully interpreted, thereby providing a more comprehensive understanding of CAMFED's impact on girl-child education.

4.10 Area of the Study

The study was conducted in the Karaga District Assembly (KDA), located in the Northern Region of Ghana. The Karaga District is predominantly rural, with agriculture being the main economic activity. Education in the district has historically lagged behind national averages, particularly in terms of female enrollment and retention. The district was selected because it is one of the areas where CAMFED is actively working to improve girl-child education, making it a relevant case for studying the impact of non-governmental organizations on female education (Ghana Statistical Service, 2021).

The Karaga District Assembly (KDA) is a local administrative unit in the Northern Region of Ghana, established to facilitate governance and development within the district. Karaga is predominantly rural, with agriculture serving as the main economic activity, where crops like maize, rice, soya beans, millet, and yam are cultivated. The district faces numerous socio-economic challenges, including high poverty levels, limited access to basic infrastructure, and low educational attainment, particularly among girls. The KDA plays a crucial role in addressing these challenges through initiatives aimed at improving livelihoods, healthcare, and education. It collaborates with governmental bodies, non-governmental organizations, and development partners to implement policies and programs that promote sustainable development. Education in the Karaga District has received significant attention due to the low enrollment and retention rates, especially for girls, who are often affected by cultural practices like early marriage and child labor. As part of its efforts, the KDA works closely with non-governmental organizations such as the Campaign for Female Education (CAMFED) to promote girl-child education by providing

scholarships, mentorship, and educational resources. Despite its challenges, the KDA remains committed to fostering community development, enhancing infrastructure, and improving the overall well-being of its residents.

Karaga District presents a unique case for studying the impact of CAMFED's initiatives because of the socio-economic challenges that contribute to low levels of girl-child education, such as poverty, early marriage, and cultural attitudes towards female education. Understanding the specific context of Karaga is essential for evaluating how CAMFED's strategies are addressing these challenges and what additional measures might be necessary to further improve female education outcomes.

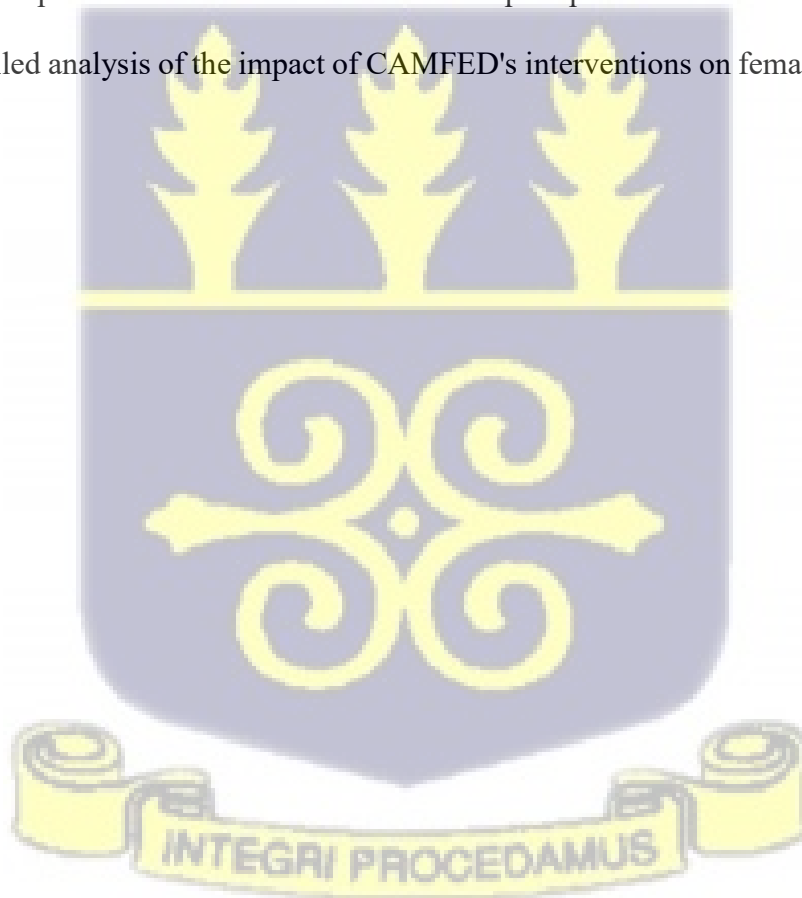
4.11 Ethical Considerations

Ethical considerations are paramount in conducting research, especially when dealing with vulnerable populations such as girls and educational stakeholders. Before data collection, the researcher obtained informed consent from all participants, ensuring that they fully understood the purpose of the study and their rights as participants. Confidentiality was maintained throughout the study by anonymizing all data and ensuring that no identifiable information was shared in the final report.

Additionally, the study followed the ethical guidelines of the University of Ghana, ensuring that all research procedures were conducted in accordance with academic and professional standards. Participants were informed of their right to withdraw from the study at any time without penalty, and every effort was made to minimize any potential harm or discomfort. These ethical safeguards ensured that the study was conducted responsibly and with respect for the rights and well-being of the participants.

4.12 Conclusion

This chapter has outlined the methodology used to evaluate the impact of CAMFED's interventions on female education in the Karaga District. The study adopted a pragmatic paradigm, a mixed-methods approach, and a concurrent research design to achieve a comprehensive understanding of the research problem. The use of questionnaires, interviews, and both primary and secondary data sources ensured a robust and well-rounded analysis. SPSS and thematic analysis were employed to analyze the data, providing both statistical insights and thematic exploration. Ethical considerations were paramount throughout the study, ensuring that the research was conducted in a responsible and professional manner. The next chapter presents the findings of the study, providing a detailed analysis of the impact of CAMFED's interventions on female education in the Karaga District.



CHAPTER FIVE

DATA ANALYSIS AND DISCUSSION OF FINDINGS

5.0 Introduction

This chapter presents, interprets, analyzes, and discusses the data collected for the study. The findings are structured into several subsections, beginning with a summary of the questionnaire return rate. This is followed by an overview of the respondents' demographic characteristics, including gender, age, and educational qualification. The subsequent sections present the results related to the study's specific objectives, organized thematically to provide a detailed explanation of CAMFED's interventions, their impact on girl-child education development, and the challenges faced in the Karaga District. Each section integrates descriptive statistics with interpretative analysis to ensure that the results are both comprehensive and meaningful.

5.1 Questionnaire Return Rate

The questionnaire return rate is an important measure in research because it reflects participants engagement and cooperation, thereby influencing the reliability and validity of the findings (Fincham, 2008). In this study, a total of 151 questionnaires were distributed, and 145 were successfully retrieved, representing a return rate of 96.0%. This very high response rate indicates strong cooperation from the study participants and demonstrates the effectiveness of the data collection process. The high return rate also enhances the robustness of the findings by ensuring that the results are based on a near-complete dataset from the intended sample.

5.2 Demographic Data

Demographic information was collected to provide the background of the respondents and to aid in the interpretation of the study's findings. For this study, the demographic variables examined included gender, age, and educational qualification. These variables are particularly relevant

because they highlight the composition of the study population, which comprised CAMA members, GES staff, CAMFED staff, and teacher mentors. Understanding the demographic characteristics of respondents is important for situating the results within the lived realities and diverse perspectives of those directly or indirectly engaged in promoting girl-child education in the Karaga District.

Table 2: Frequency Table for Gender of Respondents

Gender	Frequency (N)	Percent (%)
Male	7	4.8%
Female	138	95.2%
Total	145	100%

This is a striking imbalance in gender representation among the respondents. Out of a total of 145 participants, only 7 respondents (4.8%) were male, while an overwhelming 138 respondents (95.2%) were female (see Table). This indicates that the study population was highly dominated by women, suggesting that issues under investigation may have been of particular relevance to females or that the setting naturally attracted more female participants. The gender disparity could also reflect broader demographic realities in the study area, where women are often the primary stakeholders in education-related initiatives, especially concerning girl-child education.

Table 3: Frequency Table for Age of Respondent

Age Group	N	%
18-25	79	54.5%
26-35	33	22.8%
36-45	33	22.8%
Total	145	100%

The age distribution of the respondents shows that out of the total 145 respondents, the largest proportion, 79 respondents (54.5%), and fall within the age range of 18–25 years. This suggests that a majority of participants are young, likely individuals with little life and professional experience, which may influence their perspectives on educational and community-related issues. In contrast, 33 respondents (22.8%) belong to the 36–45 age category, representing middle-aged adults who are in the middle of their careers. Another 33 respondents (22.8%) are within the 26–35 years age group, reflecting a younger but more established segment of the population compared to the youngest group (see Table2). The age distribution shows that while younger adults are represented, the inclusion of respondents aged 36–45 suggests that the study primarily engaged with individuals who are at the peak of their productive years, balancing both professional responsibilities and family obligations. This age composition enriches the data, as it combines the fresh perspectives of younger respondents with the mature insights of older participants.

Table 4: Frequency Table for Educational Qualification of Respondent

Qualification of Respondent	N	%
WASSCE	76	49.0%
Diploma	50	32.2%
Bachelor's Degree	15	9.7%
Master's Degree and above	4	2.6%
Total	145	100%

The frequency distribution of the educational qualification of respondents provide a clear picture of the academic backgrounds of individuals who participated in the study. Out of a total of 145 respondents, a majority of 76 respondents representing 49.0%, hold West African senior school certificate examination (WASSCE) as their highest qualification. This suggests that nearly half of the participants have completed secondary education, highlighting the prevalence of this qualification in the district and reflecting the broader reality that many community members end their formal education at this level. Following this, 50 respondents, representing 32.2%, possess diploma qualifications. This indicates that a significant proportion of respondents have advanced into tertiary training, most likely through teacher education colleges or other professional programs, and are actively engaged in educational service delivery. Additionally, 15 respondents, representing 9.7%, hold a bachelor's degree. This group reflects growing opportunities for higher education, particularly through distance learning and continuing professional development initiatives. Finally, only 4 respondents, representing 2.6%, have attained a master's degree or higher, underscoring the limited access to advanced academic training in the area (see table 3). The distribution shows a population dominated by WASSCE and diploma holders, with fewer degree and

postgraduate degree holders nevertheless, together they bring a mix of perspectives shaped by different levels of academic and professional training.

Table 5: Cross Tabulation of Gender and Occupation of Respondent

Category	Male (M)	Female (F)	Total
CAMA Members	0	131	131
GES Staff	1	1	2
CAMFED Staff	0	2	2
Teacher Mentors	6	4	10
Total	7	138	145

The gender and occupation of respondents provides an overview of the occupational categories of respondents disaggregated by gender. From the Table 4, it is evident that the female respondents overwhelmingly dominate the study population, accounting for 138 out of 145 respondents, while males represented only 8 respondents. This strong gender disparity reflects the nature of the groups involved, particularly CAMA members, which is exclusively female by design, since CAMA refers to the CAMFED Association of women graduates.

Looking at the occupational categories, the largest group represented are the CAMA members, with 131 females and no males, constituting the bulk of the respondents. This clearly shows the centrality of CAMFED association members in the study and reinforces the organization's focus on empowering young women through education. Camfed staff were two with all of them being female. In contrast, the GES staff were evenly balanced, with 1 male and 1 female respondent,

indicating limited but gender-inclusive representation in these official roles. The teacher mentor's category, however, reveals a reversal of the general trend, with 6 males and 4 females, showing that men are more dominant in this professional mentoring role.

Overall, the table highlights both inclusivity and imbalance. While CAMA members and female respondents dominate the study, men play a more significant role in formal mentorship positions, reflecting broader gender dynamics in the education sector where teaching and mentoring roles often attract male professionals. The cross-tabulation therefore underscores the importance of understanding how gender intersects with occupational roles in shaping contributions to girl-child education development.



