

A Comparative Study of the Effects of Formal Education on Rural and Urban Families in Central Region of Ghana

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Abstract

This study sought to make a comparative analysis of the effects of formal education on rural and urban families in the Central Region of Ghana. The main objective of this research was to find out whether the changes that come as a result of formal education have strengthened or weakened the structure and function of the contemporary rural Watreso and urban Cape Coast families. Using a descriptive research design, the study employed a semi-structured interview guide and four focus group discussions to elicit data from a total of 49 respondents from Watreso in the Twifo-Hemang Lower- Denkyira District and three suburbs (Cape Coast Core, Abura and Adisadel settlements) all in the Cape Coast Metropolis. The findings of the study revealed that formal education has a significant effect on the contemporary rural Watreso and urban Cape Coast families which to some extent has strengthened the structure and function of these families. However, the study also revealed some challenges and changes that the contemporary rural (Watreso) and urban (Cape Coast) families have experienced in the wake of formal education. Enmity and hatred against rich members of the family have been a problem. It was recommended that well to do members freely help the needy members in their families.

Keywords: rural family, urban family, formal education, literate heads of household, illiterate heads of household

1. Introduction

No society has ever been without marriage and family. The institutions of family and kinship

are both called universal institutions and this stems from the fact that there is no known human society that has ever existed without family and kinship. They have both antiquity and universality. Societies differ regarding the details of customs, but always in all ages and all cultures some form of family life has been the normal practice (Giddens, 2010). This means that family and kinship are perhaps society's oldest and most resilient social institutions. The family is the setting that provides nurturance, affection and variety of opportunities. It is the primary socializer of the child in that it has the most significant impact on a child's development. The child who is not adequately nurtured and loved such as one who grows up in an abrasive and dysfunctional family may have developmental problems (Haralambos & Holborn, 2004).

The family is an important social institution which has close connections with formal education. This emanates from the fact that the family can be described as an educator utilizing processes frequently associated with informal as well as formal educational systems. The family is a pervasive and influential educator. All of its members, male and female need to be prepared to function productively in the larger social and economic systems (Hutter, 2008; Boocock, 2010).

As far as the institution of the family is concerned, formal education serves the purposes of shaping, forming and molding the individual members of a social group. Formal education is therefore seen as a cultivating process. It is one of the most important forms of human capital investment and the basic need for socio-economic transformation and advancement of a country. Formal education is also seen as a principal ingredient of human resource development (Chitambar, 2008; Adams & Bjork, 2009). Again, formal education, like health is often seen as an unproblematic social good to which everyone is entitled as a right. Who would not be in favour of it? Indeed most people who have been through an education system and emerged literate, numerate and reasonably knowledgeable would probably agree that formal education has served as a propitious ground to them (Giddens, 2010).

Rural and urban family lives are usually seen to be different from each other in terms of their functions and structure. These differences have stemmed from the basic differences in their environments that have had consequent impact on their personalities and their lives.

It is believed that rural ways of life are characterized by homogenous relationship and common traits and leadership patterns that are based on the individual's personal quality and face-to-face interaction between members. By contrast, the urban societies are largely oriented towards the nuclear family. It is characterized by heterogeneous population comprising of persons from a wide variety of interests and sub cultures, social differentiation which are built on purposefully organized division of labour and mutual interdependence and leadership patterns are based on a person's academic achievement (Twumasi, 2001; Chitambar, 2008; Rye, 2006). The family as a social institution has experienced so many changes and one of such experiences is the impact of formal education on it (Nukunya, 2003).

How does one see the rural and urban families today as a result of formal education? Mention can be made of individualism which has resulted in the weakening of traditional authority

structure and the kin group solidarity, changes in the determinants of authority, influence and respect in the family, modification of the rigid rules governing kinship, pre-figurative and co-figurative life styles which are a serious threat to discipline, lifelong education which brings about family adjustments and reduced income (Nukunya, 2003; Assimeng, 1999; DeGenova & Philip, 2009).

The general objective of the study was to find out whether the changes that come as a result of formal education have strengthened or weakened the structure and function of the rural and urban families in the Central region of Ghana. Specifically the study sought to;

- (1). Ascertain the effects of formal education on the economic co-operation function of the contemporary rural Watreso and urban Cape Coast families;
- (2). Examine the effects of formal education on the procreation function of the contemporary rural Watreso and urban Cape Coast families

Guided by the following research questions, a study of this nature was conducted in an in-depth manner to make a comparative analysis of the effects of formal education on rural Watreso and urban Cape Coast families in the Central Region of Ghana:

- (1) How does formal education affect the economic co-operation function of the contemporary rural Watreso and urban Cape Coast families?
- (2) What are the effects of formal education on the procreation function of the contemporary rural Watreso and urban Cape Coast families?

First, the paper deals with the theoretical underpinnings of the topic under study. Second, it presents the research sites as well as the methodology that the study employed. Third, it presents the results of the study and the discussion that goes along with it. Fourth, it deals with conclusion.

2. Theoretical Orientation of the Study

Robert Merton's (1968) functions and dysfunctions theory was used to inform the study. Robert Merton's (1968) functions and dysfunctions theory belongs to the functionalist school which posits that, society is conceived of as a system of interrelated parts in which no part can be understood in isolation from the whole. A change in any part is seen as leading to a certain degree of imbalance which in turn results in changes in other parts of the system and to some extent to a reorganization of the whole.

The main ideas of functionalism as sociological perspective are summarized as follows; focus on order and stability in society, given that society is viewed as a system of interrelated, interdependent parts which are social institutions like family, education, polity and economy among others, the function of a part is its contribution to the system and its effects on other parts, and lastly there is a normative consensus where members of society share a set of values and behaviours (Ritzer & Douglas, 2009).

