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UNIVERSITY OF GHANA  
COLLEGE OF HUMANITIES

CONTRIBUTIONS OF NGOs IN THE TERTIARY EDUCATION OF GIRLS: A CASE  
STUDY OF CAMFED IN THE UNIVERSITY OF CAPE COAST

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INSTITUTE OF STATISTICAL, SOCIAL AND ECONOMIC RESEARCH (ISSER)

DECEMBER 2021



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BY

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THIS DISSERTATION IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON IN  
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DECEMBER 2021

**DECLARATION**

I hereby declare that this thesis titled “Contributions of NGOs in tertiary educational achievement of Girls: A case study of CAMFED in the Cape Coast Metropolis” is my research work submitted to the Institute of Statistical, Social and Economic Research (ISSER) of the University of Ghana. References that were made to scholarly works of other people have been duly acknowledged. I declare that this dissertation has not in part or whole been submitted for the awarding of a degree in Ghana or elsewhere.



.....

Date 9th December 2021 .....

Adwoa Assor Asamoah-Gyimah (Student)

.....

Dr. Ama Pokuaa Fenny (Supervisor)

Date 9th December, 2021 .....



## **DEDICATION**

This work is dedicated to the almighty God and my family who have been my support all along.



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I wish to acknowledge several people who helped in bringing this work to completion. First, is to my supervisor Dr. Ama Pokuaa Fenny, for her immense guidance and patience from the onset of this dissertation writing. I say a big thank you and may God bless you beyond measure. I would like to extend my thanks and gratitude to my lecturers at the Institute of Statistical, Social, and Economic Research, who have supported me in diverse ways by imparting my knowledge. Finally, I will also acknowledge Dr. Kenneth Asamoah-Gyimah for his support and words of encouragement throughout this programme; God richly blesses you.



## ABSTRACT

The study sought to find out the contributions CAMFED provides to girls in tertiary education at University of Cape Coast in the Cape Coast metropolis. To achieve this purpose, a total of forty-one (41) students in the University of Cape Coast as well as some staff from CAMFED were interviewed. The study employed a descriptive research design which enabled the researcher to identify the various services CAMFED provides to the students and how it supports their academic performance. Also, the study revealed the challenges CAMFED faces in providing the requisite resources for students as well as the challenges the students face in acquiring support from CAMFED.

Findings from the study indicated that CAMFED provides students with resources such as accommodation, tuition, stipend, learning materials, and skills training. The skills training is in the form of seminars and congresses for the students. The study revealed that the support and services CAMFED provides to the students influenced their retention and enrolment rates in tertiary institutions as well as improved their academic performance.

The study recommends that CAMFED provides students with their semester-based stipend early enough to help the students commence their studies. Students should be motivated to ensure that they are committed to improving their academic performance. Also, to address the funding gap, there is a need for increased financial support from individuals and other organizations to enable CAMFED to expand the support they provide to female tertiary students.



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## LIST OF ABBREVIATIONS

AGEP	Adolescents Girls Empowerment Program
AU	African Union
BRAC	Bangladesh Rehabilitation Assistance Committee
CAMFED	Campaign for Female Education
CCAM	Chitukuo Cha Amayi M'Malawi
CRS	Catholic Relief Services
DFID	Department for International Development
FAWE	Forum for African Women Educationalist
FAWEMA	Forum for African Women Educationalists Malawi
HIV/AIDS	Human Immunodeficiency Virus, Acquired Immune Deficiency Syndrome
HDI	Human Development Index
IMF	International Monetary Fund
IS	Interview with Staff
ISP	Interview with Student Participant
JHS	Junior High School
MDGs	Millennium Development Goals
MHRD	Ministry of Human Resource Development
NGOs	Non-Governmental Organizations
OECD	Organisation for Economic Co-operation and Development
SAPs	Structural Adjustment Programmes
SDG	Sustainable Development Goals
SHS	Senior High School
SMART	Specific, Measurable, Attainable, Realistic, and Time-bound
TVET	Technical and Vocational Education and Training

TWID	Tiyende Women in Development
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations International Children's Emergency Fund
WUSC	World University Services of Canada
WV	World Vision



## CHAPTER ONE

### 1.1 Introduction

Education is a basic human right and as such must be accessible to everyone irrespective of one's gender, religion, and socio-cultural differences (Tetteh, 2017). According to Nyaho-Datti (2018), education helps an individual develop physically, mentally, emotionally, morally, and socially. Various stakeholders (World Bank and UNESCO) have come up with policies and interventions that help to increase access to education for individuals in a country (Okine, 2021). Education remains a fundamental instrument for the sustainable development of any nation which transcends the social, cultural, political, and economic aspects of the society (Olure-Bank & Olayiwola, 2017 pp. 5). Sustainable Development Goal 4 (SDG) states that countries should ensure inclusive and equitable quality education and promote lifelong learning opportunities for all (United Nations (UN), 2015). Ghana is recognized as one of the developing countries that attained notable outcomes with regard to the education sector in the millennium development goal 2 (Durokifa, & Ijeoma, 2018). For instance, the net primary enrolment rate for children between the ages of 6-11 in Ghana increased from 61.4% in 2000 to 74.6% in the 2010 Population and Housing census (Ghana Statistical Service, 2013). Ultimately this shows how essential education is to the development of the individual and society at large.

Tertiary education builds people for the existing sectors of an economy with the needed knowledge and skills to improve upon their human capital (Adu Agyem & Osei-Poku, 2012). The Organisation for Economic Co-operation and Development (OECD) outlined four major ways through which tertiary education promotes social and economic development. In terms of contribution to economic development, tertiary education is the basis for the formation of human capital in countries through teaching and learning. Tertiary education helps countries

build their knowledge base through research and knowledge development, use and dissemination of knowledge, and maintenance of knowledge (OECD, 2008). However, education is a broad aspect of a country's development; therefore, there is a need for support from other parties to assist the government in improving its access and quality to individuals.

Gyamfi (2010) stated that non-governmental organizations (NGOs) act as “development machines”. As such, they play a noticeable role in the advancement of developing countries. NGOs have in previous years been committed to executing development interventions and projects (Dilevko, 2018). Globally, NGOs have been critical in helping countries to overcome the problems they face in various aspects of development such as education, health, and agriculture among others to achieve sustainability of livelihood. The World Bank defined NGOs as “agents of peace; bringing smiles and happiness to the weary who suffer from poor governance in developing countries” (Okine, 2021). NGOs contribute to and support countries to supplement the government's work. Notable contributions and activities of NGOs in supporting countries to obtain their objectives in education include policy direction, provision of funds, and human resource capacity (Nanu, 2014). In India, NGOs play an essential role in running special schools (Mittal, 2009). Furuta & Thamburaj (2014) also recognized NGOs as agencies that helped the government in providing education for people with disabilities in areas where the government could not help. For instance, in Uganda, the Ministry of Education and Sports opened up the education sector for NGOs' contribution because of its subtle and low capacity to develop the sector (Ulleberg, 2009).

Ghana as a developing country has not been left out of the support NGOs both international and local give to the government. NGOs such as CAMFED, World Vision (WV) International, School for Life, Compassion International, and Action Aid operate in Ghana and assist the education and health sectors and also offer other support services to communities. They help in providing excellent teaching and learning in rural communities which in turn feeds into the

standard of living and sustainable development in the country (Okine, 2021).

According to Tetteh (2017), the Education Sector of Ghana has profited from NGOs' contributions in a lot of ways such as the provision of furniture, uniforms, teaching and learning materials, school infrastructure, and staff training among others. Gyimah and Duodu (2006) cited by (Huzeru, 2012), posits that girls or women who obtain formal education are the prospective ones who usually "ensure their children are immunized, seek information about their children's nutritional requirement, adopt improved sanitation practices, and also seek medical care". Most of these organizations are involved in education for the interest of the children and also to bridge the already existing gender gap.

Generally, NGOs' contribution cuts across the various levels of education from the primary through to the tertiary education level. NGOs such as the Mastercard foundation support individuals with inadequate resources to get access to quality tertiary education (Cosentino, Fortson, Liuzzi, Harris & Blair, 2019). They provide students with various support services for their tertiary education (Ibid, 2019). According to the findings of Cosentino et al. (2019) in some African and Northern America Universities, Support from NGOs have resulted in increased timely accessibility of vulnerable students to tertiary education enabling them to attain higher levels such as their bachelor's degree instead of the certificate programs and even allow some to also acquire studies abroad. Also, NGOs like Forum for African Women's Education (FAWE), IBIS, and RAINS contribute to increasing the enrolment rate of girls in tertiary education (Yakubu, 2013).

British Department for International Development (DFID) assists in the advancement of girl-child education with the distribution of various items they will need to help and encourage the girls to participate in education (Huzeru, 2012). Some of the items they provide for the girls include stationery materials, uniforms, sandals, and bicycles. This is done to reduce the existing gender gap in education. Also, international organizations like United Nations International

Children's Emergency Fund (UNICEF) assist in promoting girl-child education to reduce the gender gap in education.

Campaign for Female Education (CAMFED) is an NGO that was established in 1993 but launched in Ghana in 1998. Currently, it spreads across approximately 12 regions in the country. The organization supports girls who are from low-income homes or impoverished districts to have access to education (CAMFED, 2021). CAMFED believes every child is entitled to quality education in a safe environment and a life as an independent girl. They believe educating the girl child will result in diverse instrumental functions that will benefit society at large. Also, educating the girl-child is the starting point for securing the right of women and girls globally. CAMFED's impact on "girls' enrolment, retention, pass rates, gender equity in schools, and adolescent pregnancy rates, demonstrates the systemic change made possible when child protection is a non-negotiable and central tenet of girls' education" (CAMFED Impact Report, 2010 pp. 14).

## **1.2 Statement of the Problem**

SDG 4 focuses on achieving quality education in countries. It aims to ensure inclusive and equitable quality education and promote lifelong learning opportunities (United Nations, 2015). Thus, education in the country needs to be accessible to all to increase their capabilities which in the long run will result in development. African Union Agenda 2063 also aims at accelerating the development of human capital and science and technology innovation through increasing access to tertiary and continuing education (AU Commission, 2015). This indicates the need for tertiary education as a means of improvement in human capital.

Tertiary education institutes in Ghana recorded a very low number of students from their inception with a majority of them being males. According to Atuahene & Owusu-Ansah (2013), the participation rate of females in higher education in 1999 was 25% of the total enrolment and this increased to 37% in 2011. While the enrolment rate increased, a higher number of

males compared to females has always been recorded in the various schools (Atuahene & Owusu-Ansah 2013). Several factors could be responsible for the low record of females in tertiary education. Some of the factors include inadequate finance, socio-cultural practice, and gendered roles and activities (Morley & Lugg, 2009). Although there has been an increase in females' access to tertiary education in recent years, there still exists a disparity between them and male students (Atuahene & Owusu-Ansah, 2013). The information available from World Development Indicators indicates that the tertiary gender parity in education for Ghana as of 2020 was 0.9% (World Development Indicators, 2023).

NGOs are important players and contributors to the economic and social development of a country (Roy et al., 2017). Thus, they have been supportive of countries in various aspects including education and health. Okine (2021) revealed that most NGOs in Ghana provide support for basic education. This study seeks to examine the contributions of CAMFED in the tertiary education of girls and also how it influences their educational achievements.

### **1.3 Objective of the Study**

The main objective of the study is to identify the contributions of CAMFED in promoting tertiary education and the educational achievement of girls at the University of Cape Coast.

### **1.4 Specific Objectives**

- To identify the activities or support CAMFED provides to girls in tertiary education
- To examine the effects of CAMFED interventions on girls' retention and academic performance
- To examine the challenges CAMFED faces in providing the requisite resources for the students
- To examine the challenges the students face in accessing support from CAMFED

### **1.5 Research Questions**

1. What are the activities CAMFED provides to girls in tertiary education?
2. What are the effects of CAMFED interventions on girls' retention and academic performance?
3. What are some of the challenges CAMFED faces in providing resources to students?
4. What are some of the challenges students face in receiving support from CAMFED?

### **1.6 Rationale of the Study**

There have been several studies on the role of NGOs and their contributions to the educational sectors of countries. Most of these studies highlighted the positive impacts and support NGOs give to the students as well as the education sector as a whole and also how they do this in different ways (Fant, 2008; Huzeru, 2012; Tetteh, 2017). These organizations have been recognized based on the support they give to basic education. Even though NGOs also support tertiary education, not much research has been done on the role they play in supporting it. This study, therefore, brings out some of the supportive roles NGOs play in tertiary education and the effects on girls' educational achievements. Particularly, how CAMFED's interventions influence their retention and academic performance in schools. The study identifies some of the activities CAMFED provides to girls and some challenges they face in carrying out those activities. Also, it shows how the resources and support CAMFED provide to female students influence their academic performance.