5.3 Research Objective one (1): To assess the level of education development in Karaga District generally.

Table 6: Descriptive Statistics for Level of Education Development in Karaga District

Statement	N	Minimum	Maximum	Mean	Std. Deviation
Educational infrastructure in Karaga is adequate.	145	1.0	3.0	1.793	.7897
There are enough trained teachers in public schools.	145	1.0	2.0	1.779	.4161
Government investment in education in Karaga is satisfactory.	145	1.0	3.0	1.917	.6615
Most children in the district have access to basic education.	145	2.0	4.0	3.186	.9051
Teaching and learning materials are adequately supplied.	145	1.0	3.0	1.855	.7636
Mean-of-means	145	1.60	2.80	2.1062	.51697

The descriptive statistics presented in Table 5 provide valuable insights into the state of educational development in the Karaga District. These statistics reveal both strengths and

weaknesses across multiple dimensions, such as infrastructure, teacher availability, government investment, access to basic education, and provision of teaching and learning materials. Taken together, the results suggest a mixed picture: while some progress has been made, significant challenges remain that impede the quality and sustainability of educational outcomes in the district.

Starting with educational infrastructure, the mean score of 1.793 with a standard deviation of 0.7897 suggests that respondents generally disagreed with the notion that infrastructure is adequate in Karaga. Since the scale's minimum and maximum values range from 1.0 to 3.0, the average response being close to 2 reflects dissatisfaction, even though some respondents acknowledged limited improvements. The relatively moderate standard deviation indicates some variability in perceptions, implying that while many respondents view the infrastructure as inadequate, a smaller group might have noticed improvements, possibly in schools located closer to urban centers or benefiting from recent interventions. Nonetheless, the overarching conclusion is that the available infrastructure such as classrooms, libraries, and sanitation facilities remains insufficient to meet the demands of the growing school-age population in the district.

The availability of trained teachers, with a mean of 1.779 and a much smaller standard deviation of 0.4161, further reinforces the structural deficits in Karaga's education sector. The narrow spread of responses suggests that there is broad agreement among respondents that trained teachers are lacking in the public schools. Teacher shortages are a common challenge in many rural and underserved areas of Ghana, and this statistic reflects how such deficits negatively affect quality education delivery in Karaga. Without adequate numbers of qualified teachers, classrooms may be overcrowded, instructional hours reduced, and specialized support for learners limited. This situation likely exacerbates the challenges of meeting Sustainable Development Goal 4, which emphasizes inclusive and equitable quality education.

Government investment in education is another crucial dimension. The mean score of 1.917 with a standard deviation of 0.6615 reveals that respondents were largely dissatisfied with the level of government funding in Karaga. The score is slightly higher than that of infrastructure and teacher availability, suggesting that some respondents might recognize efforts made through programs such as the provision of capitation grants, school feeding initiatives, or occasional infrastructure projects. However, the mean still leans toward dissatisfaction, which may stem from perceptions of inequitable resource allocation compared to other districts, delayed disbursement of funds, or inadequacy of financial support to address systemic problems. The moderate variability also shows that while some participants perceive government investment as relatively satisfactory, many remain unconvinced about its adequacy and sustainability.

Interestingly, access to basic education stands out with a relatively high mean score of 3.186 and a standard deviation of 0.9051. Unlike the other items, this indicator ranges from 2.0 to 4.0, showing that respondents leaned toward agreement that most children in Karaga have access to basic education. This is a positive sign, highlighting the success of policies such as Free Compulsory Universal Basic Education (FCUBE), the Free SHS policy, and community-driven advocacy for children's enrollment. The higher standard deviation suggests greater variability in responses, which could reflect differences between rural and peri-urban communities within the district. While many children may have access to schools in more central locations, children in remote areas may still face barriers such as distance, poor road networks, or cultural attitudes. Nonetheless, the result reflects progress in expanding educational access even in relatively deprived districts.

The provision of teaching and learning materials also remains inadequate, as reflected in a mean of 1.855 and a standard deviation of 0.7636. This indicates that respondents largely disagreed that

materials are adequately supplied. Essential tools such as textbooks, exercise books, laboratory equipment, and digital resources appear to be insufficiently provided in schools, limiting effective teaching and learning. The variability captured in the standard deviation again suggests that some schools may benefit from donor interventions or government supplies, but this is not consistent across the district. The lack of teaching resources undermines teachers' ability to deliver quality lessons and constrains learners' opportunities to engage with curriculum content meaningfully.

Finally, the mean-of-means value of 2.1062 with a standard deviation of 0.51697 provides an overall assessment of the state of educational development in Karaga District. This composite score, which falls closer to the “disagree” side of the scale, reinforces the finding that the district faces more challenges than successes in education provision. While access to basic education is relatively promising, deficiencies in infrastructure, teacher availability, government investment, and provision of teaching and learning resources weigh heavily on the overall quality of education. The moderate standard deviation shows that opinions are somewhat divided, but the prevailing sentiment is that development in the sector remains insufficient to meet the expectations of stakeholders. In essence, the results depict an educational landscape where progress in access is undermined by systemic weaknesses in quality and resourcing. Addressing these challenges requires a more coordinated effort from government, community stakeholders, and development partners to ensure not just access but also equitable quality education in the district.

The findings of this study on the level of education development in the Karaga District reveal significant consistencies with the existing literature on educational development in Ghana, particularly with respect to the roles played by government and NGOs in addressing systemic challenges. The descriptive statistics show that while access to basic education has improved considerably—with a mean of 3.186 suggesting most children now have access—there remain

persistent gaps in infrastructure, teacher availability, government investment, and provision of teaching and learning materials. These results resonate strongly with Asante (2012), who found that NGOs have been critical in complementing government efforts by addressing deficiencies in infrastructure, teacher training, and community sensitization. Both the present study and Asante's work emphasize that while progress has been made, systemic weaknesses continue to impede the delivery of quality education, particularly in rural and underserved areas.

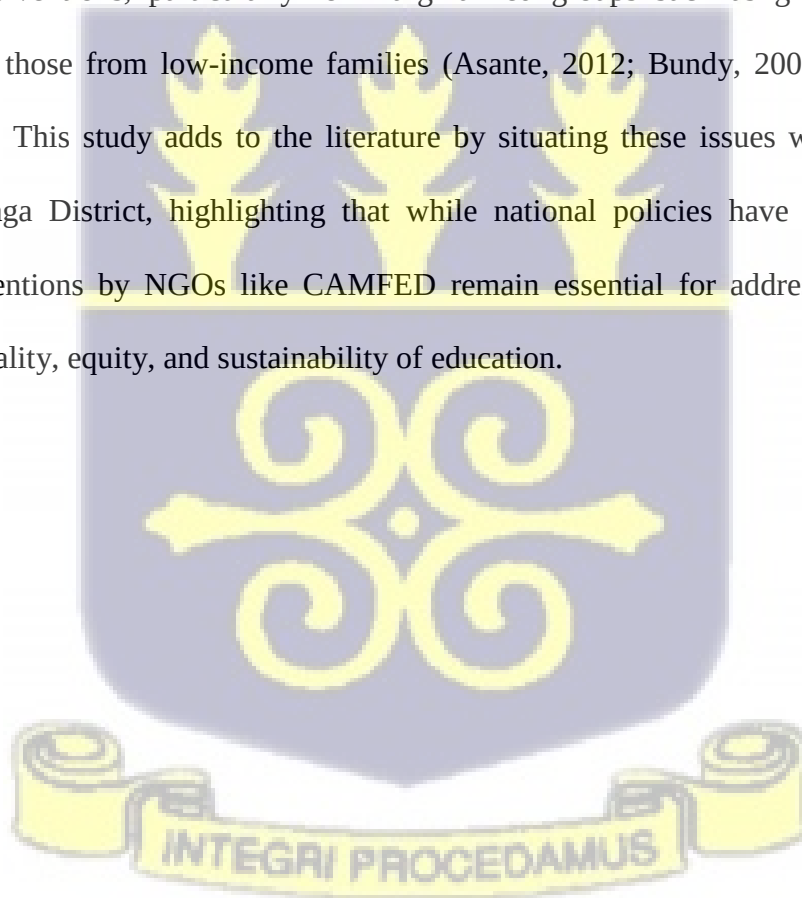
The study also revealed respondents' dissatisfaction with government investment in education, as reflected in a mean score of 1.917. This aligns with Bundy (2009), who argued that although government initiatives such as the Capitation Grant and School Feeding Program have contributed to increased enrollment, these efforts remain insufficient without sustained financial commitment and effective partnerships with NGOs. Both Bundy's study and the current findings point to the importance of targeted, well-resourced interventions for marginalized groups, including girls and children from low-income households.

In terms of access, the relatively positive perception that most children in Karaga have access to education echoes the analysis of Mensah (2019) on the Free Senior High School policy. Mensah's study highlights how national policies have expanded opportunities, especially for marginalized communities, but equally stresses the role of NGOs in ensuring that these policies reach disadvantaged populations. This convergence between the present findings and Mensah's conclusions reinforces the view that while access has improved, quality and equity remain unevenly distributed.

Furthermore, the inadequacy of teaching and learning resources, as identified in this study, reflects Kinnock's (2002) assertion that NGOs have historically been at the forefront of providing scholarships and resources targeting girls and marginalized learners. The present findings support

Kinnock's argument that NGOs are vital partners in promoting gender equity and ensuring that learners are equipped with the necessary materials to succeed. Both studies converge on the point that without NGOs' involvement, resource shortages would persistently disadvantage girls in particular.

Overall, the findings of this study do not diverge significantly from the literature but rather reinforce existing evidence that education development in Ghana is characterized by progress in access alongside systemic weaknesses in quality. There is strong agreement across both the present data and earlier studies that NGOs have been instrumental in filling critical gaps left by government interventions, particularly for marginalized groups such as girls, children with disabilities, and those from low-income families (Asante, 2012; Bundy, 2009; Mensah, 2019; Kinnock, 2002). This study adds to the literature by situating these issues within the specific context of Karaga District, highlighting that while national policies have improved access, localized interventions by NGOs like CAMFED remain essential for addressing deep-rooted challenges in quality, equity, and sustainability of education.



5.4 Research Objective Two (2): To assess the level of girl-child education development in the Karaga District.

Table 7: Descriptive Statistics for Level of Girl-Child Education Development in Karaga District

Statement	N	Minimum	Maximum	Mean	Std. Deviation
The number of girls enrolled in school has increased in recent years.	145	4.0	5.0	4.179	.3849
Girls are more likely to complete basic education now than before.	145	4.0	5.0	4.352	.4792
Community attitudes toward girls' education have improved.	145	4.0	5.0	4.110	.3144
There are fewer cases of school dropouts among girls.	145	2.0	4.0	3.503	.7739
Girls receive adequate support (e.g., uniforms, books, fees) to learn.	145	1.0	5.0	4.221	1.2274
Mean-of-means	145	3.40	4.60	4.0731	.32559

The results presented in Table 6: Descriptive Statistics for Level of Girl-Child Education Development in Karaga District paint a largely positive picture of improvements in girl-child education within the district, though some lingering challenges remain. Taken together, the findings show significant progress in enrollment, completion, and community support for girls' education, yet issues such as school dropouts and uneven support services still require sustained intervention. The statistics suggest that while transformative changes are underway, consolidating these gains will be critical for achieving lasting equity and quality in girl-child education.

To begin with, the statement *"The number of girls enrolled in school has increased in recent years"* records a high mean of 4.179 with a relatively low standard deviation of 0.3849. This indicates strong agreement among respondents that enrollment figures for girls have indeed risen. The consistency reflected by the small variability shows that this perception is widely shared across different communities in Karaga. This finding reflects the impact of national and local initiatives such as the Free Compulsory Universal Basic Education (FCUBE) policy, the Free Senior High School (SHS) policy, and NGO-driven programs like CAMFED and UNICEF projects which specifically target female education. Such initiatives have helped break down barriers by addressing cost-related constraints, community sensitization, and awareness campaigns that emphasize the importance of girls' schooling. It is reasonable to infer that improved enrollment reflects both policy-driven incentives and shifting social norms that increasingly value girls' education.

