RESEARCH REPORT

ENHANCING EDUCATIONAL OPPORTUNITIES FOR GIRLS AND CHILDREN WITH SPECIAL EDUCATIONAL NEEDS AND DISABILITIES (SEND) IN GHANA



THE ROLE OF IMPROVED EDUCATIONAL FINANCING MECHANISMS

Ghana National Education Campaign Coalition (GNECC)

2025



Enhancing Educational Opportunities for Girls and Children with Special Educational Needs and Disabilities (SEND) in Ghana: The Role of Improved Educational Financing Mechanisms

Ghana National Education Campaign Coalition (GNECC)

2025

ABOUT THIS REPORT

This work was funded by Education Out Loud.

The contents are the sole responsibility of GNECC and do not necessarily reflect the views of GPE.

ABOUT EDUCATION OUT LOUD

Implemented by Oxfam Denmark and financed by the Global Partnership for Education (GPE), Education Out Loud supports civil society to become more active and influential in shaping education policy to better meet the needs of communities, especially the most vulnerable and marginalized.

Education Out Loud is the largest fund in the world supporting civil society advocacy and social accountability in education, with a total funding envelope of US$133 million. More information: www.educationoutloud.org

ABOUT GNECC

GNECC is a network of civil society organizations, professional associations, education and research institutions, and other practitioners committed to promoting quality pre-tertiary education for all. Formed in 1999, the coalition has steadily grown over the years with a current membership of approximately 200 organizations. The organizational philosophy is premised on the fact that education is a fundamental human right and key to breaking poverty cycles.

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ACRONYMS

EOL – Education Out Loud

GNECC – Ghana National Education Campaign Coalition

SEND – Special Educational Needs and Disabilities

MoE – Ministry of Education

FCUBE – Free Compulsory Universal Basic Education

FSHS – Free Senior High School

GETFund – Ghana Education Trust Fund

UNICEF – United Nations International Children's Emergency Fund

UNESCO – United Nations Educational, Scientific and Cultural Organization

SDG 4 – Sustainable Development Goal 4 (Quality Education)

PPP(s) – Public-Private Partnership(s)

OECD – Organisation for Economic Co-operation and Development

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

GEU – Girls' Education Unit

ESP – Education Strategic Plan

SMC(s) – School Management Committee(s)

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

STEM – Science, Technology, Engineering, and Mathematics

UNCRPD – United Nations Convention on the Rights of Persons with Disabilities

GSS – Ghana Statistical Service

NGO/NPO – Non-Governmental Organization / Non-Profit Organization

FGDs – Focus Group Discussions

PI – Principal Investigator

Co-PI – Co-Principal Investigator

USAID – United States Agency for International Development

GPE – Global Partnership for Education

EXECUTIVE SUMMARY

This study investigates the role of improved educational financing mechanisms in enhancing access to quality education for girls and children with Special Educational Needs and Disabilities (SEND) in Ghana. While Ghana has made notable progress in educational reforms, persistent disparities remain, particularly for marginalized groups, due to financial hardship, inadequate infrastructure, and entrenched socio-cultural barriers (Buabeng & Amo-Darko, 2024).

The research was conducted across three regions: Ahafo, Ashanti, and Oti, and eight districts were selected to capture rural-urban disparities. A total of 206 respondents participated, including headteachers, education experts, NGO representatives, parents, teachers, and students. Data was collected through key informant interviews, questionnaires, and focus group discussions, ensuring diverse perspectives from stakeholders directly engaged in education delivery and participation.

The findings revealed that financial barriers are the most significant obstacle, accounting for 26% of all responses. Although awareness of financing mechanisms was relatively high among adults (73%), only 49% of learners reported awareness, and support was largely limited to free supplies rather than scholarships or fee waivers. Socio-cultural challenges such as early marriage, child labour, household responsibilities, and restrictive gender roles continue to undermine participation, with early marriage highlighted by 43% of respondents as the most pressing barrier. Infrastructure and teacher gaps also persist, particularly in rural communities, where inadequate facilities, long distances to schools, and shortages of qualified teachers remain critical challenges. Regional disparities were evident, with Ashanti Region recording the highest combined burden of financial and cultural barriers, while Oti Region was identified as the most financially constrained. Although 74% of respondents described financial support as "very helpful," 85% considered current provisions insufficient, underscoring the need for expanded and equitable financing.

The study concludes that financial hardship, harmful socio-cultural practices, weak financing systems, and regional inequalities collectively hinder educational opportunities for girls and children with SEND. To address these challenges, several recommendations are proposed. First and foremost, financing must be expanded and diversified through increased government scholarship coverage and strengthened partnerships with NGOs, private sector actors, and community organizations. Secondly, socio-cultural barriers should be tackled through community sensitization campaigns and awareness programs that challenge early marriage, gender discrimination, and stigma against disability. Thirdly, financing mechanisms must be made more accessible and transparent by simplifying application processes, improving information dissemination, ensuring timely disbursement of funds, and strengthening monitoring systems. Furthermore, investment in inclusive infrastructure is essential, with schools equipped with disability-friendly facilities, adequate teaching materials, assistive devices, and safe learning environments, alongside expanded teacher training in inclusive practices. In addition, policy implementation and institutional coordination should be strengthened to ensure inclusive education policies translate into measurable outcomes at the school and community levels. Finally, evidence-based planning must be promoted through robust data systems that

generate disaggregated information on girls and children with SEND, enabling targeted interventions and continuous monitoring of progress.

Overall, sustainable progress requires a holistic approach that simultaneously addresses financial limitations, socio-cultural barriers, institutional weaknesses, and regional inequalities. Coordinated efforts among government, communities, and development partners are essential to ensure that no learner is left behind.

1.0 INTRODUCTION

1.1 Background of the Study

Ghana's education system has undergone significant reforms aimed at improving access, quality, and inclusivity. The system follows a structure of six years of primary education, three years of Junior High School (JHS), three years of Senior High School (SHS), and tertiary education. Over the years, the government has implemented policies such as the Free Compulsory Universal Basic Education (FCUBE) program and the Free Senior High School (FSHS) policy to ensure equitable access to education.

Despite significant policy efforts, many children, particularly girls and those with Special Educational Needs and Disabilities (SEND), continue to face exclusion from mainstream education in Ghana. Socio-cultural factors such as poverty and entrenched gender norms mean that many girls are unable to attend school, often due to costs and long distances (UNICEF, 2020). Children with disabilities encounter additional barriers, including inaccessible infrastructure, lack of assistive materials, and stigma, all of which contribute to absenteeism and dropout (Mantey, 2017; Naami, 2015). In response, the Government of Ghana, with support from development partners, adopted the Inclusive Education Policy to promote the integration of all learners regardless of their physical, intellectual, or social conditions (Ministry of Education, 2015; UNESCO, 2021).

However, implementation challenges remain significant. Research shows that most mainstream teachers lack adequate training to support children with disabilities, while learning resources such as Braille textbooks and sign-language specialists are scarce (Agbenyega & Deku, 2011; Mantey, 2017). Furthermore, only 0.23% of the Ministry of Education's budget between 2019 and 2024 was allocated to inclusive and special education, highlighting persistent underfunding (UNICEF, 2021).

Financing mechanisms play a crucial role in addressing these gaps. The Ghana Education Trust Fund (GETFund) continues to support education at all levels by financing infrastructure, scholarships, and learning materials (GETFund, 2020). Donor contributions, though declining to about 3% of the 2024 education budget, remain important for targeted programs (World Bank, 2022). To achieve equity, scholars and policy analysts recommend strengthening financing strategies through targeted scholarships for marginalized groups, increased budgetary allocations, and public–private partnerships to provide assistive devices and improve accessibility (African Development Bank, 2020; UNESCO, 2021). These measures, if effectively implemented, could help bridge existing disparities and ensure equitable access to quality education in Ghana.

1.1.1 Importance of Inclusive Education

The adoption of inclusive education affirms Ghana's acceptance of the fact that it is a fundamental principle that ensures all children, regardless of their gender, socio-economic background, or physical and cognitive abilities, have equal access to quality education. It promotes equity by integrating children with Special Educational Needs and Disabilities (SEND) into mainstream schools, rather than segregating them into specialized institutions. For girls and chil-

dren with SEND, inclusive education provides opportunities for social interaction, academic development, and future economic empowerment.

The importance of inclusive education extends beyond individual benefits to broader societal gains. It helps reduce discrimination and stigma while fostering a culture of diversity, acceptance and incorporation. Research has shown that inclusive classrooms improve learning outcomes for all students, as they encourage adaptive teaching methods, peer support, and a more holistic approach to education. Additionally, by adopting inclusive education, Ghana's education system exhibits an alignment with international frameworks such as the United Nations Sustainable Development Goal 4 (SDG 4), which advocates for quality education for all, and Ghana's own Inclusive Education Policy (2015), which aims to remove barriers to learning.

For Ghana to achieve its desire to attain sustainable development, it is essential to strengthen inclusive education by addressing financial constraints, improving teacher training, and ensuring adequate infrastructure to support girls and children with SEND.

1.1.2 Current State of Educational Financing in Ghana

As of April 2025, Ghana's education financing landscape has seen significant policy shifts and investments aimed at improving access, quality, and equity across all levels of education. These efforts mark a renewed government commitment to addressing long-standing challenges in the education sector, particularly for marginalised groups such as girls and children with Special Educational Needs and Disabilities (SEND). These policy shifts reflect Ghana's strategic efforts to enhance financing, infrastructural support, and inclusive policies to address gaps in education for girls and children with SEND, aiming to ensure equitable access and improved quality of education for all. Some of these policy shifts include:

1. Increased Budgetary Allocations

In March 2025, Parliament approved a GH₵31 billion budget for the Ministry of Education. This substantial allocation reflects an intent to strengthen public education delivery and reduce barriers to access. Key components of the 2025 education budget include:

Waiver of academic fees for all first-year students in public tertiary institutions to promote higher education participation.

Free tertiary education for persons with disabilities, aimed at fostering inclusion and equity at the highest levels of learning.

Investment in the "Teacher Dabrɛ Initiative", with funding for the construction of 100 accommodation facilities for basic school teachers, thereby improving teacher welfare and retention. The ***Teacher Dabrɛ Initiative*** is a government program designed to address the chronic shortage of decent housing for teachers, especially in rural and deprived communities, which includes funding for the construction of 100 teacher accommodation facilities. By reducing the housing burden and providing safe, affordable living spaces close to schools, the initiative aims to improve teacher welfare, motivate educators to accept postings in underserved areas, and ultimately enhance teacher retention and classroom effectiveness.

1. Uncapping of GETFund and Expansion of Free SHS Funding

A pivotal policy change was the removal of the cap on the Ghana Education Trust Fund (GET-Fund). This adjustment enabled an additional GH¢4.1 billion to flow directly into the education sector, for which the government decided on the following measure:.

GH¢3.5 billion has been specifically allocated to support the Free Senior High School initiative, targeting the expansion of infrastructure (e.g., classrooms and dormitories), provision of teaching and learning materials, and enhanced teacher recruitment and training.

1. Support for Basic Education and Student Welfare

To strengthen foundational learning and student well-being, the following provisions have been made:

GH¢564.6 million has been committed to the provision of free curriculum-based textbooks at all educational levels.

The School Feeding Programme's budget increased from GH¢1.344 billion in 2024 to GH¢1.788 billion in 2025, raising the feeding cost per child per meal from GH¢1.50 to GH¢2.00.

According to the annual budget report released by the Ministry of Education, Ghana (2024/2025**), t**he Capitation Grant saw a significant boost, rising from GH¢84 million in 2024 to GH¢145.5 million in 2025, aimed at enhancing financial support for basic education. (Ministry of Finance, Ghana.

1.1.3 Recent Developments in Education Financing (2025 Update)

Educational financing in Ghana is primarily driven by government funding, donor support, and private sector contributions. The government allocates a significant portion of its national budget to education, with key funding sources including:

Ghana Education Trust Fund (GETFund) – A dedicated fund established to provide financial support for educational infrastructure, scholarships, and other essential services.

Capitation Grant – A policy introduced to eliminate tuition fees at the basic education level and ensure that all children can attend school without financial barriers.

Free Senior High School (FSHS) Policy – Launched in 2017, this initiative covers tuition, textbooks, meals, and other expenses to enhance accessibility to secondary education.

Donor and Development Partner Support – International organizations such as UNICEF, the World Bank, and USAID contribute funding and technical assistance to improve Ghana's education sector.

Public-Private Partnerships (PPPs) – The private sector plays an increasing role in financing education through scholarships, infrastructure development, and technology-driven solutions.

Despite these financing mechanisms, challenges persist. In 2024, education expenditure represented 14.5% of the national budget, which is below the sub-Saharan African average of 15% and falls short of the international benchmark of 20% recommended by UNESCO. This shortfall has implications for bridging infrastructural deficits and achieving Sustainable Development Goal 4 (SDG 4) on inclusive and equitable quality education. There are funding gaps in the provision of inclusive education, particularly for children with SEND, due to inadequate resources for specialized teaching materials, assistive technology, poor instructional practices among teachers, and teacher training. Additionally, gender disparities in educational investment re-

main, with girls from low-income backgrounds often facing financial barriers that hinder their schooling. (UNESCO 2020).

1.2 Statement of the Problem

Ghana's recent education reforms and 2025 budget increases show a renewed commitment to fairness in education. Yet bigger budgets and new policies are not yet making a real difference for the children who need support most; girls and children with Special Educational Needs and Disabilities (SEND). This study looks at why this is so.

The main problem is not how much Ghana spends on education, but how that money is shared out and what it is spent on. Even though education takes up a large share of the national budget, only 0.23% of the Ministry of Education's spending between 2019 and 2024 went to inclusive and special education (UNICEF, 2021). GETFund, Ghana's main education fund, focuses on big infrastructure projects and general scholarships, while resource centres, training for special-education teachers, assistive devices, and adapted learning materials remain badly underfunded (Agbenyega & Deku, 2011; GETFund, 2020). Donor support, which has fallen to about 3% of the 2024 education budget, is also unreliable and too small to keep long-term inclusion programmes running (World Bank, 2022). Even the Free Senior High School policy, which has widened access overall, makes no specific provision for the extra costs of educating children with disabilities, or for the hidden costs such as transport, sanitary products, and uniforms that keep girls from poor households out of school.

These funding gaps are evident in schools. Children with disabilities still face buildings they cannot enter, classrooms without assistive devices, and teachers who have not been trained to teach them (Mantey, 2017; Naami, 2015). Girls in rural and low-income areas continue to drop out at higher rates because of poverty, long distances to school, household chores, and social expectations about a girl's role in the family (UNICEF, 2020). Programmes such as scholarships and cash transfers for these groups do exist, but they reach too few children and are not delivered consistently. Delays in releasing funds and weak tracking of how money is spent further reduce the impact of what is invested.

What is still not well understood is which financing approaches actually work to get girls and children with SEND into school and keep them learning. Little is known about how funds can be set aside specifically for inclusive education, how partnerships between government and the private sector could supply assistive technology to all schools that need it, or how communities and schools themselves can hold those who manage the money to account. Unless Ghana changes the way education is financed, not just the amount, the gaps described above will continue, even as the overall budget grows. This study therefore, examines how improved education financing can expand access and equity for girls and children with SEND in Ghana.

1.3 Significance of the Study

This study is timely and vital, offering practical, academic, and policy-relevant insights that can help bridge the persistent gaps in educational inclusion and financing in Ghana. By focusing on girls and children with Special Educational Needs and Disabilities (SEND), the research brings much-needed attention to the systemic inequities that continue to limit access to quality education for some of the country's most vulnerable learners.

The findings will assist key government institutions, such as the Ministry of Education and the Ghana Education Service, in refining and turning existing inclusive education policies into real, everyday support for girls and children with SEND . By offering evidence-based recommendations, the study will support the better allocation of budgetary resources and enhance the implementation of national frameworks like the Inclusive Education Policy (2015).

It will help shift policy conversations from intention to impact ensuring that funds and programs truly reach those they are meant to serve.

The research will contribute meaningfully to scholarly discourse on educational financing and inclusion especially within the Ghanaian and wider African contexts.

It will serve as a valuable reference for future studies, providing empirical data and analysis on funding gaps, equity challenges, and systemic barriers in education.

It aims to enrich understanding around how financial structures can either enable or restrict inclusive education.

The study will inform practical solutions by identifying financing mechanisms that work such as scholarships, public-private partnerships, and community-based support models.

It will empower civil society groups, such as the Ghana National Education Campaign Coalition (GNECC) and other NGOs, in their advocacy for increased investment and accountability in inclusive education.

