

**INFLUENCE OF PARENTS' INCOME ON STUDENTS' PERFORMANCE IN
SENIOR HIGH SCHOOLS (SHS) IN THE AWUTU-SENYA AND EFFUTU
EDUCATIONAL DISTRICTS**

DANIEL YELKPIERI

CENTRE FOR EDUCATIONAL POLICY STUDIES

UNIVERSITY OF EDUCATION, WINNEBA

GHANA, WEST AFRICA

dyelkperi@uew.edu.gh/yelkperi2017@gmail.com

Abstract

The study sought to investigate how parents' income levels influence their ability to support their children's education at the SHS level, and how such situations affect students' academic performance in schools. A cross sectional survey was used as the design. The sample size was 528. The population of the study consisted of school officials, teachers, students and parents. Purposive, census, quota and random sampling techniques were employed to select the respondents. Questionnaire, semi-structured interview schedules, and documents were used in the data collection process. Descriptive statistics were used in presenting the data. Teachers agreed that the financial status of parents generally affected students' achievement levels in the study area. Parents found it difficult to support their children's education and were unable to pay their school fees, other levies and also provide their educational materials. Parents who were hard hit by this situation were those who did not have employable skills such as subsistent farmers. The study further found that about 22% of the students owed fees in arrears. Respondents were of the view that well educated parents who were well paid were able to pay for their students' education and provided their needs. It is recommended that the Government of Ghana should take measures to ensure that needy students are given scholarships and bursaries so as to reduce their financial pressures they experience in school.

Key Words: Socio-economic status, Parents' income, students' financial status, school fees, arrears

Introduction and Research Problem

It is generally, acknowledged that “education costs a lot of resources such as time, money and effort” of parents (Casas, 2023, p. 833) and this has direct link with their socio-economic-status (SES). It is also found that there is a significant relationship between parents’ income level and academic performance of students (Eknath, 2018 & Chioma, Ezegbe and Onuoha, 2017). According to Chioma, et al., (2017) income levels of parents influence the academic achievements of students, even though parents have a critical role to play in improving the academic achievements of their children by way of moral support, financial and materials needed for school. They observed that parents who are professionals have the capacity and potential to support their students to perform better and improve in their academic pursuit as a result of the provision of learning material. This implies that parents’ SES is determined by the type of jobs and incomes they earn. All these factors are directly related to their level of education, skills and training they have acquired over the years (Davis-Kean, 2005). Well educated and skillful people who are usually employed in the formal sector earn better salaries than those employed in the informal sector. Chioma et al., (2017, p.1619) found that although 45% of the students involved in their study disagreed that a “greater academic achievement is attained by students from financially buoyant families, an analysis of means of the sample population for the variable shows a mean of 2.97 which is greater than the 2.5 average point indicating that there is a greater chance that students from financially buoyant families are likely to attain greater academic achievements at school”. However, a comparison of parents’ financial status as against the students’ academic grade point showed no significant variation in their children’s mean scores for parents with high, medium and low-income levels. Therefore, Chioma, et al., concluded that the results may indicate that academic achievements of students in High Schools in Japan are relatively the same irrespective of whether their parent is in the high, medium and low-income levels.

Contrary to the findings of Chioma and her group, The Wing Institute at Morningside Academy (2022) reveals that students whose families have higher financial capability continue to be more proficient in mathematics compared to students from disadvantaged families across all grades. It is noted that the gap in their performance continue to widen as those students from high socio-economic-status families keep on improving as compared to their counterparts from disadvantaged families.

Ackah, Adjasi, Turkson and Acquah (n.d., p.4) note that the ‘public sector attracts the highest earnings’ in Ghana. They note that farmers who form about half of the population earn the least. In terms of occupation the Ghana Statistical Service [GSS] (2014) found that most of the people in the Effutu Municipality are unskilled and engaged in crafts and related trades, fishing and subsistent farming, petty trading, mining, and quarry, while a small percentage is employed in the formal or public sector. Ackah, et al., (2012, p.4) found that ‘manual workers earn 62 per cent less than their skilled counterparts’.