Closely related to enrollment, the second statement *"Girls are more likely to complete basic education now than before"* yields the highest mean of 4.352 with a standard deviation of 0.4792. This suggests an even stronger level of agreement that girls are not only enrolling but also persisting through the basic education cycle. Compared to historical challenges where girls often

dropped out due to early marriages, teenage pregnancies, or household labor expectations, the findings indicate that progress has been made in retention and completion. The narrow range of responses again underscores consensus among respondents that completion rates are on the rise. This improvement could be attributed to complementary interventions such as school feeding programs, the provision of sanitary pads to reduce absenteeism, and scholarship schemes designed to keep girls in school. Completion is a vital milestone, as it increases the likelihood that girls will transition into higher levels of education and ultimately contribute more effectively to social and economic development in the district.

The third statement, “*Community attitudes toward girls’ education have improved*”, also received a very strong mean score of 4.110 with a notably small standard deviation of 0.3144. This result highlights a remarkable cultural shift, as community perceptions have historically been one of the strongest barriers to female education in rural Northern Ghana. The near-unanimous agreement that attitudes have changed suggests that traditional biases, where boys’ education was prioritized over girls’, are gradually being eroded. Such changes are often driven by sustained sensitization campaigns by NGOs, religious leaders, chiefs, and government agencies, emphasizing the long-term benefits of educating girls not just for the family but for the broader community. The minimal variability also implies that these positive shifts are widespread across Karaga District rather than being confined to specific communities. Improved attitudes are particularly crucial, as they underpin sustainable support for female education beyond policy interventions.

On the other hand, the statement “*There are fewer cases of school dropouts among girls*” produced a relatively lower mean of 3.503 with a higher standard deviation of 0.7739 compared to the other items. While the mean still leans toward agreement, the lower value indicates that dropout challenges persist. The wider variability in responses suggests differences in experiences between

communities: some may indeed witness declining dropout rates, while others still grapple with issues such as early marriage, teenage pregnancy, poverty, or inadequate parental support. This finding points to a lingering gap in girl-child education development. Although progress has been made in enrollment and completion, systemic challenges that push girls out of school remain unresolved for a significant minority. This underscores the need for targeted interventions that specifically address the root causes of dropout, such as mentorship programs, community by-laws against child marriage, and accessible reproductive health education.

The statement *“Girls receive adequate support (e.g., uniforms, books, fees) to learn”* yielded a mean of 4.221 but also exhibited the largest standard deviation of 1.2274. This result shows that while many respondents agreed that girls receive some form of support, experiences are highly uneven across the district. Some communities may benefit from robust NGO support programs or district-level initiatives that provide uniforms, exercise books, or scholarships, while others may lack such assistance, leaving many girls vulnerable to financial exclusion. The high variability indicates that these support structures are not uniformly distributed, leading to disparities in the quality of girls’ education experiences. This finding suggests that policy and programmatic interventions must be better coordinated and evenly spread to ensure that no community is left behind.

Finally, the mean-of-means score of 4.0731 with a standard deviation of 0.32559 provides an overall summary of the state of girl-child education development in Karaga District. The score, which is solidly within the “agree” range, suggests that girl-child education is on a positive trajectory. Improvements in enrollment, completion, and community support are the main drivers of this upward trend. However, the relatively lower mean for dropout reduction and the uneven distribution of material support highlights the areas requiring urgent attention. The small overall

standard deviation reinforces the conclusion that respondents generally agree on these trends, pointing to broad recognition of both progress made and challenges that remain.

In summary, the statistics demonstrate that the Karaga District has experienced significant progress in advancing girl-child education, largely through improved enrollment, rising completion rates, and changing community attitudes. These gains are bolstered by support interventions, though such support remains inconsistent across communities. Persistent challenges related to dropout rates and unequal access to resources, however, temper this progress. Therefore, while the district has made notable strides, sustained investment, targeted interventions, and equitable resource distribution are essential to ensure that all girls benefit fully and equally from the educational opportunities now becoming available.

The findings of this study on girl-child education development in the Karaga District largely agree with the wider body of literature on the role of NGOs in promoting female education across sub-Saharan Africa. The results showed that girl-child education in Karaga has improved significantly in areas of enrollment, completion, and changing community attitudes, as reflected in high mean scores for increased enrollment ($M = 4.179$), completion ($M = 4.352$), and improved attitudes ($M = 4.110$). These findings resonate with Unterhalter and Heslop (2011), who emphasized that NGO interventions combining financial assistance, advocacy, and community engagement are crucial in expanding access and shaping cultural acceptance of female education. Similarly, the positive cultural shift observed in Karaga mirrors the conclusions of Dube (2015), who found that contextually relevant NGO programs in rural South Africa not only improved enrollment but also transformed community perceptions about the value of girls' education.

At the same time, the study revealed ongoing challenges, particularly with school dropouts ($M = 3.503$) and uneven distribution of support ($M = 4.221$, $SD = 1.2274$). These challenges reflect

persistent cultural, economic, and social barriers, aligning with Healy et al. (2011), who documented how cultural norms, early marriage, poverty, and domestic responsibilities continue to hinder girls' education in many developing regions. The unevenness in support noted in Karaga also echoes the concerns raised by Zuilkowski and Ju (2020), who cautioned that despite the strengths of NGO-led programs, issues of sustainability, coordination, and equity remain, particularly when interventions are fragmented or unevenly distributed.

Furthermore, the Karaga findings that financial and material support such as uniforms, books, and sanitary pads play a vital role in sustaining attendance reinforce evidence from Saka-Olokungboye (2022) and Baguni (2013), who found that targeted economic interventions and scholarship programs significantly reduce the economic burden of education for rural families. The observation that mentoring and role modeling through programs like CAMFED's CAMA network inspire persistence and higher aspirations is also consistent with Unterhalter et al. (2014), who argued that holistic approaches addressing both academic and psychosocial barriers are more effective than narrowly focused financial support alone.

Overall, the results from Karaga show no major disagreement with existing literature but instead provide district-level evidence that confirms regional and cross-country findings. They affirm that while NGOs like CAMFED have been effective in increasing access, reducing barriers, and shifting attitudes, lingering challenges such as cultural resistance, dropout rates, and inequitable resource distribution remain. These findings extend the broader literature by situating NGO impact within the specific socio-cultural context of Northern Ghana, a region often underrepresented in empirical analyses. This makes the study both confirmatory and contextually enriching, as it validates the broader consensus in the literature while also highlighting the need for localized strategies that address community-specific dynamics.

Table 8: Descriptive Statistics for Strategies for Resolving CAMFED's Challenges

Statement	N	Minimum	Maximum	Mean	Std. Deviation
Increasing collaboration with local chiefs and opinion leaders.	145	2.0	5.0	4.083	1.0172
Enhancing public education and advocacy campaigns.	145	2.0	5.0	4.200	1.0580
Recruiting and training more community volunteers.	145	2.0	5.0	3.662	1.1915
Seeking additional funding from donors and government.	145	2.0	4.0	3.531	.7551
Strengthening monitoring and evaluation of interventions.	145	2.0	5.0	4.524	1.0998
Mean-of-means	145	2.00	4.60	4.0000	.93660

The findings presented in Table 7: Descriptive Statistics for Strategies for Resolving CAMFED's Challenges offer a comprehensive view of how stakeholders perceive potential solutions to the

barriers that limit CAMFED's effectiveness in advancing girl-child education in the Karaga District. The mean values across the strategies indicate a strong preference for community-centered, advocacy-driven, and institutional strengthening approaches. The variability, as reflected in the standard deviations, also shows that while respondents generally support these strategies, there are differences in how feasible or effective each is perceived to be across communities. Collectively, the results highlight the importance of blending local engagement, resource mobilization, and organizational capacity-building to create a holistic strategy for sustaining girl-child education initiatives.

The first strategy, *"Increasing collaboration with local chiefs and opinion leaders"*, recorded a mean of 4.083 with a standard deviation of 1.0172. This indicates that respondents strongly agreed that strengthening relationships with traditional and community leaders is a critical path forward. Chiefs and opinion leaders wield significant influence in shaping community norms, particularly in rural Northern Ghana, where cultural practices and decision-making are often guided by traditional authority. The relatively high variability suggests that while some communities already experience active collaboration between CAMFED and traditional leaders, others may not. This disparity reflects the uneven nature of local leadership engagement and underscores the need for CAMFED to formalize partnerships with chiefs across all communities to ensure uniform support for female education. By leveraging the authority of these leaders, CAMFED can address parental resistance, reduce early marriages, and shift cultural perceptions in favor of girls' schooling.

The second strategy, *"Enhancing public education and advocacy campaigns"*, scored a slightly higher mean of 4.200 with a standard deviation of 1.0580. This shows strong agreement that increased advocacy and sensitization efforts are essential to overcoming challenges such as parental resistance and cultural biases. Advocacy campaigns are particularly effective in changing

entrenched mindsets, as they target both parents and broader community stakeholders with messages highlighting the benefits of girls' education for families and society. The relatively high variability in responses, however, suggests that while some communities have benefited from robust campaigns, others may not have had sustained exposure. This highlights the need for CAMFED to expand and standardize its advocacy programs, using multiple platforms such as community forums, radio broadcasts, school events, and religious gatherings to reach diverse audiences. Enhanced advocacy not only promotes attitudinal change but also ensures that policies and legal frameworks such as compulsory basic education are backed by social support at the grassroots level.

The third strategy, *“Recruiting and training more community volunteers”*, recorded a lower mean of 3.662 with the highest standard deviation of 1.1915 among all the items. This suggests mixed perceptions about the feasibility or effectiveness of expanding volunteer networks. While volunteers can play a crucial role in extending CAMFED's reach—acting as mentors, program monitors, or mobilizers there may be concerns about sustainability, training quality, or the ability of volunteers to work effectively without adequate incentives. The high variability in responses reflects that while some communities may have experienced successful volunteer-driven initiatives, others may not view this approach as reliable or impactful. This highlights the need for CAMFED to adopt a more structured approach to volunteer recruitment and retention, possibly through offering modest stipends, formal training programs, and recognition mechanisms to enhance volunteer motivation and commitment.

The fourth strategy, *“Seeking additional funding from donors and government”*, recorded the lowest mean of 3.531 with a relatively smaller standard deviation of 0.7551. This suggests that respondents are less optimistic about funding as a solution compared to other strategies. The lower

mean value reflects a recognition of the difficulty in securing sustained financial support in a competitive donor environment and the often-limited government budget allocations for NGOs. Nevertheless, the relatively low variability shows that respondents share a common view about the importance, yet difficulty, of this strategy. Although seeking additional funding remains vital for expanding scholarships and material support, stakeholders seem to place more confidence in community-based solutions that are less dependent on external financial sources. This does not diminish the importance of funding but signals the need for CAMFED to diversify its funding strategies, combining donor support with partnerships from local businesses, district assemblies, and community fundraising initiatives.

The fifth and most highly rated strategy, “*Strengthening monitoring and evaluation of interventions*”, received the highest mean of 4.524 with a standard deviation of 1.0998. This indicates that respondents strongly believe effective monitoring and evaluation (M&E) systems are essential for improving the efficiency, accountability, and impact of CAMFED’s programs. Strengthening M&E ensures that interventions are data-driven, challenges are identified early, and resources are allocated effectively. The relatively high variability in responses suggests differences in exposure to M&E practices, where some respondents may have directly observed strong feedback mechanisms while others have not. Nonetheless, the overwhelming support for M&E underscores the importance of institutionalizing processes such as regular assessments, feedback loops, and performance reviews. By doing so, CAMFED can adapt its strategies in real time, address shortcomings, and ensure that interventions achieve measurable outcomes.

The overall mean-of-means score of 4.0000 with a standard deviation of 0.93660 provides a summary of the strategies. This composite score indicates that respondents generally agree that the identified strategies are feasible and impactful, with the strongest support directed toward

enhancing monitoring and evaluation and advocacy campaigns. The relatively high overall standard deviation reflects those perceptions differ across communities, particularly regarding volunteer engagement and local leader collaboration, which may not be uniformly effective in all contexts.

In conclusion, the results from Table 9 suggest that resolving CAMFED's challenges requires a multifaceted strategy. The strongest areas of consensus are in the importance of strengthening monitoring and evaluation, enhancing advocacy campaigns, and collaborating more deeply with traditional leaders. These approaches focus on improving program quality, sustaining cultural change, and building community ownership of girls' education initiatives. While recruiting more volunteers and seeking additional funding are also important, they are perceived as less reliable or more difficult to implement. Therefore, CAMFED should prioritize consolidating community partnerships, expanding advocacy, and institutionalizing robust monitoring frameworks, while simultaneously diversifying its funding base and professionalizing its volunteer structures. Together, these strategies can enhance the sustainability and impact of CAMFED's mission in advancing girl-child education in the Karaga District.