Most importantly, it seeks to contribute to real-life change so that more girls and children with SEND can enter, stay, and succeed in school environments that are welcoming, well-equipped, and equitable.

By addressing these intersecting issues, the study ultimately supports Ghana's broader national goals of educational equity, social justice, and sustainable development. It underscores the belief that every child, regardless of gender or ability deserves the opportunity to learn, grow, and thrive.

1.4 Research Objectives

1. To examine the major barriers affecting access to quality education for girls and children with Special Educational Needs and Disabilities (SEND) in Ghana.
2. To assess the awareness, accessibility, adequacy, and effectiveness of education financing mechanisms supporting girls and children with SEND in Ghana.
3. To explore stakeholder perceptions and socio-cultural factors influencing educational participation and financing for girls and children with SEND.
4. To identify strategies that can enhance inclusive, equitable, and quality education for girls and children with SEND in Ghana.

1.5 Research questions

1. What are the major barriers affecting access to quality education for girls and children with SEND in Ghana?

2. How effective are current education financing mechanisms in supporting girls and children with SEND in Ghana?
3. How do stakeholder perceptions and socio-cultural factors influence educational participation and financing for girls and children with SEND?
4. What strategies can improve inclusive and equitable educational opportunities for girls and children with SEND in Ghana?

1.6 Scope of work

This study focuses on analysing educational financing mechanisms and their impact on the education of girls and children with Special Educational Needs and Disabilities (SEND) in Ghana. It covers various aspects, including funding models, policy effectiveness, and inclusivity challenges. The scope of the study is defined as follows:

1.6.1 Geographical Scope

The study focuses on Ghana, with particular emphasis on rural and urban schools in three selected regions, Ahafo, Ashanti, and Oti, and 8 districts which included Asutifi North, Asutifi South, Tano South Municipal, Bosomtwe, Ejisu Municipal, Biakoye, Guan and Jasikan to compare disparities in access to financing for girls and children with Special Educational Needs and Disabilities (SEND). These districts were selected based on rural and urban disparities.

The Ahafo Region, located in the mid-western part of Ghana, is one of the country's newest regions, created in 2019. It has a population of about 564,536 and a population density of approximately 79 persons per km², with most residents engaged in agriculture and small-scale trading (GSS, 2021). The Ashanti Region, situated in the middle belt of Ghana, is the most populous region, with over 5.4 million people, representing about 17.6% of Ghana's total population. It has a relatively high population density of 196 persons per km² and is an economic hub, with Kumasi serving as a major urban and commercial center (GSS, 2021).

The Oti Region, carved out of the Volta Region in 2019, lies in the eastern corridor of Ghana and has a population of about 752,067, with a low population density of 44 persons per km². It is predominantly rural, with limited infrastructure and higher poverty levels compared to the national average (GSS, 2021). These regional variations in geography, population distribution, and socio-economic conditions provide a valuable context for analyzing disparities in education financing and their impact on girls and SEND students across different settings. Specific case studies may be drawn from selected regions, including , Ashanti, Ahafo, and Oti Regions , to reflect diverse socio-economic and cultural contexts.

1.6.2 Thematic Scope

1. Educational Financing Mechanisms: Examines current government policies, donor support, and private sector contributions toward financing education for girls and SEND students. It also evaluates the efficiency, equity, and sustainability of existing funding models.
2. Barriers to Inclusive Education: This identifies socio-cultural, financial, infrastructural, and policy-related challenges affecting girls and SEND students. It also analyses the gaps in resource allocation and their impact on access and retention in schools.

1.7 Limitations of the study

1. A key limitation of this study is that it focuses on only three regions Ahafo, Ashanti, and Oti to examine disparities in education financing for girls and children with Special Educational Needs and Disabilities (SEND). While these regions were deliberately selected to reflect differences in geography, population density, and socio-economic conditions, the findings may not fully capture the diversity of experiences across all sixteen regions of Ghana. Consequently, any generalization of the results to the entire country should be made with caution, as regional variations in economic development, cultural practices, and educational infrastructure may influence outcomes differently.
2. Geographical Constraints: Some remote rural communities posed accessibility challenges, potentially limiting data collection in hard-to-reach areas.
3. Response Bias: Some respondents, particularly education stakeholders, may have provided socially desirable responses rather than candid opinions.

2.0 LITERATURE REVIEW

Inclusive education financing in Ghana has received increasing attention as the country strives to meet both national development priorities and global education targets. The literature highlights multiple dimensions of this challenge, ranging from policy effectiveness and stakeholder engagement to theoretical underpinnings and comparative insights from international best practices.

2.1 Policy and Program Effectiveness

Ghana has introduced several flagship initiatives aimed at expanding access and equity in education. The Free Senior High School (FSHS) policy has improved enrolment at the secondary level, while the Capitation Grant Scheme has reduced cost barriers at the basic level (Akyeampong, 2018). The Inclusive Education Policy (2015) further reflects Ghana's commitment to integrating children with Special Educational Needs and Disabilities (SEND) into mainstream schools (Ministry of Education [MoE], 2015). Despite these gains, gaps remain in financing mechanisms, especially in ensuring that children with SEND and marginalized girls benefit equitably from these policies (UNESCO, 2023).

2.2 Stakeholder Roles and Responsibilities

The success of inclusive education depends on collaborative efforts across stakeholders. Government agencies play a central role in policy design, funding allocation, and oversight (Ghana Statistical Service [GSS], 2022). Non-governmental organizations (NGOs) and the private sector complement these efforts through technical and financial support, often piloting innovative interventions (World Bank, 2021). Parents and communities are also crucial in sustaining enrolment and addressing socio-cultural barriers that affect girls and SEND learners. However, the literature shows that these actors often operate in silos, resulting in fragmented outcomes (Akyeampong & Rolleston, 2019).

2.3 Theoretical Frameworks

Four dominant theories provide analytical lenses for evaluating inclusive education financing. Human Capital Theory emphasizes the economic returns of investing in education (Becker, 1964; Schultz, 1971), though critics argue it overlooks structural inequalities. Social Equity Theory (Rawls, 1971) calls for redistributive justice to support marginalized groups, though its reliance on state intervention often neglects community-level agency. Inclusive Education Theory (Ainscow, 1999; UNESCO, 2009) advocates for mainstreaming learners with SEND, aligning with frameworks such as the UN Convention on the Rights of Persons with Disabilities (UNCRPD) and Sustainable Development Goal 4. Finally, Education Financing Theory emphasizes diverse models of public, private, and donor financing (Psacharopoulos & Woodhall, 1985), though governance challenges often undermine financial investments.

2.4 Global Best Practices

International experiences provide valuable lessons. Needs-based funding in Finland demonstrates how resources can follow learners' individual needs, while Brazil's Bolsa Família conditional cash transfer program shows how linking financial incentives to school attendance improves participation among disadvantaged children (UNESCO, 2022). The UK's public-private partnerships in SEND reforms illustrate the benefits of multi-stakeholder collaboration, and Canada's decentralized school financing model highlights the importance of local autonomy coupled with accountability (Organisation for Economic Co-operation and Development [OECD], 2020). Donor-supported initiatives such as the Global Partnership for Education (GPE) Compact (2021-2024 in Kenya further show the value of aligning external aid with national priorities. These models underscore the importance of flexible financing, community engagement, and accountability in achieving inclusivity.

2.5 Challenges Facing Girls in Education

Despite policy progress, girls in Ghana continue to face systemic challenges that limit their educational outcomes. Gender disparities widen as children progress through the school system: while near parity has been achieved at the primary level, only 47% of girls complete lower secondary education compared to 58% of boys (UNESCO, 2023). At the senior high school level, just 29% of girls complete, with dropout often linked to early marriage, pregnancy, and economic hardship (UNICEF, 2022).

Poverty exacerbates these challenges. Families in low-income or rural communities often prioritize boys' education, leaving girls vulnerable to exclusion. Data from the Ghana Statistical Service (2022) indicate that girls from the poorest households are four times less likely to complete basic education compared to peers from wealthier families. Cultural expectations also assign domestic responsibilities to girls, reducing their study time and discouraging participation in science, technology, engineering, and mathematics (STEM) fields (Akyeampong & Rolleston, 2019).

Early marriage is a critical factor: nearly one in five girls (19%) in Ghana marries before the age of 18, disrupting education and perpetuating cycles of poverty (UNICEF, 2022). Furthermore, limited access to menstrual hygiene facilities contributes to absenteeism, with some estimates showing that girls may miss up to 20% of the school year due to menstruation (UNESCO, 2022).

The consequences are profound. Girls with limited education face restricted economic opportunities, increased vulnerability to poverty, and poorer health outcomes. Studies confirm that a mother's education level strongly influences child survival, vaccination rates, and nutrition (UNESCO, 2014; World Bank, 2021). Gender bias in textbooks and teaching practices further restricts aspirations, portraying boys as leaders and innovators while casting girls in domestic roles.

2.6 Policy Responses and Gaps

The Ghanaian government has introduced several measures to bridge gender gaps, including the establishment of the Girls' Education Unit (GEU), the Free Compulsory Universal Basic Education (FCUBE) program, and the Education Strategic Plan (2018–2030), which emphasizes gender equity and scholarships for disadvantaged learners (MoE, 2018). Community-based structures such as School Management Committees (SMCs) and Parent-Teacher Associations

(PTAs) also play important roles, alongside NGOs that provide mentorship, advocacy, and material support.

However, literature points to the need for stronger enforcement of child protection laws, particularly against early marriage, as well as expanded mentorship programs and sexual and reproductive health education (UNICEF, 2022). Scholars argue for a multi-sectoral and community-driven approach that scales up financial support, strengthens infrastructure, and addresses entrenched cultural norms (Akyeampong, 2018)

2.7 Conceptual framework

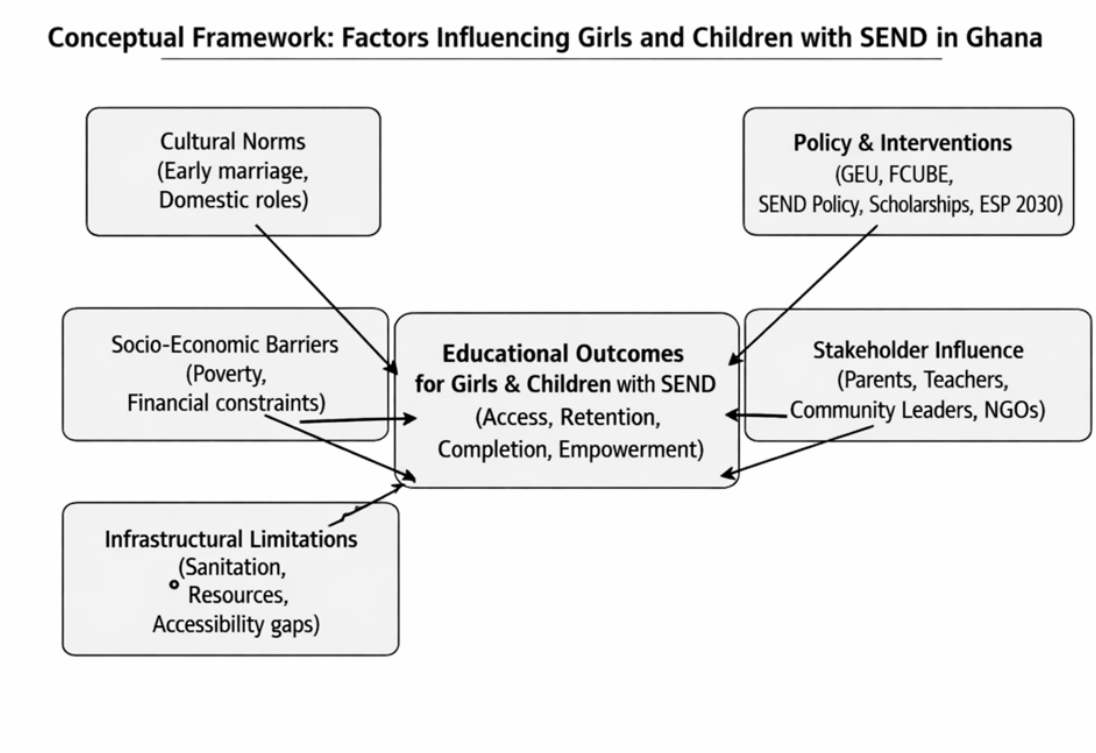


Figure 1: Conceptual Framework: Factors Influencing the Education of Girls and Children with SEND in Ghana

The diagram above illustrates the conceptual framework showing how cultural norms, socio-economic barriers, infrastructural limitations, policy interventions, and stakeholder influence collectively shape the educational outcomes of Girls and Children with SEND in Ghana.

2.8 Synthesis

Overall, the literature underscores that inclusive education financing in Ghana is both a policy and societal challenge. While government-led interventions have expanded access, the persistent marginalization of girls and children with SEND reveals structural gaps in financing, accountability, and community engagement. Lessons from international best practices such as conditional cash transfers, needs-based funding, and public-private partnerships offer actionable insights. Achieving meaningful progress will require coordinated investment, innovative financing, and systemic efforts to dismantle socio-cultural barriers that undermine equity in education.

3.0 RESEARCH METHODOLOGY

3.1 Research Design

This study adopted a mixed-methods research design, incorporating both quantitative and qualitative approaches to provide a comprehensive understanding of the role of improved educational financing mechanisms in enhancing educational opportunities for girls and children with special educational needs and disabilities (SEND) in Ghana. Data collection was facilitated through KoBoCollect, ensuring efficient, structured data collection from diverse respondents. The study employed questionnaires and focus group discussions (FGDs) to capture both statistical insights and in-depth perspectives from key stakeholders. This approach was suitable for the study as it enabled the collection of survey and qualitative data to address 'what and how' questions while also incorporating interviews and focus group discussions to gain deeper insights into stakeholders' experiences and perspectives (Creswell & Plano Clark, 2018). The design was particularly relevant because it enabled a more holistic exploration of the barriers to early identification and intervention, capturing both measurable patterns and contextual factors that influence the phenomenon (Tashakkori & Teddlie, 2010).

3.2 Study Sample and Sampling Procedures

Sampling in research is crucial as it determines how participants, over whom the findings of research apply, are selected. Sample and sampling both refer basically to the process of learning about the population of a study based on a part drawn from it (Cohen, Manion & Morrison, 2000; Sarantakos, 2012).

The study focused on key stakeholders within the education sector. Questionnaires were administered to 44 teachers, 46 parents, and 45 girls and children with SEND in schools. In addition, interviews were conducted with 42 headteachers, 15 Education Experts, and 14 NGO representatives.

A total of 124 respondents, comprising 57 males and 67 females, who included the same category of respondents except learners, participated in the focus group discussions. The research was conducted across three regions: Ahafo, Ashanti, and Oti, where three districts were randomly selected from each region. In total, 42 schools/communities were included in the study.

A stratified sampling approach was employed to ensure representation from both rural and urban communities, recognizing the distinct challenges and opportunities within different socio- economic contexts. Within each stratum, purposive sampling was used to select Headteachers, teachers, Ministry of Education and education experts, Parents, and NGO representatives, while random sampling was used to select schools and learners.