According to Merton (1968) functions are those observed consequences which make for the adaptation or adjustment of a given system; and dysfunctions are, those observed

consequences which lessen the adaptation or adjustment of a system. In relating this theory to the topic under study it can easily be said that in Ghana formal education plays very critical functions which are manifested in the preparation of people to acquire the skills necessary to enter the economy, preparation of people for their political and active citizenship roles, transmission of the culture of society from generation to generation, creativity and consequently the innovation of culture. The functions of education and society are interdependent in that society depends on education for its survival and education also depends on society for its continued existence and justification. It is this interdependence that brings about harmony, social progress and stability in the society (Antwi, 1992; Agyeman, 1993; Nijole, 2005; Adams & Bjork, 2009).

The works of Nukunya (2003) and Assimeng (1999) on the content and effects of formal education on society draw much insight on the dysfunctional aspects of formal education in Ghana. Their works revealed that formal education has led to the individualism and serious weakening of the traditional authority structure, kin group solidarity and other historical family values. Formal education has also far reaching consequences for socialization process because age, wealth and experience which were the cardinal determinants of authority, influence and respect have now waned. This raises the status of educated child completely out of proportion to his age because his views, knowledge and advice are now needed during important decision-making in the family. The result is that such people are more likely to exhibit signs of disrespect to the elders of his or her family because they most at times think they are the only agent of enlightenment. Again in situations of co-figuration where children learn mostly from their peers and normally seek comfort and encouragement from their company, they are likely to come into conflict when the interests and aspirations of the two age groups differ. In this case promptings from their parents may not be effective.

In Ghana the effects of pre-figuration where parents depend on their children for their source of knowledge are even more dreadful to imagine. Yet this has been exactly the position that develops between the illiterate parents and their educated children who serve as their only agent of enlightenment. These dysfunctions of education threaten the survival of society because there is always a social disequilibrium between society and education which does not auger well for social progress and stability of the society.

3. Research Sites and Methodology

3.1 Research Sites

A. The study was carried out in Cape Coast in the Cape Coast Metropolis and Watreso popularly known as ‘Washington’ in the Twifo Hemang Lower Denkyira District (THLDD) all in the Central Region of Ghana. The Cape Coast Metropolis is bordered to the north by the Twifo-Hemang-Lower Denkyira District, to the south by the Gulf of Guinea, to the west by the Komenda-Edina-Eguafo-Abrem Municipality, and to the east by the Abura-Asebu-Kwamankese District. Its total land area, which is approximately 122 square kilometers, is the smallest in the country. Cape Coast, the Metropolitan capital, is also the capital of the Central Region. It is a historical town described as the hub of tourism and education because it has many tourist attractions and highly endowed educational institutions.

According to the Population and Housing Census (2010), the Metropolis had a population of 169 894 comprising 82 810 (48.74%) males and 87 084 (51.26%) females. The Metropolis is principally urban. The Metropolis has seventy-one (71) settlements with the Cape Coast core area, Abura, Pedu and Adisadel settlement being some of the noticeable urban centres. Ekon, Nkanfoa, Kakomdo, Efutu, Brofoyedur, Ankaful, Kwaprow, Esuekyir and Akotokyere are some of the fairly larger settlements and are now almost part of the urbanized areas within the Metropolis. The economic activities that the inhabitants engage in are fishing, trading, and farming. There are also formal sector jobs like banking, teaching, and many others. Demographically Watreso as at 1984 had a total population of 556. This then rose to 668 in 2000 (Ghana Statistical Service, 1984; 2000). Currently, Watreso has a population of 749 (Ghana Statistical Service, 2010). Watreso is rural and agrarian. In view of the village's proximity to Twifo Oil Palm Plantation (T.O.P.P.), many of the village dwellers are engaged in the oil palm industry. Apart from oil palm production, there are also the production of food crops like yams, plantains and many others. Watreso can boast of only two schools (a public basic school up to the Junior High School level and a preparatory school, Noble International School, where at the time of this research pupils could only have four years of basic education. The teachers in the public school are the only ones who can be counted as the formal sector workers of this rural community. Watreso has a very poor road network. Apart from this, other key development problems identified in this typical rural community, whose