### **1.7 Organization of the Study**

The study covers five chapters. The first chapter presents the introduction and highlights the problem statement, objectives, and rationale of the study. Chapter two contains a review of related literature and a conceptual framework for the study. Chapter three involves the study's

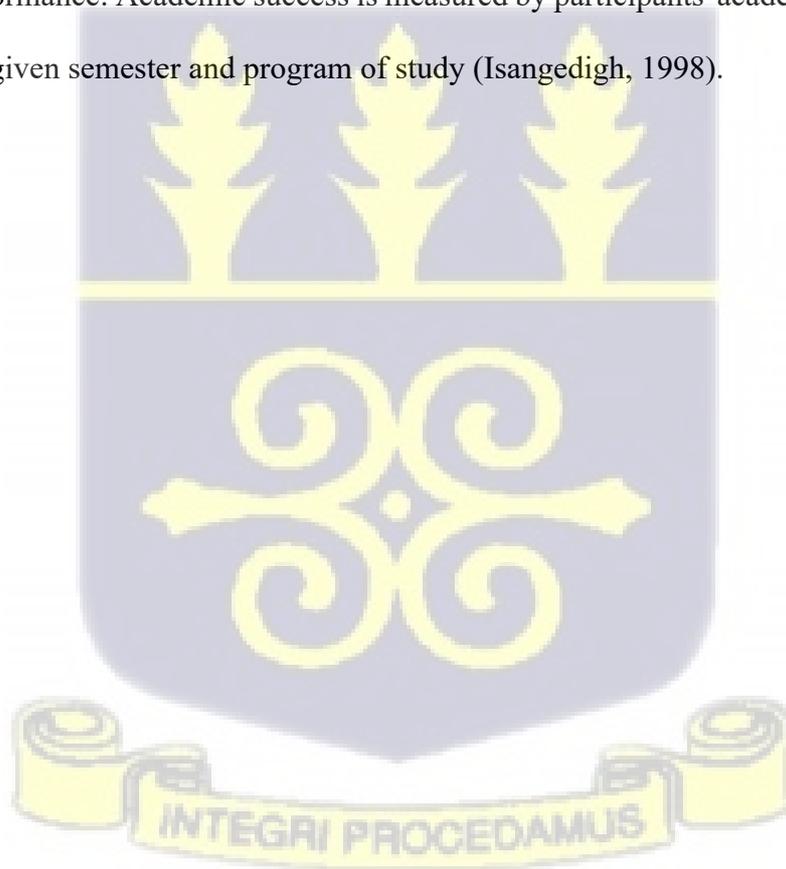
methodology and chapter four covers the presentation and discussion of results. The last chapter presents the summary of findings, conclusion, and recommendations based on the findings of the study.

### **1.8 Definition of Concepts**

In this section, the study's key terminologies are defined. These are Non-Governmental Organizations and Academic Performance.

Non-Governmental Organizations; NGOs are organizations that bridge the service delivery gap between the public and private sectors in areas like education, where long-term results are obvious (Solana, 2014).

Academic Performance: Academic success is measured by participants' academic achievement at the end of a given semester and program of study (Isangedigh, 1998).



## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

This chapter presents a review of related literature on the roles Non-Governmental Organizations play in the tertiary educational achievement of girls. It captures the concept of NGOs, the activities and interventions they put out, and also the challenges they encounter in performing their roles. The chapter concludes with a theoretical review and a conceptual framework of the research.

#### 2.2 Non-Governmental Organizations

Globally, NGOs started emerging in the early 19<sup>th</sup> century in most parts of developed countries (Huzeru, 2012). According to Lewis (2005), NGOs were recognized by the international donor community as organizations that were efficient and effective to solve various development shortcomings that governments came across. World Bank (1995) defined NGOs as “private organizations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, and undertake community development” (Iddris, 2012 pp 40). Turner & Hulme (1997) also defined NGOs as registered organizations or groups that aim at improving the welfare of people in the areas within which they operate. Thus, NGOs have areas that they work within, and the activities they carry out most often are of benefit to all individuals including the poor and less privileged to improve their standard of living and living conditions. NGOs vary in the approach they use to help individuals. According to Huzeru (2012), some NGOs organize and manage programs and activities by themselves whereas others also act as lobbyists between the people and the government. Also, NGOs act as watchdogs and ensure accountability of the government in the formation and implementation of policies and programmes (Iddris, 2012). They ensure the right to education is accessible to everyone. In instances where the government has inadequate funds or capacity to provide

quality education, NGOs act as sponsors to support education in the country.

Mostashari (2005) indicated that the government and the private sector are the first and second sectors of an economy with NGOs making up the third sector. NGOs are organizations that bridge the service delivery gap between the public and private sectors in areas like education, where long-term results are obvious (Solana, 2014). NGOs act as the government's hand in areas where the government is unreachable and unable to extend their services (Iddris, 2012). In as much as they act as third economies, in some countries, the governments influence the role they play. Lewis and Kanji (2009) affirmed that the role NGOs play in most developing countries turns out to be ineffective when they are faced with a higher number of competitions from private sectors and influences from governments. Also, some NGOs are religious-based whereas others are secular. Thus, some NGOs are formed based on religious values by some faith-based groups.

In Africa, NGOs developed in the 1980s and 1990s due to the introduction of Structural Adjustment Programmes (SAPs) by the World Bank and IMF (Issa, 2005). These NGOs helped the states in the provision of social services. Ghana experienced some political and socio-economic upheavals after independence and it was during this period that NGOs began to support the government. It was obvious the government needed support to advance the welfare of the citizens and development as well (Turary, 2002). Most of the NGOs emerged to challenge the status quo and give hope to millions of vulnerable people. Fant (2008), acknowledged that NGOs believe formal education provides the youth with skills training as well as contributes to the essential developmental programmes for the youth. They complement the programmes and policies governments put in place to promote education at all forms and all levels (Iddris, 2012).

### 2.3 CAMFED as an NGO

Campaign for Female Education (CAMFED) is a non-governmental organization that works to reduce the disparity between boys and girls in formal education (Huzeru, 2012). CAMFED operates in partnership with education authorities, government schools, and communities in Malawi, Zambia, Zimbabwe, Tanzania, and Ghana. The mission of CAMFED is “to tackle poverty and inequality, CAMFED multiplies educational opportunities for girls and empowers young women to become leaders of change” (CAMFED Annual Review, 2020 p 8). The organization focuses on girls and young women in rural areas of Sub-Saharan Africa because it believes they face acute disadvantage and their empowerment will have a transformative impact on the region. In 2020, CAMFED was honoured with the most prestigious prize in global education, the Yidan Prize. CAMFED’s impact on girls’ enrolment, retention, pass rates, gender equity in schools, and adolescent pregnancy rates, reveals the beneficial changes to the system when child protection is an unwavering and essential component of girls’ education (CAMFED Impact Report, 2010).

In Malawi and Zambia, CAMFED provided business training, scholarships, and grants for girls in rural areas. Due to the high cost of university education, girls without the means of paying would not have been able to afford tertiary education but CAMFED provided funding for them to enrol in tertiary education (Binkley, 2019). Girls who participated in the CAMFED business training were able to successfully set up businesses and some supported themselves through tertiary education from the proceeds of their businesses (Ibid, 2019).

CAMFED Ghana was established in 1998 to address the absence of girls from formal education. Through their transition programs, CAMFED Ghana aims to assist the most vulnerable girls in completing secondary school and securing post-secondary employment or further education and training (CAMFED, 2021). CAMFED assists girls who are underrepresented and

girls from low-income homes who cannot afford to pay for their uniforms, school cost, stationeries, tuition fees, and accommodation (Chengula, 2019). They offer small-scale loans to girls who have completed their education but do not want to continue so they can engage in various commercial operations in the district (Huzeru, 2012).

## 2.4 Activities of NGOs

Many NGOs engage in numerous activities in all sectors of an economy including health, education, research, and essentially women's development. Investment in education demands a succeeding economy that can finance the cost of education and also make it sustainable (Hamdan et. al., 2020). This shows the need for NGOs' support in promoting education in a country. NGOs provide interventions based on the need and demand for that particular service. Kadzamira and Kunje (2002) recorded that, NGOs entered various communities based on the need for their services and an order of priority. The ministry of human resource development (MHRD) in India stated that NGOs' most important role in education is to provide all the resources and support needed to promote inclusive education (MHRD, 2005). They have specific plans for the development of society and engage in activities that improve the living conditions of individuals (Gallin, 2000).

Various NGOs are in existence in different countries and they perform diverse activities. NGOs contribute to the enrolment, retention, and achievement rate of students in schools. NGOs in Roma have been supporting the enrolment of students in Roma from secondary and tertiary education for years. They put in place programmes such as providing accommodation and transportation for students in secondary levels. Also, they provide financial support for students' enrolment from primary through to tertiary and academic mentorships (Roma Education Fund, 2015). Shyam (2006) also noted that NGOs such as the Spatic Society provide teachers for government schools. Similarly, NGOs in Chennai Corporation also provide education and

services for students with disabilities who need special services. They also train people to be professionals in teaching (Furuta & Thamburaj, 2014). As stated by LaRocque and Lee (2011), NGOs offer students tutoring services, specialized scholarship programs, and auxiliary services like paying for travel and lodging expenses. NGOs certainly assist education in various dimensions where the government can also be of support. NGOs have been recognized strongly based on their immense contribution to the enrolment of students in tertiary education in Roma.

Similarly, in Malawi, some of the existing NGOs include Forum for African Women Educationalists (FAWEMA), CCAM, and Tiyende Women in Development (TWID), which are known for contributing to the education sector (Swainson et al., 1998). Swainson et al. further stated that “CCAM offers bursaries to needy school children and TWID has a literacy and survival skills project for girl dropouts” (Ibid 1998, p. 73). Aside from the provision of bursaries, NGOs also provide educational materials that aid teaching and learning in schools. Studies in Roma also found that NGOs provided their beneficiaries with various learning materials such as books, stationery items, uniforms, and infrastructures in the schools (Yakimov, 2018). With this role, they reduced the dropout rate and increased the enrolment rate, and the academic performance of the students (Ibid, 2018). A study conducted by Tamrat (2013) in Addis Ababa revealed that NGOs provided girls with support in the form of fees, learning materials, lunch beneficiaries, lotion, and sanitary pads, and this caused improvement in students’ academic performance. Thus, the girl child no longer had to work after school and this gave them more time to concentrate on their studies and also be regular in class (Ibid, 2013). NGOs also formed able girls' clubs in the communities and these clubs built the girls’ confidence levels and their capabilities. Generally, all these activities NGOs put in place support the education of girls and also create avenues for the poor in society to also get the chance to participate in formal education.

NGOs are mostly active and helpful in rural parts of a country and the individuals benefit from their activities (Srivastava & Austin, 2012). Bangladesh Rehabilitation Assistance Committee (BRAC) is one of the uprising NGOs that help with the construction of schools and the provision of teachers in the countryside of Bangladesh. Also, some of the NGOs in Bangladesh support education through the provision of supplementary reading materials for students and help the government to revive schools that are ineffective to provide quality education for all (Adu-Baffoe & Bonney, 2021). NGOs also build up the capacity of teachers, parents, and school authorities by organizing training programs, workshops, and seminars (Ranis & Stewart, 2000; Dar, 2014). NGOs such as Javshan in the Ragon district of Tajikistan conducted literacy classes for girls in rural areas (Dar, 2014). In Tajikistan, Parvin, an NGO received grants from international donors and educated 30 girls by providing them with basic and secondary education. Also, Dar quoting from the Program of civil society and NGO Development for the Central Asia region stated that Parvin also granted 35 girls who had completed their secondary education the opportunity to continue with higher education (Ibid, 2014). The support from Parvin helped girls to attain higher education. This shows the contributions from NGOs promote the quality of education in rural areas in both formal and informal forms of education.