Table 9: Correlation of CAMFED Interventions and Girl-Child Education Development in Karaga District

Variables	Girls Education Development	Interventions
Girls Education Development	1	
Interventions	.198*	1

$$p = .017$$

*. Correlation is significant at the 0.05 level (2-tailed).

The results presented in Table 8: Correlation of CAMFED Interventions and Girl-Child Education Development in Karaga District provide important statistical evidence regarding the relationship between the interventions implemented by CAMFED and the overall development of girl-child education in the district. The correlation coefficient of 0.198 indicates a positive but relatively weak association between the two variables. This means that as CAMFED intensifies or expands its interventions such as providing scholarships, mentorship programs, learning materials, and community engagement there tends to be a corresponding improvement in girl-child education outcomes, including enrollment, retention, completion, and community support. However, the strength of the correlation suggests that while CAMFED plays a significant role, it is not the sole determinant of educational progress for girls in the district. Other factors, such as government policies, socio-economic conditions, parental support, and cultural shifts, may also influence the outcomes.

The statistical significance of the correlation, as shown by the p-value of 0.017, which is less than the 0.05 threshold, indicates that the relationship observed is unlikely to have occurred by chance. This finding strengthens the claim that CAMFED's initiatives are indeed contributing meaningfully to girl-child education development, even if the magnitude of their impact is moderate. The weak correlation coefficient may reflect the complexity of education as a social phenomenon, where multiple interacting variables shape outcomes. For instance, while scholarships may encourage more girls to enroll, persistent cultural beliefs, parental resistance, or inadequate infrastructure may still hinder broader progress. Similarly, mentorship programs may inspire some girls to remain in school, but factors such as poverty or early marriage can offset these gains.

In summary, the correlation results highlight that CAMFED interventions are positively linked to girl-child education development in Karaga District, albeit with modest strength. The significance of the relationship underscores CAMFED's relevance and effectiveness, but the weak magnitude of the correlation also reveals that achieving comprehensive improvements requires a more integrated approach. Combining CAMFED's efforts with government policies, community sensitization, and infrastructural development could amplify the impact, ensuring that progress in girl-child education becomes more robust, widespread, and sustainable.

Table 10: Regression Model on the Impact of CAMFED Interventions on Girl-Child Education Development

Variables	Unstandardized		Standardized		Collinearity		
	Coefficients		Coefficients		Statistics		
	B	Std. Error	Beta	t	p-value	Tolerance	VIF
Interventions	.118	.049	.198	2.419	.017	1.000	1.000
Constant			3.553				
R			.198				
R Square			.039				
Adjusted R Square			.033				
F-Statistics			5.850				

Source: Field work **p<0.01

Dependent Variable: Girl-Child Education Development

The results presented in Table 9: Regression Model on the Impact of CAMFED Interventions on Girl-Child Education Development provide a detailed statistical assessment of the extent to which CAMFED's initiatives influence educational outcomes for girls in the Karaga District. The regression output demonstrates both the strengths and limitations of CAMFED's contributions, offering insights into the significance, explanatory power, and overall fit of the model. Together, these findings help contextualize how interventions such as scholarships, mentorship, provision of learning materials, collaboration with schools, and community sensitization efforts affect the broader goal of improving girl-child education in a rural Ghanaian context.

The coefficient for the independent variable *Interventions* is $B = 0.118$ with a standard error of 0.049, and a standardized beta value of 0.198. This suggests that for every one-unit increase in CAMFED interventions, there is an associated increase of 0.118 units in girl-child education development, holding other factors constant. While the magnitude of the effect is relatively small, the direction is positive, meaning that CAMFED's efforts are indeed contributing to progress in girls' education. The beta coefficient of 0.198 further reinforces this positive influence, indicating a weak but consistent effect. The t-statistic of 2.419 with a p-value of 0.017 demonstrates that the relationship between CAMFED interventions and girl-child education development is statistically significant at the 5% level. This means that the effect is unlikely to have occurred by chance and that CAMFED's role in enhancing educational outcomes for girls is meaningful, albeit modest.

The regression model also provides information about the overall explanatory power of the interventions. The correlation coefficient, $R = 0.198$, shows a weak linear relationship between CAMFED interventions and girl-child education development. More importantly, the R Square value of 0.039 indicates that CAMFED's interventions account for about 3.9% of the variation in girl-child education development within the district. This suggests that while CAMFED plays an

important role, the vast majority of factors influencing girl-child education (96.1%) lie outside the scope of its interventions. The Adjusted R Square of 0.033, which accounts for potential bias in estimating the population parameters, confirms the modest explanatory power of the model. In simple terms, CAMFED's programs are important but insufficient on their own to fully drive educational transformation, and broader systemic, cultural, and economic factors also shape outcomes.

The F-statistic value of 5.850 further confirms the overall significance of the model. Since the p-value for the F-test is below 0.05, the regression equation is statistically significant, meaning that CAMFED interventions, taken together, provide a meaningful explanation of variations in girl-child education development. However, the relatively small F-value reflects that the model does not have strong predictive power and should be interpreted with caution. This aligns with the earlier finding from the R Square, emphasizing that while CAMFED contributes positively, its interventions form just one piece of a larger puzzle.

Looking at the collinearity statistics, the Tolerance value of 1.000 and VIF (Variance Inflation Factor) of 1.000 indicate that there are no multicollinearity issues within the model. This means that the predictor variable (interventions) is independent and does not overlap with other predictors, ensuring that the estimated coefficients are reliable. The clean collinearity results strengthen the validity of the findings, showing that the model is statistically sound despite its modest explanatory power.

The constant value of 3.553 shows the baseline level of girl-child education development in Karaga when CAMFED interventions are held at zero. This high constant implies that even in the absence of CAMFED, there are already other existing influences supporting girls' education—such as government policies (e.g., Free Compulsory Universal Basic Education, Free Senior High School),

efforts by other NGOs, parental awareness, and broader societal changes. CAMFED, therefore, complements these pre-existing efforts rather than serving as the sole driver of change. This interpretation helps explain why the R Square is low: girl-child education development in Karaga is multi-causal and cannot be fully explained by CAMFED interventions alone.

In summary, the regression analysis confirms that CAMFED interventions have a positive and statistically significant effect on girl-child education development in Karaga District, though the strength of this effect is modest. The results highlight the effectiveness of CAMFED's programs in addressing barriers such as financial hardship, lack of mentorship, and limited learning resources, but they also underscore the complexity of educational development, which is shaped by a range of social, cultural, and policy factors beyond CAMFED's direct control. The low R Square value implies that CAMFED's role, while important, must be complemented by government investment, infrastructural improvements, cultural reorientation, and parental support to produce more substantial and sustainable outcomes. The absence of multicollinearity strengthens confidence in the reliability of the model, while the significant p-value and F-statistics establish that CAMFED's impact is meaningful. Ultimately, the regression findings suggest that CAMFED interventions are a vital part of the broader ecosystem of efforts needed to transform girl-child education in Karaga District, but achieving deeper change requires multi-stakeholder collaboration and systemic reforms that go beyond the scope of one organization.

5.5 Qualitative Data Analysis

This section presents the findings from semi-structured interviews conducted with twelve (12) respondents drawn from CAMA members, GES staff, CAMFED staff, and teacher mentors regarding CAMFED's interventions in girl-child education development in the Karaga District. The data were analyzed using thematic analysis, which enabled the identification of recurring

patterns, meanings, and insights from participants' narratives. Three core themes emerged from the analysis: (1) The interventions CAMFED is making in girl-child education development in the Karaga District; (2) The impact of CAMFED's interventions on girl-child education development in the Karaga District; and (3) Challenges CAMFED is facing in the development of female education in the district and strategies for resolving them. Each theme is discussed in detail with the support of representative quotations from respondents. These quotations are followed by extended interpretations that situate individual experiences within the broader social, cultural, and institutional context of girl-child education in Karaga District. This approach ensures that the voices of participants are authentically represented while also providing analytical depth to illuminate the significance of CAMFED's work in the region.

5.6 Research Objective Three (3): To investigate the interventions CAMFED is making in girl-child education development in the Karaga Districts.

Theme One: The Interventions CAMFED is making in Girl-Child Education Development in the Karaga District. The interviews revealed that CAMFED's interventions in Karaga District are multi-layered, cutting across scholarships, provision of materials, mentorship, collaborations with schools, and community advocacy. Respondents including CAMA members, GES staff, CAMFED staff, and teacher mentors provided deep insights into how these interventions operate and affect girls' education.

A CAMA member explained,

“As former beneficiaries, we are now mentoring younger girls, showing them that completing school is possible.”

This highlights how the cycle of empowerment is sustained through peer-to-peer support. Former CAMFED beneficiaries now serve as role models, offering lived experiences that inspire current

students. The interpretation here is that CAMFED's intervention is not only financial but also generational, creating a pipeline where supported girls transition into mentors.

A GES staff member observed,

“The scholarships CAMFED provides have reduced dropout rates, especially among girls from very poor households.”

This underscores the role of scholarships in addressing financial barriers to education. Poverty has historically been a strong predictor of dropout, and the intervention ensures equity by enabling disadvantaged girls to remain in school. The interpretation is that CAMFED's targeted financial support complements government policies like Free SHS by covering additional hidden costs that often push girls out of school.

A CAMFED staff respondent noted,

“We don't just give money; we provide uniforms, books, and sometimes sanitary pads so girls can attend school without missing classes.”

This demonstrates CAMFED's holistic understanding of barriers. Beyond tuition, basic material needs shape attendance and participation, particularly for adolescent girls. The fact here is that the intervention tackles both academic and social obstacles, ensuring inclusive access.

One teacher mentor remarked,

“I mentor girls on issues like self-confidence and resisting peer pressure, which are just as important as classroom learning.” This emphasizes the role of mentorship in shaping attitudes and resilience. Girls in rural areas often face competing pressures such as early marriage, domestic responsibilities, and social stereotypes. This implies that CAMFED's

mentorship framework equips girls with psychosocial tools to remain focused on education despite these challenges.

Another CAMA member shared,

“Community outreach programs organized by CAMFED have convinced many parents to value girls’ education.” This indicates that advocacy is not confined to schools but extends to households and communities. The assumption is that attitudinal change among parents traditionally gatekeepers of children’s education is essential in dismantling entrenched gender biases. CAMFED’s efforts ensure that interventions are reinforced both at school and home.

A GES staff respondent added,

“The partnership with schools helps us monitor the progress of beneficiaries and provide timely support.” This reflects CAMFED’s collaborative approach with state institutions. By working alongside teachers and administrators, CAMFED strengthens accountability and ensures interventions are well-targeted. The interpretation is that collaboration increases sustainability, embedding NGO interventions into formal structures.

A CAMFED staff member explained,

“We engage chiefs and opinion leaders so they also champion the cause of educating girls.” This highlights the importance of cultural leadership in driving change. Traditional authorities wield influence in shaping community norms, and their involvement lends legitimacy to CAMFED’s initiatives. This interpretation here is that cultural gatekeepers, once resistant, are being transformed into advocates for education, thereby magnifying the reach of interventions.

One teacher mentor commented,

“CAMFED’s training for us as mentors has changed how we interact with girls, now we know how to support them academically, emotionally and psychological well-being.” This underscores capacity-building as part of CAMFED’s strategies. By empowering teachers with mentoring skills, the interventions extend beyond provision of materials to building human capital in schools. The description is that mentorship is institutionalized, ensuring girls receive guidance from both peers (CAMA) and educators.

Another CAMA member stated,

“When I visit schools, girls tell me they want to be like me because CAMFED supported me until I graduated.” This reflects the aspirational power of lived testimonies. Role modeling provides tangible evidence of success, motivating girls to persevere through challenges. The interpretation is that interventions foster a culture of possibility, countering the fatalism often associated with poverty and gender disadvantage.