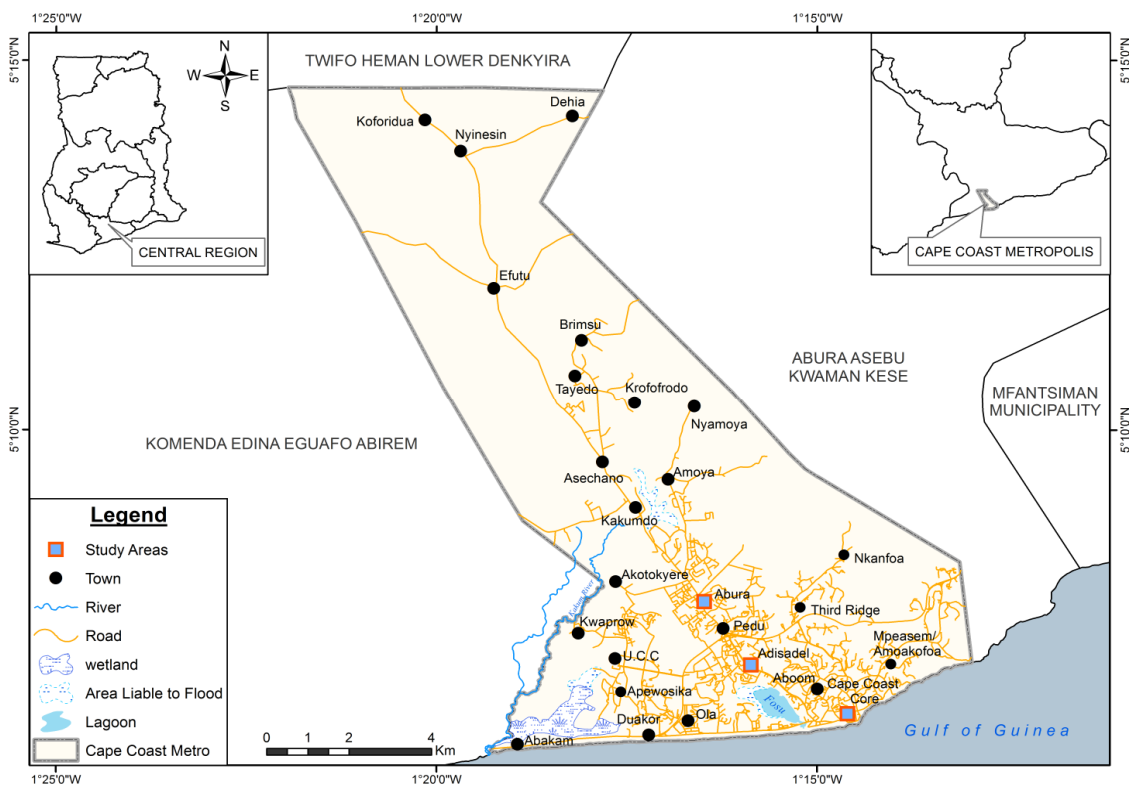


Figure 1. Map of Cape Coast Metropolis

Source: Cape Coast University Cartography Unit

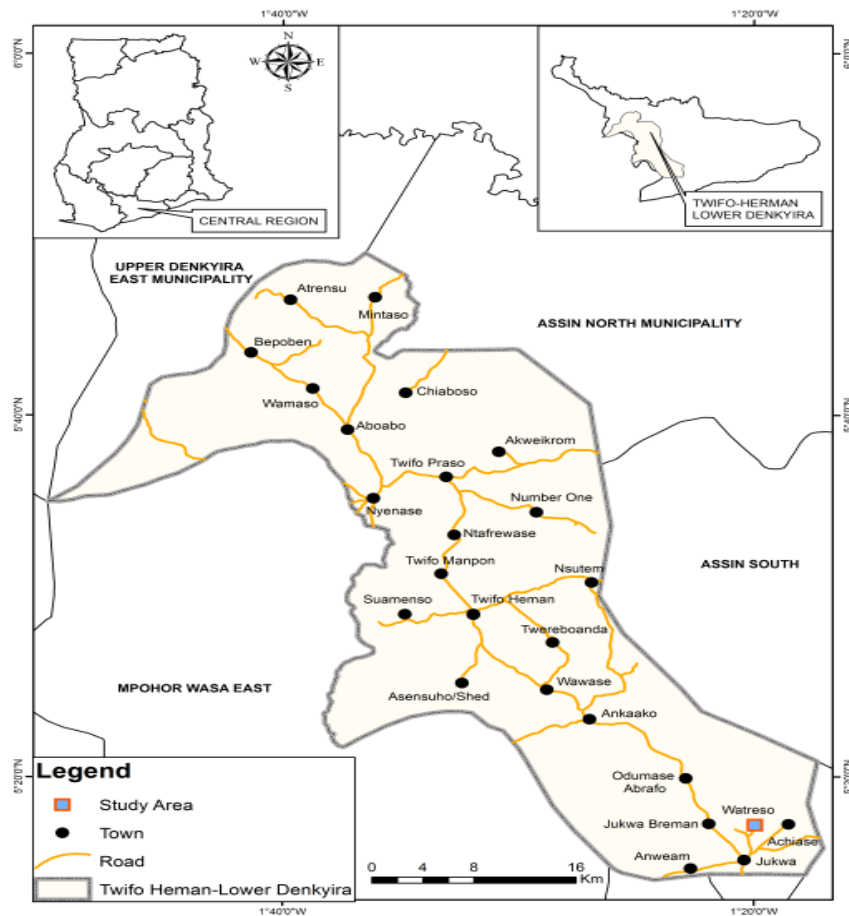


Figure 2. Map of Twifo-Heman Lower Denkyira District indicating rural Watreso
Source: Cape Coast University Cartography Unit

population has increased from 556 in 1984 to 668 in the year 2000 (Ghana Statistical Service, 1984, 2000) and then to 749 in the year 2010 (Ghana Statistical Service, 2010), are high levels of illiteracy, lower academic performance, high school dropout rate and poor educational infrastructure (THLDD District Education Directorate 2013-2016).

3.1.2 Methodology

This study aimed at investigating the effects of formal education on rural Watreso and urban Cape Coast families in the Central Region of Ghana. It was basically a descriptive research. The researcher employed it because it is designed to gain more information about characteristics within a particular field of study with the view to providing a picture of situations as they naturally occur (Burns & Grove, 2004). The researcher relied on both primary and secondary sources of data. The primary data were collected from 49 literate and illiterate heads of household in Watreso and Cape Coast, which have diverse populations made up of people from different socio-demographic backgrounds. The researcher also conducted four focus group discussions made up of 6 discussants in each case drawn from the sample size. The researcher had access to secondary data through the use of articles, books,

and journals that have been published on the topic. The respondents for the study were selected using the purposive and snowball sampling techniques. The researcher deemed the purposive sampling technique appropriate for two reasons. First, it has to do with the deliberate picking of respondents, who satisfy some qualities for a given research (Kumekpor, 2002). Second, it is the commonest sampling technique used in non-randomized (qualitative) study (Marshall, 1996; Patton, 1990; Byrman, 2015). The snowball sampling technique was used because of the referral of cases particularly on the side of the illiterate heads of household who felt that it was a disgrace for them to identify themselves because of their illiteracy status (Sarantakos, 1993; Babbie, 2005; Cresswell, 2007; Byrman, 2015). The instruments used for the study were semi-structured interview and focus group discussion guides that contained mostly open-ended questions that reflected the study objectives. During the semi-structured interviews that took place between August and October 2015, the researcher and his assistant, whom he had trained, manually marked and wrote down responses to the questions as respondents answered each question they posed face-to-face. Before the beginning of each interview, the respondent was assured of confidentiality and anonymity. After the field exercise, the researcher edited, coded and analyzed the data for common themes. The Statistical Product and Service Solutions (SPSS) software (version 17.0) was used to find the frequencies for the various statistical treatments. The data from the survey were presented in the form of frequencies and percentages. The study also made use of the qualitative method whereby responses which could not be quantified were grouped into themes and clusters informed by Miles and Hubermann's (1994) thematic content analysis. Some of the responses were cited verbatim to highlight the respondents' inner feelings which could have been concealed by the descriptive statistics.