International agencies and local NGOs in Ghana are noted for their effectiveness and the excellent support they give to the government in various aspects of development. Some of the renowned NGOs in Ghana that have been common and known to netizens in the rural areas include World Vision (WV), CAMFED, Action Aid, Catholic Relief Services (CRS), and Adventist Development and Relief Agency (Bob-Milliar, 2005). According to Bob-Milliar (2005), these NGOs provide rural communities with services like credit facilities, potable drinking water, clinics, school buildings, and agricultural extension services. The activities put in place

by NGOs help the communities to develop and improve the quality of life of the citizens (Langran, 2002). NGOs play a substantive role in helping provide goods and services that can transform people's lives through local groups (Darkwah, 2016). Also, NGOs constantly organize innovative social programs which are beneficial to the poor because it allows social justice and grassroots participation (Garutsa, 2012).

Generally, these organizations work on educational shortcomings to promote quality and accessible education for all (Okine, 2021). NGOs like World Vision in Ghana help rural communities by providing infrastructure and learning resources to local governments in the regions to provide quality primary education (Ibid, 2021). These forms of services they provide for the students encourage enrolment, retention, and overall attendance in school (Egyir, 2013; Huzeru, 2012). Nyikadzino & Vyas-Doorgapersad (2020) believe that the provision of quality education will help boost community development through poverty reduction. NGOs also partner with the education sector by providing them with funds, helping with policy decisions, and also human resource capacity to help obtain the objectives and goals of universal primary education (Nanu, 2014). Okine stated that NGOs bring the notice of governments and the appropriate authority to the various developmental issues including education which need to be addressed and are considered in policy formulation processes (Okine, 2021). Thus, NGOs ensure governments concentrate on challenging and necessary areas in policies and take actions to improve educational quality (Bakir, 2017; Wellstead, 2017).

Forum for African Women Educationalists supports girls' education by "providing scholarships for needy girls and also advocating for the facilitation of girls' education in the various districts" (Huzeru, 2012). He identified that these activities bring about an improvement in their academics and other aspects of life (Ibid, 2012). According to Fant (2008), NGOs' support

to girls in the Northern part of Ghana includes accommodation in boarding schools or safe shelters provided the school is far for them to walk daily, clothing, school fees, stationery, and examination fees. Darkwah (2016) also indicated that NGOs put in place various forms of interventions such as the provision of teaching and learning materials, uniforms, and educational infrastructures to improve human capital. Various studies conducted by researchers have indicated that inadequacy and unavailability of learning materials affect the performance rate of students (Frempong, 2011). Action Aid Ghana is also among the renowned NGOs in Ghana that aims at promoting girl-child education by providing the needed logistics to make education a success (Adu-Baffoe & Bonney, 2021). For instance, in districts like Chereponi in Tamale, they provide bicycles, learning materials such as books, and also students' beds for boarding schools (Huzeru, 2012). NGOs build the capacity of the community through education, training, and other skills to result in the achievement of sustainable development (Tetteh, 2018). Notwithstanding the contributions and important role NGOs play in the development of communities and individuals, they still encounter some challenges that affect their activities.

## **2.5 Factors Influencing Academic Performance**

Considine & Zappala (2002) explained academic performance as the educational achievement students attain in their tertiary education over some time. Morsha (2000) defined “performance as an incredible way to engage students in stimulating and inspiring interactive learning and experiences that make a difference and leave a lasting legacy”. Researchers are most times concerned with students' academic performance because it is one of the major concerns in education. The academic performance of students is determined by their grade point average which includes their examination scores at the end of each semester (Isangedigh, 1998). Students with higher scores show better academic performance and low scores show average or bad performance (Makoye, 2014). Owing to the correlation between education and development, governments and NGOs place much emphasis on ensuring students perform well and get

the best out of school. The academic performance of students and the satisfaction they gain from the support they receive is significantly correlated (Karemera et al., 2003). Academic performance is also influenced by a number of factors.

### **2.5.1 Availability of resources**

Generally, the academic performance of students demands the provision of resources and interventions from the government and NGOs (Watkins, 2000). In a study by Considine and Zappala (2002), it was found that the unavailability of resources affected the academic performance of students in attaining good results. This shows the need for students to have access to various resources to perform well academically. Gwarinda (2001) also agreed that the availability of learning materials for students influences their academic performance. NGOs and governments provide support and resources for students in tertiary institutions. Support from NGOs in form of tuition fees for students in tertiary education helps them to perform well because it removes the barriers that affect their academic performance (Mumba, 2017). Students' academic performance declines when they miss out on class due to the non-payment of fees, unavailability of learning materials, and support from parents and the government among others (Musah et al., 2017).

### **2.5.2 Nature of environment**

Also, the nature of the environment students find themselves in is associated with their academic performance (Karemera et al. (2003); Rutto & Mulwa (2019)). According to UNICEF (2016) report quoted by Rutto & Mulwa (2019), school environmental factors such as the absence of or poor toilet facilities resulting in a lack of privacy for students, and congested classrooms contributing to truancy led to some girls dropping their grades. In a study conducted by Chengula (2019), she concluded that the support services NGOs provide to female students motivated them to remain in school leading to lower drop-out rates.

### **2.5.3 Family background of students**

Moreso, Manwa (2014) in his study on factors influencing the academic performance of students found that the family background of the students influenced their academic performance. The family background of the students included their socioeconomic status, the level of education of the parents, and their social associations. His study implied that financial constraints and the level of education of family members influenced the academic performance of students positively and negatively (Ibid, 2014). Similarly, Uwaifo (2008) also agreed that the family background of students results in a change in their academics as well.

### **2.5.4 Other Internal Factors**

NGO's activities in education are geared towards improving the educational attainment of students. Although they provide several services to the girls, there will not be a positive effect on their performance if there is a lack of self-driven and self-motivation on the side of the students (Hezekiah, 2016). Chengula (2019) also agreed with Hezekiah (2016) that students must have a form of internal commitment to enable the external support from the NGO to be relevant in resulting in a positive change in their academic performance.

Academic performance is a very necessary aspect of tertiary education. According to Nconco (2006), it is an investment that can be used to acquire "a more rapid economic, social, political, technological, scientific and cultural development of the individual for further education and development of the society".

### **2.6 Challenges faced by NGOs**

NGOs face different forms of challenges in delivering their services and these challenges are cut across in most developing countries.

### 2.6.1 Funding

One major challenge most NGOs face is with regard to funds. Bromideh (2011) realized that generally, most NGOs have inadequate funding as well as the needed resources to help them carry out their activities. According to Barakat et al. (1994), most projects organized by NGOs in Afghanistan have not been long-term projects and are not projected to ensure future development because of the nature of funding. NGOs in Roma have limited budget allocation for their interventions and plans (Yamikov, 2018). Furuta & Thamburaj (2014), also expressed that NGOs experience challenges with funding in some activities like budget preparation, expenditure, allocation of resources, and hiring of resource persons. NGOs sometimes experience “donor fatigue” which in turn affects most of their activities and projects (Egyir, 2013; Barakat et al., 1994). NGOs experience donor fatigue because they have not been recognized by donors thereby making them unable to gain trust as well as raise funds to help the execution of their activities on a smooth path.

Another dimension of the challenges NGOs face over funding is control over the funds (Kareithi & Lund, 2012; Tetteh, 2017). Because these funds are mostly from external sources, the decision-making on what to use the funds for and even when sometimes remains a position for these international donors to decide. Fant (2008) asserts that some NGOs have been criticized for the way they use the funding they receive. Because some of the NGOs are not accountable to their donors, they experience mismanagement of funds (Fant, 2008; Gyamfi, 2010) Thus, few percentages of funds go to the individuals to whom these funds were given and the majority goes to the management of the organizations. For instance, in Botswana, some local NGOs were indicted for misuse and mismanagement of funds that they received for the HIV/AIDS epidemic (Botswana Guardian, 2006). Gyamfi (2010) also posits that NGOs' unaccountable

nature and lack of transparency also affect the effective management of the organization. Unlike elected officials who are accountable to their electorates, most NGOs are neither accountable to their sponsors nor the public, hence, the cause of fund mismanagement.

### **2.6.2 Nature of relationship between NGOs and Governmental bodies**

Singal (2009) also identified “professional conflict” as one of the problems NGOs encounters. Government and NGO relation is very necessary because they must work together. Also, Bro-mideh (2011) identified that a good and healthy relationship needed to exist between NGOs and the government for the activities of the NGOs to be successful. However, most NGOs encounter problems in maintaining a healthy relationship with government bodies both at the national and local levels (Ibid, 2011).

One challenge NGOs encounter due to unhealthy relationships between them and governmental bodies is the unsustainability of their interventions after the project period has phased out. NGOs needed to cooperate with the local government for their projects to be sustainable (Akyeampong, 2004). Thus, they encounter difficulty in ensuring the sustainability of their projects, making most of them last for shorter periods. Projects put in place by NGOs are not to be isolated from that of the government because this can cause difficulty in the implementation of their projects and also affect their sustainability (Bratton, 1989).

### **2.6.3 Undefined Organizational structure**

Another challenge NGOs face, especially those in the global south, is the lack of well and clearly defined structures concerning the organizational structure of power and facilities (Henderson, 1997; Gyamfi, 2010; Egyir, 2013). Inappropriate organizational structures are one of the major disadvantages of most African NGOs (Molomo & Somolekae, 1999). Organizational structures and physical structures in the form of facilities are necessary to the organization because they help the NGO gain the needed recognition and support. Lotsmart (2007) believes

the organizational structures are necessary and need to be effective to enable NGOs to acquire funding from donors. According to Gyamfi (2010), mismanagement, inadequate information, and vague goals are a result of inappropriate organizational structures. Individuals and beneficiaries of these organizations also face some challenges due to the structure of the NGOs because they have to go through long bureaucratic processes to get their problems noticed and addressed by the management of the organization (Egyir, 2013). Also, the external hands in NGOs' affairs affect their decision making and at times their decisions are based on the ideas of these external hands and donors (Dill, 2009).

#### **2.6.4 Human Resource Management**

Another challenge NGOs face is human resource management. The staff capacity and strength of most local NGOs are mostly low. NGOs have both voluntary and paid staff (Ibrahim & Muhtesem, 2006; Gyamfi, 2010). In the view of Gyamfi (2010), most local NGOs rely on voluntary staff in organizing projects and these people do not have the essential skills and training to carry out effectively the duties assigned to them. The inefficiency of the staff affects the NGOs in executing their activities. The volunteering staff usually have limited time to work with the NGOs therefore they do not extend enough support to the NGOs like the paid staff. Lekorwe (1999) cited in Lekorwe (2007) also assented to the idea that the absence of well-trained personnel limits the ability of the NGO and this affects their productivity. Owing to the low salary paid staff receive, Gyamfi (2010) asserts that most NGOs have high staff turnover. This affects the implementation, monitoring, and evaluation stages of the programmes they organize (Lekorwe, 2007).

#### **2.6.5 Low commitment from students**

Researchers have also indicated that a lack of commitment from student beneficiaries is also another challenge that NGOs face (Chengula, 2019; Hezekiah, 2019). This does not allow

NGOs to achieve their goal of supporting students' education. Some of the students the NGOs support do not make good use of the efforts and opportunities the NGOs provide to them (Chengula, 2019).

Despite these challenges that NGOs face and some unmeasurable goals some set for themselves, there are still NGOs that are committed and also devoted to impacting the lives of people through education and the provision of other necessary support services to promote human development.

## **2.7 Contributions of NGOs to Girls' Development**

Development is a broad concept that takes into consideration all individuals irrespective of one's gender or class. NGOs have become increasingly influential in world affairs and have made significant contributions to the field of international development (Agba et al., 2014). Ranis & Stewart (2000) define human development as the enhancing human condition to enable people to live longer, healthier, and more fulfilling lives. United Nations Development Programme (UNDP) indicated that the human development index (HDI) is a composite measure taking into account life expectancy, educational outcomes, and gross national income (UNDP, 2019). From this, any activity from NGOs that help promote the life expectancy, literacy level, and income levels of girls contributes to their human development and even that of the entire society.

As quoted by Kofi Annan, former UN Secretary-General during the World Education Forum in 2000, no development strategy is better than one that involves women as central players. It has immediate benefits for nutrition, health, savings, and reinvestment at the family, community, and ultimately, country level. In other words, educating girls is a social development policy that works. It is a long-term investment that yields an exceptionally high return. We need

those with power to change things to come together in an alliance for girls' education: governments, voluntary progressive groups, and above all, local communities, schools, and families" (Tetteh, 2017). This shows the essence of education of women and girls and with NGOs being key players in this, they consequently contribute to the human development of girls.