Finally, a teacher mentor explained,

“We also link CAMFED girls with community study groups, which helps them keep up academically.” This demonstrates the practical dimension of CAMFED’s interventions—creating supportive peer networks. The indication is that CAMFED ensures that support systems are multi-layered: financial, material, social, and academic.

In summary, findings from the above theme demonstrate that CAMFED’s interventions are comprehensive and interdependent. Scholarships address financial constraints, provision of materials reduces barriers to attendance, mentorship builds confidence and resilience, and community advocacy shifts parental and cultural attitudes. Moreover, partnerships with schools

and the involvement of traditional leaders strengthen sustainability. Respondents across CAMA, GES, CAMFED staff, and teacher mentors consistently emphasized that these interventions work in synergy to dismantle structural barriers to girls' education in Karaga District.

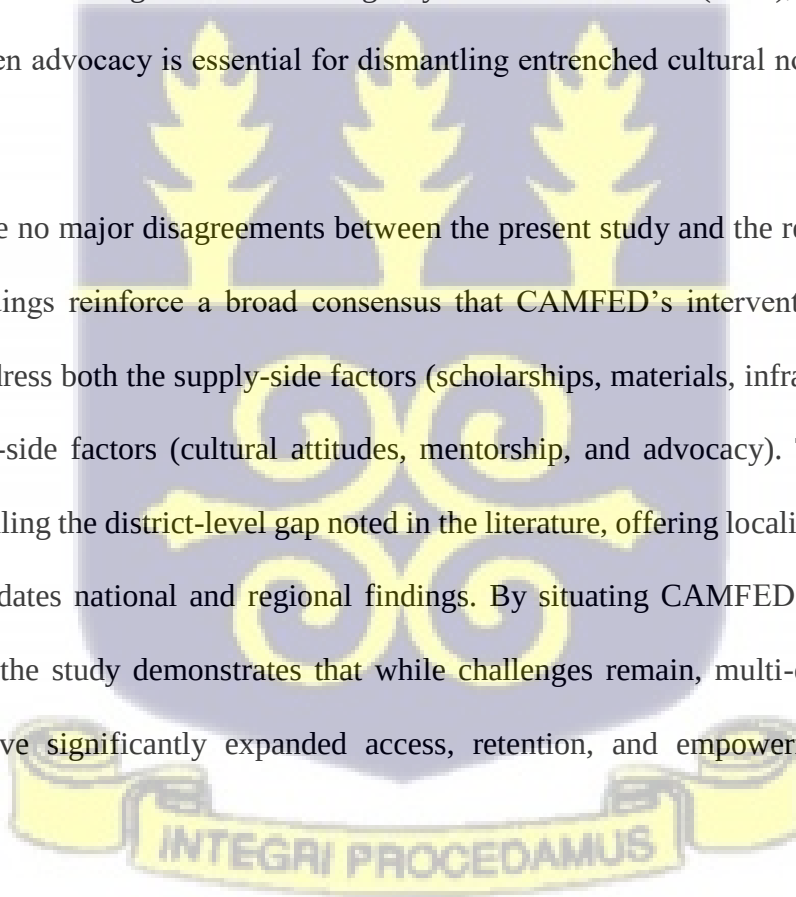
The findings of this study on CAMFED's interventions in girl-child education development in the Karaga District are consistent with the wider literature that emphasizes the transformative role of NGOs in addressing barriers to female education in Ghana and across Africa. Respondents in this study highlighted the multi-layered nature of CAMFED's interventions, including scholarships, provision of learning materials, mentorship, collaborations with schools, and community advocacy. These interventions were described as interdependent and holistic, combining financial, academic, and psychosocial support. This finding aligns with Unterhalter and Heslop (2011), who found that CAMFED's approach in Ghana, grounded in financial assistance, community engagement, and resource provision, has significantly improved enrollment and learning outcomes among marginalized girls. Similarly, Healy et al. (2011) emphasized the importance of CAMFED's holistic strategy in tackling cultural barriers, promoting gender equality, and supporting vocational training alongside education, a point echoed in this study where mentorship and community outreach were found to build confidence and resilience among girls.

Furthermore, the Karaga findings that scholarships reduce dropout rates and material support (e.g., books, uniforms, sanitary pads) ensures attendance resonate with Saka-Olokungboye (2022), who demonstrated that CAMFED's combination of financial aid, income-generating activities, and community mobilization effectively addresses poverty-related barriers to girls' education. Similarly, Kinnock (2002) observed that CAMFED's success stems from its strong community ownership and alignment with government policies, an insight confirmed by this study's

respondents who reported that CAMFED collaborates with schools, GES, and traditional leaders to strengthen accountability and embed sustainability.

The emphasis in this study on mentorship through CAMA members and teacher mentors also agrees with prior research. Respondents noted that role models inspire girls to persevere and provide psychosocial support that goes beyond classroom teaching. This finding is consistent with Dube (2015), who showed that CAMFED's mentorship programs in Ghana had long-term impacts, empowering girls to complete education, pursue higher education, and contribute economically to their communities. Likewise, the current study's evidence that community outreach has shifted parental attitudes in Karaga mirrors findings by Unterhalter et al. (2014), who argued that community-driven advocacy is essential for dismantling entrenched cultural norms against girls' schooling.

Overall, there are no major disagreements between the present study and the reviewed literature. Instead, the findings reinforce a broad consensus that CAMFED's interventions are effective because they address both the supply-side factors (scholarships, materials, infrastructure support) and the demand-side factors (cultural attitudes, mentorship, and advocacy). The present study contributes by filling the district-level gap noted in the literature, offering localized evidence from Karaga that validates national and regional findings. By situating CAMFED's work in a rural district context, the study demonstrates that while challenges remain, multi-dimensional NGO interventions have significantly expanded access, retention, and empowerment for girls in Northern Ghana.



5.7 Research Objective Four (4): To investigate the impact CAMFED’s intervention has made on girl-child education development in the Karaga District.

Theme Two: The Impact of CAMFED’s Interventions on Girl-Child Education Development in the Karaga District

Interviews revealed that CAMFED’s interventions have had significant impacts on girl-child education in Karaga District, particularly in improving enrollment, retention, completion, and community perceptions of female education. Respondents across the four groups—CAMA members, GES staff, CAMFED staff, and teacher mentors—described these impacts with rich detail, highlighting both academic and social outcomes.

Perspectives of CAMA Members

One CAMA member stated,

“Because of CAMFED, girls who once thought education was not for them are now staying in school and even aiming for university and other tertiary institutions.”

This underscores how interventions shift not only attendance patterns but also aspirations. The explanation here is that scholarships and mentorship dismantle psychological barriers, motivating girls to dream beyond basic education and envision higher academic achievements.

Another remarked,

“I completed school through CAMFED, and now my younger sisters are also in school because my parents see the benefits.” This reflects the multiplier effect of interventions.

When one girl succeeds, her family and community perceive education as valuable, creating a cycle of encouragement for younger siblings. The interpretation is that

CAMFED's impact extends beyond individuals to influence household decisions and reshape intergenerational attitudes.

A third CAMA member shared,

"The mentoring program has reduced teenage pregnancies among girls because they now know how to make better choices." This quotation highlights the protective role of mentorship. Education on life skills and reproductive health equips girls to resist pressures that traditionally derail their schooling. The interpretation here is that CAMFED's programs improve not only academic outcomes but also social wellbeing, helping girls make informed decisions that support long-term success.

One participant explained,

"When I talk to girls as a mentor, they listen because they see me as living proof that education works." This demonstrates the symbolic power of role modeling. By seeing someone from their own community succeed, girls internalize the belief that education can lead to a better future. The interpretation is that CAMA mentors embody tangible evidence of change, strengthening the credibility and relevance of CAMFED's interventions.

Another CAMA member emphasized,

"In the past, girls would drop out after junior high school, but now many are completing senior high and thinking about jobs." This points to higher retention rates as a direct outcome of CAMFED support. This implies that CAMFED reduces dropout rates by addressing economic, cultural, and social barriers, ensuring continuity in education and enabling girls to transition into meaningful careers.

Perspectives of GES Staff

A GES officer noted,

“We have seen an increase in girls’ enrollment in our schools since CAMFED began its programs here.” This reflects institutional recognition of the impact on access. This accounts to the fact that CAMFED aligns with national education goals, complementing state efforts to achieve universal basic education, particularly for marginalized girls.

Another GES staff member explained,

“CAMFED’s provision of materials means teachers can teach without worrying about girls being left behind because they lack books.” This demonstrates the academic equity dimension of interventions. The interpretation here is that CAMFED equalizes learning opportunities by ensuring that disadvantaged girls are not excluded from classroom participation due to poverty.

The GES staff member added,

“Parents who were once reluctant are now sending their daughters to school because CAMFED convinced them through community dialogues.” This highlights cultural change as a major impact. The assumption is that CAMFED addresses social attitudes at the grassroots level, making education a shared community value rather than an individual choice.

The respondent commented,

“The dropout rate among girls has reduced significantly in schools benefiting from CAMFED.” This shows direct statistical improvements in retention. The exposition is that

CAMFED provides targeted solutions where government initiatives alone may not reach, particularly in deprived communities.

Finally, a GES officer stated,

“Teachers now work with CAMFED staff to track girls’ progress, which helps us intervene early when challenges arise.” This indicates improved collaboration and monitoring. The interpretation is that CAMFED strengthens educational systems by building partnerships with schools, thereby enhancing accountability and responsiveness.

Perspectives of CAMFED Staff

One CAMFED staff member said,

“We have created safe spaces where girls can share their problems and get guidance.” This reflects the psychosocial dimension of the interventions. The idea is that CAMFED goes beyond academic support to provide emotional safety, which is critical for vulnerable girls facing cultural or domestic pressures.

The staff explained,

“Our scholarships have lifted the financial burden from families, allowing them to keep all their children in school.” This highlights the household-level impact. The view is that CAMFED’s support not only benefits the girl directly but also reduces strain on families, enabling more balanced educational investment across siblings.

A second respondent shared,

“The presence of CAMFED has inspired local leaders to take girls’ education more seriously.” This demonstrates systemic influence. The interpretation is that CAMFED

interventions elevate the status of female education within community governance, leading to wider policy support at the local level.

The staff noted,

“Our collaboration with teachers ensures girls are guided both academically and socially.” This reflects integration into school structures. This suggest that CAMFED enhances institutional capacity by embedding mentorship and monitoring systems into the formal education process.

Finally, the staff member remarked,

“The overall performance of girls has improved academically because they no longer miss school due to lack of supplies.” This connects material support with learning outcomes. The clarification is that interventions translate into tangible academic gains, reinforcing the holistic approach of CAMFED.

Perspectives of Teacher Mentors

One teacher mentor stated,

“I have seen shy girls become more confident after joining CAMFED’s mentorship programs.” This demonstrates the transformation of self-esteem. The assessment is that interventions empower girls to overcome psychological barriers, which is as important as academic success.

Another mentor shared,

“Girls supported by CAMFED are more regular in attendance compared to those without support.” This emphasizes the consistency created by interventions. The interpretation

here is that reliable support translates into improved attendance, which is directly linked to learning outcomes.

A third teacher mentor remarked,

“Mentorship has helped reduce absenteeism during menstruation because CAMFED provides sanitary pads.” This illustrates gender-sensitive intervention. The implication is that CAMFED addresses biological realities often ignored in policy, ensuring girls do not fall behind academically.

Another mentor commented,

“We use mentoring sessions to teach life skills, and the girls are applying them in their daily lives.” This demonstrates holistic education. The interpretation is that CAMFED prepares girls not just academically but also socially, equipping them with skills for adulthood.

Finally, one mentor explained,

“Parents are now more cooperative because they see how CAMFED supports their children.” This shows improved home-school relationships. The suggestion is that CAMFED builds bridges between schools and families, fostering shared responsibility for girls’ education.