4. Results and Discussion

4.1 Demographic Background of Respondents

Table 1. Distribution of respondents by sex

Areas of study	Males		Females	
	Frequency	Percentage (%)	Frequency	Percentage (%)
WIHH	3	6.1	3	6.1
WLHH	6	12.2	8	16.4
CMLH	12	24.5	7	14.3
CMIH	6	12.2	4	8.2
Total	27	55.0	22	45.0

Source: Field data, 2015.

Table 1 indicates the sex distribution of the heads of household in the two study areas. As shown in Table 1 WIHH and WLHH represent Watreso illiterate heads of household and Watreso literate heads of household respectively. CMLH and CMIH refer to Cape Coast Metropolis literate heads of household and Cape Coast Metropolis illiterate heads of household respectively. Out of the 49 respondents interviewed from the two study areas, 27 heads of household representing 55 percent were males and the remaining 22 heads of households (45%) were females. Although the sample sizes for the two study areas were different, it was found that the male headed households outnumbered the female headed households in the two study areas and this is common to family systems in Ghana (Addai-Sundiata, 1995; Nukunya, 2003).

Table 2. Educational levels of respondents

	WAT males		WAT females		CCM males		CCM females	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
No formal	3	11.1	3	13.6	6	22.2	4	18.2
Primary	1	3.7	3	13.6	2	7.4	1	4.6
Secondary	2	7.4	2	9.1	5	18.5	3	13.6
Tertiary	3	11.1	3	13.6	5	18.5	3	13.6
Total	9	33.3	11	50.0	18	66.7	11	50.0

Source: Field data, 2015.

From Table 2, there were 3 males (11.1%) and 3 females (13.6%) from Watreso and 6 females (22.2%) and 4 females (18.2%) from Cape Coast Metropolis with no formal education. With regard to primary education data, Table 2 indicates that there were 1 male head of household (3.7%) and 3 female heads of household (13.6%) from Watreso and 2 male heads of household (7.4%) and 1 female head of household (4.6%) from the Cape Coast Metropolis. Secondary education data was shown in Table 2 as, 2 male heads of household (7.4%) and 2 female heads of household (9.1%) from Watreso and 5 male heads of household (18.5%) and 3 female heads of household (13.6%) from the Cape Coast Metropolis. Tertiary education in the Table 2 is expressed as 3 male heads of household (11.1%) and 3 female heads of household (13.6%) from Watreso and 5 male heads of household (18.5%) and 3 female heads of household (13.63%) from Cape Coast Metropolis. It can be observed from Table 2 that with the exception of primary level of education where the female heads of household dominated the male heads of household, in all the other levels of education, the males dominated the females. In totality it can be deduced from Table 2 that the heads of household from the Cape Coast Metropolis (i.e.19) had higher levels of educational

attainment as compared to the heads of households from rural Watreso (i.e. 14). The reason accounting for this may be attributed to the availability of educational facilities in the Cape Coast Metropolis unlike in the case of rural Watreso. This differential educational attainment between rural Watreso and urban Cape Coast Metropolis can cause differences in the economic co-operation function of the family. This corroborates the works of Rahman (2005), International Labour Organization (2008) and Dizzard and Gadlin (1990) who argued that higher levels of education are associated with economic empowerment which has the tendency of reducing a person's dependency on the family for support. Additionally, higher levels of education has also been found to make people more civilized and modernized and this has the tendency of affecting the beliefs and practices of members of the family as stressed by Addai- Sundiata (1995).

Table 3. Distribution of number of children by educational level of household heads

Educational level of heads of households	Number of household heads				Total number of household heads	Total number of children	Ratio of total number of children to total of household heads
	WAT Males	WAT females	CCM males	CCM females			
No formal education	3	3	6	4	16	100	6.25
Primary	1	3	2	1	7	30	4.28
Secondary	2	2	5	3	12	44	3.67
Tertiary	3	3	5	3	14	42	3.0

Source: Field data, 2015.

As indicated in Table 3, 16 heads of household made up of 3 male heads of household and 3 female heads of household from Watreso and 6 male heads of household and 4 female heads of household, with a total of 100 children had had no formal education. This constituted a ratio of 6.25. Table 3 also shows that 7 heads of household made up of 1 male and 3 female heads of household from Watreso and 2 males and 1 female heads of household from the Cape Coast Metropolis had had primary education. These heads of household had a total of 30 children with a ratio of 4.28. With regard to secondary education data, Table 3 indicates

that there were 12 heads of household made up of 2 male heads of household and 2 female heads of household from Watreso and 5 male heads of household and 3 female heads of household from the Cape Coast Metropolis with a total of 44 children representing a ratio of 3.67. Fourteen heads of household with a total of 42 children had had tertiary education. This constituted 3 male heads of household and 3 female heads of household from Watreso and 5 male heads of household and 3 female heads of household from the Cape Coast Metropolis representing a ratio of 3.0. It is very indicative from Table 3 that the heads of household with no formal education had the highest number of children. This finding is in tandem with studies conducted by Remez (1998), Population Reference Bureau,(2001) and Axinn and Scott (2001) in the empirical of evidence of this study that allude to the fact that number of children per family is significantly related to the level of education of the couple. However, heads of household with primary education had 30 children probably because parents could not afford the increasing cost of raising children and the payment of school fees.

Effects of formal education on the economic co-operation function of the contemporary rural Watreso and urban Cape Coast families

Watreso illiterate heads of household

When asked to indicate what they understood by the term “financial standing”, the major theme that emerged were that financial standing means a person’s financial position – whether a person has enough money or not. The following are some of the responses:

“A person’s financial standing means- whether a person has money or not” – (An uneducated married man with 6 children);

“Financial standing of a person means whether a person is financially sound or not.

I can talk of the rich, people with middle level income and the poor.”- (An uneducated widow with 8 children).