Various NGOs in Ghana have made deliberate efforts in contributing to the human development of girls through different activities and projects. NGOs promote formal, informal, vocational, and moral education of girls. Catholic Relief Service (CRS) and World Vision also contribute to the human development of girls through health and education. CRS for instance puts out interventions that improve the enrolment and attendance of girls in primary education in the Northern part of Ghana (Huzeru, 2012). According to Huzeru, from 1997 through to 2001, over half of the students CRS enrolled met the target of having 85% attendance to school each month (Ibid, 2012). Also, the World University Services of Canada (WUSC) contributes to the human development of girls by aiding to reduce the barriers that stop them from attaining education. NGOs at the local levels especially in rural areas protest and advocate against traditional practices that are harmful to individuals and can cost them their education (Tetteh, 2017). Forum for African Women Educationalists (FAWE) in Ghana supports the human development of girls by providing them with advocacy, capacity-building activities, and leadership and skill training as well. FAWE gives girls access to various vocational skills such as sewing and batik making among others by building training centres for communities (Huzeru, 2012). The acquisition of these skills promotes their literacy skills and income generation.

Studies in Botswana show that NGOs have contributed immensely to promoting human development in terms of health (Moustakas, 2020). Similarly, in Nepal, it was found that NGOs organize adolescent girls' empowerment programs (AGEP) for girls (Mahat, 2015). This provides girls with education on their reproductive health and also empowers them (Ibid, 2015). Additionally, in Ghana, NGOs contribute to the health sector by offering health education and

investing in the health sector as well. Some activities they put in place include health promotion activities, gender and development training at the district levels, gender and education training for GES personnel, and school improvement infrastructure support (Huzeru, 2012 pp 49). Egyir (2013) in his study found that World Vision provides health education programmes for the entire community and other health services like immunization and the supply of mosquito nets in communities like Anaben, Narkwa, and Edumfa.

Also, another composite of HDI measurement in gross national income and NGOs have been engaging girls in acquiring skills that they can put into practice and generate income. For instance, World Vision Ghana provides training to individuals and this exposes them to knowledge and skills that they can engage in to earn a living (Nyaho-Datti, 2018). Sutherland-Addy (2002) as cited in Huzeru (2012) also emphasized that NGOs make available funds and economic opportunities available to women to enable them to support their children's education. As parents are faced with opportunities, they can earn a living from, they will be able to support their children's education (Huzeru, 2012). Girls gain different skills from the NGOs and as they make them employable, they can earn and this builds them economically.

## **2.8 Tertiary Education and Development**

According to Johnson (2010), education is an important aspect of development because it aids world economic growth. Education is of great significance to the development of the world. The Millennium Development Goals (MDG) outlined by the UN addressed education on its second goal which was to achieve universal primary education. After the MDGs, the UN enunciated 17 Sustainable Development Goals (SDG) which will be in effect for the next 15 years (2016-2030). The SDGs are integrated and indivisible and balance the three dimensions of sustainable development: the economic, social and environmental" (United Nations (UN), 2015). Sustainable Development Goal 4 (SDG) states that countries will "ensure inclusive and

equitable quality education and promote lifelong learning opportunities for all” (United Nations (UN), 2015). SDG goal 4 is very vital for the accomplishment of the other goals. Sustainable Development Goal 4 targets 4.3 aims to make tertiary education accessible, quality, and affordable to all by 2030, irrespective of one’s gender. Thus, eliminating all forms of gender disparities at all educational levels. Similarly, target 4.7’s goal is to “ensure that all learners acquire the knowledge and skills needed to promote sustainable development, among others, through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship and appreciation of cultural diversity and culture’s contribution to sustainable development” (United Nations (UN), 2015).

According to Castells (1994), higher education serves as an engine for development in the new global economy. Increased accessibility to tertiary education will not only benefit the individual but also the entire society will develop. Thus, higher education supports development through “technological development, transferring knowledge, and raising awareness” which reduces the knowledge gap and poverty (Hamdan et al., 2020). Leal Filho et al. (2019) assert that universities influence local communities by serving as models for sustainability and by providing socioeconomic contributions to their host communities through the graduates that are employed in the local region or creating living laboratories in cooperation with stakeholders within their communities. This concurs with Mukherjee et al. (2011) assertion on education that it results in economic growth and development and reduces poverty in the communities. Tertiary education institutions are presented with a variety of functions in achieving the SDGs in terms of providing training and capacity building for students and their reflection on their career paths (Ferguson, 2019).

Although there has not been an elucidating agreement among scientists on the role tertiary education plays in development, some researchers have found a relationship between economic growth and tertiary education (Psacharopoulos & Patrinos, 2004). For instance, Saudi Arabia has put education at the forefront of development because it is recognized as a prerequisite for them to have social and economic growth, Therefore, much attention has been given to investing in education (Hamdan et al., 2020). They further stated that “higher education is a form of investment in human capital development and has real contributions to the economic growth of countries” (Ibid, 2020 pp 2).

Development does not only comprise the economic aspect of a country but can also be in political and social form. Payea and Baum (2005) indicated that society develops politically as a result of higher education through an increase in the civic participation of individuals. McMahon (2003), also identified various non-monetary benefits that individuals gain from tertiary education. Some of the benefits include improved individual and family health, development of children’s cognitive minds, higher return on financial assets, poverty reduction, and better working conditions. The World Bank in a study found that tertiary education students in developing countries gain more technological know-how and can use, manage, and develop advanced technologies. This increases their economic growth (World Bank, 2008).

The Organisation for Economic Co-operation and Development (OECD) (2008) outlined four major ways through which tertiary education promotes social and economic development:

- The formation of human capital (primarily through teaching)
- The building of knowledge bases (primarily through research and knowledge development)
- The dissemination and use of knowledge (through interaction with knowledge users)
- The maintenance of knowledge (primarily through inter-generational storage and transmission of knowledge).

Further studies have also examined the role of education for the various genders and their contribution to the development and human capital as well. Various studies present a positive relationship between girls' education and its contribution to productivity and economic growth (Masha'l & Al-Srouji, 2006). Masha'l & Al-Srouji's study proved that girls' education had effects on their economic activity and women empowerment as a result of development (Masha'l & Al-Srouji, 2006).

## 2.9 Theoretical Framework

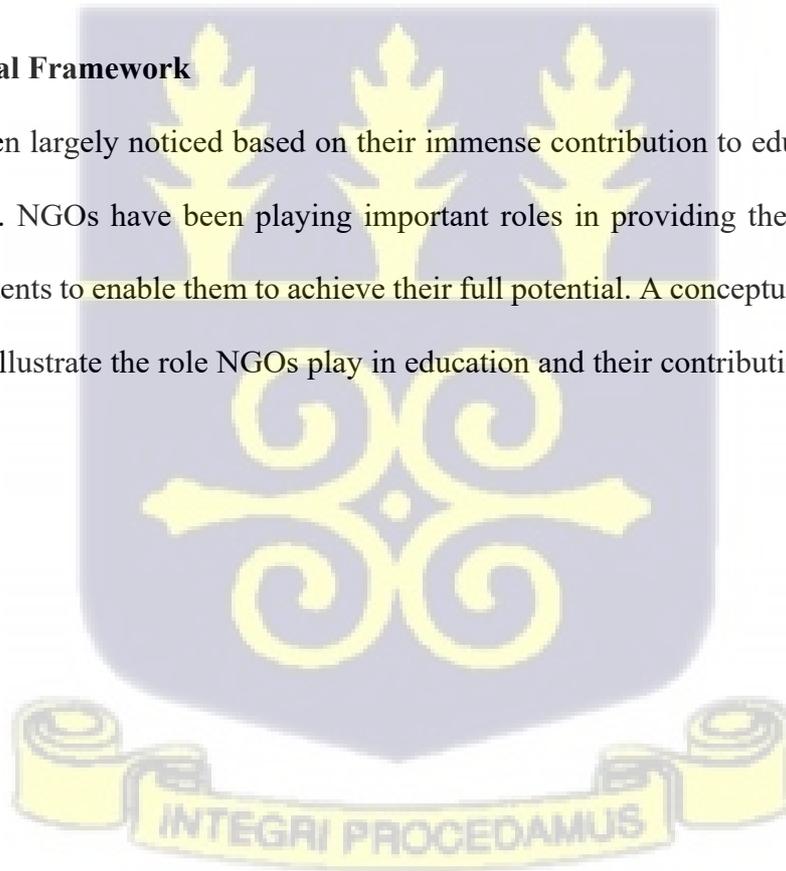
The theoretical framework underpinning this study is the Maslow hierarchy of needs propounded by Abraham Maslow in 1954. The theory proposes five stages of needs of an individual which are arranged hierarchically. From the bottom are the physiological needs, security, belongingness, self-esteem, and self-actualization needs. The first stage of need must be met to move onto the other level in order. The physiological need includes food, clothing, and shelter among others, which are the basic necessities of life (Gorman, 2010). When these physiological needs are satisfied, individuals are driven to get the next need in the hierarchy. The second order of needs presented by Maslow is the safety needs and Caraccio (2017) indicated them to be physical, mental, and financial. Succeeding the safety needs is the sense of belongingness from individuals and other forms of groups (Maslow, 1943). The fourth stage is the self-esteem need where people are concerned with earning respect and is mostly signified by the increase in one's confidence and capabilities (Caraccio, 2017). At the apex of the hierarchy is the self-actualization need. At this level, individuals identify what they need to accomplish and they are motivated toward that (Maslow, 1943).

Maslow's hierarchy of needs theory was relevant to the study because in promoting girls' tertiary education, some basic needs need to be met to enable girls to perform and fully participate. These needs differ for the various levels of education and among students. According to Chengula (2019), girls can reach their full potential when their needs are sufficiently satisfied.

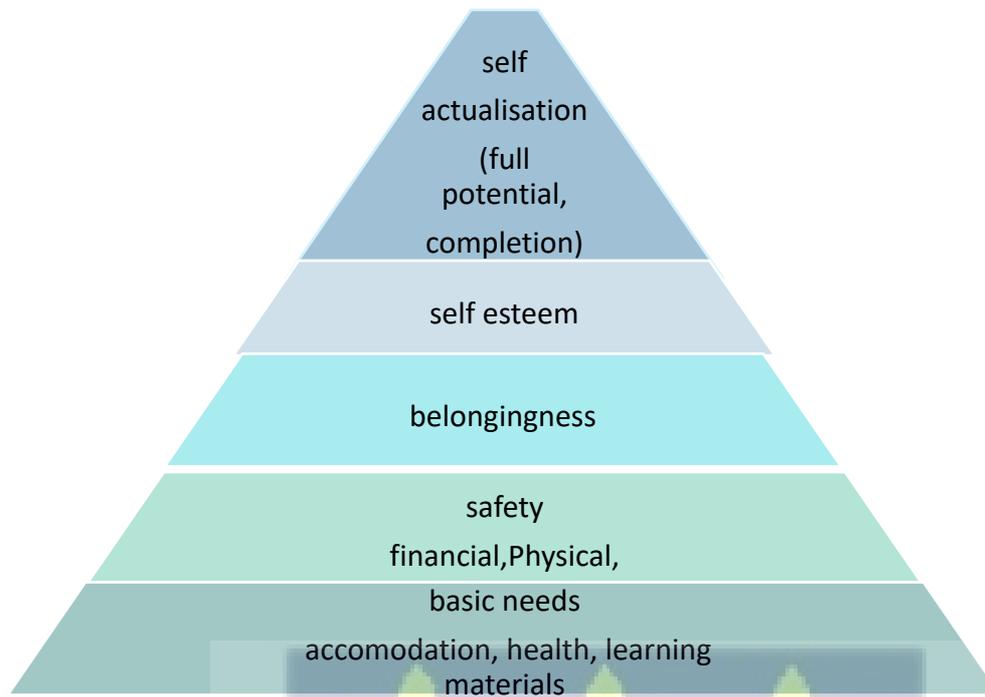
The first level which is the physiological needs of students will include uniforms, tuition fees, accommodation, and learning materials. For instance, when students have access to all learning materials, they will be able to learn successfully. Once these needs are met the next will be a sense of safety without harm in their educational institution. When students have financial stability and safety, their financial needs such as fees and monthly stipends are met (Caraccio, 2017). At the third level, students will also have a sense of belonging with the other students in the institution (Maslow, 1943). Students will also have to get their self-esteem needs to be met to get to self-actualization need. At the self-actualization stage, students have their low-order needs to be met. Therefore, they will be able to attain and achieve their desired performance level.