Below is the breakdown of respondents by region, district and stakeholders and also the respondents' categories by data collection methods:

Table 1: Respondent Interviews by region, district and stakeholders

REGIONS	DISTRICTS	STAKEHOLDERS	RESPONDENTS BY STAKEHOLDERS	RESPONDENTS BY DISTRICTS	RESPONDENTS BY REGIONS
Ahafo	Asutifi North	Headteacher	3	18	58
Ahafo	Asutifi North	MOE/ Educ Expert staff	1	18	58
Ahafo	Asutifi North	NGO/NPO Rep	1	18	58
Ahafo	Asutifi North	Parent	4	18	58
Ahafo	Asutifi North	Teacher	4	18	58
Ahafo	Asutifi North	Student	4	18	58
Ahafo	Asutifi North	Headteacher	1	18	58
Ahafo	Asutifi South	Headteacher	4	19	58
Ahafo	Asutifi South	MOE/ Educ Expert staff	1	19	58
Ahafo	Asutifi South	NGO/NPO Rep	1	19	58
Ahafo	Asutifi South	Parent	5	19	58
Ahafo	Asutifi South	Teacher	4	19	58
Ahafo	Asutifi South	Student	4	19	58
Ahafo	Tano South Municipal	Headteacher	4	21	58
Ahafo	Tano South Municipal	MOE/ Educ Expert staff	2	21	58
Ahafo	Tano South Municipal	NGO/NPO Rep	1	21	58
Ahafo	Tano South Municipal	Parent	5	21	58
		Teacher	5		
		Student	4		
Ashanti		Headteacher	8	41	86
Ashanti		MOE/ Educ Expert staff	4	41	86
Ashanti		NGO/NPO Rep	3	41	86
Ashanti		Parent	10	41	86
Ashanti		Teacher	8	41	86

RE-GIONS	DISTRICTS	STAKEHOLDERS	RESPONDENTS BY STAKEHOLDERS	RESPONDENTS BY DISTRICTS	RESPONDENTS BY REGIONS
Ashanti		Student	8	41	86
Ashanti	Bosomtwe	Headteacher	4	24	86
Ashanti	Bosomtwe	MOE/ Educ Expert staff	3	24	86
Ashanti	Bosomtwe	NGO/NPO Rep	3	24	86
Ashanti	Bosomtwe	Parent	4	24	86
Ashanti	Bosomtwe	Teacher	4	24	86
Ashanti	Bosomtwe	Student	6	24	86
Ashanti	Ejisu Municipal	Headteacher	4	21	86
Ashanti	Ejisu Municipal	MOE/ Educ Expert staff	1	21	86
Ashanti	Ejisu Municipal	NGO/NPO Rep	1	21	86
Ashanti	Ejisu Municipal	Parent	5	21	86
Ashanti	Ejisu Municipal	Teacher	4	21	86
Ashanti	Ejisu Municipal	Student	6	21	86
Oti	Biakoye	Headteacher	5	20	62
Oti	Biakoye	MOE/ Educ Expert staff	1	20	62
Oti	Biakoye	NGO/NPO Rep	1	20	62
Oti	Biakoye	Parent	4	20	62
Oti	Biakoye	Teacher	5	20	62
Oti	Biakoye	Student	4	20	62
	Guan	Headteacher	3	18	
	Guan	MOE/ Educ Expert staff	1	18	
	Guan	NGO/NPO Rep	1	18	
	Guan	Parent	4	18	
	Guan	Teacher	5	18	
	Guan	Student	4	18	
	Jasikan	Headteacher	6	24	
	Jasikan	MOE/ Educ Expert staff	1	24	

RE-GIONS	DISTRICTS	STAKEHOLDERS	RESPONDENTS BY STAKEHOLDERS	RESPONDENTS BY DISTRICTS	RESPONDENTS BY REGIONS
	Jasikan	NGO/NPO Rep	2	24	
	Jasikan	Parent	5	24	
	Jasikan	Teacher	5	24	
	Jasikan	Student	5	24	

Table 2: Respondents' Categories by data collection methods

RESPONDENT CATEGORIES	DESCRIPTION	NUMBER OF RESPONDENTS	DATA COLLECTION METHODS
Headteachers	School leaders of various basic schools in the districts	42	Key Informant Interviews
Education Experts	Individuals with specialized knowledge and professional experience in the education sector working in the district	15	Key Informant Interviews
NGO/NPO Reps	Representatives from Non-Governmental Organizations (NGOs) and Non-Profit Organizations (NPOs) working in the education and social development sectors.	14	Key Informant Interviews
Parents	Mothers, fathers, and caregivers of children in basic schools	46	Questionnaire
Teachers	Facilitators of learning in various basic schools	44	Questionnaire
Students	Learners in Basic schools	45	Questionnaire
Parents, Teachers, NGO Reps, Education Expert	Focus group involved representatives from each of the respondent categories	124	Focus Group

3.3 Data Analysis Tool

To analyse the data collected in this study, Microsoft Power BI and Microsoft Excel were used. Power BI made it easier to connect to the dataset, clean and organize the information, and explore it through interactive charts and visuals. It helped bring clarity to the data, allowing patterns and trends to emerge that supported the goals of the research. Microsoft Excel was used to generate tables and perform descriptive statistical analysis, including frequencies.

4.0 RESULTS ANALYSIS

This chapter presents a detailed and descriptive account of the findings from the study. Drawing on insights from 206 participants, which included headteachers, teachers, education experts, parents, NGO representatives, and basic school learners across the Ahafo, Ashanti, and Oti regions, the analysis is organized according to the research questions that guided the study.

4.1 Demographic Profile of Respondents

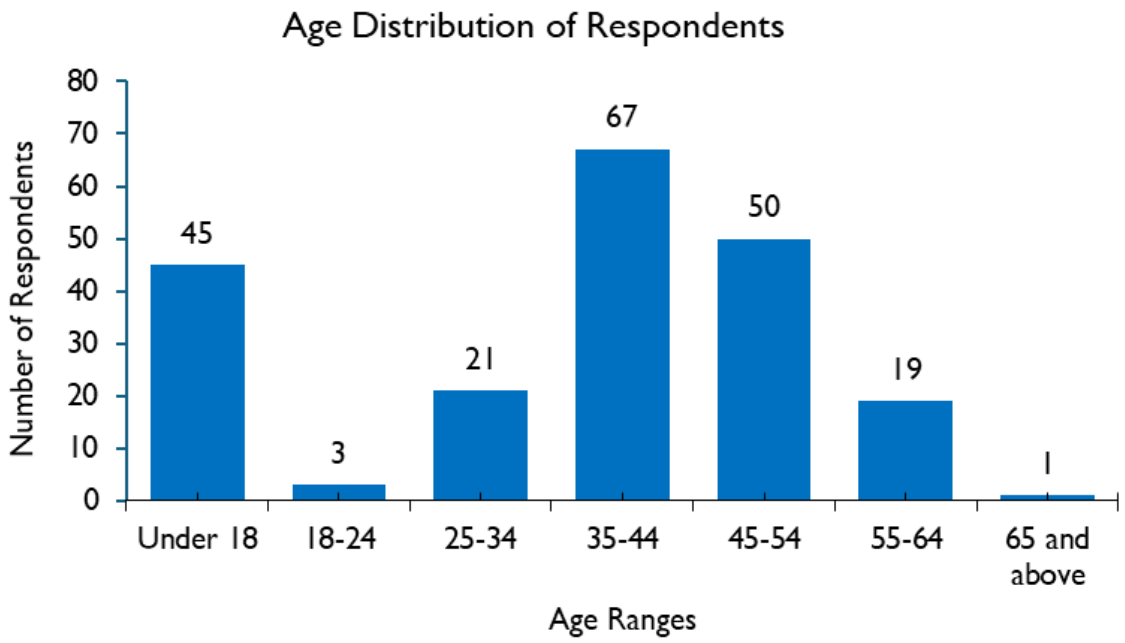


Figure 2: Age Distribution of respondents

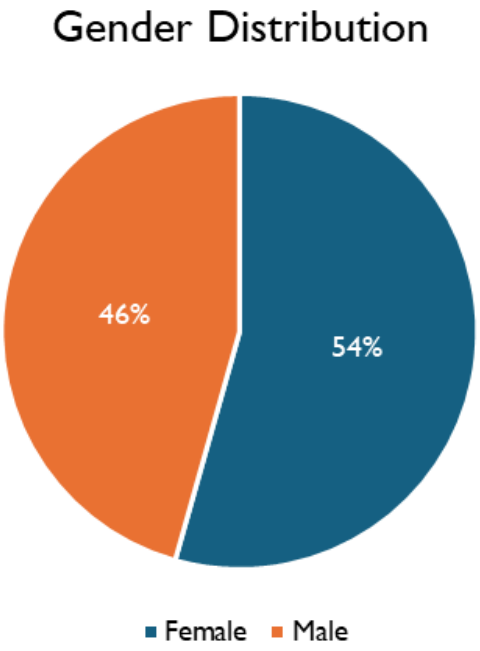


Figure 3: Gender Distribution

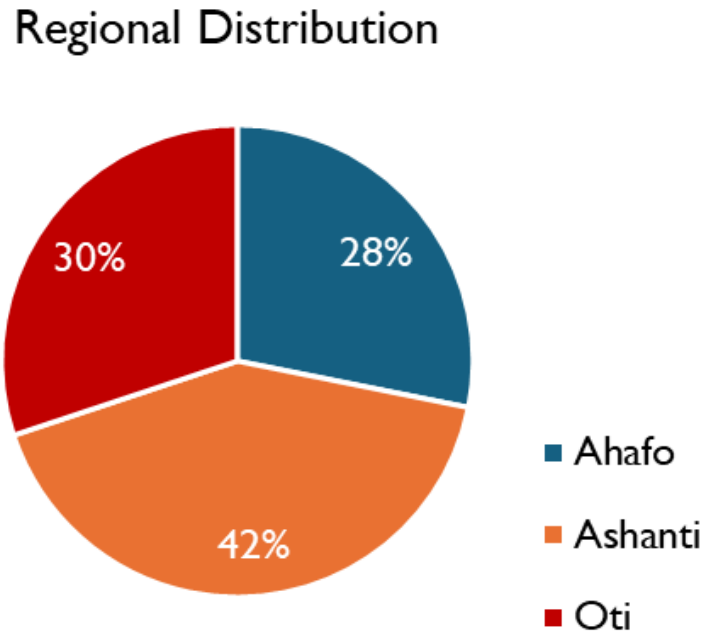


Figure 4: Regional Distribution

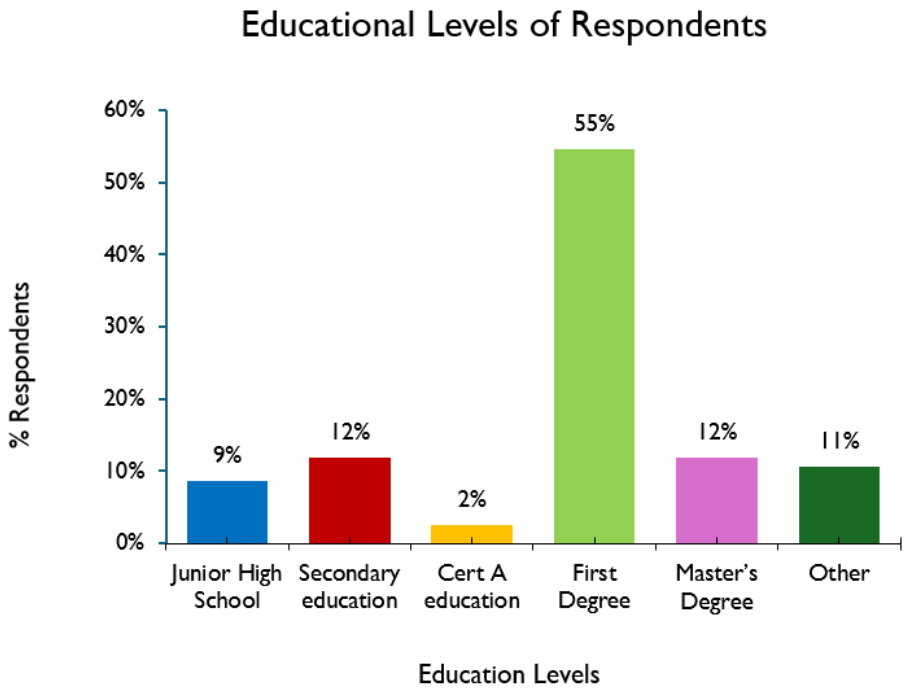


Figure 5: Education Level of Respondents

Understanding the demographic characteristics of respondents is critical in research as it provides context for interpreting findings, highlights the representativeness of the sample, and allows for meaningful comparisons across groups. Figures 2,3,4 represents, age distribution of respondents, gender distribution, regional distribution and figure 4 represents the education level of respondents, respectively, except learners.

The respondents represented a wide mix of backgrounds, giving the study both balance and depth. Most participants were in their middle adulthood, with 35–44 years (35.4%) and 45–54 years (29.8%) making up the majority. This suggests the data largely reflects the views of people at the peak of their professional and family responsibilities. Younger groups, which represent school children (under 18 years: 7.5%, 18–24 years: 4.3%) and older adults (65+: 0.6%) were less represented, though their inclusion still adds diversity.

The gender distribution of respondents was relatively balanced, with females constituting 54% and males 46% of the sample, thereby ensuring diverse and representative perspectives.

The regional spread of respondents also brought in a variety of cultural and geographical experiences, preventing the dominance of one locality. Additionally, the data shows that most respondents are highly educated, with 55% holding a First Degree. Smaller proportions completed Secondary education (12%), Master's Degree (12%), or fall into the Other category (11%). Only 9% stopped at Junior High School and 2% attained Cert A education. The dominance of First Degree holders suggests that most respondents have access to tertiary education, while the relatively small share of postgraduate qualifications may highlight either limited opportunities for advanced study or a workforce that largely stops at the undergraduate level.

4.2 Challenges to Educational Access for Girls and Children with SEND

Key Challenges Faced by Girls and Children with SEND in Accessing Education

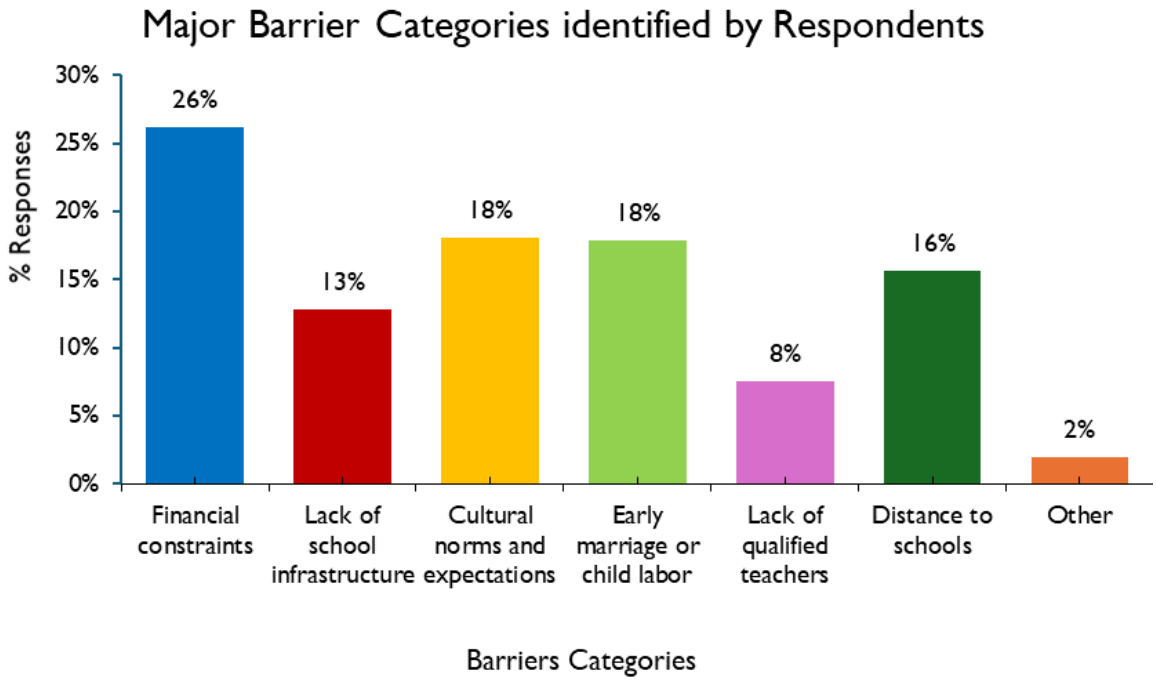


Figure 6: Major Barriers Categories Identified by Respondents

Figure 6 revealed that financial constraints are the most significant barrier to education, accounting for 26% of all responses from all respondents, excluding learners. Cultural norms and expectations (18%) and early marriage or child labor (18%) were also major obstacles, reflecting strong socio-cultural influences. Distance to schools (16%) further limits access, especially in rural areas. Meanwhile, lack of school infrastructure (13%) and shortage of qualified teachers (8%) highlight systemic challenges affecting quality. Only 2% of responses fell under "other," showing that the main barriers were largely economic and socio-cultural.

These findings were echoed in the focus group discussions. As one participant in **Asutifi North (Ahafo Region)** explained: *"Financial constraints hinder the potentials of girls and children with SEND."*

Similarly, a teacher in **Bosomtwe (Ashanti Region)** noted: *"Children with SEND and girls don't get the needed support. The parents don't provide for them financially."*

These voices reinforce the quantitative evidence that financial hardship and household neglect remain critical obstacles to equitable education.