When asked to comment on whether formal education had some form of effect on one’s financial standing, many respondents indicated that after one has attained a certain level of formal education there is a greater likelihood that he or she would land on a well-paid job. The following quotes illustrate this assertion:

“Educated individuals are likely to enjoy higher salaries that will bring about improved economic life. “This is because of the well –paid nature of their jobs- (An illiterate widow with 10 children);

“...I can say that some educated people are gainfully employed, enjoy

comfortable lives and are driving posh cars. ” – (YD, an uneducated rural resident, FGD participant).

The researcher also sought to ascertain whether people who had good financial standing after going through formal education were experiencing some problems within their families. In the response to the question, three major themes emerged from respondents. First, they suffered from evil machinations (such as enmity, envy and sometimes death). Second, they

had a lot of financial burden because many people demand financial support from them. Third, parents advised them not to help their needy relatives. The following quotes illustrate these problems:

“People start to direct envy and hatred to the well-to-do members in the family. Other parents intentionally tell their children not help other family members”- (An uneducated married man with 4 children);

“Rich family members suffer financial burden, hatred and envy. Others also suffer from evil machinations which may lead to death.”- (An uneducated married man with 5 children);

“I will use myself as an example. Sometimes when my children bring me bread, provisions and money, I easily see that my sisters who did not send their children to school envy me. Sometimes they tell me I am enjoying. If I don't take care they will kill me and my children because of the bad dreams and threats coming from these family members”- (TD, an uneducated FGD participant, rural resident).

When asked to indicate whether formal education had some effect on financial standing at the time of data collection and ten years prior to that, respondents said they had seen some changes within the specified time frame. They said through formal education people had become financially independent and have understood that their upkeep is no one's but theirs as confirmed by Population Reference Bureau(2001); Rahman (2005); Dizzard and Gadlin (1990).The following are the quotes below

“People are living independently of each other because they now have money all because of the formal education they have had.” – (An uneducated married man with 4 children);

“People are independent of each other due to economic freedom gained through formal education” – (An uneducated married man with 6 children).

“People are seriously going to school because they have seen the benefits of having formal education, examples of such benefits are the employability of people who have completed school, high salaries and also the social recognition that graduates enjoy when put in high offices, eg political office. All these make them financially independent”- (An uneducated widow with 10 children).

Watreso literate heads of household

Respondents were asked to indicate their understanding of the term “financial standing.” The following are the major themes that emerged from respondents

“Financial standing means the amount of money a person has, or whether or not the person has money.” – (A married woman with primary education and had 4 children);

“I understand financial standing to mean the financial position of a person. If the person has money then his or her financial position is good and if the person doesn't have money then his or her financial position is bad.” – (A married woman educated

to the primary level with 1 child).

Respondents shared their views on whether formal education has effects one's financial standing or not. Some said it does affect one's financial standing positively because one is able to secure a lucrative job and earn a good salary, while others mentioned that formal education alone does not have an effect on one's finances. These statements indicate what some said:

"The higher the level of education the higher the money earned monthly. This brings about improved economic life. You are able to give your children quality education because of the money you have." – (A married woman with tertiary education and had 2 children);

"Increased monthly salaries and huge allowances bring about improved economic growth and co-operation. If you are highly educated you get more money upon getting employment." – (A married woman with primary education and had 1 child).

Some also mentioned that formal education has effect on one's financial standing but other factors do. Another factor may include proper financial management. The following statements tend to support the above assertion:

"I think schooling has no effect on money, but rather a very good management that brings about money (riches). In fact some educated people take high salaries but their expenditure is so high that they send nothing home." – (A single man with tertiary education and had no child);

"Education alone cannot help have good financial standing. It is good financial management that does the trick. With good financial management you are able to provide quality education for your children." – (A married man with tertiary education and had 1 child).

On the issue of whether people who had good financial standing after going through formal education were experiencing some problems within their families, two major problems emerged. These are evil deeds (in the forms of enmity, envy and sometimes causing of death) against well-to-do family members and financial burden on rich family members. The following quotes indicate the problems perceived by the respondents:

"Financial pressure is placed on people, envy among family members and also alienation on the side of the rich and educated members shoulders, they are envied and also alienated." – (A married man with primary education and had 8 children);

"Even at times contributing to family projects may even cause people to hate you and some may even go far and consult 'mallams' to break you down. Some of the sudden deaths that occur in the family can be attributed to this." – (TI, a rural educated FGD participant).

When asked to compare the effects of formal education on people's financial standing at the time of data collection and ten years prior to that, the educated respondents in Watreso indicated that there had been some changes. They claimed that people were less dependent on

other family members as at the time of data collection compared to the ten years prior to that. This is an affirmation of studies conducted by Addai-Sundiata (1995) and Dizzard and Gadlin (1990). Below are some of the statements made to buttress the point:

“There is an issue of individualism [where people think of themselves alone] because most people are rich or financially sound.” – (A married man with education to the primary level with 8 children);

“Through formal education people have become independent and therefore do not look up to extended family support like it used to be in the olden days. These days mothers at times advise their children not to help others.” – (A married woman with primary education and had 5 children).

Cape Coast Metropolis illiterate heads of household

When asked about their understanding of the term “financial standing”, the major theme that emerged bordered on the amount of money that a person has. The following quotes are some of their explanations:

“Financial standing means the financial soundness or otherwise.” – (A single man with no formal education and had 14 children);

“My understanding of financial standing is the financial position of a person-Whether he or she has money or not.” – (An uneducated man with 2 children).

Respondents shared their views on whether formal education affects one's financial standing or not. Some said it does affect one's financial standing (leading to improved salaries) and others mentioned that formal education coupled with other factors affect one's finances. These statements indicate what some said:

“Formal education is very likely to lead to improved income. I know very well that schooling brings about improved income but that depends on the type of job and even the level of your education.” – (An uneducated married man with 3 children);

“Formal education has the tendency to lead to improved salaries. For this reason an educated person may enjoy improved economic life [Quality of life].” – (An uneducated single man with 14 children).