### **2.10 Conceptual Framework**

NGOs have been largely noticed based on their immense contribution to education and other societal sectors. NGOs have been playing important roles in providing the basic needs and support for students to enable them to achieve their full potential. A conceptual framework has been drawn to illustrate the role NGOs play in education and their contribution to educational attainment.



**Figure 2.1**



Source: Author's construct 2021

From Figure 2.1, accommodation, clothing, learning materials, health, and tuition among others are the primary needs of students in tertiary education. NGOs contribute to education through the provision of funding through scholarships and also providing accommodation for students (Fant, 2008). They also provide learning materials such as laptops, tablets, and books for the students (Yakimov, 2018). Also, the safety needs of students include financial and physical safety. The financial needs of students include their monthly stipend, tuition, and physical needs also include a safe and sound environment for the students. Students need to also have a sense of belongingness and love among themselves. Also, they need some form of respect and NGOs to provide students with skills that boost their confidence levels (Tamrat, 2013). Lastly, when these needs are met, students are likely to attain their full potential in higher education.

All the five needs outlined in Figure 2.1 are necessary and also influence students' enrolment, retention, dropout rate, as well as their academic performance in school (Caraccio, 2017).

Schofield and Beek (2009) also viewed that students' emotional and physical safety were pre-requisite needs for girls to advance and attain their full potential. Education is a process that integrates diverse inputs to result in an essential outcome. Therefore, the provision of the basic needs of students as inputs will influence their outcomes.



## CHAPTER THREE

### METHODOLOGY

#### 3.1 Introduction

The purpose of this Chapter is to explain in detail the methodology for this study. First of all, the chapter presents the choice of research design, study area, sample population, sampling procedure, instruments for data collection, data analysis, and some ethical considerations. This is followed by a discussion on their ability to produce valid results, meeting the objectives set for this study. It concludes with a brief discussion of the ethical considerations posed by the research methodology, as well as problems encountered during the research.

#### 3.2 Research Design

A descriptive research design was employed for this study. This type of design was considered appropriate because it allowed the researcher to describe and explain the support CAMFED provides to female students and its effect on their educational attainment. Aside from this, there was the need to find out from some staff of CAMFED, the various challenges they face in delivering their services and also the challenges the girls face in assessing grants from CAMFED. Mann (2003) described this type of research design to be appropriate when there are restrictions with time, finance, and labour. The research employed a qualitative approach. This approach was used because it describes, analyses, and interprets the situations and issues as they exist (Manwa, 2014). Denscombe (2007) explains the qualitative approach to research “as an approach that emphasizes subjectivity, description, and interpretation and deals with people’s perceptions and meanings, attitudes and beliefs, and feelings and emotions”. This approach allowed students to provide their individual experiences and ideas relating to the support and services they received from CAMFED. The experiences of the students vary. There-

fore, with the use of a qualitative approach, they were able to interpret their individual experiences. This approach was used because it is consistent and helpful in gaining more exhaustive information from the respondents. Also, the qualitative approach was suitable because the form of data gathered was difficult to quantify.

### **3.3 Area of Study**

The study was conducted in the Cape Coast metropolis in the central region of Ghana. Ghana is one of the five Sub-Saharan countries CAMFED supports in Africa. The Central region is among the regions in Ghana that CAMFED supports. The Central region was the former regional capital of Ghana. Also, this region was one of the early regions that CAMFED started supporting in Ghana. Some of the suburbs in the metropolis include Ayensu, Kakumdo, Amamoma, Abura, Apewosika, Kotokuraba, and Ankaful. The study was conducted at the University of Cape Coast which has students coming from different regions in Ghana; some are also international students.

### **3.4 Sampling procedure**

This study adopted a purposive sampling procedure in selecting the students. The first was to identify students at the University of Cape Coast who are CAMFED beneficiaries. This was done by obtaining the list of female students who were getting support from CAMFD. Also, students across all the colleges and levels who live within Cape Coast and its environs were chosen from the frame. These female students were involved in the study because they were the ones directly benefiting from the educational interventions CAMFED puts in place.

The purposive sampling technique provided the opportunity to get the specific individuals who could assist with the needed information regarding the objectives of this study. Also, some staff

of CAMFED was involved in the study. CAMFED staff was part of the study because they were the right people to assist with information concerning the contributions CAMFED provide to the students as well as the challenges they face in delivering their services.

### **3.5 Sample Size**

The population for the study comprised tertiary students at the University of Cape Coast and the target population for the study was the female tertiary students who benefited from the interventions of CAMFED. The sample for the study included both student beneficiaries and staff of CAMFED. Three staff of CAMFED based in the central region were interviewed. The sample for this study consisted of students in their second year, third year, and final year respectively because their level did not affect the nature of support they received from CAMFED. A total of forty-one female students were interviewed. This included students from four different colleges at the University of Cape Coast. Ten were from the College of Health and Allied Sciences, eight from the College of Agriculture and Natural Sciences, nine from the College of Education Studies, and fourteen from the College of Humanities and Legal Studies. Students in the College of Distance Education and Graduate School were not included because CAMFED did not have current students who are beneficiaries in these colleges.

### **3.6 Data Source**

Primary and secondary data were both used for this study. Secondary data was gathered from articles and journals to help in preparing the instruments used for the collection of primary data. Documentaries and impact reports from CAMFED were also reviewed. The source of primary data was the responses gathered from the interactions with some CAMFED staff and tertiary female students who benefitted from them.

### 3.7 Data Collection Instrument

The data collection instrument that was used in collecting primary data for this research was an interview. With information from the reviewed literature, some proposed questions based on the research objectives and questions were put together as interview guides (see appendices A and B ). Interviews were conducted to find out from the students the specific interventions they get from CAMFED and the influence they make on their educational attainment. Also, the staff of CAMFED was interviewed to find out the nature of the support they provide to the girls, the influence it has on students' achievements, and the challenges they encounter in delivering their mission. The use of interviews provided the opportunity for the researcher to seek clarification through further probing and expanding the responses of interviewees to ascertain their feelings and experiences. Wiersma & Jurs (2008) stated that individuals mostly prefer interviews because they feel more comfortable with them compared to surveys. An interview guide containing the questions relating to the objectives of the study was used for acquiring information from the participants and this instrument allowed flexibility in asking follow-up questions from the participants. With the use of interviews, the researcher was able to ensure clarity and conciseness in the responses from the participants. Guion et al. (2012) stated that the use of open-ended and discovery-oriented methods helps a researcher to explore the respondents' experiences and their ideas on the study objectives. The interview guides had open-ended questions which allowed participants to express openly their views and experiences. Students were able to give detailed explanations of the support they were getting from CAMFED and how these interventions influenced their retention and academic performance in school. They also indicated some of the challenges they encounter in accessing the resources from CAMFED. Also, with the use of interviews, staff were able to express their contributions to the educational attainment of students as well as the challenges they encountered in the

course of supporting the students. Interviews with respondents were recorded and saved for analysis. A total of forty-four interviewees were engaged.

### 3.8 Data Analysis

Mhehe (2002), quoting from Glesne & Peskiri 1992, explained data analysis as a process, involving organizing what we have observed, heard, and read to make sense of the acquired knowledge. Descriptive statistics like frequency tables and percentages were used to present the demographic respondents of the students which included their sex, level, and college of study.

Data gathered were analysed using thematic analysis. Themes were generated based on the objectives of the study and they were analysed thematically. The broad themes covered the activities and support CAMFED provides to students, the effects of CAMFED interventions on girls' retention and academic performance, and the challenges CAMFED and students face. Also, sub-themes were under these broad themes. For the interviews, responses were transcribed precisely and read through for understanding. Patterns from the responses of the respondents were identified to generate potential themes. The themes generated were combined with the bigger themes to make a meaningful analysis of the literature that was reviewed.

Parts of the interview that were used for the analysis were duly quoted. For issues of anonymity, participants were identified with abbreviations 'ISP' for students and 'IS' for staff.

Objective 1; Activities and support CAMFED provides to students.

In discovering the activities and support CAMFED provides to the students, they were presented with a list of some basic services such as accommodation, tuition fees, and stipends

among others that NGOs provide for students and they indicated the ones that CAMFED provided for them. Several programmes that CAMFED organizes for the students were also identified by the students and staff.

Objective 2; Effects of CAMFED interventions on girls' retention and academic performance

In examining the effects of CAMFED interventions on girls' retention and academic performance, students and staff were asked how the services they mentioned in objective one (1) influence their educational attainment in terms of enrolment, retention, and academic performance.

Objective 3; Challenges CAMFED faces in providing requisite resources for the girls

To identify the challenges, staff were questioned on some of the challenges they face in the course of their service delivery. Some of the challenges are with regard to funds, students' commitment, and relationship with local authorities.

Objective 4; Challenges the girls face in accessing support from CAMFED

In examining the challenges girls encounter in gaining support from CAMFED, they were questioned on some of the challenges of accessing funds and the processes involved.

### **3.9 Ethical Consideration**

Permission was sought from the CAMFED national office to get access to the Central regional representatives and the students as well. Participants were informed about the study and its objectives before they gave their consent. They were assured of the confidentiality of the information provided to be solely used for this work.

**CHAPTER FOUR**

**PRESENTATION OF FINDINGS AND DISCUSSION**

**4.1 Introduction**

The purpose of this study was to identify the contribution of CAMFED to the educational achievement of girls at the tertiary level. This chapter presents the findings and discussions generated from the field. The findings are presented based on the objectives and the themes generated from the data.

**4.2 Demographic Data**

This section presents a brief summary of the background characteristics of the respondents.

Table 4.1 presents a summary of their background based on their age, year of study, colleges of study, and the number of years they have been receiving support from CAMFED.

Table 4.1 Demographic Characteristics of Students

Variable	Description	Frequency
Age of Respondents	20years and below	0
	21-25 years	38(92.7%)
	26 years and above	2(7.3%)
Year of Study	200	12(29.3%)
	300	20(48.8%)
	Final Year	9(21.9%)
College	Humanities and Legal Studies	14(34.1%)
	Education	9(22%)
	Health and Allied Science	10(24.4%)
	Agriculture and Natural Sciences	8(19.5%)

Years of receiving Support from	2	7(17.1%)
CAMFED	3	3(7.3%)
	4	5(12.2%)
	5	6(14.6%)
	6	11(26.8%)
	7	9(22%)

Source: Author's field survey, 2021

Participants of this research were all females because the organization supports only females in the tertiary level. Forty-one of the participants were female students. With respect to their ages, the Majority of the respondents fell within the ages of 21-25years with two between 26-30 years. Students were from the colleges of Humanities and Legal Studies, Health and Allied Sciences, Agriculture and Natural Sciences, and Education. Also, the table above shows that some of the students started receiving support from CAMFED from their secondary level of education making them beneficiaries of CAMFED support for over four years.

Table 4.2 Demographic Characteristics of Staff

Variable	Description	Frequency
Age of Respondents	20-25 years	1(33.3%)
	26-30 years	2(66.7%)
	31-35 years	0
	36 years and above	0
Previous beneficiary of CAMFED	Yes	3(100%)
	No	0

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Number of years of working CAMFED	1	0
	2	1(33.3%)
	3	2(66.7%)
	4	0
	5	0

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Source: Author's field survey, 2021

The staff interviewed were three females from the central region. The table above shows that they were all beneficiaries of CAMFED in their tertiary education level and now working with the organization.

#### **Respondents' Codes and Meaning**

To maintain anonymity, codes were used to represent the respondents including the female students and the staff. The codes and their meanings are as follow: ISP (1)-Interview with Student Participant number one (1) and IS (1)-Interview with Staff number one (1).

#### **4.3 Activities and Support CAMFED Provides to Girls**

The first objective of this study was to identify the activities and the support CAMFED as an organization provides to girls in tertiary education. Additionally, the research intended to determine how students learned about CAMFED and how they become beneficiaries. Also, it identified the services the beneficiaries receive from CAMFED as well as the various sessions for the female students.



#### 4.3.1 Knowledge of CAMFED

Most of the female students got to know of CAMFED during their time in Senior High School (SHS). Some of these SHS had patrons who were with CAMFED so they introduced the students to it from their first year in SHS. Others also heard it through their friends and family.