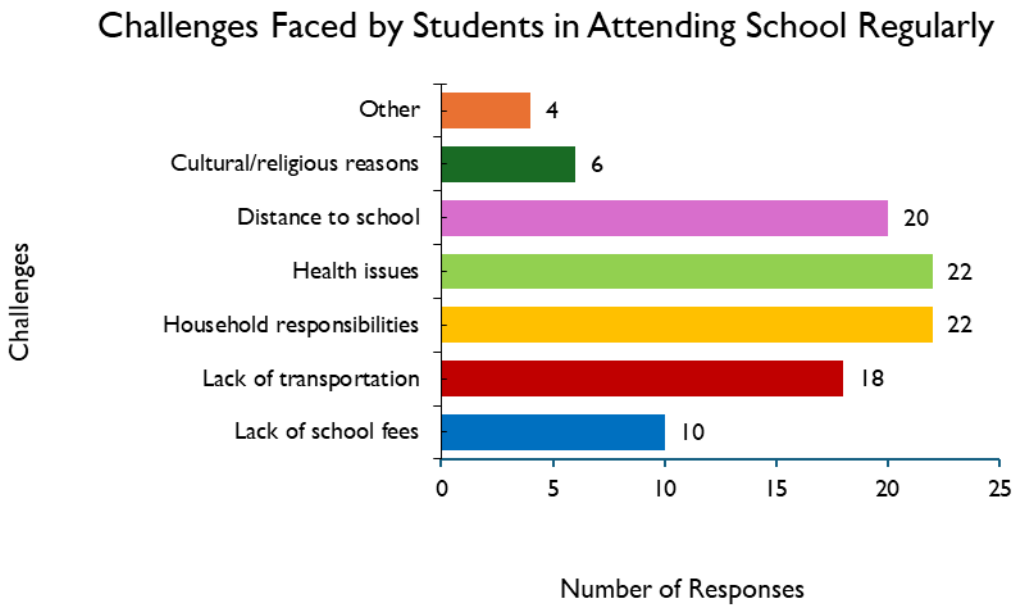


Figure 7: Distribution of Challenges Faced by Students in Attending School Regularly

The chart highlights the frequency with which different barriers were mentioned by students. Health issues and household responsibilities were the most frequently cited, each receiving 22 responses. This indicates that illness and domestic duties are the most common reasons students gave for missing school, reflecting both health vulnerabilities and the heavy domestic workload often placed on children, especially girls.

Distance to school were mentioned in 20 responses, showing that geographical access remains a significant obstacle. Closely related, lack of transportation was cited 18 times, underscoring how mobility challenges compound the problem of distance. Financial barriers also featured prominently, with 10 responses pointing to the inability to pay school fees as a reason for irregular attendance.

Cultural and religious reasons were less frequently mentioned, with 6 responses, but they still highlight the influence of societal norms and practices on school participation. Finally, 4 responses fell under "other" factors, including natural occurrences such as rainfall, which disrupts travel and attendance.

Taken together, the frequency of responses shows that while financial and cultural barriers matter, health issues and household responsibilities are the most commonly reported obstacles. Addressing these challenges will require not only financial support but also health interventions, community sensitization, and strategies to reduce the domestic workload placed on school-aged children.

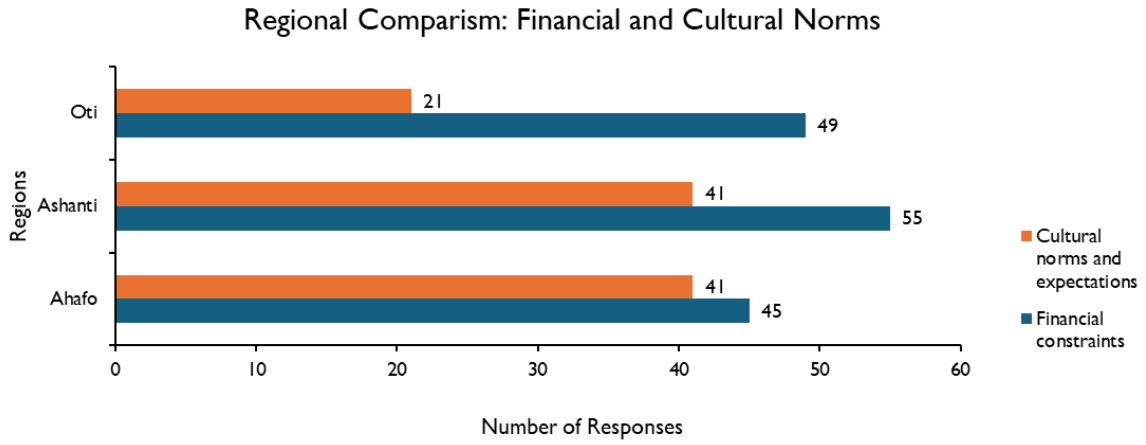


Figure 8: Regional Comparison: Financial vs Cultural Barriers

The regional comparison shows that financial constraints were the most frequently reported barrier across all three regions, though cultural norms also weigh heavily. In Ashanti, financial challenges (55 responses) were highest overall, with cultural norms close behind (41), reflecting a strong dual influence of poverty and societal expectations. In Oti, financial constraints (49) far outweighed cultural norms (21), suggesting affordability is the dominant issue. In Ahafo, responses were nearly balanced, 45 for financial constraints and 41 for cultural norms indicating that both economic hardship and cultural attitudes equally hinder access. Cross-regionally, Ashanti faces the greatest combined burden, Oti is most financially constrained, and Ahafo shows a dual challenge, underscoring the need for region-specific interventions.

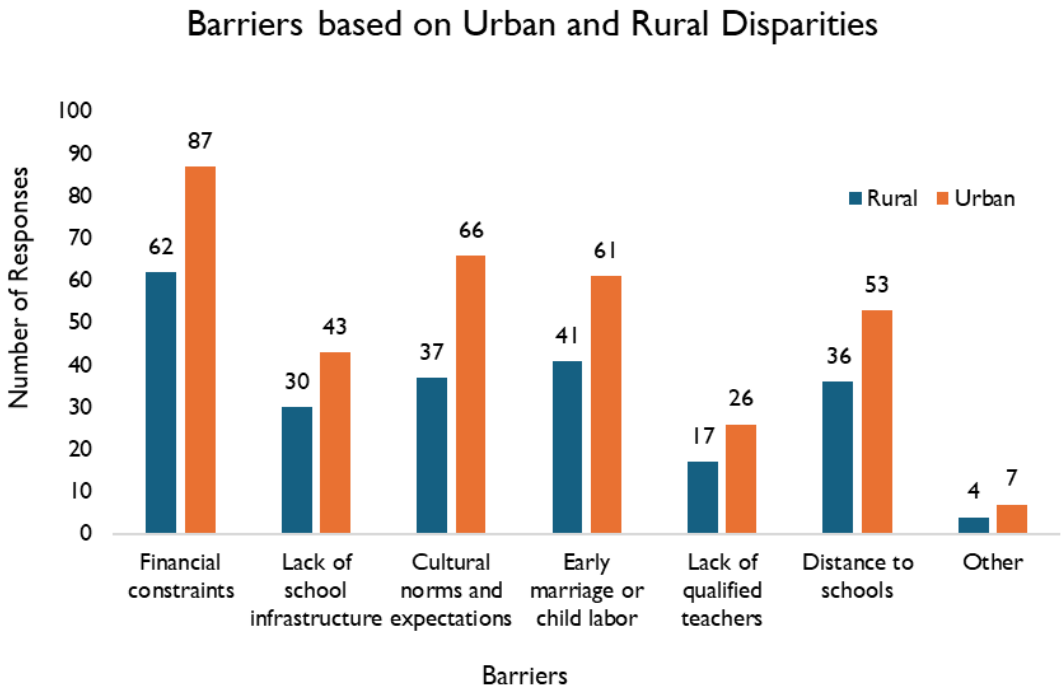


Figure 9: Barriers based on Urban and Rural Disparities

Across urban and rural settings, financial constraints are the most frequently reported challenge in both contexts, with 87 responses in urban areas and 62 in rural areas, as highlighted in Figure 9. This underscores the widespread impact of economic hardship on educational access. Cultural norms and expectations, along with early marriage or child labor, were also significant, particularly in urban areas where they received 66 and 61 responses, respectively, compared to 37 and 41 in rural settings. Distance to schools and lack of transportation were cited more often in urban areas (53 and 43 responses) than rural (36 and 30), suggesting that while these barriers exist everywhere, they are more extensively documented in urban contexts. Lack of qualified teachers was the least reported in both settings, though still notable (26 urban, 17 rural). Overall, the data highlighted that while financial constraints dominate, cultural and logistical barriers remain critical, with urban respondents consistently reporting higher frequencies across categories, likely reflecting greater awareness or population density.

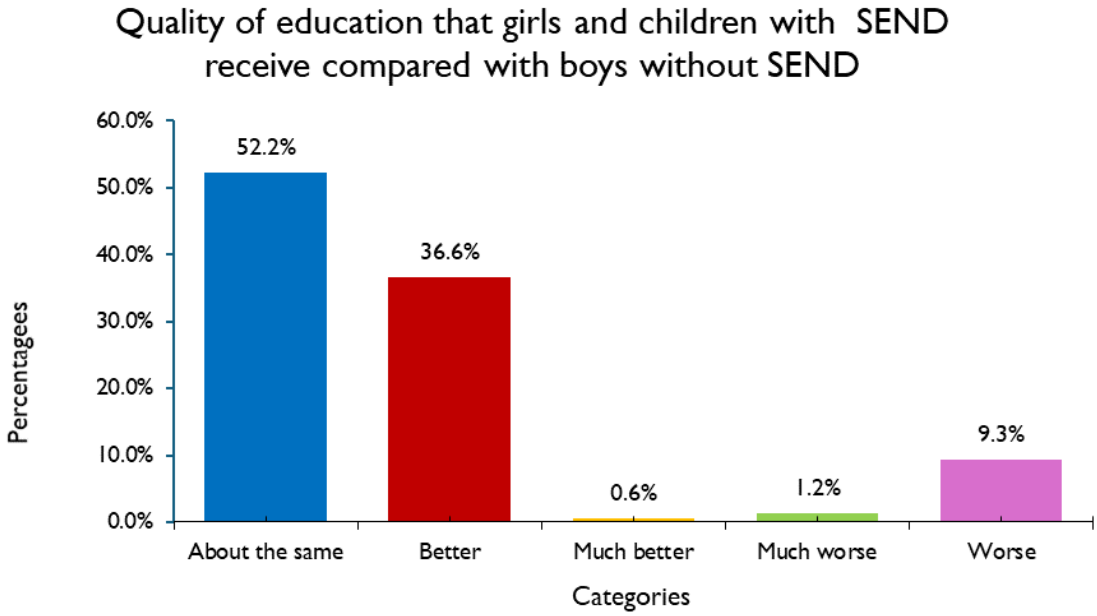


Figure 10: Quality of Education (Girls and SEND Children) Compared to Boys- Respondents exclude students

Figure 10 presents perceptions of respondents excluding learners on the quality of education for girls and children with SEND, relative to boys without SEND. Most respondents (52.2%) reported that the quality is "about the same," while 36.6% felt it is "better" and 0.6% rated it "much better." Together, nearly 89.4% perceive the quality of education for girls and children with SEND to be equal to or better than that of boys without SEND.

On the other hand, 9.3% of respondents indicated that the quality is "worse," and 1.2% said it is "much worse," bringing the share of those who perceive a disadvantage to about 10.5%. While the overall outlook among non-student respondents is positive, this minority view highlights a lingering concern that calls for continued attention to equity and inclusion in education.

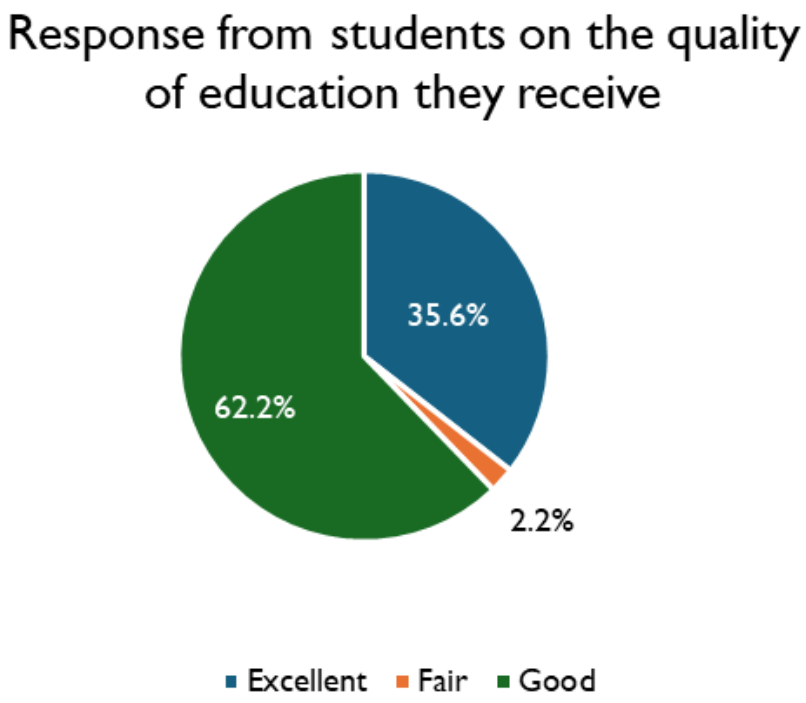


Figure 11: Quality of Education Received by Girls and SEND Children

Figure 11 presents students' own assessments of the quality of education they receive. A majority of student respondents (62.2%) rated the quality of their education as "good," while 35.6% described it as "excellent." Only a small minority (2.2%) considered it merely "fair," and notably, no student rated the quality as poor.

Altogether, 97.8% of students expressed a positive view of the education they receive, pointing to a generally high level of satisfaction among learners. This strong endorsement from students themselves complements the perceptions of other stakeholders and reinforces the sense that ongoing efforts to improve educational quality are being felt at the learner level.

4.3 Awareness, Sufficiency, and Helpfulness of Financial Support

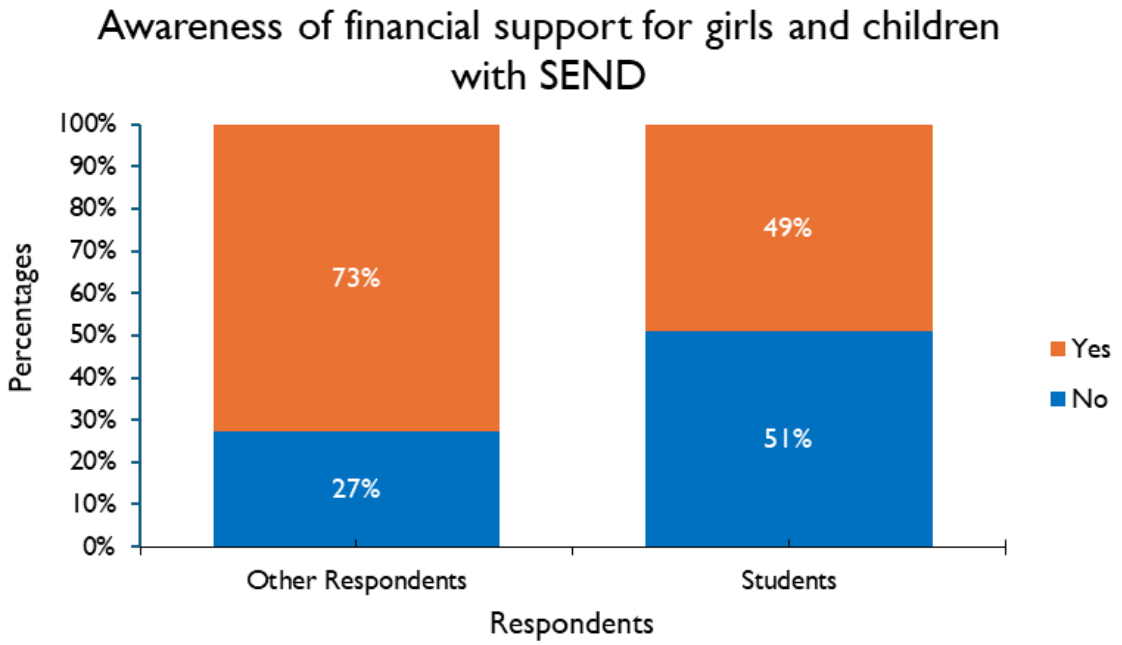


Figure 12: Awareness of Financial Support for Girls and SEND Children

Figure 12 shows the level of awareness of financial support available for girls and children with SEND, comparing responses from students and other respondents. Among teachers, parents, community leaders, and policymakers, a strong majority (73%) indicated that they are aware of such financial support, while 27% reported being unaware. This suggests that information on available financial assistance is relatively well circulated among parents, teachers, and community stakeholders.

Among students, however, awareness is markedly lower. Only 49% of student respondents reported being aware of financial support, while a slight majority (51%) indicated that they are not aware. This gap points to a notable disparity in how information about financial support reaches different groups, with students, the intended beneficiaries, being less informed than the adults around them.