The types of job parents do determine their income level and their ability to support their children in school. It is observed that family educational attainment and socio-economic-status (SES) influence the academic performance of their students (Asikhia, 2010, Eknath, 2018). They argue that the two are inseparable. The reason being that social class could be described as more objectively using indices such as occupation, income levels and education. It should be noted that wealth correlates strongly with education and occupation. It is also observed that educational outcomes are influenced by family background in diverse ways (Schulz 2005 & Adzido et al., 2016). It must be pointed out that SES of families has consistently been found to be a crucial factor

in explaining variance in students' achievement levels in schools. It is observed that parents with higher SES are more capable of providing their children with the needed financial help and the home resources that create the enabling environment for learning. Udida, Ukwayi and Ogado (2012, p.130) also contend that higher SES families are more able to send their students to better school because they can afford the cost, especially in countries where there are 'differentiated educational systems'. This situation is not common among parents and students in the Awutu-Senya and Effutu Educational Districts because of the low SES of most parents in this area. This is as a result of high unemployment rate of 64.6% among the people of the study. The Ghana Statistical Service (2014, p.31) has found that:

...the male economically inactive population (69.2%) are more than the employed population (33.7%) with the unemployed recording higher proportion (66.4%) than the employed population. The corresponding proportions for the females are 68, 33 and 62.7 percent.

This suggests that male unemployed population is generally high and therefore compounding the unemployment situation in the country. The research further indicates that 'there is high proportion of economically inactive population in the age category of 15-34', and that 'four out of five (78.6%) of this age group did not have jobs (GSS, 2014). The study indicated that the economically inactive population figure is higher at ages 65 and over than the employed. This implies that the economically active ones are few compared to the inactive group. These pieces of information highlight the poverty situation of the study area.

The economic situation of the area affects children's education and level of educational attainment. It suggests that poverty might have forced many students from low SES background to either miss classes sometimes or driven out of class due to non-payment of fees. This research is underpinned by the cultural and social capital theories (Bourdieu & Passeron 1977 & 1970) that emphasises the social assets of a person such as education, intellect, life style and social networks in that society. This phenomenon has attracted the researchers' attention to investigate into the influence of income levels on educational performance of SHS students in the study area.

Purpose of the Study

The purpose of this study was to investigate the influence of income levels of parents on students' education at the SHS level in Awutu-Senya and Effutu Educational Districts. The specific objectives are:

1. To identify the different ways in which parents' income levels influence their children's education.
2. To identify some of the effects that they experience as a result of financial difficulties.

Research Questions

The study sought to investigate the following research questions:

1. How do parents' financial situations influence children's education in the Awutu-Senya and Effutu Educational Districts?
2. Which sectors' (public, private formal and private informal) of the labour force has the highest number of students progressing to SHS level and beyond?

Significance of the Study

The research provided credible data for all educational stakeholders in the study area such as Ghana Education Service (GES), municipal and district assemblies, NGOs, and policy-makers.

The also provided an insight into how financial difficulties influence children’s education and also serve as a n awareness to all stakeholders of education to put their shoulders to the wheel to push education to its rightful place. The study further provided data for researchers and also add to existing knowledge in the area of study.

Research Design

The mixed triangulatory approach, using a cross-sectional design was used in this study. This method enabled the researcher to collect both quantitative and qualitative data.

Population, Sample and Sampling Techniques

The population consisted of school officials, teachers, students and parents in the study area. The target population was final year students in the four selected Senior High Schools (SHS). The total enrolment of the students was 2,032. The sample for the quantitative data was 500 respondents which included both teachers and students. The sample for the study was 528. The breakdown is as shown in Table 1.

Table 1: Distribution of Respondents

Category of Respondents	Number
School Officials	8
Teachers	189
Students	311
Parents	20
Total	528

The school officials who included headmasters and bursars were purposively selected because of their experience, knowledge and dealings with students and parents. The aim of purposive sampling was to select ‘participants in a strategic way’, because of their experience and knowledge ‘relevant to the research questions’ that were posed (Bryman, 2008, p.415). The researcher also selected all teachers in the selected schools using census method. The reason was that most of the teachers were parents and so had the needed experience to share.

The students were selected based on proportional representation from the four selected SHS. This was worked out by finding the ratio of the number of students in a particular school to the total number of students of the four selected schools and then multiplied by the students’ sample (311).