The following are some verbal quotes from the students:

*“I heard from a teacher mentor during SHS. I was not part by then so one of the teacher mentors told me that after SHS I can apply” (ISP 17)*

*“When I completed JHS and I was moving to SHS, one woman introduced me to it. My mum was not having money to cater for me so through that woman I was able to get the bursary scholarship to MASTECH” (ISP 20)*

*“Okay I got to hear about CAMFED through a church sister, she introduced me to that before SHS so when we went the CAMFED officials themselves brought a form for us to fill, those of us who are at Mfantseman district. So, we filled out the forms and then from there we got the scholarship. That’s basically how I heard about CAMFED” (ISP 1)*

#### 4.3.2 Process of becoming a Beneficiary

Most of the respondents admitted that CAMFED has been supporting them from their SHS level and they got the opportunity to continue with tertiary education based on the support they received from CAMFED. Also, some of the students became beneficiaries of CAMFED only for their tertiary level. Students noted that after completing SHS they had to apply to gain a slot for the scholarship in the tertiary level of education irrespective of their beneficiary status in their secondary level of education. Students applied for the scholarship online and others picked forms from the various CAMFED district offices. Below are some of the responses from the students on how they became beneficiaries of CAMFED:

*“CAMFED officials brought forms for us to fill so they go through your details and then they have to profile you and verify that whatever that you’re saying is true” (ISP 10)*

*“I applied for it online and I was called for an interview at UCC School of Business Guest House so after that we were asked to go for orientation at Nduom University” (ISP 29)*

*“So, I went to their office at Saltpond, picked a form and then I filled. By God’s grace, we went through the process and I was picked” (ISP 22)*

Responses from some of the staff were also similar to what the students said concerning how they became beneficiaries of CAMFED. These were some of the comments from the staff:

*“We measure it based on brilliance or need so we have a need assessment form for the students to fill out. We measure it based on whether the person is good academically, and then is coming from a disadvantaged background” (IS 2)*

*“Okay, so you fill out a form either online or hardcopy. So, after you fill out the form and submit it, those who apply are shortlisted. They go for an interview and then those who are selected go for orientation” (IS 1)*

### **4.3.3 Activities and Services from CAMFED**

This section presents the findings on the services CAMFED as an organization provide for the students in the university. From the interview with the staff, CAMFED provides a number of services as well as some activities to support the girls in both school and their encounter with the world at large. Some of the services are accommodation, laptops, tuition fees, and stipend. These were emphasized in the comment below:

*“So, for those who are selected for the tertiary scholarship, we give them their stipend, we pay their school fees, we give them accommodation, laptops. The stipend includes*

*their pockets money, money for transportation, money for books, but now we add the COVID stipend as well. This is something for them to buy PPEs and then when they are going home, we also give them something small to support them in the house” (IS 2)*

In the interview with the students, they also listed some services that they receive from CAMFED. The services they listed were similar to the ones the staff mentioned.

#### **4.3.3.1 Accommodation**

**CAMFED provides accommodation** in hostels for students in tertiary institutions and the students also indicated that. Most of the students who are benefitting from CAMFED indicated they are residents of the Superannuation Hall at the University of Cape Coast because that is where the organization pays for them to stay.

#### **4.3.3.2 Learning Materials**

Respondents acknowledged receipt of various learning materials from CAMFED during their tertiary level. During the interview with the students, they identified some of the learning materials they receive from CAMFED which include laptops, modems and pen drives.

*“Books, laptops, sometimes pen, pen-drives. When we came to level 100, they brought us some books pertaining to our course and the others ones we buy them through the money they give us” (ISP 1)*

*“They have given us laptops and most of the learning materials and transportation have been given to us through the stipend” (ISP 5)*

*“We were given a laptop and from the stipend they give us I get exercise books and textbooks I need” (ISP 21)*

#### 4.3.3.3 Tuition fees and Stipend

Students in tertiary receive funds for their tuition fee, accommodation, as well as their stipend. Respondents indicated that they receive tuition fees and stipends from CAMFED. The stipend they receive from CAMFED covers their transportation, books, and feeding.

#### 4.3.3.4 Skills Training

CAMFED tertiary beneficiaries outlined a number of skills they acquire from the organization through training sessions as well as their annual congress.

First is the leadership skill that students acquire through their training with CAMFED. Students revealed that they acquire leadership skills from the leadership seminars CAMFED organizes as well as the annual congress that they partake in. The following are some quotes from the responses of the students:

*“Okay so for training, we go for congress and we are taught how to make decisions and things like how to be confident and assertive. It even helped in going for the position I went for” (ISP 35).*

*“Yes, they enrich us with leadership skills. We have leadership enrichment summit and they also have congress for the whole organization so everybody partakes purposely for tertiary scholars” (ISP 39)*

*“Yes, when we go for Change Makers Congress, we are taught about leadership, setting SMART goals, and financial literacy as well” (ISP 21).*

Secondly, students also acquire various vocational and entrepreneurial skills from CAMFED. Some of the beneficiaries indicated that there is a pool of skills that one can choose to be trained on so she decides the one she prefers and then go for the training when the time is due.

*“Yes, me particularly I had the opportunity to learn how to sew. So even though I was schooling, they provided us the opportunity to learn” (ISP 18)*

*“Yes, vocational skills, we do have it at our various districts. At our district, we organized one on liquid soap, tie and dye making, beads making and crocheting” (ISP 6)*

*“I went for entrepreneurship training under sewing so they gave us some materials like sewing machine after the skills training” (ISP 9)*

#### **4.3.3.5 Other Programmes CAMFED Organizes for Students**

CAMFED organizes different programmes for the students aside from the support they give them in school. Students also engage in community givebacks in the form of education and skill training to help young ones in various communities. Responses from students show some of the programmes CAMFED organizes for them:

*“We have programmes like giving back to the community so we go to a community then whatever we find as a problem so we do something to solve it. So, for example, we went to Apewosika to teach the people there how to make liquid soap” (ISP 18).*

*“Yes, please we do. We have Change Makers Programme; we go for Transition programmes and other training learner guide programmes as well” (ISP 21)*

*“Facilitating community service, we go around and talk to girls about teenage pregnancy and recently they organized a transition programme for girls in SHS so I was called to go and facilitate” (ISP 29)*

#### **4.4 Effects of CAMFED’s Interventions on Girls’ Retention and Academic Performance.**

The second objective of the study was to identify the effects of the services and support CAMFED provides to the girls on their retention rate and academic performance. Data from the interviews showed that the services students receive from CAMFED influence their retention and enrolment rates as well as their academic performances. It also revealed other external factors that influenced the academics of students.

#### 4.4.1 Retention and Enrolment

Responses from students reflected how the interventions from CAMFED influenced their retention and enrolment. Most of the female students indicated that they would not have been able to continue with their tertiary education after school. Others also believe they could have continued but it would have taken them more time compared to when CAMFED came in. These were recorded in the following quotes from the students:

*“That’s a big no because like I said earlier even with SHS it was very difficult. I had to wait for an older sibling to complete before I could go so tertiary education wouldn’t have been possible if I had not gotten the opportunity from CAMFED” (ISP 2)*

*“I will say even if I would have been able to go, it would have kept very long. Because as at the time I completed school I had to stay home for some time before CAMFED came in” (ISP 10)*

Also, some of the students suggested that they would have dropped out of school if the support from CAMFED had stopped along the way. Below are some of the responses from the students.

*“Like considering my background and all, I will say it will be difficult. Aside CAMFED sponsoring me, I had nobody to support me. Even when the stipend they give us every semester delay, I have to wait for it” (ISP, 22).*

*“Maybe I would have stopped schooling because I will have to go find money. They were my main source so if they had stopped sponsoring me, then definitely, I would have stopped schooling” (ISP 18).*

*“It will affect me. Accommodation, school fees, and even the stipend if they stop, I cannot get anything. I do not have any source” (ISP 19)*

Additionally, the staff also emphasized the influence of their services on the enrolment and retention of female students at the tertiary level. One of the staff explained finances have been

a major setback for students not enrolling in tertiary education so the scholarship opportunity helped them to enrol and complete successfully. This was highlighted in the statement below;

*“Okay, so before the tertiary education support came about, we realized that a lot of students want to go to school, but then they don't have money. Therefore, if we were able to pay for their school fees, give them stipends, and give them everything that they needed to be comfortable in school, I don't think something else would stop them from going to school. So yes, over the years, I can say just about two or three percent of the population that we have supported have left school for one or two reasons, but we mostly have about 100% completing” (IS 2).*

#### **4.4.2 Academic Performance**

The academic performance of students is influenced by a wide range of factors. The interviews with students and staff revealed that the services and support students receive from CAMFED influence their academics. Students further indicated some other external factors that also affect their academic performance.

##### **4.4.2.1 NGOs Services and Support**

Most of the respondents indicated that the services they receive from CAMFED influence their academic performance positively. The students acknowledged that the accommodation, tuition fee, and learning materials they receive provide them with a sound mind and also enable them to learn. Below are some of the responses from the students:

*“They really do. As for those services, without them you will not have a comfortable stay on campus so I will say it really gave me that peace of mind to study” (ISP 39).*

The staff also indicated that support in the form of tuition fees, learning materials, and stipends influence the students' academics by making learning easier for them. Also, all other support

students need aside from the listed ones are provided to make them comfortable and encourage them to perform well academically.

*“All right so if we should pay your fees that will enable you to stay in school. CAMFED gives them pocket money as well. That’s the stipend so this helps them to get whatever thing they will need. CAMFED also provides them with laptops that help them with their project work. This makes it easier for them to learn” (IS 2)*

*“As I said, if you are comfortable in school then the next thing is for you to learn. So, we make sure that they are comfortable. Apart from the things that we give them if any other thing comes up, and we can support them in any way we do. So, I think it's enough reason for their academics to boost up” (IS 1)*

#### **4.4.2.2 Health Education**

Furthermore, students also stated that CAMFED organizes some health education programmes for them and these programmes influence their academics directly and indirectly. Students listed some health education they received on issues such as breast cancer, menstrual cycle, and stress management. They also organize a counselling session for the students to take care of their mental and psychological health as well.

*“Yes, once a while they invite resource personnel on board to talk to us about health-related issues and it helps us because I am even a health student and it broadens my knowledge” (ISP 17)*

*“Yes, because during these health programmes, they teach us a lot. They even go a long way to tell us that when you do not have enough sleep it can affect the brain and if the brain is dull, you cannot study and all these things in a way influence my academics” (ISP 7)*

*“Yes, sometimes they talk about dealing with stress and others so I am able to deal with myself when I am stressed out. They have been organizing counselling sessions too for us” (ISP 31)*

#### **4.4.2.3 Skills Training**

When respondents were asked whether the skills they receive from CAMFED influence their academics, almost all of them agreed that they do. The students reported that the skills training affected them both positively and negatively. Some responses of some of the students who realized the skills affected them positively are below:

*“Okay sometimes after attending such seminars, I am empowered that yes, I can do it so with that, I put more effort into my studies” (ISP 7)*

*“Positive in the sense that when you complete SHS, you are already taken through life after school and all that so when I came here, presentation in class was not a problem” (ISP 10)*

*“Yes, the entrepreneurship skill especially, I’m offering Bachelor of Education Home Economics (Clothing and Textiles) so I got the training before going to the tertiary so with this skill, I’m able to pick up everything that we are being taught with respect to the practical aspect. Currently, I’m able to sow very well” (ISP 9)*

The staff also buttressed the positive influences of the skills students receive from CAMFED on their academics. they added that the skills build the confidence level of the students to learn and also influence their academics.

*“Yes, so even as a staff, I benefited from CAMFED in tertiary. In level 100, we went for a Change Makers Congress where we were told about career pathways. We were taught how to set achievable goals and all that so I think that personally helped me and I know it helped a lot of people as well. Those things helped us in our academics, not*

*directly but indirectly it did. It helped us to learn and appreciate whatever we were taught better” (IS 2)*

Although some of the students were benefitting positively from these skills, it had negative effects on them at times. Students stressed on the point that they got positive influence from the skills training but combining the skills with their academics sometimes affected their grades in school. This was highlighted in these quotes:

*“Sometimes balancing some of the things affect our academics. We feel that we could do everything together when we are in school but it gets to a point where we realize that we are dwindling and our grades are coming down” (ISP 10).*

*“It affected me a little because I had other positions in school. I did not have the leadership position only in CAMFED, I also had it in so many places and it affected me but not that much” (ISP 39).*

#### **4.4.3 Other External Factors Influencing Students’ Performance**

Another key aspect that needed to be looked at was the other factors that influenced the academic performance of the students. Students recognized some of these factors include their family background, personal motivation, and the motivation from family as well.