Overall, the findings under this theme highlight that CAMFED’s interventions have had profound impacts on girl-child education in Karaga District. They have increased enrollment, improved retention, enhanced academic performance, and transformed cultural attitudes toward female education. Importantly, the interventions have also provided psychosocial support, empowered

girls with life skills, and strengthened partnerships between schools, families, and communities. While the correlation is not overwhelmingly strong statistically, the lived experiences of respondents suggest that CAMFED's role is pivotal in shaping the educational and social outcomes of girls.

The findings on CAMFED's impact in Karaga rising enrolment and completion, reduced absenteeism through material support, stronger psychosocial safety via mentoring, and shifting parental/community attitudes are strongly consonant with the literature on NGO-led, multi-dimensional strategies for girls' education. Specifically, the study's evidence that scholarships and non-tuition supports (uniforms, books, sanitary pads) stabilize attendance and reduce dropout mirrors results reported for CAMFED and comparable programs (Unterhalter & Heslop, 2011; Rose et al., 2022; Giordono & Pugatch, 2017). The centrality of mentoring and role-model effects observed through CAMA and teacher mentors aligns with work showing that psychosocial and aspirational supports compound academic gains and foster longer-run empowerment (Dube, 2015; Houston, 2003). Consistent with Healy et al. (2011) and Kinnock (2002), your respondents emphasized community engagement and collaboration with GES/schools as levers that translate individual aid into system-level improvement—an approach the broader literature identifies as critical for sustainability and scale (Unterhalter et al., 2014; Bhalotra & Zamora, 2010). The Karaga interviews also echo Saka-Olokungboye (2022) in locating poverty as a proximate constraint that is best addressed when financial assistance is paired with household and community economic supports. Finally, the study calls for district-level, context-awareness implementation and monitoring directly addresses a gap flagged in the literature, most syntheses are national or regional and under-document district heterogeneity; Garu-Tempene evidence (Akanbang et al., 2023) and the Karaga case help fill that void. No substantive disagreements emerge rather, the

Karaga results locally validate the consensus that integrated, community-embedded NGO interventions deliver the most durable gains for girl-child education.

5.8 Research Objective Five (5): To investigate the challenges CAMFED is facing in the development of female education in the KDA and how these can be resolved.

Theme Three: Challenges CAMFED is facing in the development of female education in the Karaga district and how these can be resolved

While respondents consistently acknowledged the positive role of CAMFED in promoting girl-child education in Karaga District, they also highlighted numerous challenges hindering the sustainability and expansion of interventions. These challenges span issues of funding, human resource constraints, cultural barriers, parental resistance, and uneven community cooperation. Participants also suggested strategies for overcoming these barriers, underscoring the need for stronger partnerships, advocacy, and institutional support.

Perspectives of CAMA Members

One CAMA member explained,

“The biggest problem is that some parents still believe educating girls is a waste, no matter what CAMFED does.” This quotation highlights persistent cultural resistance. The interpretation here is that entrenched gender stereotypes continue to undermine CAMFED’s efforts, requiring deeper and more sustained community sensitization to shift attitudes.

Another shared,

“Sometimes, CAMFED does not have enough funds to support all the girls who need help, and some are left behind.” This reveals the challenge of resource limitations. The

explanation is that while CAMFED has transformed many lives, its impact is constrained by financial capacity, leaving some vulnerable girls unsupported and perpetuating inequality.

A third participant remarked,

“Not every community welcomes us when we go to talk about girls’ education; some still resist.” This underscores the problem of inconsistent community cooperation. This implies is that CAMFED’s advocacy work is effective in many places, but resistance in others hampers the ability to achieve district-wide change.

Another CAMA member stated,

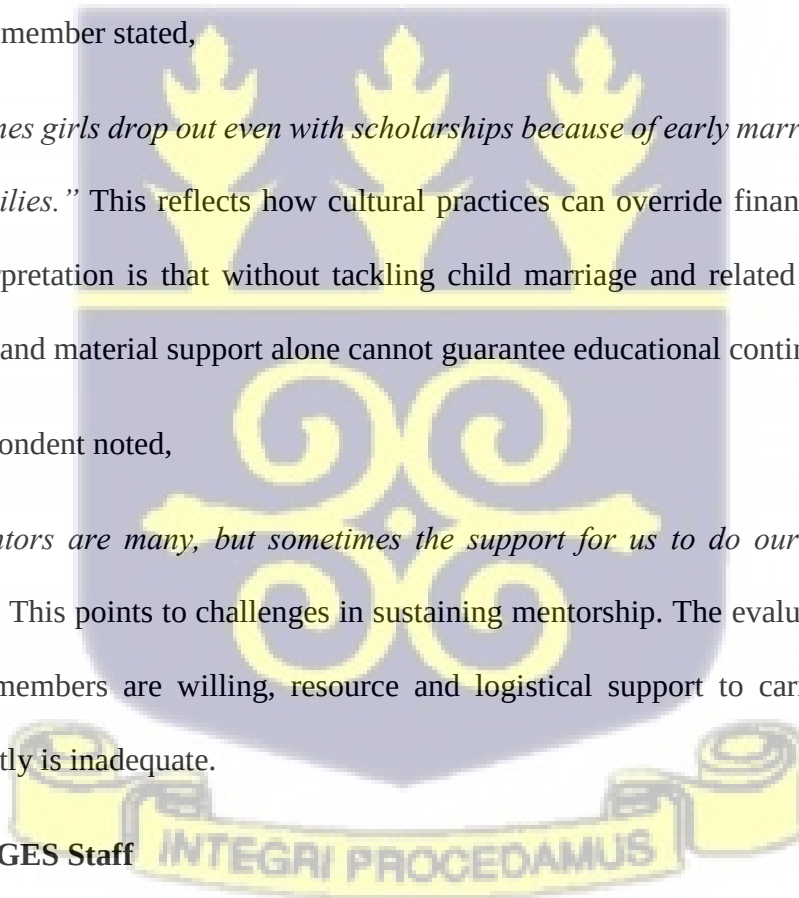
“Sometimes girls drop out even with scholarships because of early marriages arranged by their families.” This reflects how cultural practices can override financial interventions. The interpretation is that without tackling child marriage and related customs directly, financial and material support alone cannot guarantee educational continuity.

Finally, one respondent noted,

“We mentors are many, but sometimes the support for us to do our work well is not enough.” This points to challenges in sustaining mentorship. The evaluation is that while CAMA members are willing, resource and logistical support to carry out their roles consistently is inadequate.

Perspectives of GES Staff

One GES staff member said,



“CAMFED’s programs are good, but they cannot cover all schools in the district.” This reflects the challenge of limited reach. The belief is that inequitable distribution of interventions across schools creates disparities, with some communities benefitting more than others.

The staff observed,

“Some parents secretly withdraw their daughters despite being supported, often for marriage.” This shows parental resistance. The suggestion is that parental authority remains a powerful force, sometimes undermining interventions by prioritizing cultural practices over education.

Another GES staff remarked,

“We notice that CAMFED relies on external funding, and this is not always sustainable.” This points to funding insecurity. The interpretation is that CAMFED’s reliance on donor contributions creates vulnerability, as fluctuations in financial support can threaten program continuity.

The staff member explained,

“There are still issues of inadequate infrastructure in schools, and CAMFED alone cannot solve that.” This highlights structural constraints. The view is that while CAMFED tackles individual barriers, systemic problems like poor classrooms and lack of facilities require government-level investment.

Finally, one the officer stated,

“We sometimes lack enough collaboration with CAMFED in planning and implementation.” This reflects institutional coordination challenges. The discursive analysis is that better integration between NGOs and government could lead to more efficient and sustainable outcomes.

Perspectives of CAMFED Staff

One CAMFED staff respondent said,

“We are limited by human resources; we cannot cover all the schools with the staff we have.” This points to personnel shortages. The interpretation is that the effectiveness of interventions is constrained by staffing capacity, affecting monitoring and direct support.

The staff noted,

“Funding is always a challenge because donor priorities can change anytime.” This echoes funding insecurity. This implies is that long-term sustainability depends on diversifying funding sources, including stronger government partnerships.

A second staff member shared,

“Cultural barriers are the hardest to overcome, especially early marriages and negative beliefs about girls.” This highlights deeply embedded traditions. The expression is that cultural change is a slow process, requiring sustained advocacy and multi-stakeholder involvement.

The staff stated,

“Some girls still drop out even with all the support, showing that interventions need to be more holistic.” This suggests limitations of current approaches. The interpretation is that

addressing dropouts requires not only material support but also stronger family and community engagement.

Finally, the CAMFED staff member explained,

“Monitoring is difficult because our coverage is large, and resources for follow-up are limited.” This points to logistical challenges. The explanation is that without effective monitoring, some girls may fall through the cracks, weakening program impact.

Perspectives of Teacher Mentors

One teacher mentor commented,

“Parents sometimes see girls’ education as less important, and no amount of mentoring can change their decision.” This reflects the limits of school-based interventions. The interpretation is that mentorship cannot succeed in isolation without parental support.

Another noted,

“There are too few of us mentors compared to the number of girls needing guidance.” This underscores human resource gaps. The opinion is that teacher mentors are overstretched, reducing their ability to provide consistent support.

A third teacher mentor said,

“Some girls lack motivation because they feel the odds are against them, even with CAMFED’s help.” This shows psychosocial challenges. The interpretation is that poverty and cultural expectations still weigh heavily on girls, requiring deeper emotional and motivational support.

Another explained,

“Our schools lack enough facilities like libraries and labs, which limits the full benefit of CAMFED’s support.” This highlights infrastructural deficits. The interpretation is that NGO interventions cannot fully compensate for weak educational infrastructure.

Finally, one mentor remarked,

“We need more training and resources to handle mentoring effectively.” This reflects capacity gaps. The interpretation is that without ongoing professional development, the mentoring framework risks losing effectiveness.

Overall, the findings reveal that while CAMFED has achieved notable successes, it faces significant challenges in sustaining and scaling its interventions in Karaga District. Cultural barriers such as early marriage and persistent gender stereotypes remain major obstacles, often undermining financial and material support. Parental resistance and uneven community cooperation also limit effectiveness. Furthermore, challenges of inadequate funding, over-reliance on donor resources, insufficient human capacity, and weak infrastructure complicate the implementation process.

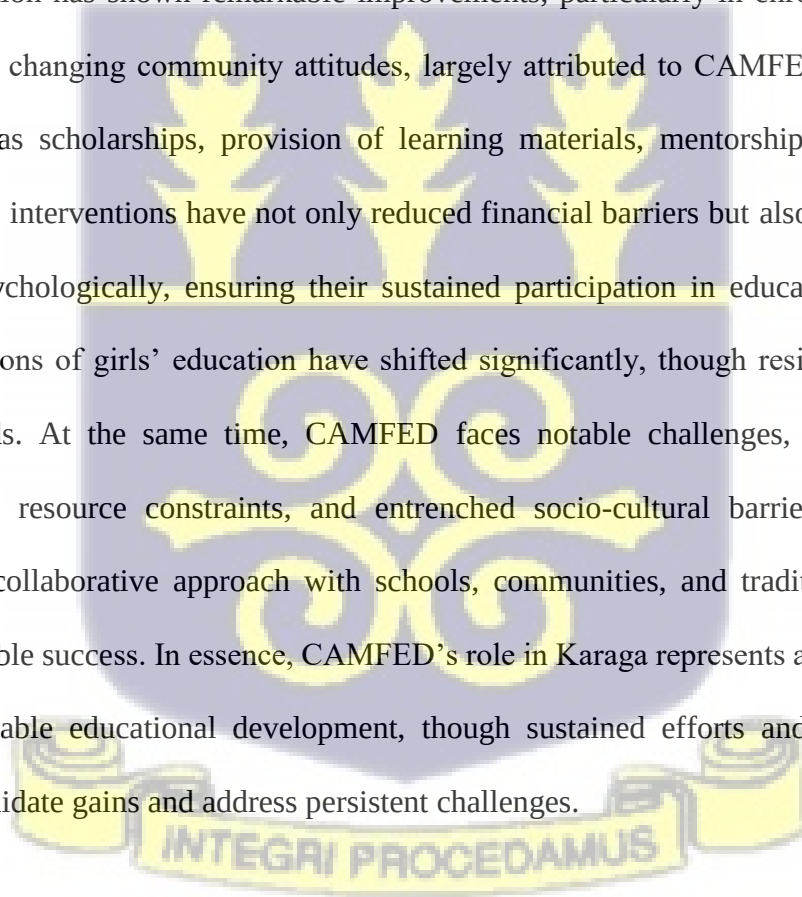
Respondents emphasized that these challenges can be addressed through increased collaboration with government agencies, stronger engagement with traditional leaders, expanded public education campaigns, and diversification of funding sources. Enhancing training for mentors and building institutional capacity for monitoring and evaluation were also identified as crucial strategies. The findings therefore suggest that while CAMFED’s interventions are impactful, long-term success in girl-child education development in Karaga will depend on a multi-stakeholder, systemic approach that strengthens both community support and institutional structures.