Focus group participants highlighted both awareness and accessibility gaps. In Tano South Municipal (School for the Deaf FGD), one respondent remarked:

> "Government Scholarship and Social support by social welfare, Person with Disability Common fund, but we don't receive them after our registration".

The finding highlights the need for more targeted communication strategies to ensure that learners themselves are well informed about the financial support opportunities available to them.

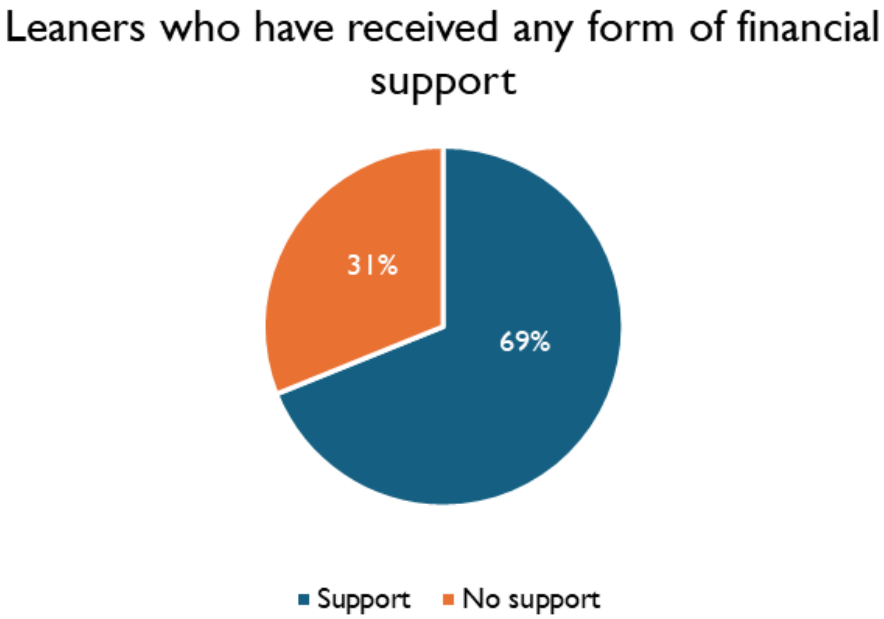


Figure 13: Learners who have received any Form of Financial Support

Figure 13 shows that a majority of learners (69%) reported receiving some form of financial support, while 31% indicated they had not. This suggests that financial assistance programs are reaching a significant proportion of students, helping to reduce barriers to education. However, the fact that nearly one-third of learners remain without support highlights a critical gap in coverage. For many families, especially those with girls and children with Special Educational Needs and Disabilities (SEND), the absence of financial aid can mean interrupted schooling or dropout. The findings emphasize the importance of expanding the reach and equity of financial support mechanisms to ensure that all learners, particularly the most vulnerable, benefit from assistance.

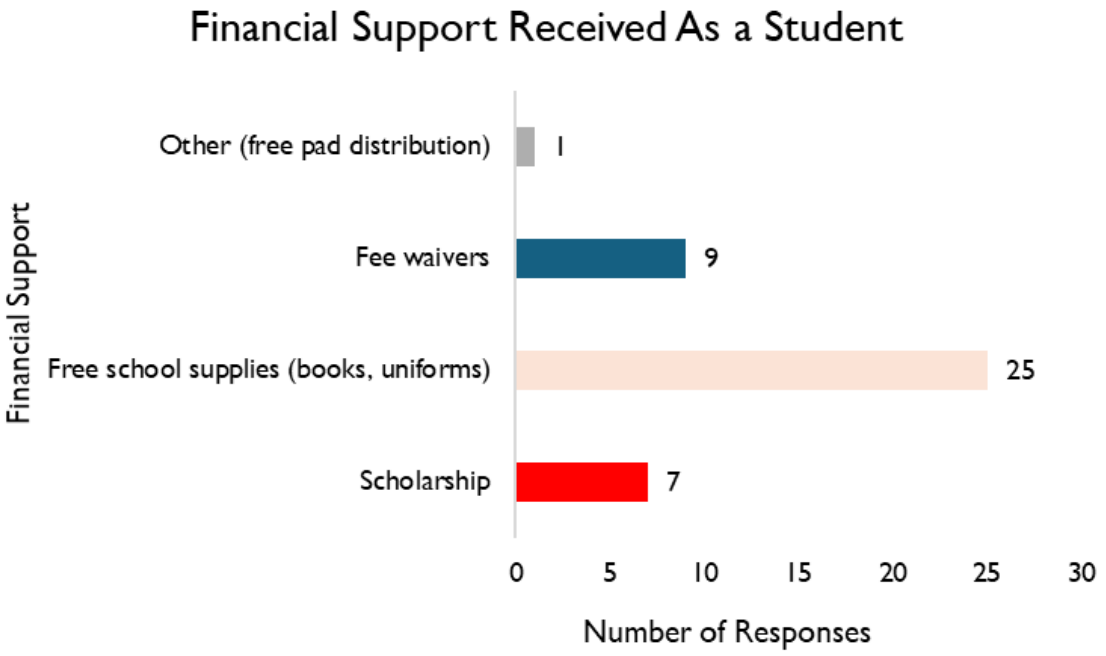


Figure 14: Financial Support received by Girls and SEND Children

Figure 14 shows the types of financial support that students reported receiving. Out of 42 total responses, the most common form of support was free school supplies such as books and uniforms, cited by 25 students. This was followed by fee waivers, reported by 9 students, and scholarships, mentioned by 7. A single response pointed to "other" support in the form of free sanitary pad distribution.

The distribution indicates that in-kind support, particularly the provision of essential learning materials, is the most widely accessed form of assistance among students, while more substantial financial interventions such as scholarships and fee waivers reach a smaller number of learners. This pattern suggests an opportunity to broaden access to scholarships and fee-related support, while also expanding targeted interventions like sanitary pad distribution that address specific barriers to girls' education.

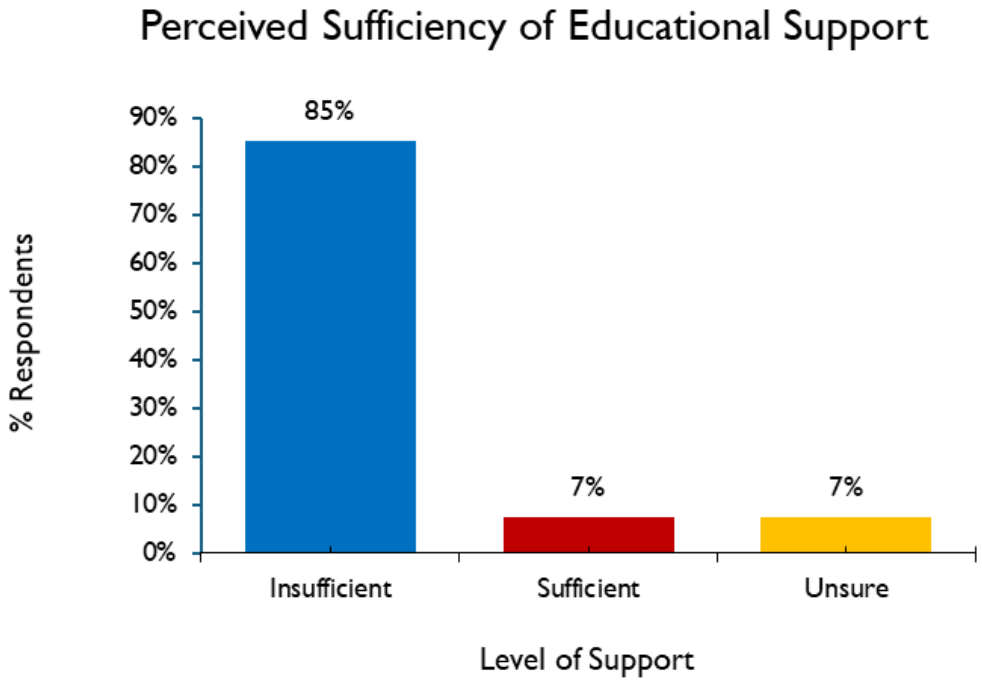


Figure 15: Perception of Education Financing Adequacy

Figure 15 reveals a striking perception among teachers, parents, community leaders, and policymakers regarding the adequacy of educational support. An overwhelming 85% indicated that support is insufficient, highlighting a critical gap between the needs of learners and the resources currently available to them. This dominant response underscores systemic challenges in providing equitable and effective educational assistance, particularly for vulnerable groups such as girls and children with special educational needs and disabilities (SEND).

In contrast, only 7% of respondents felt that support was sufficient, suggesting that positive experiences with educational provision are rare and not representative of the broader reality. Another 7% expressed uncertainty, which may reflect either limited exposure to support services or ambiguity in how such services are delivered and evaluated.

Taken together, these findings paint a narrative of widespread dissatisfaction and unmet needs. The overwhelming perception of insufficiency signals an urgent call for policymakers, educators, and stakeholders to reassess current strategies, strengthen resource allocation, and ensure that support systems are both accessible and effective. Addressing this gap is essential for advancing inclusive education and achieving meaningful outcomes for all learners.

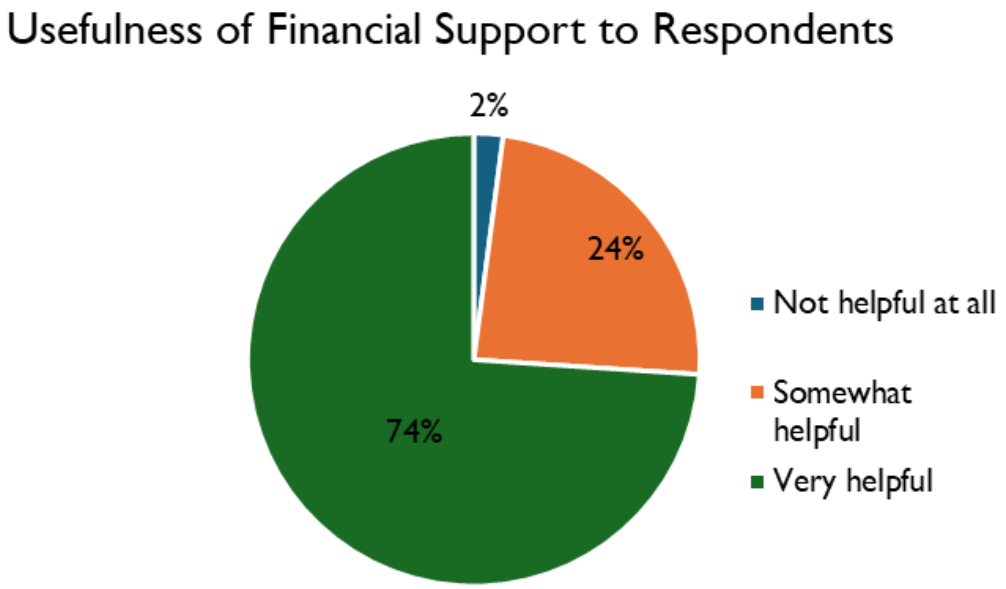


Figure 16: Usefulness of Financial Support

Figure 16 demonstrates that financial support is widely perceived as a critical enabler for all respondents. A substantial 74% described financial support as "very helpful," underscoring its direct impact on reducing barriers and improving access to opportunities. This majority view highlights the essential role that financial assistance plays in addressing educational and social challenges, particularly for vulnerable groups.

Meanwhile, 24% of respondents considered financial support "somewhat helpful." This suggests that while financial aid provides some relief, it may not fully address the broader structural or systemic issues they face. For these respondents, financial support alone may be insufficient without complementary interventions such as improved educational services, community sensitization, or targeted policy reforms.

Only 2% reported that financial support was "not helpful at all," indicating that very few respondents found such assistance ineffective. This small proportion may reflect cases where financial aid was either inaccessible, poorly targeted, or overshadowed by other pressing needs.

4.4 Effectiveness of Current Financing Mechanisms

Education Financing Impact and Mechanisms Analysis (N=161)

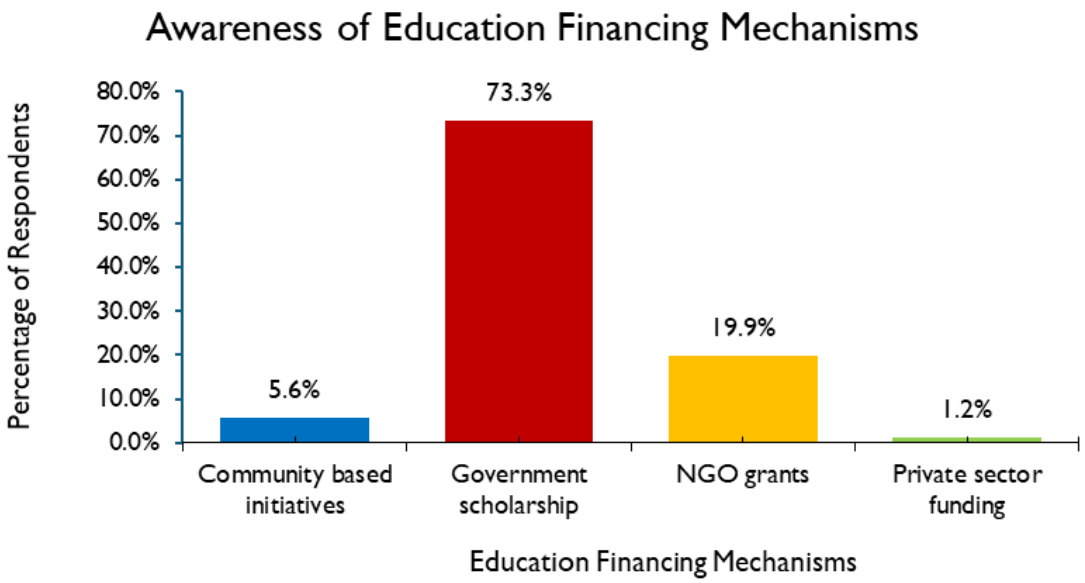


Figure 17: Awareness of Education Financing Mechanisms

From Figure 17, the findings highlight significant disparities in awareness of education financing mechanisms among all respondents. The most recognized option is government scholarships, with 73.3% of respondents indicating awareness. This dominance suggests that government-led initiatives remain the primary and most visible channel through which learners and families access financial support for education.

In contrast, awareness of NGO grants stands at 19.9%, showing that while non-governmental organizations play a role in financing education, their reach and visibility are considerably limited compared to government programs. Similarly, community-based initiatives are known to only 5.6% of respondents, reflecting the relatively low recognition of localized or grassroots financing efforts.

The least recognized mechanism is private sector funding, with just 1.2% awareness. This finding underscores the minimal visibility or engagement of private actors in education financing, despite their potential to contribute meaningfully to resource mobilization and sustainability.

Overall, the narrative points to a heavy reliance on government scholarships as the dominant financing mechanism, with limited awareness of alternative sources. This imbalance suggests the need for stronger communication, advocacy, and partnerships to broaden awareness and utilization of diverse financing options. Expanding the visibility of NGO, community, and private-sector contributions could help create a more resilient and inclusive education financing landscape.

4.6 Stakeholder involvement preferences (who should be more involved)

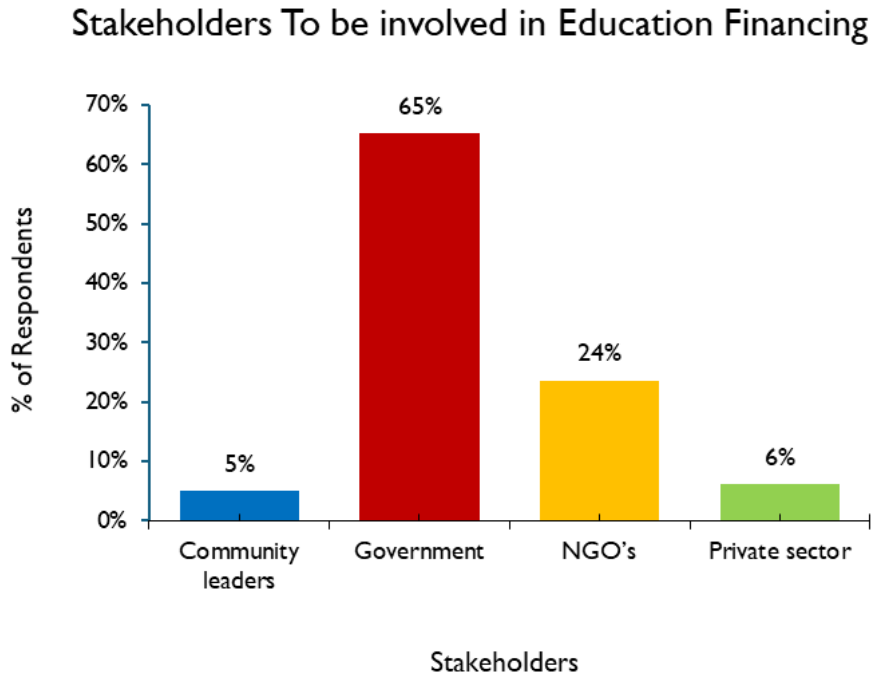


Figure 18: Stakeholder Involvement Preferences

Figure 18 illustrates stakeholders' perceived roles in education financing, with a clear majority of respondents (65%) identifying government as the primary actor responsible for funding. This strong preference underscores expectations that public authorities should take the lead in ensuring equitable and sustainable investment in education. NGOs were the second most frequently mentioned group, with 24% of respondents highlighting their role, reflecting recognition of their contributions in supplementing government efforts, particularly in underserved areas. By contrast, community leaders (5%) and the private sector (6%) were cited far less often, suggesting limited confidence in their capacity or mandate to drive financing initiatives. Overall, the findings emphasize that while multiple stakeholders are acknowledged, respondents overwhelmingly place responsibility on government, with NGOs seen as complementary partners, and minimal emphasis on community or private sector involvement.