##### **4.4.3.1 Students’ Family Background**

The family background of students was also recognized as one of the factors that influenced their academic performance. It was captured that the family background of the students including their financial status encouraged them to learn hard and perform better. Some of the students’ responses are as follows:

*“Yes, my background really encourages me to learn more because I do not want to come out from school and be the same. And also, for the fact that my younger sisters and teenagers in our communities all look up to me” (ISP 18).*

*“looking at my background, I am the only child of my parents so I have to work hard so that I do not disappoint them” (ISP 24).*

Also, one of the staff confirmed this in our interview with them in this particular quote:

*“I think all issues concerning their schooling have been taken care of, but sometimes some issues are beyond us such as home issues, a fight between parents, we can't do anything about them” (IS 3)*

#### **4.4.3.2 Students' Motivation and Discipline**

The findings also revealed that aside from the external support from CAMFED, some internal factors influenced the academic performance of the students. Most of the students reported that their self-motivation and self-discipline influenced their academic performance. The students expressed these points in the quotes below:

*“Aside from that one (support from CAMFED) it also depends on you the individual and what you aim to achieve because sometimes those things may be in place but then you will not have the sound mind to study” (ISP 39).*

*“Yes, they do because what CAMFED does is to just pay your fees. The rest is up to you to motivate yourself” (ISP 2).*

Following an interview with the staff, they also recognized self-discipline on the side of the students as another factor that influences their academic performance aside from the support they receive from CAMFED. Regarding the interview with the staff, this is what one had to say:

*“Yeah, self-discipline and taking responsibility for your own life is what CAMFED is about; they want you to be independent. You have the opportunity, mentorship, and scholarship and now, you are on your own. So, I think self-discipline and taking responsibility have been the major reasons they excel (IS 1).*

#### **4.5 Challenges CAMFED Faces**

The third objective of this study was to find the challenges that CAMFED faces in providing resources to female students. The findings from the study revealed some challenges CAMFED faces such as inadequate funding and lack of commitment from the students.

##### **4.5.1 Inadequate Funding**

This section looked at the challenges CAMFED faces with funding. The staff noted that there are several female students who need support from CAMFED but due to inadequate funds, they are not getting the opportunity. Respondents also reported that CAMFED no longer supports students for all four years in tertiary education but just one year of support. This was recorded in the comment below:

*“I think the main challenge I can talk about is the MasterCard support that ended. We had a contract with them for 10 years and the contract ended but it wasn't renewed. Because of that, we will no longer be able to support tertiary students for their full-time in school; we can only support one year” (IS 2)*

##### **4.5.2 Commitment from Students**

CAMFED provides the students with all the support and services the students need to fulfil their potential in academics. The responses from the staff showed a lack of commitment from students as another major challenge. Thus, some students get all the services and support from

CAMFED but they fail to make good use of it. One of the staff revealed this in the following quote:

*“You can take the donkey to the river but you cannot force it to drink. CAMFED has very good plans for young people but some young people do not take advantage of the opportunity. They take the support and they use it for what they like” (IS 3).*

#### **4.6 Challenges Students Face in Accessing Support from CAMFED**

The fourth objective of this study was to find the challenges students encounter in accessing support from CAMFED. The findings from the study revealed some challenges students face as delays with the release of funds.

With regard to the challenges students face, they indicated that sometimes they experience delays with the stipend CAMFED provides to them. The students mentioned that they received their tuition fees on time mostly but the stipend was sometimes delayed. These quotes were some of the responses from the students:

*“Sometimes it delays and we cannot even ask our parents because they know that CAMFED will provide us with stipend. When it delays, you have no option but to live within your means” (ISP 10).*

*“For the school fees, I do not have a problem but most of us depend on the stipend so sometimes when it delays, it disturbs us” (ISP 31)*

#### **4.7 Discussion of Findings**

The purpose of this study was to establish the contribution of NGOs to the tertiary educational achievement of girls. This section presents a discussion of the findings of the study with respect to the objectives of the study. The findings are discussed in relation to existing studies in the topic area.

#### 4.7.1 Services and Support CAMFED Provides to Students

Findings on the services and support CAMFED provides to female students revealed that they receive accommodation, tuition fees and stipends, learning materials, and skills training. All the respondents mentioned that they receive all these services from CAMFED. Students indicated that they get accommodation from CAMFED at the Superannuation Hall at the University of Cape Coast. This finding is in line with that of Fant (2008) who stated that NGOs provide accommodation in boarding schools or safe shelters and school fees for students.

Learning materials are also another support students gain from CAMFED. Students outlined that they receive laptops, modems, pen drives, as well as books from CAMFED. This concurs with Yakimov (2018) who discovered that aside from the provision of tuition fees for the students, NGOs also provide beneficiaries with various learning materials such as books, stationery items, uniforms, and infrastructures in the schools.

CAMFED tertiary beneficiaries also get financial support from CAMFED. Female students get their tuition fees and a monthly stipend from CAMFED every semester. This is akin to the financial support that NGOs in ROMA provide to support students' enrolment from secondary to tertiary (Roma Education Fund, 2015).

The study also revealed that CAMFED provides girls with different skills training in addition to their tertiary education. Students get access to various leadership, vocational, and entrepreneurial skills. Several researchers have also indicated that NGOs provide skills training and development for students (Dars, 2014; Tetteh, 2018). Dars (2014) indicated that NGOs provide students and teachers with various skills through their skills training programmes, workshops, and seminars. Students acquire various vocational skills such as sewing, welding, bead making, soap making, and baking among other soft skills. These services are in line with that of FAWE

as stated by Huzeru (2012) that, they support girls through advocacy, capacity-building activities, leadership, and skills training as well. Students are taught various leadership skills that enable them to have good qualities of leaders and also set SMART goals for themselves. Students are also able to apply these skills and go in for leadership positions based on the skills they get from the leadership seminars.

In addition, the findings also revealed that CAMFED organizes various programmes for students aside from their academics. They organize seminars and congresses for the students as well as community givebacks to their various districts. These programmes in turn add to their knowledge and also build them for the world outside school. The above shows that CAMFED does not only provide them with services for school but also trains them in other fields aside from their formal tertiary education

#### **4.7.2 Effects of CAMFED Interventions on Students' Academic Performance**

It emerged from the study that the support students receive from CAMFED influence their enrolment and retention rates as well as their academic performance. The factors include support services. Thus, accommodation, tuition fees, stipend and learning materials, health education, and the skills they get from CAMFED's training. Also, aside from the support students get from CAMFED, other factors including students' self-motivation, family background, and self-discipline also influence the academic performance of students.

From the findings above, there is a clear indication that the support students receive from CAMFED influences their enrolment and retention rates. The availability of support services to the students enables them to enrol in tertiary institutions after SHS. Also, they can retain and continue from one level to the other till completion because they have access to the basic things

they will need in school. This finding concurs with that of Egyir which revealed that the form of services NGOs provide to students encourages enrolment, retention, and overall attendance in school (Egyir, 2013). CAMFED's impact report in 2010 indicated that their activities influence girls' enrolment, retention, pass rates, and gender equity in terms of their education. Similarly, Chengula (2019) also asserted that NGOs' programmes and interventions influence the enrolment of female students and reduce drop-out rates among them.

Responses from students also indicated that these services affect their academics positively. The support including the learning materials, accommodation, stipend, and tuition fee, helps the students academically. A study conducted by Tamrat (2013) in Addis Ababa revealed that NGOs provided girls with support in the forms of fees, learning materials, lunch beneficiaries, lotion, and sanitary pads which caused an improvement in students' academic performance. The findings from this study indicated that the availability of these services to the students gives them more time to study and also be regular in class because they do not have to work to cater for themselves (Ibid, 2013). The findings from the students are analogous to that of Tamrat (2013). This finding also corroborates that of Mumba (2017) who found that the support from NGOs and the government in terms of tuition for students in tertiary education eliminates all barriers that affect their academic performance and enables them to perform well. The students believe the services give them a sound mind to study because they do not have to think about getting access to these services.

Health education on issues such as stress management and menstrual health influenced the academics of the students indirectly. Students in the field of health and allied sciences admitted that health education programmes added to their knowledge. The programmes are beneficial not only to those in the health sciences but also to all the students. Schofield and Beek (2009)

asserted that the physiological needs of students including their health, contribute to the enrolment and academic performance of students in SHS. Students confirmed that these services indirectly influenced their academics. When students have good health education and apply them, they become healthy and therefore have a sound mind to learn.

It also emerged from the study that, the skills students get from NGOs influence their academic performance. The students identified that the skills they receive had both positive and negative effects on their academics. Some of the students had difficulty combining vocational and entrepreneurial skills with their academics resulting in a fall in their grades. Although they influenced some negatively, some students were positively influenced. The leadership skills students acquired influenced their academics positively, enabling them to engage in presentations and giving them a sense of empowerment.

Students' family background, self-motivation, and discipline were other emerging factors influencing the academic performance of the students. The family background of students in terms of their socio-economic status influenced their academic performance. It motivated them to concentrate on their academics. Most of the students pointed out the financial situation in their homes as a challenge. Because they are getting support from CAMFED, they see the financial constraint as a factor that influences them to learn hard to perform well. Manwa (2014) in his study also acknowledged that family background including socioeconomic status influences the academic performance of female students. This finding implied that support from CAMFED is necessary with regard to the academic performance of students. Therefore, these serve as external factors that affect the performance of the students in school.

Also, the individual self-motivation and discipline of the students influence their academic performance. For female students, their internal motivation and the quest to perform well and achieve their aim of being in school influence them to perform well academically. This concurs with Chengula's (2019) findings that internal commitment from the students is necessary to result in a positive change in their academic performance. Similarly, Hezekiah (2016) also posited that although NGOs provide many services to girls, there will not be a positive effect on their performance if there is a lack of self-drive and self-motivation on the side of the students (Hezekiah, 2016). Thus, although these services are available to the students, their internal self-discipline and self-motivation have major effects on their academic performance.

#### **4.7.3 Challenges CAMFED Faces**

It is recognized that NGOs encounter some challenges in their dealings with the students and the students also face some challenges as well. From the findings of this study, CAMFED faces challenges like inadequate funds and lack of commitment from the students.

The study revealed that CAMFED receives support from different donors. Apparently, there may be some female students who may need support from CAMFED but are not able to get the opportunity. During the interview with the staff, it was found that CAMFED no longer supports female students throughout their tertiary education because the contract with the donors ended. This concurs with the findings of Bromideh (2011) who affirmed that inadequate funding and resources prevent NGOs from carrying out some activities. This implies that female students who will need support from CAMFED for their four-year stay in the university will not be able to get it. This outcome is similar to that of Mollel and Chong (2017) in Tanzania who established that economic and social constraints of NGOs affected students.

In a recent study by Chengula (2019), she revealed that some students do not make positive use of the support NGOs provide for them. The study showed that aside from CAMFED'S support, the commitment of students is a major factor. Thus, if the students have all these supports and fail to make good use of them, CAMFED will not achieve its main goal.

#### **4.7.4 Challenges Students Face**

From the findings of the study, students encounter challenges such as delays in the release of their semester-based stipend. Students indicated that the delay in receiving their stipend affects them. Some of the students depend solely on the stipend they get from CAMFED. Therefore, when it delays, it affects their getting the needed stuff such as provisions and handouts.



## CHAPTER FIVE

### SUMMARY, CONCLUSION, AND RECOMMENDATIONS

#### 5.1 Introduction

This chapter presents a summary of the key findings of the study and some conclusions from it. Based on the findings, some recommendations have also been presented. This study sought to identify the contribution CAMFED provide to the tertiary educational achievement of females taking into consideration the services they provide for the students, the effects of these services on students' academics, and the challenges they face in delivering the services. The study employed a qualitative research approach to achieve the objectives with the use of interviews with student beneficiaries and some staff of CAMFED. A total of forty-four respondents were interviewed for this research. Data gathered were analysed thematically and presented per the objectives.

#### 5.2 Summary of Key Findings

The study found that CAMFED provides students with several services such as accommodation, tuition fees, stipends, learning materials, and skills training. Almost all the student beneficiaries of CAMFED receive these services. The skills training students acquired involved leadership skills and various vocational and entrepreneurial skills such as sewing, welding, baking, and soap making. Also, CAMFED organizes community giveback activities, congresses, and seminars for their students at the tertiary level.

In addition, the study examined the effects these services have on the student's academic performance. It was found that the support provided to students influenced the enrolment and retention rate of female students in tertiary education. The services enabled students to enrol and also stay in school until completion. The support from CAMFED enabled students who

could not have been able to afford tertiary education to gain access to it. Therefore, it reduced their chances of dropping out of school. Also, the services influence the academic performance of students positively. Students have access to all the basic needs that give them comfort and enable them to learn.