The findings on CAMFED's challenges and respondents' proposed remedies closely align with the literature on persistent barriers to girls' education and the features of effective NGO responses. First, participants' emphasis on cultural resistance, early marriage, and parental withdrawal mirrors evidence that gendered social norms remain the hardest constraints to shift, demanding long-horizon, community-led norm change and policy backstops (Unterhalter, 2015; Healy et al., 2011). Relatedly, the recurrent problem of poverty even where scholarships and supplies exist accords with studies showing that household economic pressures continue to divert girls from school unless financial support is paired with livelihood strengthening and community mobilization (Saka-Olokungboye, 2022; Bhalotra and Zamora, 2010). Respondents' accounts of overstretched mentors and limited CAMFED staffing, uneven school cooperation, and coverage gaps also echo findings that human-resource capacity and coordination with public systems are decisive for scale and equity (Kinnock, 2002; Unterhalter et al., 2014). Their reports of weak infrastructure and overcrowded, under-resourced classrooms reinforce research linking school quality deficits to muted learning gains and attrition risks (Evans and Akyeampong, 2020; Mundy et al., 2017). Testimonies about safety concerns and harassment are consistent with studies identifying gender-based violence as a major deterrent to attendance and retention absent protective mechanisms and enforcement (Jones et al., 2018; Sperling & Winthrop, 2016). The noted fragility of donor funding and the need to diversify resources and embed programs in government priorities align with evidence that sustainability hinges on policy alignment, public financing, and robust monitoring and evaluation (Healy et al., 2011; Kinnock, 2002; Unterhalter et al., 2014). In sum, there are no substantive disagreements: the Karaga interviews reaffirm the literature's consensus that durable progress requires an integrated strategy simultaneously tackling social norms, poverty, school quality, child protection, digital inclusion, and system integration

implemented through stronger state NGO partnerships, localized advocacy with traditional authorities, and institutionalized M&E to target, adapt, and sustain impact (Akanbang et al., 2023; Healy et al., 2011; Unterhalter et al., 2014).

5.9 Conclusion

The analysis and discussion of findings in this chapter underscore the transformative role of CAMFED's interventions in the educational development of girls in Karaga District. The study revealed that while education in the district is expanding, challenges of infrastructure, teacher shortages, and inadequate government investment continue to limit overall progress. However, girl-child education has shown remarkable improvements, particularly in enrollment, retention, completion, and changing community attitudes, largely attributed to CAMFED's multi-layered strategies such as scholarships, provision of learning materials, mentorship, and community advocacy. These interventions have not only reduced financial barriers but also empowered girls socially and psychologically, ensuring their sustained participation in education. Importantly, cultural perceptions of girls' education have shifted significantly, though resistance remains in some households. At the same time, CAMFED faces notable challenges, including limited funding, human resource constraints, and entrenched socio-cultural barriers. Despite these difficulties, its collaborative approach with schools, communities, and traditional leaders has yielded measurable success. In essence, CAMFED's role in Karaga represents a crucial model for promoting equitable educational development, though sustained efforts and partnerships are needed to consolidate gains and address persistent challenges.



CHAPTER SIX

SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATION

6.0 Introduction

This chapter presents a summary of the key findings, conclusion, and recommendations of the study on the role of CAMFED in the development of girl-child education in the Karaga District. The study assessed the general state of education development in the district, examined the progress of girl-child education, evaluated the interventions by CAMFED, explored the impacts of these interventions on female education outcomes, and identified the challenges hindering their sustainability. The findings were synthesized to draw evidence-based conclusions, followed by practical recommendations to strengthen ongoing initiatives. The chapter also highlights areas where further research could provide deeper insights and support policy and practice in advancing gender equity in education at the district and national levels.

6.1 Summary of Findings

This section presents a summary of the study's key findings based on the five research objectives. It outlines the current state of education development in Karaga District, highlighting both progress and persistent gaps. The findings also emphasize the advancements made in girl-child education, including improvements in enrollment, retention, and completion. Furthermore, the study discusses the specific interventions introduced by CAMFED, such as scholarships, mentorship, provision of materials, and community advocacy. The impact of these interventions is analyzed, showing their significant contribution to improving access, participation, and community perceptions of female education. Finally, the section identified the challenges CAMFED faces in sustaining its interventions, including funding limitations, cultural barriers, infrastructural deficits,

and coordination challenges, while suggesting possible solutions to strengthen female education development in the district.

6.1.1 The Level of Education Development in Karaga District Generally

The study revealed that education development in Karaga District has experienced notable progress, though challenges remain. The findings revealed that the district has benefitted from both government policies and NGO interventions, which together have improved access to education. The study revealed that initiatives such as free basic and secondary education policies have played a major role in increasing school participation. It was also revealed that teacher training and community sensitization programs have improved the overall quality of education delivery. The study revealed that while infrastructure and resource gaps continue to hinder progress, there is a general consensus that educational outcomes are steadily improving. The findings further revealed that educational development is uneven across communities, with rural areas facing more constraints. Nevertheless, the study revealed that the district's trajectory is positive, as stakeholders including teachers, parents, and traditional leaders are increasingly recognizing education as a tool for social and economic transformation.

6.1.2 The Level of Girl-Child Education Development in the Karaga District

The study revealed that girl-child education in the Karaga District has made significant strides in recent years. The findings revealed that more girls are enrolling and staying in school, showing that longstanding barriers are being gradually reduced. The study revealed that cultural attitudes, once a major obstacle, are shifting positively, with many parents and community leaders increasingly valuing the education of girls. It was revealed that retention and completion rates have improved, largely due to supportive policies and targeted NGO initiatives. The study revealed, however, that challenges such as early marriage, teenage pregnancy, and poverty still threaten

sustainability. The findings revealed that community sensitization and advocacy are beginning to address these issues, though progress is uneven. The study revealed that overall, the district is witnessing a transformation in the status of girls' education, where education is no longer seen as a privilege but as a right and necessity for long-term development.

6.1.3 The Interventions CAMFED is Making in Girl-Child Education Development in the Karaga District

The study revealed that CAMFED has introduced diverse interventions aimed at improving girl-child education in the Karaga District. The findings revealed that scholarships and financial support are among the most impactful interventions, ensuring that girls from poor households are able to remain in school. The study revealed that CAMFED also provides learning materials, uniforms, and sanitary products, which reduce absenteeism and promote equal participation in class. It was revealed that mentorship programs, especially through CAMA members and teacher mentors, have provided psychosocial support, guidance, and role models for young girls. The study revealed that community outreach and advocacy programs organized by CAMFED have further shifted parental and cultural perceptions, making communities more receptive to female education. Additionally, the findings revealed that CAMFED collaborates closely with schools, teachers, and local leaders to monitor progress and address challenges as they arise. The study revealed that these interventions are comprehensive and mutually reinforcing, tackling both academic and social barriers to female education.

6.1.4 The Impact CAMFED's Intervention on Girl-Child Education Development in the Karaga District

The study revealed that CAMFED's interventions have had profound impacts on the educational development of girls in the Karaga District. The findings revealed that enrollment and retention rates among girls have increased significantly, as financial and material support reduce the risk of

dropout. The study revealed that mentorship programs have transformed not only academic outcomes but also personal confidence and resilience among girls. It was revealed that teenage pregnancy and early marriages have been reduced, as girls are better informed and supported through mentoring and advocacy. The study revealed that academic performance has improved, with more girls completing their education and aspiring to higher levels. The findings revealed that CAMFED's work has also influenced parents and communities, fostering more positive attitudes toward girls' education. The study revealed that the interventions have created a multiplier effect, where successful beneficiaries inspire siblings and peers. Overall, the findings revealed that CAMFED has strengthened the educational system by bridging gaps that government programs alone could not fully address.

6.1.5 The Challenges CAMFED is Facing in the Development of Female Education in the Karaga District and How These Can Be Resolved

The study revealed that despite its successes, CAMFED faces several challenges in sustaining female education initiatives in the Karaga District. The findings revealed that funding limitations remain a major issue, as available resources are not sufficient to support all vulnerable girls. The study revealed that cultural resistance, particularly early marriage and negative perceptions of girls' education, continues to hinder progress in some communities. It was revealed that parental withdrawal of girls, despite support, remains a problem due to entrenched socio-cultural practices. The study revealed that infrastructural challenges such as poor school facilities and inadequate resources also limit the effectiveness of interventions. Additionally, the findings revealed that CAMFED staff and mentors face human resource and logistical constraints, reducing the scale of outreach. The study revealed that these challenges could be addressed through stronger partnerships with government, broader community sensitization, and diversified funding

strategies. It was revealed that sustained advocacy, enhanced collaboration, and equitable resource distribution are key to consolidating gains and ensuring long-term impact.

6.2 Conclusion

The study concluded that education development in the Karaga District has made notable progress, particularly in promoting girl-child education. CAMFED's interventions have been instrumental in this transformation by addressing the financial, material, social, and cultural barriers that have historically limited girls' access to schooling. Scholarships, the provision of learning resources, mentorship, and community sensitization have contributed to improvements in enrollment, retention, and completion rates, while also shifting community attitudes toward valuing female education. A key analytical insight emerging from the study is that CAMFED's model appears to be more effective than many conventional NGO interventions because it integrates academic support with mentorship, community engagement, and advocacy. Unlike narrowly focused interventions that address only economic or material constraints, CAMFED's holistic approach simultaneously tackles psychosocial, cultural, and institutional barriers. The involvement of CAMA alumnae, who serve as relatable role models, enhances the credibility and impact of mentorship, while strong partnerships with schools, government agencies, and traditional authorities create mechanisms for shared accountability an aspect often missing in other NGO models. This layered structure helps explain why CAMFED's interventions not only improve academic outcomes but also enhance girls' confidence, reduce teenage pregnancies, and encourage sustained household investment in education. Nonetheless, the conclusion also acknowledges persistent challenges, such as inadequate funding, cultural resistance, early marriages, and infrastructural deficits, which continue to hinder equitable access to education. These challenges highlight that although CAMFED's model is producing substantial results, long-term

sustainability and equitable progress require broader systemic reforms and deeper community-level change. Ultimately, the study concludes that CAMFED's work in the Karaga District offers a promising and replicable model for advancing girl-child education. However, its long-term impact will depend on strengthened collaboration, diversified funding, and targeted interventions to address entrenched socio-cultural and economic barriers.

6.3 Recommendations

Based on the findings, the study recommends the following measures to strengthen girl-child education development in the Karaga District. The recommendations clearly emanate from the study results and are consistent with the research objectives. To enhance their practicality, suggested implementation strategies, measurable outcomes, and monitoring mechanisms are included.