The following are statements indicating that formal education does not cause one to become wealthy. It is rather through trading that one can become wealthy:

“Many people are highly educated but they have no money even business brings more money than schooling does.” – (An uneducated married man with 4 children);

According to some of the respondents, there are some problems that arise in the family as a result of one's financial standing that one acquires through formal education. The major ones include evil machinations, financial burden on well-to-do members and family disputes as illustrated in the following statements:

“Needy family members putting much pressure on the rich relatives forgetting that

these rich ones have their own children to take care of. At times too most rich people are envied for nothing done” – (An uneducated single woman with 4 children);

“Most family members see you as mean person because they don’t see why you should be spending a lot on your children, while you neglect their children and those of other family members. At times if you do not take care you may be killed.” – (E: an uneducated FGD participant and an urban dweller).

When asked to compare the effects of formal education on people’s financial standing at the time of the study and ten years prior to that, the uneducated respondents in the Cape Coast Metropolis indicated that there had been some changes. They mentioned they have seen that in recent times, people and family members do not depend on other relatives for support as compared to ten years ago as asserted by Addai-Sundiata, 1995; Dizzard and Gadlin, 1990). They also mentioned that people were eager to go to school because of their realization that through formal education the educated individual derives a lot of benefits. Lastly, others mentioned that in recent times extended families have become very weak as compared to the olden days when external family members bonded with each other as confirmed by (Nukunya, 1975; Goode, 1970; Skolnick, 1990). The following are some of the statements respondents made:

“Everybody wants to go to school so as to get money in the long run” – (An uneducated married woman with 4 children);

“People are now hard-working because they want to get money. Everybody is concerned about the education of his or her children.” – (An uneducated single woman with 6 children);

“These days people hardly resort to their extended family members for financial help because they have learned to be independent.” – (An uneducated single man with 3 children).

Cape Coast Metropolis literate heads of household

Respondents who have had some form of formal education (be it at the primary, secondary or tertiary level defined the term ‘financial standing’ as the financial position of a person - whether a person has money or not. The following are some of the statements respondents made:

“Financial standing could be explained by how low or high one’s income level is” – (A married man educated to the tertiary level with 2 children);

“The income level of a person is whether he or she has enough money or not is an indication of his or her financial standing.”- (A married man educated to the tertiary level with 3 children).

Some respondents indicated that formal education has effect on people’s financial standing.

Some said that through formal education people get high income when they are gainfully employed. Others also said though formal education affects parents' financial standing negatively in the short term, in view of the fact that they (spend money on school fees) but they will reap the benefits of formal education in the long run when their children start reciprocating their care. The following are some of the statements made in that regard:

"Education brings about higher incomes and salaries. Through schooling people learn how to get money and how to save money. One can make money if he or she is gainfully employed." - (A married man educated to the tertiary level with 8 children).

"Formal education has made me financially unstable because I spend a lot on my kids. But I know that in the long run I will get money." – (A married man educated to the primary level with 3 children).

Some respondents also said not all educated people are rich or wealthy. This shows that having formal education does not necessarily mean one is going to be gainfully employed and be financially sound. Some cited examples of some traders who have had no formal education but were better in terms of financial status than people who had had some form of formal education as seen in the statements below:

"I don't think there is any relationship between formal education and financial standing. This is because many people earn good income although they have not had formal education. Trading or doing business fetches money."- (A married man educated to the tertiary level with 3 children);

"Formal education may not bring about good income and economic cooperation. At times we businesswomen have more money than the 'krakyefo'." – (A single woman educated to the tertiary level with 4 children).

Respondents indicated that family members had suffered some problems on their financial standing through formal education. The major problems they mentioned included financial burden on them through demands made by some other family members in the family and family feuds sometimes causing disarray among families. The following are statements made by some of these respondents:

"People worry you with all their problems ranging from financial difficulties to many other issues Even when you cannot help them genuinely they will not believe you. it is a problem oo." – (A married man educated to the secondary level with 4 children);

"There is a problem of dependence on rich educated family members. Because other family members who need money from you may see you as mean, there is always a family feud (quarrel)." – (A married man educated to the secondary level with 2 children).

Respondents' views on some of the changes that they had observed in respect of the effects of formal education on one's financial standing at the time of the interview and ten years prior to that were sought. They mentioned that they had realized that these days family members do not rely on other relatives for support as they did some years ago as asserted by

(Addai-Sundiata, 1995; Dizzard & Gadlin, 1990). Some statements made by some of respondents are as follows:

“There is a reduction in the financial pressure on elders and well-to-do members of the family because it [formal education] has made so many people gain employment and this fetches them some income.” - (A married man educated to the tertiary level and had 3 children);

“Today because of education and civilization, everyone is concerned with what he or she can do to support his or her own immediate family especially their own children and not other family members.” – (AD: an educated urban dweller, FGD participant).

Effects of formal education on the procreation function

Cape Coast Metropolis literate heads of household

When interviewed about their understanding of the term “bringing forth children,” the major theme that emerged from respondents was that “bringing forth children” means giving birth to children and taking proper care of these children. Proper care was explained as providing quality education, health care and good nutrition. The following statements illustrate these points:

“Bringing forth children” means taking proper care of the children you have giving birth to. – (A married man educated up to the tertiary level with 2 children);

“To me “bringing forth children” means giving birth to children and taking proper care of them. For example, providing them with quality health care and enrolling them in international schools” – (A married woman educated up to the tertiary level with 4 children).

When asked whether formal education had any effect on the number of children couple bear, some respondents indicated that formal education had some effects on procreation. They gave various reasons why they thought so. The major themes that emerged were that formal education prolongs the age at marriage and hence people’s inability to have a large number of children; people have few children because of high cost of raising a child, the high usage of contraceptives (family planning methods) among literate people in this era and last but not the least having few children in order to enjoy luxurious lives. The following statements illustrate this assertion:

‘Some highly learned people think that giving birth to many children is waste of time. This is because the duration of their programme (in terms of school) may not allow that. It also depends on the parents’ financial ability. It is a two way affair’- (A widow educated up to the secondary level with 5 children);

‘Schooling brings about reduced number of children in families because the cost of raising a child these days is very expensive’- (A married woman educated up to the secondary level with 2 children);

‘Also, introduction and usage of family planning methods have reduced family size.

this is taking place because of formal education’ – (A married man educated up to the primary level with three children).