The formulae used is:

$$\frac{N \times \text{Students' Sample}}{\text{Grand Total of Students}}$$

For example, Winneba Senior High School = $\frac{841 \times 311}{2032} = 129$.

This formula was used to calculate the other three schools to obtain the number of students who represented the various schools in the study.

The sampling of the parents was done based on household sampling. Therefore, the researcher included people of all social classes in order to make the study more representative. The sampling

procedure comprised of the selection of households within the communities. This was done based on two identified common settlement categories observed by the researcher. Creswell (2005, p.204) stressed that ‘a purposive sampling strategy in which the researcher samples individuals that differ on some characteristics or trait...’ in order to satisfy all section of the target population. These were advantaged and disadvantaged communities. Convenient sampling was used to select 10 parents from advantaged communities in the study area which included settlements like new townships, university communities and communities where most public servants such as lecturers, nurses, medical doctors and teachers live. In a similar way, 10 parents were conveniently selected from disadvantaged communities such as fishing, farming and Zongo communities. People selected in this category included fishermen, fish mongers, subsistent farmers, and cleaners among others.

In all, 10 conjugal households were selected from the communities for household interviews. Couples willingness to participate in the study was the criteria used in selecting them. The 10 households were adequate for this study because the other respondents equally had good knowledge about the influence of parents’ jobs and incomes on students’ education.

Instruments

Structured questionnaires were developed to collect data from teachers and students. This was more economical in terms of time and cost of transport if the researcher had used semi-structured interview schedules. The questionnaire had both close and open ended items. The closed ended items took the form of a five-point Likert Scale with responses ranging from strongly agree to strongly disagree. The open ended items provided opportunities for the respondents to provide first hand information.

The main issues that were covered in the questionnaires were parents’ financial situation and its influence on students’ education and the ranking of the different categories of workers in the study area to determine which of them had the highest number of children in SHS and beyond.

The semi-structured interview schedules were developed to collect data from school officials and parents. This method was useful because the researcher had the opportunity to probe for further information where necessary. The interview questions were also based on the same themes as the questionnaire.

The researcher used documentary sources in collecting data. This source provides credible data for research purposes. Documentary sources just like secondary analysis of data are used to support or explain a prevailing situation of some events or phenomenon at a given time (Best & Kahn, 1995; Bryman, 2008). In the present study the researcher needed information about payment of students’ school fees so the school bursars referred to their financial records whenever such questions were asked.

Face Validity and Pre-testing of the Instruments

In order to establish the face validity of the content, the questionnaires were first given out to colleague Research Fellows at the Centre for Educational Policy Studies for their comments on the items. These comments helped to improve the quality of the items. The exercise enabled the researcher to establish the reliability of the questionnaire for the study. The questionnaires were pre-tested in Apam SHS. Apam SHS was chosen because it lies in the same geographical location as the study area and therefore had similar characteristics.

The reliability of the questionnaire was established by the use of the test-retest reliability. According to Tuckman (1994, p.180) ‘one way to measure reliability is to give the same people

the same test on more than one occasion and then compare each person’s performance on the different testings’. On two occasions the tests were given out to the respondents and both tests were subjected to Cronbach’s coefficient alpha to determine the internal consistency of the items and these yielded high reliability coefficients of .86 in each case. This result was good enough as Tuckman (1994, p.180) stresses that ‘reasonably high coefficients are’ indications of high quality. On the part of the semi-structured interview schedules when the researcher used triangulation and member checking to establish the trustworthiness of the responses.

Findings and discussion

Descriptive statistics were used in presenting the quantitative data and were followed up with the qualitative data. The findings were also presented according to the research questions.

Parents’ Financial Circumstances and its Influence on Children’s Education

Parents’ financial status determines the support a parent can give to his or her children in school. The better the finances, the stronger the support provided by parents to children, all things being equal. The survey examined this assertion from the perspectives of teachers, students, school officials and parents. The data is presented in Table 2.

Table 2 shows a weighted mean of 4.11 and a standard deviation of 1.13. This implies that teachers agreed on the view that parents’ financial status determines the type of school their children attend. The present study affirms the finding that the desire to enrol in a prestigious school becomes so competitive that it favours applicants who come from the home of the socio-economically advantageous (Antwi, 1992; Agyeman, 1993). This finding is equally supported by Moneymax (2022) who argues that average tuition of private schools in Philipines is so high that the average monthly family income of a Filipino family could not afford to send a child to those schools.