4.7 Social Expectations Most Affecting Girls and Children with SEND

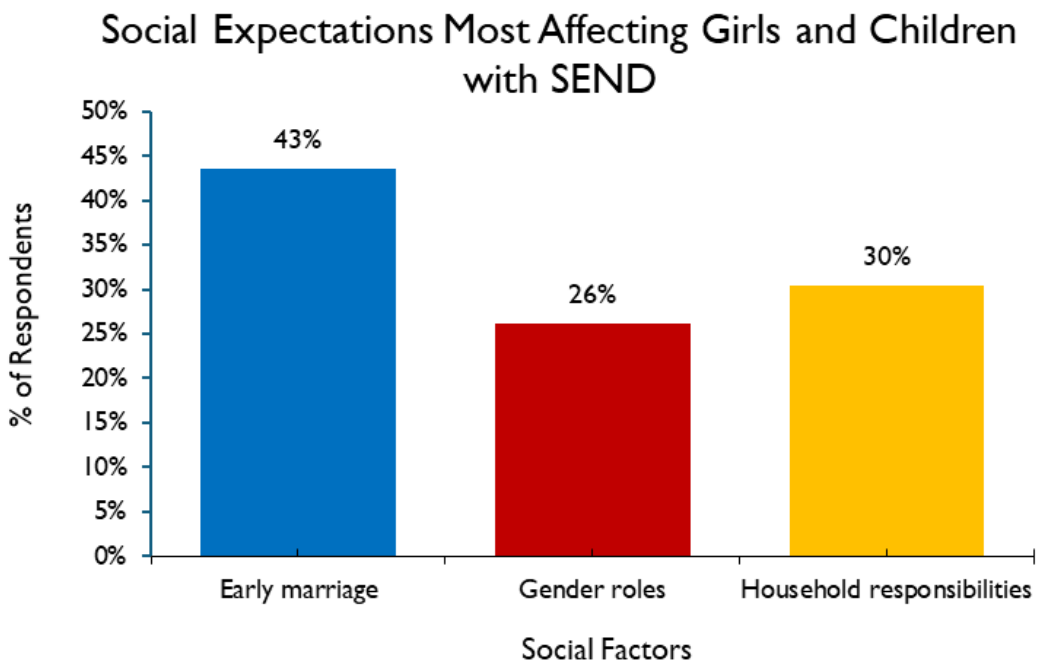


Figure 19: Social Expectations Affecting Most Girls

Figure 19 illustrates the extent to which socio-cultural expectations continue to shape educational outcomes. Practices such as early marriage, the assignment of household responsibilities to girls, and gender roles were frequently cited as barriers to educational investment.

The findings indicate that early marriage is the most significant socio-cultural barrier affecting girls and children with SEND, with 43% of respondents identifying it as a major challenge. Household responsibilities were also highlighted by 30% of respondents as factors that interfere with education and participation, while 26% pointed to restrictive gender roles and stereotypes that limit opportunities and aspirations. Overall, the results suggest that cultural expectations and societal norms continue to constrain the educational and personal development of vulnerable groups.

Qualitative responses from respondents also revealed that cultural norms and societal expectations continue to significantly influence the educational outcomes of girls from rural communities in Ghana, particularly in relation to education financing and support for schooling. Most respondents indicated that these influences are largely negative, although a few noted some positive changes in recent times.

A dominant theme that emerged was the prevalence of early marriage and teenage pregnancy as major barriers to girls' education. Several respondents explained that in some communities, girls are expected to marry at an early age, which often truncates their education and reduces parents' willingness to invest financially in their schooling. One respondent noted that *"cultural norms like early marriage become obstacles to girls' education,"* while another stated that *"girls are married off early, truncating their education."* Respondents further linked teenage pregnancy and forced marriage to increased school dropout rates among girls.

Another recurring issue was traditional gender roles and household responsibilities. Many participants reported that girls are often expected to perform domestic chores such as cooking, cleaning, and caregiving, leaving them with limited time and energy for schooling. Respondents emphasized that societal expectations position girls primarily within the household rather than in educational spaces. For example, one respondent explained that *"girls are often assigned to household responsibilities which affects their educational development,"* while another stated that *"most communities prefer to educate their boy child over their girl child."* Such expectations were found to negatively affect girls' academic performance, attendance, and progression in school.

The findings also highlighted the role of stigma, discrimination, and negative societal perceptions. Respondents noted that girls and children with Special Educational Needs and Disabilities (SEND) often experience discrimination and stereotyping, which limits access to educational opportunities and financial support. Some communities reportedly perceive disability as a curse or believe that girls are less capable of achieving higher education. One respondent remarked that *"society perceives girls and SEND children cannot achieve higher education,"* while another indicated that *"stigmatization leads to school dropouts."*

In relation to education financing, respondents revealed that poverty combined with socio-cultural beliefs often influences household decisions on educational investment. In many cases, families prioritize boys' education over girls' education because boys are viewed as future breadwinners. A respondent stated that *"poverty can limit resources, hence making parents prioritize the education of boys than that of girls."* Others explained that some parents perceive educating girls as a poor investment due to fears of early pregnancy or marriage.

4.8 Recommendations from Respondents

Respondents provided a wide range of suggestions to strengthen inclusive education financing and improve outcomes for girls and children with SEND. Their views can be grouped into six major themes:

1. Policy Development and Legal Frameworks

Many respondents emphasized the need for stronger policies and laws to safeguard vulnerable learners. They highlighted the importance of developing a dedicated girls' education policy, alongside a permanent national framework that successive governments would be required to adopt. In addition, participants called for the enforcement of inclusive education laws, reforms to the Children's Act, and legislation aimed at eliminating discrimination and bias against girls and children with SEND. As one teacher remarked: *"Government must develop a permanent national policy which every government must adopt."*

2. Financing and Scholarships

A dominant theme emerging from respondents was the urgent need to expand financial support for girls and children with SEND. Participants recommended increasing government scholarships, establishing special awards for brilliant girls in rural communities, and ensuring annual allocations of funds and resources. They also emphasized the importance of targeted funding mechanisms, subsidies for girls' education, and diversified financing through partnerships with NGOs, private sector actors, and international sponsors. Transparency and accountability in the disbursement of funds were repeatedly stressed as critical to ensuring equity and effective-

ness. As one staff member from an NGO explained: *"Establish scholarships specifically for girls, based on their financial need and academic performance."*

3. Infrastructure and Learning Environment

Respondents highlighted the critical importance of investing in disability-friendly infrastructure and creating conducive learning environments for all learners. They emphasized the need for schools to be equipped with assistive technology devices such as ICT laboratories, wheelchairs, chairs, and adequate teaching materials. Improved school facilities, safe spaces, and changing rooms were consistently identified as essential to supporting girls and children with SEND, particularly in underserved communities. As one teacher explained: *"Provision of infrastructure and assistive technology devices like ICT labs, chairs and tables, wheelchairs to SEND children."*

4. Addressing Socio-Cultural Barriers

Set ground rules, such as respecting others' opinions and maintaining confidentiality.

> *"Counseling and mentoring should be organized for the girls and children with SEND education."*

5. Governance, Coordination, and Community Engagement

Several respondents stressed the importance of stronger institutional coordination to ensure effective education financing and inclusive policy implementation. They proposed the establishment of joint committees between the Ministry of Education and the Ministry of Gender to oversee financing processes, alongside closer collaboration between government agencies, NGOs, chiefs, and parents. Respondents also emphasized the value of community-based needs assessments to ensure that financing responds to actual challenges, while citizen engagement and school-community partnerships were seen as vital for accountability and transparency. As one teacher explained:

> *"Gender ministry in collaboration with the Ministry of Education should have a joint committee to oversee how education financing is carried out in the communities."*

6. Monitoring, Research, and Evidence-Based Planning

Finally, respondents underscored the importance of continuous monitoring and data-driven decision making in strengthening inclusive education financing. They recommended building robust data systems capable of generating disaggregated information on girls and children with SEND, conducting thorough needs assessments before disbursement, and establishing task forces to monitor schools and prevent excessive billing. These measures were seen as critical to ensuring transparency, accountability, and responsiveness in education financing. As one NGO staff member explained:

> *"Conduct community-based needs assessment to understand the issues of financing very well before disbursement."*

Focus group voices strongly echoed these priorities. In **Asutifi North (Ahafo Region)**, one participant stated:

> *"Government should dedicate funding for financing girls' education. NGOs and Government can collaborate by setting up a fund."*

*Similarly, in **Guan District (Oti Region)**, a participant stressed the urgency of targeted support: "Special funds should be allocated to support girl education."*

5.0 DISCUSSION OF FINDINGS

5.1 Introduction

This chapter interprets the findings presented in Chapter 4, considering the four research objectives, the literature reviewed in Chapter 2, and the theoretical and conceptual frameworks guiding the study.

5.2 Barriers to Quality Education (Objective 1)

Financial hardship emerged as the most significant barrier, confirming earlier studies that poverty remains the single largest obstacle to schooling for marginalized learners in Ghana (Buabeng & Amo-Darko, 2024; UNICEF, 2020). Socio-cultural factors such as early marriage, child labour, household responsibilities, restrictive gender roles, and stigma against disability also featured prominently, reinforcing the argument that economic and cultural barriers are deeply intertwined (Agbenyega & Deku, 2011; Mantey, 2017). From a Human Capital Theory perspective (Becker, 1964; Schultz, 1971), these practices represent systemic under-investment in the future productivity of a substantial share of Ghana's population.

Infrastructure and teacher shortages further compound exclusion, particularly in rural communities. The absence of disability-friendly facilities, assistive devices, and trained teachers means that even when children with SEND reach the classroom, the environment is not conducive to sustained learning. This finding aligns with Naami (2015) and UNESCO (2021), who emphasize that physical access without pedagogical readiness does not constitute full inclusion.

5.3 Awareness, Accessibility, Adequacy, and Effectiveness of Financing Mechanisms (Objective 2)

The findings reveal a striking awareness gap. Seventy-three percent of adult respondents reported familiarity with education financing mechanisms, but only 49% of learners did. This is significant because the learners themselves are the intended beneficiaries. When those for whom a scholarship or fee waiver exists are the least likely to know it exists, accessibility is undermined at its starting point.

A second paradox is equally telling. Seventy-four percent of respondents described financial support as "very helpful," yet 85% found current provisions insufficient. In plain terms, what is being offered works, but there is just not enough of it. Most support arrives as free supplies such as exercise books and uniforms rather than scholarships, fee waivers, or stipends, which are the instruments most likely to keep a vulnerable child in school over the long term.

This finding must be read alongside the reality that only 0.23% of the Ministry of Education's budget between 2019 and 2024 was allocated to inclusive and special education (UNICEF, 2021). Such an allocation cannot generate the scale of intervention the situation demands, regardless of how well the GETFund or the Free SHS policy operates at the general level. Donor contributions, now at roughly 3% of the 2024 education budget (World Bank, 2022), have also declined.

By contrast, the global cases reviewed in Chapter 2, Brazil's Bolsa Família conditional cash transfer (Fiszbein & Schady, 2009), Ontario's per-pupil special education funding model, and the United Kingdom's SEND Code of Practice demonstrate that targeted, ring-fenced, and transparent financing structures produce measurable gains for marginalised learners. Ghana's mechanisms, by comparison, are neither sufficiently ring-fenced for SEND nor sufficiently visible to learners. Applying Rawls's (1971) principle of justice that arrangements should be evaluated by how they treat the worst-off, the current financing architecture is failing the very groups it should be lifting.

5.4 Stakeholder Perceptions and Socio-Cultural Factors (Objective 3)

Respondents painted a picture in which culture and finance are intertwined rather than separate. Early marriage, child labour, and the assignment of domestic responsibilities to girls were repeatedly described as practices that household-level poverty makes attractive and tradition makes acceptable. Stigma against disability, described by parents, teachers, and NGO staff alike, was identified as a particularly stubborn driver of exclusion.

A regional dimension emerged that the literature has not fully captured. Ashanti Region recorded the highest combined burden of financial and cultural barriers, suggesting that even in a relatively well-resourced region, cultural expectations can blunt the effect of financial provisions. Oti Region, by contrast, was identified as the most financially constrained, indicating that money is the binding constraint there. Ahafo sits between the two. This means a single national intervention package, applied uniformly, would over-serve some districts and under-serve others. Ainscow (1999) argues that inclusion is fundamentally a question of school and community values, not simply of resources. The Ashanti finding supports this directly: resources without a shift in values will produce limited progress.

Stakeholders called repeatedly for joint action between the Ministry of Education and the Ministry of Gender, Children and Social Protection, alongside meaningful engagement of traditional and religious leaders. This signals an understanding among respondents themselves that the problem is multi-sectoral and cannot be solved within the education sector alone.

5.5 Strategies for Enhancing Inclusive and Equitable Education (Objective 4)

The six strategy clusters that emerged from respondents' policy and legal frameworks, financing and scholarships, infrastructure, addressing socio-cultural barriers, governance and community engagement, and monitoring with evidence-based planning converge with the global evidence base reviewed in Chapter 2. Finland's success with universal, well-resourced inclusive education (Halinen, 2017); Brazil's success with conditional cash transfers; Kenya's GPE-supported disability inclusion programme; and Ontario's funded individualised education plans all combine these same elements rather than rely on any single lever.

This convergence is encouraging. It suggests that the strategies needed in Ghana are neither unknown nor untested; they are known, tested elsewhere, and articulated by Ghana's own stakeholders. The gap is implementation — matching the scale, coordination, and ring-fencing that the situation demands. Ghana's commitment to SDG 4 and to its own 2015 Inclusive Educa-

tion Policy provides the framework. What is needed is financing architecture and the institutional coordination to give that framework operational meaning.

5.6 Synthesis

First, the barriers facing girls and children with SEND in Ghana are not a stack of separate problems but a single, reinforcing system in which poverty, culture, weak financing, and institutional gaps feed into one another. Interventions that address only one layer will produce limited results.

Second, the regional asymmetry between Ashanti, Oti, and Ahafo demonstrates that financing alone cannot resolve cultural exclusion, and cultural sensitisation alone cannot resolve material deprivation. Both must be pursued simultaneously.

Third, the voices of respondents and the global evidence base point in the same direction. What is required is not further diagnosis but coordinated, adequately financed, and locally adapted implementation.

6.0 RECOMMENDATIONS AND CONCLUSION

6.1 Recommendations from findings

Based on the findings of the study, several recommendations are proposed to strengthen inclusive and equitable education financing and improve educational outcomes for girls and children with SEND in Ghana.

First, there is an urgent need to increase and diversify education financing mechanisms. Government scholarship schemes should be expanded to reach a larger proportion of vulnerable learners, particularly girls and children with SEND in rural and deprived communities. In addition, partnerships with NGOs, development partners, private sector institutions, and community-based organizations should be strengthened to broaden the range of available educational support mechanisms.

Second, policymakers and stakeholders should prioritize targeted interventions aimed at addressing socio-cultural barriers to education. Community sensitization campaigns, public awareness programs, and school-community engagement initiatives should be implemented to challenge harmful practices such as early marriage, gender discrimination, and stigma against disability. Traditional leaders, religious institutions, parents, and community influencers should be actively engaged in promoting positive attitudes toward girls' education and inclusive learning.