Others mentioned that formal education has no effect on procreation. The main reason some respondents gave are as follows; culture and financial status of the couple have effect on procreation and not necessarily their educational level. The following quotations buttress this point:

‘Formal education has no effect on giving birth to too many children. This will depend on whether the family needs more children or not. For example, some people are pressured by their family traditions on childbirth to give birth to more children because they don’t have many children in the family.’-(A married man educated up to the tertiary level with 2 children);

On the issue regarding the problems that have resulted because of effects of formal education on procreation, two main problems were mentioned. They are the reduction of family support (specifically the support provided by maternal uncles), delayed marriage as well as childbearing. The following statements indicate the above assertion:

“Many people particularly women do not want to marry at all and even give birth. Formal education has helped broaden their perspective about marriage to that point that they would not allow any man to be fooling them”.- (A married man educated to the secondary level with 1 child);

“People do not want to give birth at all because they know of family planning and contraceptives. There is also the reduction of family support to members and no more ‘wofa sem’”-(A married man educated to the primary level with 3 children);

“No more uncles’ issues. Nobody takes care of the other people’s children especially in the extended family system. Today if you depend on your ‘wofa” (maternal uncle) you may not see things well and you will be doomed or mess up”-(A married woman educated up to the tertiary level with 3 children).

Respondents also outlined some changes that they thought had come about as a result of the effect of formal education on procreation. These changes are: people are concentrating more on their nuclear families; and also the usage of family planning methods which has helped in birth spacing and reduction in the in number of children as compared to ten years ago prior to this study. The following statements indicate these points:

“Formal education has caused people to have smaller family sizes. In other words, people now only think about themselves and their nuclear families and not their extended relatives.”-(A married man educated up to the tertiary level with 8 children);

“Formal education has made people reduce their family size because they practise family planning methods and the spacing of children.”-(A married woman educated

up to the tertiary level with 3 children);

Cape Coast Metropolis illiterate heads of household

When interviewed about their understanding of the term “bringing forth children” the major theme emerged from respondents was that bringing forth children meant that giving birth to children with the aim of taking very good care them. The following quotes illustrate their views

““Bringing forth children” means giving birth to children and taking very good care of them”- (An uneducated married man with 4 children);

“Bringing forth children means to have children and taking very good care of them, in terms of quality education, food and nutrition and healthcare” – (An uneducated single man with 3 children).

Some mentioned that formal education has affected the age at which people get married. When the age at which people get married is prolonged childbearing is delayed. They also stated that formal education has made a lot of people to understand the need to have smaller family sizes so that they can enjoy luxurious lifestyles. The following are some of the statements they made:

“Schooling brings about small family size because of the long period involved. This also helps individuals in giving the best of care to their few children and hence enjoying luxuriously.” – (An uneducated widow with 2 children);

“Formal education does affect childbearing and leads to smaller family sizes because educated people want to enjoy luxuriously and very comfortable lives.” – (An uneducated single woman with 6 children).

However, there were some respondents who said formal education is not the only factor that contribute to the reduction of family sizes but also the income of the individual in question. The amount of money that a person has is a determining factor as to whether he or she can or cannot have a large family size. This assertion is illustrated in the following statement:

“Longer years of schooling bring about smaller family size. But this is not always the case. If the person has money he or she can give birth to many children.” – (An uneducated single man with 3 children);

Regarding the problems that have resulted because of effects of formal education on procreation, it was raised by respondents that a major problem that the family had experienced was the reduction of family support provided by the maternal uncles. This means that the maternal uncles concentrated on their own families to the neglect of extended family members like their nephews and nieces. This posed a major problem to the needy members of the family. The following quotes indicate responses made by some of the respondents:

“No assistance comes to children again especially from their maternal uncles. This is because they [the uncles] also have their own families that they need to cater for in terms of education, health, shelter, food etc.” – (An uneducated widow with 2

children);

“No support comes to children again in particular from their maternal uncles. This notion is now a thing of the past.” - (An uneducated married man with 3 children).

According to the respondents, the major change that had taken place within the last ten years is that there had been an increase in the usage of family planning methods among people especially the educated ones. The following quotes illustrate this:

“Now a lot of people who are educated are increasingly using family planning methods. In other words, they use contraceptives to either limit their childbearing or to help space the birth their children.” – (An uneducated married man with 8 children);

“Formal education has made many people in the family very enlightened. I can talk of the usage of family planning and condoms today. The ‘pig’s style’ of giving birth has reduced because people want their children to enjoy life” – (A non-educated FGD participant, urban dweller).

Watreso illiterate heads of households

When interviewed about their understanding of the term “bringing forth children,” majority of the respondents explained that bringing forth children means having children and taking very good care of them. This explanation was no different from that of the other respondents in the other categories. The following are statements some of them made:

“Bringing forth children” means giving birth to children and taking very good care of them. If you give birth to a lot of children and you don’t take care of them it is not procreation.” – (An uneducated married man with 6 children);

“It means having children and taking very good care of them, in the form of giving them good food, good schools and good clothing.” – (An uneducated widow with 8 children).

Respondents mentioned that formal education does not bring any effect on childbearing but rather high cost of living does, as stated in the following statements:

“High cost of living has brought about reduced family size.” – (a widow with no formal education and had 10 children);

“Small or large family size has nothing to do with schooling. All depends on the financial status of couples. If you have enough money you can give birth to so many children and if you don’t have you give birth to small number of children.” – (An uneducated widow with 8 children).