Table 2: Teachers’ views on Parents’ Financial status and how it Influences Children’s Education (n =142)

Views	WM	Std	I
Parents’ financial status determines the type of School their children attend	4.11	1.13	A
Parents’ ability to support students’ education influence their confidence level, and attitudes towards learning	4.15	0.89	A
Parents’ financial status determines the ease with which students fees and other levies are paid.	4.62	3.42	A
Parents’ financial status determines the level of provision made for learning and writing materials	4.12	0.94	A
Parents’ financial status determines how regular a student is given money for lunch and transport for school.	4.40	3.51	A
Parents’ financial status influences how regular Students attend school.	3.42	1.16	N

Mean of means = 4.14

Standard deviation = 1.84

Key to the Table

SD = Strongly disagree, D = Disagree, N = Neither agree nor disagree, A = Agree, SA = Strongly agree, WM = Weighted mean, Std = Standard deviation, I = Interpretations

Interpretations

5 = Strongly agree, 4.0 – 4.9 = Agree, 3.0 – 3.9 = Neither agree nor disagree,
2.0 – 2.9 = Disagree, 1.0 – 1.9 = Strongly disagree

Table 2 reveals that respondents agreed that parents' financial status determines the ease with which children's fees and other levies were paid. This argument is supported by Adzido (2016) who observed that when parents have solid financial status their children have improved motivation and learning process resulting in better academic achievements. This is evidenced in the data which show a weighted mean of 4.62 and a standard deviation of 3.42. When the researcher tried to find out how early they pay their children's fees, the responses obtained support the finding from the teachers' questionnaires. Some of the parents' responses are:

I do not pay my children's school fees outright, I pay them by instalments. During the period that I was not working but doing my own little things, paying my wards' school fees was a big problem. But when I started working, I have been paying the fees and sometimes I take a loan to settle the debt.

Their father is jobless, so I, the mother always bear their school expenses. As a result, I usually pay late and plead with the school authority to allow me pay by instalments.

The data reveal parents' admission that they were unable to pay all the fees of their children outright in a term. This implies that some parents have difficulty with their finances and as a result they pay their children's fees by instalments. At least, parents who are low salary earners are better off than the under-employed parents who engage in their own small businesses. The former is able to raise loan from his or her bank to support the children's education whereas the latter could not do same. Ornstein and Levine (2006, p.323) observed that 'social class is associated with many educational outcomes... They noted that, 'working-class students not only have lower achievement scores but also are less likely than middle-class students to complete high school or to enrol in and complete college'.

Aside these interview data from parents, some school officials also affirmed parents' concerns expressed with respect to the difficulties they encounter in paying their children's fees. Some school officials observed that:

... at the end of the term we sack about 70% to go for their fees. As the term is coming to an end now, we will drive them away to go and collect their school fees. So payment of fees in this school is very difficult.

Apart from those who are on bursary and few others who are assisted by some agencies, the greater majority have a lot of difficulty paying their fees. Even in this case, the agencies only pay the boarding fees leaving the others. ... someone is owing to the tune of one thousand four hundred cedis.

These interview data confirm that some parents have challenges paying their children's fees. In most cases, parents are not gainfully employed; they are petty traders, small scale business owners, etc and therefore are unable to make ends meet. As a result, they make sacrifices to pay their children's fees in a term. Nyarko (2011) noted that some mothers sell their clothes and other property to enable them pay school fees and provide other educational needs of their children. The data indicate about 70% of students are sacked from class to collect their fees from time to time. The seriousness of the situation is underscored by the fact that some students could owe fees to the tune of over one thousand Cedis.

In the light of these findings, the researcher tried to ascertain if the experiences some of the students encounter by way of having to be driven away from school have any effects on the students. The responses from some of the school officials are that:

Yes, yes, if a student is financially handicapped and is unable to pay the fees and we sack him, it affects the student psychologically and academically.

Sometimes the embarrassment associated with non-payment of fees causes students to stop schooling altogether. Some drop out of school and engage themselves in petty trading.