Third, efforts should be made to improve the accessibility, transparency, and effectiveness of existing financing mechanisms. Simplifying application processes for scholarships and educational support programs, improving information dissemination, and ensuring timely disbursement of funds will help reduce barriers to access. Monitoring and accountability systems should also be strengthened to ensure equitable distribution and effective utilization of educational resources.

The study further recommends increased investment in educational infrastructure and inclusive learning environments, particularly in underserved rural areas. Schools should be equipped with disability-friendly facilities, adequate teaching and learning materials, assistive devices, and safe learning spaces that support the needs of all learners. In addition, teacher training programs should incorporate inclusive education practices to better equip educators to support girls and children with SEND effectively.

Furthermore, government and education stakeholders should strengthen policy implementation and institutional coordination to ensure that inclusive education policies translate into measurable outcomes at the school and community levels. This includes improving inter-sectoral collaboration among education authorities, social welfare institutions, local governments, and civil society organizations.

Finally, continuous monitoring, research, and stakeholder engagement are necessary to track progress and inform evidence-based decision-making. Data systems should be strengthened to generate disaggregated information on girls and children with SEND, thereby enabling more targeted interventions and responsive educational planning.

6.2 Suggestions for Further Research

The findings of this study open several lines of inquiry that future research should pursue.

First, this study covered three regions: Ahafo, Ashanti, and Oti. A nationally representative study spanning all sixteen regions, particularly the five northern regions where poverty indicators are highest, would test whether the patterns observed here hold across Ghana's broader geography.

Second, cost-effectiveness studies should be conducted on Ghana's existing financing mechanisms, GETFund scholarships, Free SHS, capitation grants, and donor-funded programmes to determine which deliver the greatest return for the most marginalised learners.

Third, SEND is a broad category. Disaggregated research on children with visual, hearing, intellectual, physical, and learning disabilities would expose differences that are currently masked by treating SEND as a single group.

6.3 Conclusion

This study set out to examine how educational financing mechanisms can be improved to enhance access to quality education for girls and children with Special Educational Needs and Disabilities in Ghana. Drawing on 206 respondents across the Ahafo, Ashanti, and Oti regions, the study has shown that financial hardship, harmful socio-cultural practices, weak and poorly visible financing mechanisms, and regional inequalities together hinder educational opportunity for these groups.

These barriers form a single reinforcing system rather than a set of independent problems. Money alone cannot overcome cultural resistance to girls' education or to the inclusion of children with disabilities; sensitisation alone cannot lift a household out of the poverty that makes early marriage and child labour rational choices; and policy frameworks alone cannot reach the classroom without the financing architecture and institutional coordination to carry them there.

Ghana's commitment to Sustainable Development Goal 4 and its 2015 Inclusive Education Policy provides a strong foundation. What is required now is the political will and the operational discipline to scale up financing for inclusive education, to coordinate action across the Ministries of Education and of Gender, Children and Social Protection, to engage traditional and religious leaders alongside schools and communities, and to invest in the data systems that will allow progress to be monitored and adjusted by district.

Ultimately, sustainable progress depends on a holistic approach that pursues financing reform, cultural change, institutional coordination, and evidence-based planning together. If Ghana can align these levers, the promise of an education system in which no learner, girl, boy, or child with SEND is left behind moves within reach.

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APPENDICES

Appendix A: Questionnaire instrument for Stakeholders

Title:

Investing in the Future of Ghana through Education: A Research on girls and children with Special Educational Needs and Disabilities (SEND) through Improved Educational Financing Mechanisms in Ghana

Introduction

This research initiative aims to investigate the critical barriers faced by girls and children with Special Educational Needs and Disabilities (SEND) in accessing quality education in Ghana. Despite significant progress in educational policies and initiatives, gender disparities and socio-economic challenges continue to hinder the educational advancement of marginalized groups. This research seeks to explore the effectiveness of existing educational financing mechanisms and identify innovative solutions to enhance access to education for girls and children with Special Educational Needs and Disabilities (SEND).

By employing a mixed-methods approach, including literature reviews, surveys, and focus group discussions, this research will gather a comprehensive data in three (3) selected regions on the challenges and opportunities within the educational landscape.

The findings will provide valuable insights for policymakers, educators, and stakeholders, ultimately contributing to the development of actionable recommendations aimed at improving educational financing and promoting gender equality in education. Through this research, we aspire to empower girls and underprivileged in communities, fostering a more equitable and inclusive educational environment in Ghana.

Data Collector Information

Name of Data Collector:

Contact of Data Collector:

Section 1: Demographic Information

Region:

Oti [ ]

Bono [ ]

Ashanti [ ]

1. District: .....
2. Community name: .....

What is your age?

Under 18 [ ]

18-24 [ ]

25-34 [ ]

35-44 [ ]

45-54 [ ]

55-64 [ ]

65 and above [ ]

What is your gender?

Female [ ]

Male [ ]

What is your current level of education?

Secondary education [ ]

Cert A education [ ]

First Degree [ ]

Master's Degree [ ]

Other (please specify .....

What is your primary source of income?

Agriculture [ ]

Trading/Small business [ ]

Formal employment [ ]

Informal employment [ ]

Other (please specify): _____

Do you live in a rural or urban area?

Rural [ ]

Urban [ ]

1. What is your role in the community?

a. Parent [ ]
b. Teacher [ ]
c. Community Leader [ ]
d. Policymaker [ ]
e. Other (Please specify) .....

1. How long have you been in this role?

Less than 1 year [ ]

1-5 years [ ]

6-10 years [ ]

More than 10 years [ ]

Section 2: Access to Education

This section focuses on identifying challenges related to accessing education.

1. How often do you wards attend school?

Every day [ ]

Most days [ ]

Sometimes [ ]

Rarely [ ]

What challenges do you face in attending school regularly? (Select all that apply)

Lack of school fees [ ]

Lack of transportation [ ]

Household responsibilities [ ]

Health issues [ ]

Distance to school [ ]

Cultural/religious reasons [ ]

Other (please specify): _____

How would you rate the quality of education you are receiving?

Excellent [ ]

Good [ ]

Fair [ ]

Poor [ ]

In your opinion, what is the biggest obstacle preventing girls from completing their education in your community? .....

1. What do you believe are the biggest barriers preventing girls and children with Special Educational Needs and Disabilities (SEND) from accessing quality education? (Select all that apply)

Financial constraints [ ]

Lack of school infrastructure [ ]

Cultural norms and expectations [ ]

Early marriage or child labor [ ]

Lack of qualified teachers [ ]

Distance to schools [ ]

Other (Please specify) .....

1. In your opinion, which of these barriers is the most significant? Why? (Short answer).....
2. How would you rate the quality of education that girls and children with Special Educational Needs and Disabilities (SEND) in communities receive compared to boys?

Much worse [ ]

Worse [ ]

About the same [ ]

Better [ ]

Much better [ ]

Section 3: Education Financing

This section assesses the impact of education financing on access to education.

Are you aware of any financial support programs for girls and children with Special Educational Needs and Disabilities (SEND) education in your community?

Yes [ ]

No [ ]

If yes, have you or anyone in your family benefited from any education financing programs (e.g., scholarships, grants, subsidies)?

Yes [ ]

No [ ]

What type of financial support have you received? (Select all that apply)

Scholarship [ ]

Free school supplies (books, uniforms) [ ]

Transportation support [ ]

Fee waivers [ ]

None [ ]

Other (please specify): _____

To what extent do you think these financial support programs have helped you continue your education?

Very helpful [ ]

Somewhat helpful [ ]

Not helpful at all [ ]

What challenges do you face in accessing financial support for your education? .....

If more financial support were available, how do you think it would impact your education? .....

1. What do you believe are the gaps in education financing that prevent it from meeting the needs of girls in underprivileged communities?.....

Section 4: Cultural and Societal Influences

This section explores how cultural norms and societal expectations impact education.

1. Do you feel that your community supports girls and children with Special Educational Needs and Disabilities (SEND) education?

Strongly agree [ ]

Agree [ ]

Neutral [ ]

Disagree [ ]

Strongly disagree [ ]

Do you think girls and children with Special Educational Needs and Disabilities (SEND) in your community are treated differently from boys when it comes to education opportunities?

Yes [ ]

No [ ]

If yes, in what ways are girls and children with Special Educational Needs and Disabilities (SEND) treated differently from boys regarding education? .....

How do you think cultural norms (e.g., gender roles, early marriage) influence girls' ability to complete their education in your community? .....

Section 5: Stakeholder Perceptions and Policy Recommendations

This section gathers views on how to improve education financing and support.

1. What do you think policymakers should do to make education more accessible to girls and children with Special Educational Needs and Disabilities (SEND) in your community? .....

Do you feel that teachers and school leaders are supportive of girls and children with Special Educational Needs and Disabilities (SEND) education?

Strongly agree [ ]

Agree [ ]

Neutral [ ]

Disagree [ ]

Strongly disagree [ ]

What additional support would help girls in your community to complete your education?
.....

1. How familiar are you in the education financing mechanisms in Ghana?

a. Very familiar [ ]
b. Somewhat familiar [ ]
c. Not familiar at all [ ]

1. Which of the education financing mechanisms are you aware of?

a. Government scholarship [ ]
b. NGO grants [ ]
c. Private sector funding [ ]
d. Community based initiatives [ ]
e. Others, type [ ]

How can education financing mechanisms be improved to better support girls and children with Special Educational Needs and Disabilities (SEND) from underprivileged communities?
.....

What other suggestions do you have for improving education for girls in your community?
.....

1. What challenges do underprivileged face in addressing education financing mechanisms in Ghana?

.....

1. Do you think the current education financing mechanisms are sufficient to meet the needs of the underprivileged girls?

YES [ ]

NO [ ]

Not sure [ ]

1. What improvements will you suggest for existing education financing mechanisms to better support girls and children with Special Educational Needs and Disabilities (SEND)?

.....

1. How likely are you to recommend the current education financing mechanism to others

[0] [1] [2] [3] [4] [5]

1. Rate the following aspects of education financing mechanisms on a scale

1. Poor 2. Fair 3. Good 4. Very Good 5. Excellent

- Accessibility
- Transparency

- Adequacy of funds

1. Rate the effectiveness of government scholarships in addressing the needs of girls and children with Special Educational Needs and Disabilities (SEND) on a scale of 1-5

[1] [2] [3] [4] [5]

1. Rate the effectiveness of NGO grants in addressing the needs of girls and children with Special Educational Needs and Disabilities (SEND) on a scale of 1-5

[1] [2] [3] [4] [5]

1. Rate the effectiveness of the private sector funding in addressing the needs of girls and children with Special Educational Needs and Disabilities (SEND) on a scale of 1-5

[1] [2] [3] [4] [5]

1. Which stakeholder should be more involved in education financing for underprivileged girls?

a. Government [ ]
b. NGO's [ ]
c. Private sector [ ]
d. Community leaders [ ]
e. Others, type ....

1. Any additional comment or suggestions regarding education financing mechanisms in Ghana?.....

Perception of policy makers regarding the effectiveness of education financing in supporting girl's education in Ghana.

a. Do you believe that the current education financing is sufficient to support girls and children with Special Educational Needs and Disabilities (SEND)

YES [ ]

a. NO [ ]
b. Not sure [ ]

1. Rate the following aspect of education financing in terms of their impact of girls and children with Special Educational Needs and Disabilities (SEND) education

Very Poor Poor Average Good Excellent

Availability of funds

Timelines of funds distribution

Transparency in fund usage

1. Do you think community involvement is imparted in education financing?

a. Yes [ ]
b. No [ ]

c. Not sure [ ]

1. What stakeholders do you think should be more involved in education financing

a. Parents [ ]
b. Teachers [ ]
c. Community leaders [ ]
d. Policymakers [ ]
e. NGO's [ ]
f. Other [ ]

1. Rate the level of awareness about education financing among community members on a scale of 1-5

[1] [2] [3] [4] [5]

1. How do you think education financing can be made more transparent?

.....

1. What types of support do you think are most effective in promoting girls and children with Special Educational Needs and Disabilities (SEND) education?

a. Scholarships
b. School supplies
c. Infrastructure improvements
d. Teacher training
e. Other

1. Rate the impact of education financing on girls and children with Special Educational Needs and Disabilities (SEND) on academic performance on a scale of 1-5

[1] [2] [3] [4] [5]

1. What role do you think policy makers should play in education financing

.....

1. How do cultural norms and societal expectations influence the educational outcomes of girls and children with Special Educational Needs and Disabilities (SEND) from underprivileged backgrounds in Ghana particularly in relation to education financing

.....

1. What cultural norms do you think affect girls' education in Ghana?

.....

1. Rate the following factors on their impact on girls and children with Special Educational Needs and Disabilities (SEND) education.

1. No impact 2. Moderate impact 3. High impact

- Cultural norms

- Societal expectations
- Financial support

1. Which social expectation do you think most affect girls and children with Special Educational Needs and Disabilities (SEND) expectation?

a. Early marriage [ ]
b. Household responsibilities [ ]
c. Gender roles [ ]
d. Others [ ]

1. Do you believe that financial constraints are the major barriers to girls' education?

a. Yes [ ]
b. No [ ]
c. Not sure [ ]

1. Can you describe any personal experiences related to education financing?

.....

1. Do you think societal expectations influences girls and children with Special Educational Needs and Disabilities (SEND) educational outcomes

a. Yes [ ]
b. No [ ]
c. Not sure [ ]

If yes, how does it?.....

1. Which of the following do you think is the most effective way to finance education in underprivileged communities?

a. Government funding [ ]
b. Private sector investment [ ]
c. International aid [ ]
d. Community contributions [ ]
e. Others [ ]

1. Which strategies can be implemented to support girls and children with Special Educational Needs and Disabilities (SEND) education in underprivileged communities?

a. Scholarships [ ]
b. Mentorship programs [ ]
c. Community awareness campaigns [ ]
d. Improved school infrastructure [ ]

e. Others [ ]

1. How likely are you to recommend increased funding for girls and children with Special Educational Needs and Disabilities (SEND) education policy makers?

[1] [2] [3] [4] [5]

1. What policy recommendations would you propose to enhance education financing and support girls' access to quality education in Ghana?

Appendix B: Questionnaire instrument for Students

Title:

Investing in the Future of Ghana through Education: A Research on girls and children with Special Educational Needs and Disabilities (SEND) through Improved Educational Financing Mechanisms in Ghana

Introduction

This research initiative aims to investigate the critical barriers faced by girls and children with Special Educational Needs and Disabilities (SEND) in accessing quality education in Ghana. Despite significant progress in educational policies and initiatives, gender disparities and socio-economic challenges continue to hinder the educational advancement of marginalized groups. This research seeks to explore the effectiveness of existing educational financing mechanisms and identify innovative solutions to enhance access to education for girls and children with Special Educational Needs and Disabilities (SEND).

By employing a mixed-methods approach, including literature reviews, surveys, and focus group discussions, this research will gather a comprehensive data in three (3) selected regions on the challenges and opportunities within the educational landscape.

The findings will provide valuable insights for policymakers, educators, and stakeholders, ultimately contributing to the development of actionable recommendations aimed at improving educational financing and promoting gender equality in education. Through this research, we aspire to empower girls and underprivileged in communities, fostering a more equitable and inclusive educational environment in Ghana.

Data Collector Information

Name of Data Collector:

Contact of Data Collector:

Section 1: Demographic Information

These questions will help gather basic background information about the respondents.

Region:

Oti [ ]

Bono [ ]

Ashanti [ ]

1. District: .....

2. Community name: .....

What is your age?

10-12 years [ ]

13-15 years [ ]

16-18 years [ ]

19-21 years [ ]

What is your gender?

Female [ ]

Male [ ]

What is your current level of education?

Primary School [ ]

Junior High School [ ]

Senior High School [ ]

Not currently in school [ ]

What is your family's primary source of income?

Agriculture [ ]

Trading/Small business [ ]

Formal employment [ ]

Informal employment [ ]

Other (please specify): _____

Do you live in a rural or urban area?

Rural [ ]

Urban [ ]

Section 2: Access to Education

This section focuses on identifying challenges related to girls and children with Special Educational Needs and Disabilities (SEND) accessing education.

How often do you attend school?

Every day [ ]

Most days [ ]

Sometimes [ ]

Rarely [ ]

What challenges do you face in attending school regularly? (Select all that apply)

Lack of school fees [ ]

Lack of transportation [ ]

Household responsibilities [ ]

Health issues [ ]

Distance to school [ ]

Cultural/religious reasons [ ]

Other (please specify): _____

How would you rate the quality of education you are receiving?

Excellent [ ]

Good [ ]

Fair [ ]

Poor [ ]

In your opinion, what is the biggest obstacle preventing girls and children with Special Educational Needs and Disabilities (SEND) from completing their education in your community? .....