The main problem that respondents mentioned was that these days wealthy members of a family do not assist their relatives who are needy. This is because they use their wealth to give their own children quality upbringing and not other family members who may need their assistance. This is mainly due to high cost of living. The following

statement throws more light on this:

“The cost of living is high, and therefore taking care of one’s own children is not easy. People no longer assist other children from the extended family.” - (An uneducated widow with 10 children).

Respondents also mentioned that people are now using family planning methods to limit childbearing as compared to ten years prior to this study. This is a major change respondents have noticed over the years as seen in the following quotes.

“People now use family planning methods to control childbearing.” – (An uneducated widow with 8 children);

“People no longer give birth to so many children because of the usage of family planning methods and high cost of raising children. They practiced family planning because formal education has caused them to be enlightened.” – (An uneducated married with 5 children).

Watreso literate heads of household

When interviewed about their understanding of the term “bringing forth children,” the major theme that emerged from respondents was that bringing forth children means giving birth to children and taking a very good care of them. This explanation was no different from that of the other respondents in the other categories. The following are some responses given by respondents:

““Bringing forth children” means having children and taking good care of them.” – (A married woman educated up to the tertiary level with 1 child);

“In other it means having children and taking proper care of them.” – (A married man educated up to the tertiary level with 5 children with 1 child).

In relation to the effects of formal education on procreation from the rural literate heads of household from Watreso, majority of them indicated that it is the financial status of a person that determines whether a person decides to have many children or not, as illustrated below

“Whether you give birth to many children will depend on your money and not education” – (A married man educated to the secondary level with 2 children);

“People with enough money give birth to many children and those with little money give birth to few children” – (A married woman educated to the primary level with 3 children).

The main problems that they talked about are high cost of living and the delaying of marriage and childbearing because of formal education. On the issue of high cost of living, respondents stated that catering for the educational needs of children increases their expenditure as explained in the following quotes:

“The educated people do not give birth to too many children because of high cost of living.” – (A married man educated to the tertiary level with 1 child);

“Unlike toady, in the olden days people intentionally gave birth to many children for farming purposes. Today people have very few children because of long years of schooling which delays childbearing. All this is because now people are learning a lot and it is helping the family” – (MR: an educated FGD participant, rural resident).

Formal education has also contributed to the usage of birth control or family planning methods as regard ten years prior to this research. Most educated people practise family planning meaning they want to give birth to the number of children that they can cater for. This is what some respondents had to say:

“Through formal education people learn to limit number of children in order to be able to take care of them without any financial difficulties. Today elite groups use birth control methods and give birth to limited number of children because of the cost of living.” – (A married woman educated to the primary level with 5 children);

5. Main Findings

The study revealed that irrespective of their residential status majority of the respondents from the two study areas indicated that formal education is closely associated with higher incomes which people enjoy after getting gainful employments. This finding corroborates studies by Rahman (1993); Rahman (2005); International Labour Organization (2008); and Psacharapoulous (1989).

However, some sections of literate as well as illiterate heads of household from Watreso revealed that apart from formal education, other factors like proper fund management contribute to improved economic lives and higher incomes. Similarly, some sections of literate and illiterate respondents from Cape Coast Metropolis indicated that apart from formal education, engaging in profitable trading or business brings about higher incomes.

However, a few literate respondents in the Cape Coast Metropolis revealed that formal education in the short run affects parents negatively because of the high school fees they pay but they also indicated in the long run formal education pays because of the higher incomes their children enjoy.

As regards the effects of formal education on procreation, the study disclosed that formal education inhibits large family size which emanates from reasons such as the propensity of people to enjoy luxurious life and also the fact that education prolongs the age at marriage. This confirms studies by Remez, (1998); Dreze & Murthi (2011); Hussain, (2013) Axinn and Scott (2001). This was the view of majority of the literate and illiterate respondents in the Cape Coast Metropolis. However, the study also revealed that formal education has no effect on procreation but factors like financial status and the culture of the person is very critical. This was the views of literate respondents in Watreso as well as some sections of literate and illiterate respondents in Cape Coast Metropolis.

It was also unveiled through this study that the major problems that have come on the family because of the effects of formal education are reduction of family support to the needy

members of the family and the fading out of the concept of maternal uncle with reasons of people wanting quality upbringing for their children which is very costly and in the long run will not promote assistance to other family members.

Formal education has also made people financially independent because of its effects on economic co-operation and this has led to individualism and weakening of the historical family ties and kin group solidarity and setting up of nuclear families in the West as opined by (Addai- Sundiata, 1995; Skolnick, 1990; Ghana Statistical Service, 1989). Some form of envy and hatred are directed towards well to do members of the family and this had been a major problem. These were the views of all the respondents in the two study areas.

The study also revealed that a major change that has occurred in the family as a result of the effect of formal education on procreation was the usage of family planning and other birth control methods (Caldwell, 1996; Madhavan, 2001; Mamtha Murthi, 2002; Michelle & Veronique, 2002).

6. Implications for Research

This research will add on to knowledge in the areas of rural and urban family relations. It will make a meaningful contribution to the field of family science as a whole. It will also equip stakeholders (heads of families and households, parents and authorities in the Ministry of Education) with the right information to enable them to make relevant policies with regard to family and education in Ghana

7. Conclusion

This paper concludes that government supported by allied stakeholders like Non-governmental organizations through the Ministry of Education, should increase the financial package of district education fund to cover more beneficiaries. In addition, the chiefs and elders, Churches, Mosques, philanthropists, the private sector, and communities, to name only a few should make periodic contributions to the district education fund to support needy students to acquire employable skills. Well to do members should also freely help their needy family members. This will help in surmounting the financial pressure, enmity and hatred that are directed towards well to do members of their family.

With regard to the problems that have come about as a result of the effects of formal education on the procreation functions of the family, the government should equip the Reproductive Child Health Units in the various public Hospitals as well as Planned Parenthood Association of Ghana (PPAG) and other Non-governmental Organizations into reproductive health like Marie Stopes with the necessary resources to educate couple on the need to give birth to a limited number of children whom they can cater for and also to give them quality child upbringing. This will reduce the rate at which the needy members of the family will solicit for financial assistance.

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