The data gathered from respondents affirm that such an action makes students lose some lessons and this affects them academically and psychologically since they become embarrassed when driven away. It is also observed that students who miss class always have arrears of learning tasks (Gyimah, 2014).

However, when the researcher tried to investigate if parents' financial status influences how regular students attend school, the respondents neither agreed nor disagreed to the assumption. This is supported by a weighted mean of 3.42 and a standard deviation of 1.16. This means that parents' inability to pay their children's fees to some extent resulted in irregular attendance. This is in agreement with Gyimah's (2014) observation that respondents were of the view that parents' inability to pay school fees may result in the student becoming truant.

In the open-ended questionnaire, students raised some concerns that they face. Students cannot be effective in school without the needed textbooks and other materials. Such a situation makes teaching difficult for teachers because students without these materials are unable to participate fully in class activities. Parents who are unable to provide children's needs may ask children to stay home while they try to look for some money. It should be noted that financial difficulties students face can sometimes discourage them from going to school because they cannot afford to be so helpless and miserable in the eyes of their colleagues. Studies of high socio-economic homes reveal that students are more likely to take advantage of their economic situation which provides all the necessary materials such as text books, writing materials and other support put at their disposal (Nwadinigwe, 2006; Aikens & Barbarin, 2008; Adegbeniga, 2010; Chioma et al., 2017).

Over all, teacher respondents agreed that parents' financial circumstances affect students' education. This is indicated in the mean of means presented in Table 2 (mean of means = 4.14 and a standard deviation = 1.84).

When these same issues were examined from the students' point of view, it was found that students agreed with teachers on the issue that parents' financial status determines the ease with which students' fees and other levies were paid (weighted mean = 4.04), and the level of provision made for learning and writing materials (weighted mean=3.97). They however, neither agreed nor disagreed on the issues such as the type of school students attend, confidence level and attitudes towards learning, how regular a student is given money for school and how regular a student attends school.

In general, students neither agreed nor disagreed on the issue as to whether parents' financial circumstances affect students' academic achievements. The present finding is in line with Ornstein and Levine (2006), Chioma et al., (2017), and Eknath (2018) who observed that social class is associated with many educational outcomes in addition to achievement in reading, math, and other subjects.

Table 3: Students’ Views on Parents’ Financial Status and how it Affects Children’s Education (n = 311)

Views	WM	Std	I
Parents’ financial status determines the type of School their children attend	3.85	1.27	N
Parents’ ability to support students’ education influences their confidence level, and attitudes towards learning.	3.92	1.15	N
Parents’ financial status determines the ease with which students fees and other levies are paid	4.04	1.09	A
Parents’ financial status determines the level of provision made for learning and writing materials.	3.97	1.13	N
Parents’ financial status determines how regular a student is given money for lunch and transport to school.	3.93	1.12	N
Parents’ financial status influences how regular Students attend school	3.33	1.45	N
Mean of means= 3.80		Standard deviation = 1.96	

The data show a weighted mean of 3.92 and a standard deviation of 1.15 which means that respondents neither agreed nor disagreed on the opinion that parents’ ability to support students’ education influences their confidence level, and attitudes towards learning. Studies show that children from low socio-economic homes and communities are slow in their development of academic skills compared to their counterparts from high socio-economic backgrounds (Morgan, et al., 2009; Kellet and Dar, 2007; Horgan, 2007; Agyeman, 1993; &Antwi, 1992). They found that initial learning skills correlate with the home environment, therefore, homes where the level of literacy is low affects children negatively.

In the open ended responses students expressed their challenges they face. The data provided by the students show that they faced financial challenges that affect their academic performance in various ways. Some of the challenges relate to their feeding at school or money for transport to school. Students concentrate better in class when they are provided with their needs that are more pressing such as text books and other equipment, pocket money for meals and transport to school. These are the immediate needs of students even before parents think about school fees for the term. The present finding agrees with Agyeman (1993, p.28) who notes that poverty affects a child’s ‘chances of successes in school’.

When students were given the opportunity to express their opinions on how parents’ financial status influences their school attendance, the concerns from students gave evidence that some students failed to go to school because of financial challenges their parents faced.