Section 3: Education Financing

This section assesses the **impact** of education financing on access to education.

Are you aware of any financial support programs for girls' education in your community?

Yes [ ]

No [ ]

If yes, have you or anyone in your family benefited from any education financing programs (e.g., scholarships, grants, subsidies)?

Yes [ ]

No [ ]

What type of financial support have you received? (Select all that apply)

Scholarship [ ]

Free school supplies (books, uniforms) [ ]

Transportation support [ ]

Fee waivers [ ]

None [ ]

Other (please specify): _____

To what extent do you think these financial support programs have helped you continue your education?

Very helpful [ ]

Somewhat helpful [ ]

Not helpful at all [ ]

What challenges do you face in accessing financial support for your education? .....

If more financial support were available, how do you think it would impact your education? .....

Section 4: Cultural and Societal Influences

This section explores how cultural norms and societal expectations impact education.

Do you feel that your community supports girls' education?

Strongly agree [ ]

Agree [ ]

Neutral [ ]

Disagree [ ]

Strongly disagree [ ]

Do you think girls and children with Special Educational Needs and Disabilities (SEND) in your community are treated differently from boys when it comes to education opportunities?

Yes [ ]

No [ ]

If yes, in what ways are girls treated differently from boys regarding education? .....

How do you think cultural norms (e.g., gender roles, early marriage) influence girls' ability to complete their education in your community? .....

Section 5: Stakeholder Perceptions and Policy Recommendations

This section gathers students' views on how to improve education financing and support.

What do you think policymakers should do to make education more accessible to girls and children with Special Educational Needs and Disabilities (SEND) in your community? .....

Do you feel that teachers and school leaders are supportive of girls and children with Special Educational Needs and Disabilities (SEND) education?

Strongly agree [ ]

Agree [ ]

Neutral [ ]

Disagree [ ]

Strongly disagree [ ]

What additional support would help you and other girls in your community need to complete your education? .....

How can education financing mechanisms be improved to better support girls from underprivileged communities? .....

What other suggestions do you have for improving education for girls in your community? .....

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Appendix C: Focus group discussion guide

FOCUS GROUP DISCUSSION (FGD) FOR DATA COLLECTION

Title: *Investing in the Future of Ghana through Education: A Research on girls and children with Special Educational Needs and Disabilities (SEND) through Improved Educational Financing Mechanisms in Ghana*

Introduction To effectively conduct research on education financing for girls and children with Special Educational Needs and Disabilities (SEND)

This research initiative aims to investigate the critical barriers faced by girls and children with Special Educational Needs and Disabilities (SEND) in accessing quality education in Ghana. Despite significant progress in educational policies and initiatives, gender disparities and socio-economic challenges continue to hinder the educational advancement of marginalized groups. This research seeks to explore the effectiveness of existing educational financing mechanisms and identify innovative solutions to enhance access to education for girls and children with Special Educational Needs and Disabilities (SEND).

By employing a mixed-methods approach, including literature reviews, surveys, and focus group discussions, this research will gather a comprehensive data in three (3) selected regions on the challenges and opportunities within the educational landscape.

The findings will provide valuable insights for policymakers, educators, and stakeholders, ultimately contributing to the development of actionable recommendations aimed at improving educational financing and promoting gender equality in education. Through this research, we aspire to empower girls and underprivileged in communities, fostering a more equitable and inclusive educational environment in Ghana.

Focus Group Discussion Guide

1. Objective of the FGD

To gather qualitative insights on the challenges and opportunities related to financing education for girls and children with Special Educational Needs and Disabilities (SEND) in Ghana.

2. Participants

Target Group: Parents, teachers, students, community leaders, and representatives from NGOs involved in education.

Number of Participants: 6-10 participants per group.-List names and position of participants.

Selection Criteria: Participants should have experience or knowledge about education financing and the challenges faced by girls and children with Special Educational Needs and Disabilities (SEND) in accessing education.

3. Logistics

Location: A neutral and accessible venue within the community.

Duration: 1.5 to 2 hours.

Recording: Obtain consent to record the discussion for accurate data collection.

4. Discussion Topics and Questions

Introduction (10 minutes)

Welcome participants and introduce the purpose of the discussion.

Explain the ground rules (e.g., respect each other's opinions, confidentiality).

Warm-up Questions (10 minutes)

How many males and females participated in the focus discussion? Male- Female-

What does education mean to you and your community?

How do you perceive the current state of education for girls and children with Special Educational Needs and Disabilities (SEND) in your area?

Main Discussion Questions (60 minutes)

Challenges in Financing Education

What are the main financial barriers that girls and children with Special Educational Needs and Disabilities (SEND) face in accessing education?

How do these financial challenges affect families' decisions regarding girls and children with Special Educational Needs and Disabilities (SEND)?

Current Financing Mechanisms

What existing financing mechanisms (e.g., scholarships, government funding) are available for girls and children with Special Educational Needs and Disabilities (SEND) education?

How effective are these mechanisms in addressing the needs for girls and children with Special Educational Needs and Disabilities (SEND)?

Community Involvement

How can the community support girls and children with Special Educational Needs and Disabilities (SEND) education financially and otherwise?

What role do parents play in financing their daughters' and children with Special Educational Needs and Disabilities (SEND) education?

Suggestions for Improvement

What innovative financing solutions could be implemented to improve access to education for girls and children with Special Educational Needs and Disabilities (SEND)?

How can NGOs and government collaborate to enhance educational financing?

Conclusion (10 minutes)

Summarize key points discussed.

Ask participants if they have any final thoughts or suggestions.

Thank participants for their time and contributions.

Follow-up

Share a summary of the findings with participants to validate the insights gathered and maintain community engagement.

Appendix D: Key informant interview guide

Title:

Investing in the Future of Ghana through Education: A Research on girls and children with Special Educational Needs and Disabilities (SEND) through Improved Educational Financing Mechanisms in Ghana

Introduction

This research initiative aims to investigate the critical barriers faced by girls and children with Special Educational Needs and Disabilities (SEND) in accessing quality education in Ghana. Despite significant progress in educational policies and initiatives, gender disparities and socio-economic challenges continue to hinder the educational advancement of marginalized groups. This research seeks to explore the effectiveness of existing educational financing mechanisms and identify innovative solutions to enhance access to education for girls and children with Special Educational Needs and Disabilities (SEND).

By employing a mixed-methods approach, including literature reviews, surveys, and focus group discussions, this research will gather a comprehensive data in three (3) selected regions on the challenges and opportunities within the educational landscape.

The findings will provide valuable insights for policymakers, educators, and stakeholders, ultimately contributing to the development of actionable recommendations aimed at improving educational financing and promoting gender equality in education. Through this research, we aspire to empower girls and underprivileged in communities, fostering a more equitable and inclusive educational environment in Ghana.

Data Collector Information

Name of Data Collector:

Contact of Data Collector:

Section 1: Demographic Information

Region:

Oti [ ]

Bono [ ]

Ashanti [ ]

1. District: .....

2. Community name: .....

What is your age?

Under 18 [ ]

18-24 [ ]

25-34 [ ]

35-44 [ ]

45-54 [ ]

55-64 [ ]

65 and above [ ]

What is your gender?

Female [ ]

Male [ ]

What is your current level of education?

Secondary education [ ]

Cert A education [ ]

First Degree [ ]

Master's Degree [ ]

Other (please specify .....

What is your primary source of income?

Agriculture [ ]

Trading/Small business [ ]

Formal employment [ ]

Informal employment [ ]

Other (please specify): _____

Do you live in a rural or urban area?

Rural [ ]

Urban [ ]

1. What is your role in the community?

a. Parent [ ]

b. Teacher [ ]

c. Community Leader [ ]

d. Policymaker [ ]

e. Other (Please specify) .....

1. How long have you been in this role?

Less than 1 year [ ]

1-5 years [ ]

6-10 years [ ]

More than 10 years [ ]

Section 2: Access to Education

This section focuses on identifying challenges related to accessing education.

1. How often do you wards attend school?

Every day [ ]

Most days [ ]

Sometimes [ ]

Rarely [ ]

What challenges do you face in attending school regularly? (Select all that apply)

Lack of school fees [ ]

Lack of transportation [ ]

Household responsibilities [ ]

Health issues [ ]

Distance to school [ ]

Cultural/religious reasons [ ]

Other (please specify): _____

How would you rate the quality of education you are receiving?

Excellent [ ]

Good [ ]

Fair [ ]

Poor [ ]

In your opinion, what is the biggest obstacle preventing girls from completing their education in your community? .....

1. What do you believe are the biggest barriers preventing girls and children with Special Educational Needs and Disabilities (SEND) from accessing quality education? (Select all that apply)

Financial constraints [ ]

Lack of school infrastructure [ ]

Cultural norms and expectations [ ]

Early marriage or child labor [ ]

Lack of qualified teachers [ ]

Distance to schools [ ]

Other (Please specify) .....

1. In your opinion, which of these barriers is the most significant? Why? (Short answer).....
2. How would you rate the quality of education that girls and children with Special Educational Needs and Disabilities (SEND) in communities receive compared to boys?

Much worse [ ]

Worse [ ]

About the same [ ]

Better [ ]

Much better [ ]

Section 3: Education Financing

This section assesses the impact of education financing on access to education.

Are you aware of any financial support programs for girls and children with Special Educational Needs and Disabilities (SEND) education in your community?

Yes [ ]

No [ ]

If yes, have you or anyone in your family benefited from any education financing programs (e.g., scholarships, grants, subsidies)?

Yes [ ]

No [ ]

What type of financial support have you received? (Select all that apply)

Scholarship [ ]

Free school supplies (books, uniforms) [ ]

Transportation support [ ]

Fee waivers [ ]

None [ ]

Other (please specify): _____

To what extent do you think these financial support programs have helped you continue your education?

Very helpful [ ]

Somewhat helpful [ ]

Not helpful at all [ ]

What challenges do you face in accessing financial support for your education? .....

If more financial support were available, how do you think it would impact your education? .....

1. What do you believe are the gaps in education financing that prevent it from meeting the needs of girls in underprivileged communities?.....

Section 4: Cultural and Societal Influences

This section explores how cultural norms and societal expectations impact education.

1. Do you feel that your community supports girls and children with Special Educational Needs and Disabilities (SEND) education?

Strongly agree [ ]

Agree [ ]

Neutral [ ]

Disagree [ ]

Strongly disagree [ ]

Do you think girls and children with Special Educational Needs and Disabilities (SEND) in your community are treated differently from boys when it comes to education opportunities?

Yes [ ]

No [ ]

If yes, in what ways are girls and children with Special Educational Needs and Disabilities (SEND) treated differently from boys regarding education? .....

How do you think cultural norms (e.g., gender roles, early marriage) influence girls' ability to complete their education in your community? .....

Section 5: Stakeholder Perceptions and Policy Recommendations

This section gathers views on how to improve education financing and support.

1. What do you think policymakers should do to make education more accessible to girls and children with Special Educational Needs and Disabilities (SEND) in your community? .....

Do you feel that teachers and school leaders are supportive of girls and children with Special Educational Needs and Disabilities (SEND) education?

Strongly agree [ ]

Agree [ ]

Neutral [ ]

Disagree [ ]

Strongly disagree [ ]

What additional support would help girls in your community to complete your education?

.....

1. How familiar are you in the education financing mechanisms in Ghana?

a. Very familiar [ ]
b. Somewhat familiar [ ]
c. Not familiar at all [ ]

1. Which of the education financing mechanisms are you aware of?

a. Government scholarship [ ]
b. NGO grants [ ]
c. Private sector funding [ ]
d. Community based initiatives [ ]
e. Others, type [ ]

How can education financing mechanisms be improved to better support girls and children with Special Educational Needs and Disabilities (SEND) from underprivileged communities?

.....

What other suggestions do you have for improving education for girls in your community?

.....

1. What challenges do underprivileged face in addressing education financing mechanisms in Ghana?

.....

1. Do you think the current education financing mechanisms are sufficient to meet the needs of the underprivileged girls?

YES [ ]

NO [ ]

Not sure [ ]

1. What improvements will you suggest for existing education financing mechanisms to better support girls and children with Special Educational Needs and Disabilities (SEND)?

.....

1. How likely are you to recommend the current education financing mechanism to others

[0] [1] [2] [3] [4] [5]

1. Rate the following aspects of education financing mechanisms on a scale

1. Poor 2. Fair 3. Good 4. Very Good 5. Excellent

- Accessibility
- Transparency

- Adequacy of funds

1. Rate the effectiveness of government scholarships in addressing the needs of girls and children with Special Educational Needs and Disabilities (SEND) on a scale of 1-5

[1] [2] [3] [4] [5]

1. Rate the effectiveness of NGO grants in addressing the needs of girls and children with Special Educational Needs and Disabilities (SEND) on a scale of 1-5

[1] [2] [3] [4] [5]

1. Rate the effectiveness of the private sector funding in addressing the needs of girls and children with Special Educational Needs and Disabilities (SEND) on a scale of 1-5

[1] [2] [3] [4] [5]

1. Which stakeholder should be more involved in education financing for underprivileged girls?

a. Government [ ]
b. NGO's [ ]
c. Private sector [ ]
d. Community leaders [ ]
e. Others, type ....

1. Any additional comment or suggestions regarding education financing mechanisms in Ghana?.....

Perception of policy makers regarding the effectiveness of education financing in supporting girl's education in Ghana.

a. Do you believe that the current education financing is sufficient to support girls and children with Special Educational Needs and Disabilities (SEND)

YES [ ]

a. NO [ ]
b. Not sure [ ]

1. Rate the following aspect of education financing in terms of their impact of girls and children with Special Educational Needs and Disabilities (SEND) education

Very Poor Poor Average Good Excellent

Availability of funds

Timelines of funds distribution

Transparency in fund usage

1. Do you think community involvement is imparted in education financing?

a. Yes [ ]
b. No [ ]

c. Not sure [ ]

1. What stakeholders do you think should be more involved in education financing

a. Parents [ ]
b. Teachers [ ]
c. Community leaders [ ]
d. Policymakers [ ]
e. NGO's [ ]
f. Other [ ]

1. Rate the level of awareness about education financing among community members on a scale of 1-5

[1] [2] [3] [4] [5]

1. How do you think education financing can be made more transparent?

.....

1. What types of support do you think are most effective in promoting girls and children with Special Educational Needs and Disabilities (SEND) education?

a. Scholarships
b. School supplies
c. Infrastructure improvements
d. Teacher training
e. Other

1. Rate the impact of education financing on girls and children with Special Educational Needs and Disabilities (SEND) on academic performance on a scale of 1-5

[1] [2] [3] [4] [5]

1. What role do you think policy makers should play in education financing

.....

1. How do cultural norms and societal expectations influence the educational outcomes of girls and children with Special Educational Needs and Disabilities (SEND) from underprivileged backgrounds in Ghana particularly in relation to education financing

.....

1. What cultural norms do you think affect girls' education in Ghana?

.....

1. Rate the following factors on their impact on girls and children with Special Educational Needs and Disabilities (SEND) education.

1. No impact 2. Moderate impact 3. High impact

- Cultural norms

- Societal expectations
- Financial support

1. Which social expectation do you think most affect girls and children with Special Educational Needs and Disabilities (SEND) expectation?

a. Early marriage [ ]
b. Household responsibilities [ ]
c. Gender roles [ ]
d. Others [ ]

1. Do you believe that financial constraints are the major barriers to girls' education?

a. Yes [ ]
b. No [ ]
c. Not sure [ ]

1. Can you describe any personal experiences related to education financing?

.....

1. Do you think societal expectations influences girls and children with Special Educational Needs and Disabilities (SEND) educational outcomes

a. Yes [ ]
b. No [ ]
c. Not sure [ ]

If yes, how does it?.....

1. Which of the following do you think is the most effective way to finance education in underprivileged communities?

a. Government funding [ ]
b. Private sector investment [ ]
c. International aid [ ]
d. Community contributions [ ]
e. Others [ ]

1. Which strategies can be implemented to support girls and children with Special Educational Needs and Disabilities (SEND) education in underprivileged communities?

a. Scholarships [ ]
b. Mentorship programs [ ]
c. Community awareness campaigns [ ]
d. Improved school infrastructure [ ]

e. Others [ ]

1. How likely are you to recommend increased funding for girls and children with Special Educational Needs and Disabilities (SEND) education policy makers?

[1] [2] [3] [4] [5]

1. What policy recommendations would you propose to enhance education financing and support girls' access to quality education in Ghana?

Inclusive education builds brighter futures for all.

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