- **Expand scholarship and material support programs:** CAMFED should widen its coverage to ensure that more girls benefit from financial and material support. This may be implemented through targeted needs assessments conducted at the school and community levels to identify the most vulnerable learners. *A measurable outcome would be an annual increase in the number of beneficiaries and a corresponding reduction in school dropout rates due to financial constraints.*
- **Invest in educational infrastructure:** Government and education stakeholders should prioritize constructing and upgrading classrooms, libraries, laboratories, and sanitation facilities to create conducive learning environments. Implementation should involve phased infrastructural development plans aligned with district education priorities. *Progress can be measured through the number of new facilities completed and improvements in student–classroom ratios.*

- **Intensify community sensitization programs:** Continuous community engagement and advocacy should be undertaken, particularly in areas with entrenched cultural resistance. Chiefs, opinion leaders, and religious authorities should be trained and empowered as champions of girls' education. *Measurable outcomes may include reductions in early marriage cases and increased community participation in school-based activities.*
- **Strengthen mentorship programs:** CAMFED should train and adequately resource more teacher mentors and CAMA members to provide comprehensive psychosocial, academic, and career guidance. Implementation may involve developing structured mentorship guidelines and periodic training workshops. *Success may be assessed through improvements in girls' self-confidence, academic performance, and transition rates to higher levels of education.*
- **Diversify funding sources:** To reduce overreliance on external donors, CAMFED should explore sustainable financing avenues such as partnerships with local businesses, district assemblies, and government budgetary allocations. Fundraising initiatives and community contribution models may also be adopted. *A measurable indicator would be the percentage of total program funding sourced from local or government contributions over time.*
- **Enhance institutional coordination:** Improved collaboration between CAMFED, the Ghana Education Service, and district authorities is necessary to harmonize NGO interventions with national education priorities. This can be achieved through formal coordination committees, joint planning sessions, and data-sharing platforms. *Outcomes may be measured by the consistency of program alignment with district education plans and the efficiency of service delivery.*

To ensure sustainability and continuous improvement, strong monitoring and evaluation (M&E) mechanisms should be integrated across all interventions. This includes establishing clear performance indicators, conducting periodic reviews, and using data-driven feedback to adjust programs. Regular reporting at district and community levels will help track progress, enhance accountability, and ensure that the benefits of CAMFED's interventions are sustained beyond external funding cycles. Collectively, these recommendations, when effectively implemented and monitored, will consolidate progress and foster equity in female education development within the Karaga District

6.4 Areas for Further Research

The study revealed important insights into CAMFED's contributions but also highlighted gaps that warrant further exploration. Future research should focus on the long-term educational and career trajectories of CAMFED beneficiaries to assess whether the interventions translate into sustainable livelihoods and leadership roles. Another area for investigation is the comparative effectiveness of CAMFED's interventions across different districts, which would provide insights into contextual factors influencing outcomes. Additionally, research should examine the impact of mentorship on psychosocial wellbeing, resilience, and decision-making among girls, as these non-academic dimensions are critical for educational continuity. Further studies could also analyze the role of parents and community leaders in sustaining cultural change, especially in resistant communities. Finally, more research is needed on the sustainability of NGO interventions, particularly regarding funding diversification and integration with government structures. Exploring these areas will deepen understanding of how NGO-led initiatives like CAMFED can be scaled, adapted, and institutionalized to ensure that gains in female education are maintained and expanded across Ghana.

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APPENDICES

APENDIX A: QUESTIONNAIRE

QUESTIONNAIRE FOR STAKEHOLDERS IN GIRL-CHILD EDUCATION DEVELOPMENT CAMPAIGN FOR FEMALE EDUCATION (CAMFED) IN THE KARAGA DISTRICT

Dear Sir/Madam,

This questionnaire aims to collect data on "*Non-Governmental Organizations and Female Education in Ghana: A Case Study of Campaign for Female Education in the Karaga District.*" I am a student at the Political Science Department, University of Ghana, undertaking this research work in partial fulfillment of the requirements for the award of Master of Philosophy in Political Science. The purpose is to gather data on the contributions and challenges of CAMFED in promoting female education in the district. Your responses will be treated with strict confidentiality and used only for academic purposes. Please respond as honestly as possible and note that there are no wrong or right answers.

SECTION A: DEMOGRAPHIC INFORMATION

Please tick [✓] the most appropriate option.

1. Gender:

- A. Male ☐
- B. Female ☐

2. Age:

- A. 18–25 ☐
- B. 26–35 ☐
- C. 36–45 ☐
- D. 46–55 ☐
- E. Above 55 ☐

3. Educational Qualification:

- A. Basic Education ☐
- B. Secondary School ☐

- C. Diploma ☐
 D. Bachelor's Degree ☐
 E. Master's Degree and above ☐

4. Occupation:

- A. CAMFED Staff ☐
 B. Teacher ☐
 C. Parent/Guardian ☐
 D. Student (Past/Present) ☐
 E. Community Leader ☐

5. How long have you been involved with or aware of CAMFED's activities in the Karaga District?

- A. Less than 1 year ☐
 B. 1–3 years ☐
 C. 4–6 years ☐
 D. 7–10 years ☐
 E. More than 10 years ☐

SECTION B: LEVEL OF EDUCATION DEVELOPMENT IN THE KARAGA DISTRICT

(Objective 1: To assess the level of education development in Karaga District generally)

Please indicate your level of agreement with the following statements:

Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
1. Educational infrastructure in Karaga is adequate.	☐	☐	☐	☐	☐
2. There are enough trained teachers in public schools.	☐	☐	☐	☐	☐
3. Government investment in education in Karaga is satisfactory.	☐	☐	☐	☐	☐
4. Most children in the district have access to basic education.	☐	☐	☐	☐	☐
5. Teaching and learning materials are adequately supplied.	☐	☐	☐	☐	☐

SECTION C: LEVEL OF GIRL-CHILD EDUCATION DEVELOPMENT

(Objective 2: To assess the level of girl-child education development in the Karaga District)

Please indicate your level of agreement with the following statements:

Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
6. The number of girls enrolled in school has increased in recent years.	☐	☐	☐	☐	☐
7. Girls are more likely to complete basic education now than before.	☐	☐	☐	☐	☐
8. Community attitudes toward girls' education have improved.	☐	☐	☐	☐	☐
9. There are fewer cases of school dropouts among girls.	☐	☐	☐	☐	☐
10. Girls receive adequate support (e.g., uniforms, books, fees) to learn.	☐	☐	☐	☐	☐

SECTION D: CAMFED INTERVENTIONS IN GIRL-CHILD EDUCATION

(Objective 3: To investigate the interventions CAMFED is making in girl-child education development)

Please indicate your level of agreement with the following statements:

Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
11. CAMFED provides scholarships for needy girls.	☐	☐	☐	☐	☐
12. CAMFED organizes mentorship and guidance sessions for girls.	☐	☐	☐	☐	☐
13. CAMFED supports the provision of learning materials for girls.	☐	☐	☐	☐	☐
14. CAMFED collaborates with schools and teachers to promote female education.	☐	☐	☐	☐	☐
15. CAMFED engages community stakeholders in its educational initiatives.	☐	☐	☐	☐	☐

SECTION E: IMPACT OF CAMFED INTERVENTIONS

(Objective 4: To investigate the impact CAMFED's intervention has made on girl-child education development)

Please indicate your level of agreement with the following statements:

Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
16. CAMFED's support has led to higher school enrollment among girls.	☐	☐	☐	☐	☐
17. CAMFED has helped reduce dropout rates among girls.	☐	☐	☐	☐	☐
18. CAMFED's presence has improved girls' academic performance.	☐	☐	☐	☐	☐
19. CAMFED's programs have empowered girls to pursue higher education.	☐	☐	☐	☐	☐
20. CAMFED's intervention has led to greater gender parity in education.	☐	☐	☐	☐	☐

SECTION F: CHALLENGES CAMFED FACES

(Part of Objective 5: To investigate the challenges CAMFED is facing in the development of female education in the Karaga District)

Please indicate your level of agreement with the following statements:

Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
21. CAMFED faces challenges with inadequate funding.	☐	☐	☐	☐	☐
22. There is limited cooperation from some community members.	☐	☐	☐	☐	☐
23. Some parents still resist sending girls to school.	☐	☐	☐	☐	☐

24. CAMFED lacks sufficient human resources to expand its programs.	☐	☐	☐	☐	☐
25. Cultural beliefs continue to hinder girls' education.	☐	☐	☐	☐	☐

SECTION G: STRATEGIES FOR RESOLVING CAMFED'S CHALLENGES

(Part of Objective 5: How these challenges can be resolved)

Please indicate your level of agreement with the following statements:

Strategy	Very Ineffective (1)	Ineffective (2)	Neutral (3)	Effective (4)	Very Effective (5)
26. Increasing collaboration with local chiefs and opinion leaders.	☐	☐	☐	☐	☐
27. Enhancing public education and advocacy campaigns.	☐	☐	☐	☐	☐
28. Recruiting and training more community volunteers.	☐	☐	☐	☐	☐
29. Seeking additional funding from donors and government.	☐	☐	☐	☐	☐
30. Strengthening monitoring and evaluation of interventions.	☐	☐	☐	☐	☐



APPENDIX B: INTERVIEW GUIDE

INTERVIEW GUIDE FOR STAKEHOLDERS IN GIRL-CHILD EDUCATION

CAMPAIGN FOR FEMALE EDUCATION (CAMFED) IN THE KARAGA DISTRICT

Dear Sir/Madam,

This interview guide aims to collect data on "*Non-Governmental Organizations and Female Education in Ghana: A Case Study of Campaign for Female Education in the Karaga District.*" I am a student at the Political Science Department, University of Ghana, undertaking this research work in partial fulfillment of the requirements for the award of Master of Philosophy in Political Science. The purpose is to gather data on the contributions and challenges of CAMFED in promoting female education in the district. Your responses will be treated with strict confidentiality and used only for academic purposes. Please respond as honestly as possible and note that there are no wrong or right answers

Introductory Section

Thank you for agreeing to participate in this interview. This study aims to explore the role of CAMFED in the development of female education in the Karaga District. Your responses will be used strictly for academic purposes and will be kept completely confidential. The interview will last approximately 30–45 minutes. You are free to skip any question or end the session at any point.

SECTION A: BACKGROUND INFORMATION

1. Can you briefly describe your relationship or involvement with CAMFED or girl-child education in the Karaga District?
2. What is your current role or occupation within the education sector or community?
3. How long have you been involved in issues related to education or girl-child development?

SECTION B: GENERAL EDUCATION DEVELOPMENT IN THE DISTRICT

(Objective 1: To assess the level of education development in the Karaga District generally)

1. How would you describe the current state of education in the Karaga District?
2. What improvements have you observed in the educational infrastructure and access over the past years?
3. What are the major gaps or challenges in the district's education system?

SECTION C: GIRL-CHILD EDUCATION DEVELOPMENT

(Objective 2: To assess the level of girl-child education development in the Karaga District)

1. In your opinion, how has girl-child enrollment changed over the years in the district?
2. What social or cultural factors support or hinder girl-child education in Karaga?
3. How do community members and parents generally perceive the education of girls?

SECTION D: CAMFED'S INTERVENTIONS

(Objective 3: To investigate the interventions CAMFED is making in girl-child education development)

1. What specific programs or initiatives has CAMFED introduced in support of girl-child education?
2. How are these interventions implemented and monitored in the district?
3. In what ways have teachers, schools, or communities been involved in CAMFED's activities?

SECTION E: IMPACT OF CAMFED'S INTERVENTIONS

(Objective 4: To investigate the impact CAMFED's intervention has made on girl-child education development)

1. How would you describe the changes or outcomes resulting from CAMFED's support?
2. Are there any success stories or significant improvements you can attribute to CAMFED's efforts?
3. How has CAMFED's work influenced girls' academic performance or retention in school?

SECTION F: CHALLENGES FACED BY CAMFED

(Part of Objective 5: To investigate the challenges CAMFED is facing in the development of female education)

1. What major challenges does CAMFED encounter in implementing its programs in the district?
2. Are there any local beliefs, resistance, or practices that make CAMFED's work difficult?
3. How do financial or logistical constraints affect CAMFED's impact?

SECTION G: STRATEGIES FOR RESOLVING CHALLENGES

(Part of Objective 5: How these challenges can be resolved)

1. What strategies can CAMFED adopt to overcome the challenges it faces in the district?
2. How can local stakeholders (e.g., parents, chiefs, and teachers) be better involved in supporting CAMFED's goals?

3. What forms of support (e.g., government, donors, and partnerships) are needed to enhance CAMFED's effectiveness?

SECTION H: CONCLUDING QUESTIONS

1. In your opinion, what more can be done to promote girl-child education in the Karaga District?
2. What are your future expectations for the role of CAMFED in education?
3. Is there anything else you would like to share about CAMFED or female education in the district?