The data gathered show that some students have to go and sell early in the morning before they could get money to go to school. This is a common practice in some homes, especially among single-parent families. This affects the general performance of students. This is in agreement with Ornstein and Levine (2006, p.323) when they indicated that ‘U.S. has not adequately “recognized the need to eliminate barriers to achievement that arise in the family and how lack of resources affects achievement”’.

The data further indicate that students who owed fees are haunted by the fear that they may be sacked from class at any moment. It means that students' financial hardship interferes with their studies and this can lead to poor performance in school.

However, some students were of the view that their parents' financial status do not really affect them because they knew the problem and therefore were able to manage it. They understood their parents' situation and did not allow it to disturb their studies. However, they try to rely on their friends for some of their educational needs. At least this practice helped them not to worry so much about a problem they could not solve themselves.

Over all, students were unanimous that they neither agreed nor disagreed on how parents' financial circumstances affect students' education in the study area. This is supported by the mean of means of 3.80 and a standard deviation of 1.96. This finding points to the fact that to some extent parents' financial situations affect their children's education in different ways.

In order to gather more data on the financial situation of parents, the researcher asked further questions to ensure that the extent to which parents pay their children's fees is established from the students' own perspectives. The first of such questions was to investigate whether parents pay their children's fees by instalments. The answer was that, 160(53.1%) students indicated that parents pay their school fees by instalments, while 151(47.5%) students said 'no' to the question posed. The data show that more students (53.1%) pay their fees by instalments.

Further probing revealed that 66(22.0%) students have arrears in fees, while 245(78.1%) did not owe arrears in fees. The information gathered through interview of school officials revealed that most students owed fees in arrears from last year. This is supported by these interview data from school bursars:

Only a small percentage is able to pay all their fees in a term. The greater majority owe fees in arrears. Some students have accumulated their fees to the tune of two thousand Ghana Cedis. Sometimes, we force them to pay by threatening to sack them from the examination halls but they repeat it the following year.

Another observed that:

Only few students pay outright. So most of them owe fees in arrears and these are those who are about to write their final examination. Whenever they are told to pay, they say, they will pay when they come back for their results.

The data reveal that majority of students owed fees in arrears to the extent that some students' fees have accumulated over two years. This makes school officials threaten to drive students who owe fees away from examination halls. School officials also suspected that some of the final year students misapply their fees and tried to play tricks on them. A situation like this disturbs students who genuinely are poor and who could not pay even when they were driven away from the examination hall. Hagiwara (2015) observed that one in six Japanese children lives in poverty and the prospect of acquiring a good education is often hampered by their parents' inability to finance their education to High School.

However, further probing revealed that some students refused to pay their fees when the money was given to them by their parents. One of the school officials pointed this out in an interview session. He indicated that '*some students spend their fees because their parents do not have time to follow up to check on them in school*'. This category of students is unlikely to indicate in the questionnaire that they have arrears from last year. This would not give a true picture of the students who owe fees from last year.

The researcher in his quest to find out how school authorities handle students who have difficulty in paying their fees, gathered these pieces of information from school officials. The following are some interview extracts from heads of schools:

We have Government scholarship for brilliant but needy students so we apply for them. In addition, some Non-Governmental Organisations (NGO) like Plan Ghana, and MIHA Educational Fund supports some of these students. We also have concerned teachers who sometimes assist some of these students.

We used to give scholarships to brilliant but needy students but we are unable to continue the scheme because of financial difficulty. I have to sponsor one of these students who was very brilliant but whose parents could not support him.

The number of students who benefitted from these scholarships and bursaries were few and the greater majority continue to struggle with payments of fees. Government scholarships meant for brilliant but needy students are sometimes given to students whose parents can afford to pay the fees. Students whose parents have good social capital are able to contact their schoolmates and friends to offer their children government scholarships at the expense of the disadvantaged students.

Private scholarship schemes offer limited help to students because of limited funds. So operators of such scholarship schemes offer few students the opportunity in a year. Private schools in Ghana cannot give scholarships to needy students because they are profit oriented institutions and they only do that with the intention of enticing more students to their schools. It is heartwarming to note that some teachers sometimes sacrifice to pay some needy students' fees. Besides, when these NGOs and churches pay fees for students, they pay only the boarding fees, leaving the other fees unpaid. So the problem is reduced but not solved.