The study identified inadequate funding and lack of commitment from students as some challenges CAMFED faces. Students also mentioned that they sometimes experience delays with the funds they receive from CAMFED. Also, the lack of commitment from the students was another challenge CAMFED faced. The study revealed that some students do not make good use of the services CAMFED provides for them.

Among the challenges the students encounter in the course of the acquisition of support from CAMFED, delay in the release of semester-based stipends was the major challenge identified. The study revealed that students experience a delay in getting their stipend and this sometimes affects them because they rely on that to get some learning materials and provisions for school.

### **5.3 Conclusion**

The findings from the study showed that CAMFED provides a variety of services to support female students in tertiary education. The services CAMFED provides for tertiary female students influence their academic performance and enable them to enrol, retain, and complete school successfully. Although the services from CAMFED contribute to the academic attainment of the students, these factors are often external to the students. Other internal factors also influence the students' academics. Students' internal motivation and drive, self-discipline, and personal commitment enable them to attain their aim of being in the university. The lack of commitment from the students serves as a challenge for CAMFED to attain its goal because

the support they give will not yield a positive result. The study concludes that delay in the release of students' semester stipend at times is also another factor that affects them. Also, inadequate funds affect the support CAMFED provides to girls.

Therefore, the study concludes that the various internal factors if not given much attention, will affect the educational achievement of students even though they will have all the support they need to enable them to retain in school.

#### **5.4 Recommendations**

The study highlighted some possible recommendations for addressing some of the challenges that were recorded.

##### **Increased education of students on the influence their commitment has on their educational attainment.**

The study recommends that CAMFED as an organization should educate students more on how their personal discipline and commitment go a long way to influencing their academic performance. This will help the students to realize they need to put in much effort to support the benefits they receive from CAMFED.

##### **Early provision of students' stipend**

To ensure the early provision of students' semester-based stipend, CAMFED can set a particular date before the reopening date for schools that students will receive their money. This will help the students to get the necessary stuff they will need before they report to school. Additionally, because the stipend includes their money for books and transportation, it will be very convenient if students get it on time.

### **Donor Support to CAMFED**

From the findings, CAMFED is no longer able to support students at the tertiary level for their four-year stay owing to the end of their contract with the MasterCard Foundation. The study recommends support from individuals and various organizations to partner with CAMFED in order to continue supporting girl child education.

### **Funding from the Government to Girls in Tertiary Education**

To ensure the full participation of all girls in tertiary education, the researcher recommends that government also provide scholarship opportunities for individuals at the tertiary level. This will make available more funding sources and individuals who do not benefit from NGOs can also apply for the government's opportunity to help them enrol in tertiary education. Support from the government can also be in form of tuition fees, stipends, accommodation, and availability of learning materials.



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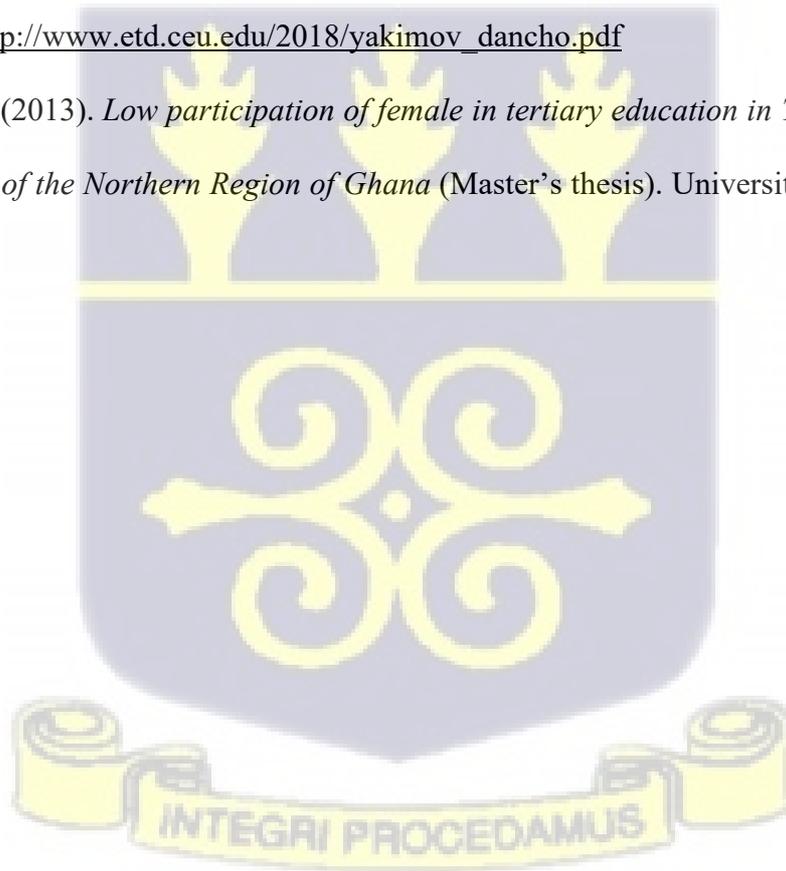
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APPENDIX A

UNIVERSITY OF GHANA

*INSTITUTE OF STATISTICAL, SOCIAL, AND ECONOMIC RESEARCH*

INTERVIEW FOR STUDENTS

Dear Respondent, I am a student researching the contributions of Non-Governmental Organizations in the tertiary educational achievement of girls. I, therefore, ask you to kindly participate in this study. I will make sure that what you write will be kept confidential. No response is right or wrong; so please feel free to tick [] the correct answer.

**SECTION A**

BACKGROUND INFORMATION

1. Gender: Male [] Female []
2. Level: 100 [] 200 [] 300 [] 400 []
3. Age: 20 years and below [] 21-25 years [] 26 years and above []
4. Hall of Residence... ..
5. Marital Status  
Single [] Married []
6. How did you hear of CAMFED?.....
7. How many years have you been supported by CAMFED?

**SECTION B**

Kindly, respond to the questions below. The questions relate to activities the NGOs undertake that contribute to your tertiary education.

8. How did you become a beneficiary of this agency?
9. Do you engage in other programmes aside from your academics from CAMFED?  
What are some of the services you receive from CAMFED? Please tick where appropriate.

	CAMFED provides me with	YES	NO
10.	Accommodation		
11.	Funding of tuition fees		
12.	Learning Materials		
13.	Transportation		
14.	Other Skills outside school		

15. If you ticked **YES** for question 10 above, List some of the learning materials you are provided with.

16. If you ticked **YES** for question 14 above, Select the skills that apply to you. Tick where appropriate.

Leadership Skills	<input type="checkbox"/>	Yes	<input type="checkbox"/>
Vocational Skills	<input type="checkbox"/>		<input type="checkbox"/>
Entrepreneurial Skills	<input type="checkbox"/>		<input type="checkbox"/>
Capacity building	<input type="checkbox"/>		<input type="checkbox"/>

### SECTION C

Kindly, respond to the questions below.

17. Without the intervention from CAMFED would you have been able to continue with tertiary education from SHS?

18. Should CAMFED stop supporting you how will that affect your academics? Will there have been some barriers?

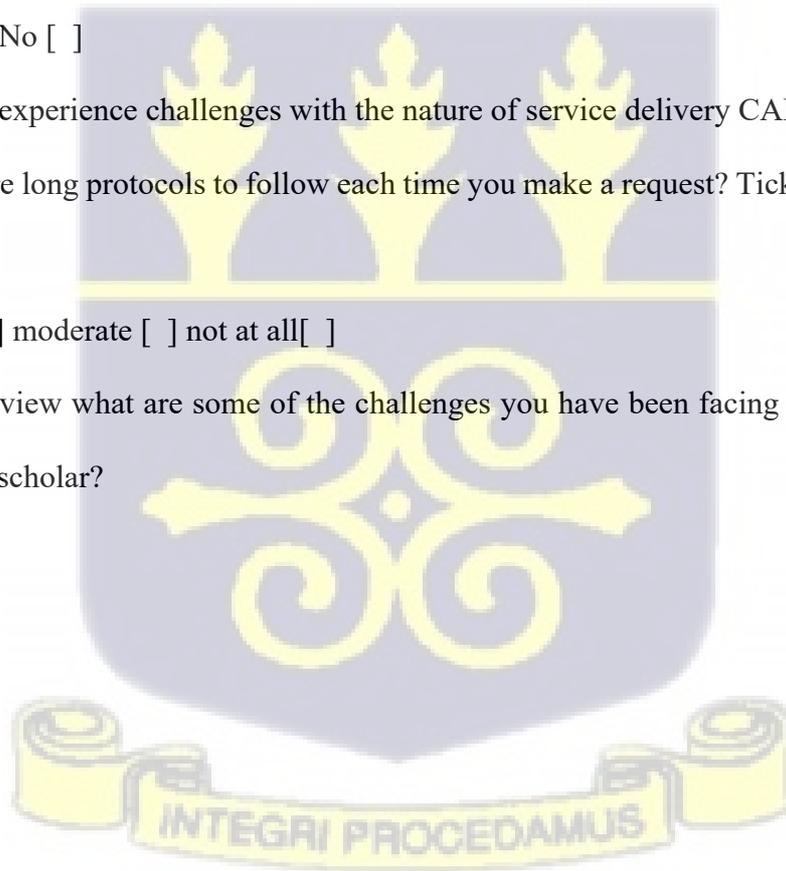
19. How does the skills you get outside your enrolment in the tertiary institution affect your academic performance positively and negatively?

20. Are there some health education programmes CAMFED organizes for you? If yes, how do these programmes contribute to your educational attainment?
21. What other activities can CAMFED enforce to help you academically?
22. Aside from the support from CAMFED, what other factors influence your retention and academic performance?

#### SECTION D

Kindly, respond to the questions below. The questions relate to the challenges you face in dealing with the organization.

23. Do you receive funding on time to make the necessary payment? Yes [ ] No [ ]
24. Do you receive the needed learning materials on time to aid teaching and learning?  
Yes [ ] No [ ]
25. Do you experience challenges with the nature of service delivery CAMFED uses?
26. Are there long protocols to follow each time you make a request? Tick where appropriate  
High [ ] moderate [ ] not at all [ ]
27. In your view what are some of the challenges you have been facing since you started being a scholar?



APPENDIX B

UNIVERSITY OF GHANA

*INSTITUTE OF STATISTICAL, SOCIAL AND ECONOMIC RESEARCH*

INTERVIEW GUIDE FOR STAFF

Dear Respondent, I am a student researching the contributions of Non-Governmental Organizations in the tertiary educational achievement of girls. I, therefore, ask you to kindly participate in this study.

**Section A**

**Background of Staff**

1. Gender: Male [  ] Female [  ]
2. Age: 20-25 years [  ] 26-30 years [  ] 31-35 years [  ] 36 years and above [  ]
3. Were you a beneficiary of CAMFED during your tertiary education?  
Yes [  ] No [  ]
4. How many years have you been working with CAMFED?

**Background Information of CAAMFED**

5. How long has CAMFED been in existence?.....
6. What is the aim of the organization in promoting tertiary education?
7. What have been the strategies you use in choosing the students you support?
8. On what criteria do you select students?

**Section B**

**Activities of NGO**

9. What are some of the services you provide for the girls to support education?
10. Briefly explain some of these strategies and the motive behind them.
11. Do you receive external funds for your interventions?

12. What are some of the roles you play in policy formulation and implementation at the tertiary level of education?

### Section C

#### Influence of CAMFED activities on Girls

13. To what extent do your interventions influence the retention rates of students?
14. Do your interventions and support affect students' academic performance?
15. How do the various supports you give to students influence their academic performance?
16. How do the other skills/training you provide to the girls influence students' academic performance?

### Section D

#### Challenges NGOs face

17. Has your organization experienced any challenges concerning funds? If yes, what was the cause?
18. Did the challenges in **question 12** above affect the support you give to the students?
19. Do you outline long-term projects and how sustainable are they?
20. How does the organizational structure (power and facilities) affect the activities and outcomes of your projects?
21. Do external international agencies and donors influence the decision-making of the organization (use of funds and projects)?
22. Are there some voluntary workers present? Does the presence of voluntary workers affect the effectiveness of your activities in any way?
23. Do you encounter challenges in your relationship with governmental functionaries at the district and local levels?
24. What other challenges does the organization face?