Additional data gathered showed that 74(24.4%) students care for themselves. Ofosu-Kusi (2007) in an interview session found that 92% of the teachers indicated that parents in the district were unresponsive to the educational needs of their children. This situation led many pupils to cater for themselves thereby making it difficult to acquire quality education. This situation agrees with what Chioma et al., (2017) found, that is income level of parents impacts on the academic achievements of children.

In an open-ended questionnaire some students gave reasons why they paid for their own education. The reasons assigned by students for taking care of their own education are true reflections of what is happening in the study area. Some students have the potential but do not have parents with the needed financial support to enable them achieve their ambitions. Some parents shirk their responsibilities towards their children's education as indicated by one of them in the words '*my mother is the only one caring for us*'. This implies that the father has shirked his responsibility towards the children. Ofosu-Kusi (2007, p.191) observed that, while many parents showed concern and responsibility towards their children's education, 'others appear to view it as a detestable chore'. Some parents genuinely do not have money to support their children's education because they are either jobless or under-employed. As a result, some of the students forego classes to work for money to enable them pay for the fees, buy educational materials and even feed themselves.

In response to the question regarding what student do to get money to take care of themselves and their education, the students outlined some of the jobs or activities they engaged themselves in to enable them get money to take care of their education.

The data revealed students engaged themselves in constructional work, pulling fishing nets and being drivers' mates in order to get money. Selling in the market place is equally tedious and lead

students to over stay in the night to sell and so they were unable to wake up early to prepare for school. All these have consequences on their studies and on their health conditions. Some of these activities have lured many good students from the classrooms and they have ended up dropping out of school. This present finding is in agreement with Ofosu-Kusi (2007, p.192) who found that students engaged themselves in ‘more strenuous activities on rice and vegetable farms. Perhaps, this present finding is in support of the finding by Chioma, et al., (2017) who found that on the average, Japanese High School students disagreed with the opinion that financial constraint is a determinant for knowing the number of children that will go to school in low-income families. They were however quick to note that it is not surprising since Japan has a compulsory education till the age 15.

Conclusions and Recommendations

The conclusions and recommendations of the study are made based on the findings.

Teachers’ admission that parents’ financial status affected students’ academic achievements in the study area should be a source of worry to all educational stakeholders. The reason is that apart from a small percentage of salary workers and businessmen who can afford to support their students, most parents in the study area are low income earners such as fishermen, fish mongers, petty-traders, artisans and subsistent farmers who were unable to pay school fees and provide for their students’ educational needs. This is not good for youth skills development and national development and must be given a serious attention by all stakeholders in education.

The study found that some parents who could not pay their students’ fees outright arranged with school officials to pay the fees by instalments. This is commendable and school officials and other stakeholders must educate and encourage parents on the need to save towards the education of their children. This will give students from low income homes the peace of mind to concentrate on their studies while their parents take time to honour their responsibilities towards them in school.

It was found that 24.4% of the students cared for their own education. This implies that this category of students did not have people to support them achieve their educational ambitions and therefore took up the responsibility themselves. In a situation like this unless government or philanthropic organisations lend their support a good number of these students may drop out of school.

The following recommendations are made:

1. The revelation that most parents did not have employable skills is worrying. Therefore, the Ministry of Education and GES must intensify skills development of the youth in school such as carpentry, fashion designs, welding and fabrication in order to equip the youth with skills during their school days and also repackage some of the National Service Schemes to meet such training needs. This requires that government increases its Skills Development Fund (SDF) for the Council for Technical and Vocational Education and Training (COTVET) to cater for this important programme, for today’s youth, are our future leaders.
2. The revelation that most parents have difficulties in paying their children’s’ fees and providing their educational needs is a disturbing situation. It is, therefore, recommended that stakeholders of education such as Metropolitan/Municipal/District Assemblies, NGOs, churches and other stakeholders take up the responsibility of educating parents on the need to cultivate the habit of saving. This can be through daily savings (“susu”). This will enable low-income earners to access loan in times of need to support their children’s education.

3. In cognizance of schools' official admission that students who owed fees became psychologically disturbed and were unable to concentrate on their studies calls for students' counselling in schools to assist students who have such difficulties.

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