UNIVERSITY FOR DEVELOPMENT STUDIES, TAMALE

DETERMINANTS OF PARTICIPATION IN LITERACY PROGRAMMES
OF NON-FORMAL EDUCATION IN THE WA MUNICIPALITY OF THE
UPPER WEST REGION OF GHANA

BY

MOSES NAIIM FUSEINI (B.A. INTEGRATED DEVELOPMENT STUDIES)
(UDS/MDS/0217/11)

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DECLARATION

CANDIDATE'S DECLARATION
I hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature: ___________________________ Date: ____________

Name: Moses Naiim Fuseini

(UDS/MDS/0217/11)

SUPERVISOR’S DECLARATION
I hereby declare that the preparation and presentation of this thesis were supervised by me in accordance with the guidelines as laid down by the University for Development Studies, Tamale.

Supervisor's Signature: ___________________________ Date: ____________

Name: Dr. Cliff S. Maasole
ABSTRACT
In spite of the fact that literacy is a cardinal driver of a state's development, most Ghanaians who are illiterates and whom Non-Formal Education (NFE) is available for do not take up that opportunity. This study, therefore, focuses on the factors that determine participation in literacy programmes of NFE. The study used a cross-sectional study design. The study uses semi-structured questionnaires and interviews to collect data from a sample size of 195 respondents constituting non-participants, participants, dropouts and staff of non-formal education division (NFED). Analysis of data used descriptive statistics, Mann-Whitney U Test, and descriptions. The study found out that significant differences existed in the motivation for participation and the barriers to enrolment in terms of settlement. In addition, the major motivational factors include improving one's self-image, obtaining a certificate, learning new skills, mutual support from family and peers, obtaining employment and low-cost of the programme. Again, the study discovered that dispositional and situational barriers were dominant factors working against enrolment in the NFE. Finally, limited certainty about career goals, inadequate academic advisors, poor quality of interaction between participants and facilitators/programme assistants, high family responsibilities, poor performance in class activities and lack of income generating activities emerged as the top causes of attrition. The study concludes that some of the barriers to participation still contribute to dropout. It is, therefore, recommended that to make sure that the NFE is attractive to its target beneficiaries not on the programme and those enrolled stay until completion, NFED be well resourced to conduct regular training for facilitators, conduct orientation for participants, as well as do effective publicity on the programme.
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DEDICATION
This thesis is dedicated to my wife Yahaya Nimatu; parents- Madam Cecilia Beteh and Mr. Ewunomah Richard Iddrisu; siblings- Baliratu, Crispin and Victor; and friend- Aliyu Zakaria.
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ACRONYMS

GED ................................................. General Education Development
GES ................................................. Ghana Education Service
GPA ................................................. Grade Point Average
GSS ................................................. Ghana Statistical Service
HKCSS ............................................. Hong Kong Council of Social Service
HCT ................................................. Human Capital Theory
ISD ................................................. Information Service Department
MESS-G ........................................... Ministry of Education, Science and Sports-Ghana
NFE ................................................. Non-Formal Education Division
NFED ............................................. Non-Formal Education Division
NFLP ................................................ National Functional Literacy Programme
PHC ............................................... Population and Housing Census
TCRSB ........................................... Texas Commission on a Representative Student Body
WMA ............................................... Wa Municipal Assembly
CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO THE STUDY
Formal education is a panacea to development but has failed to enrol everybody (Fuseini and Abudu, 2014) since not all who need it have access. In the light of this, Jena and Wangchuk (2011) assert that Non-Formal Education (NFE) first appeared in countries where not everybody had access to formal education. Empirical studies revealed that during the late 1960s and 1970s, NFE became a major fashion in international discourse on education policy among international agencies concerned with developing countries (Bray, 1985; Thompson, 2001; Smith, 2009). Thompson (2001) points out that Coombs talked about the crisis in world education, which took several forms of expression, such as lack of educational equality, shortages of funds and problems of unemployment among school leavers. In the light of this, Bray (1985) argued that NFE seemed to offer an attractive way both to avoid many serious difficulties connected with formal education and to solve major development problems. It is nonetheless, very sad to note that participation in the literacy programmes of NFE seem not to have been very encouraging due to poor enrolment and completion rates in the programme.

Concerning obstacles to enrolment into literacy programmes, they are mostly categorized into situational (i.e., cost of programme, job and home responsibilities), dispositional (i.e., low confidence, feeling too old and poor performance in the past), and institutional barriers (i.e., duration of programme, unavailability of required courses and entrance requirements) (Cross, 1981; Gorard et al., 2006). Some researchers in literacy education have identified some of the following physical and cognitive challenges, inadequate
transportation, lack of adequate facilities, incompetent facilitators, family values and lack of encouragement at home as barriers to potential participants enrolment (Davis, 2001; Telayneh, 2010; Flynn, Brown, Johnson and Rodger, 2011). For instance, the pastoral communities of Karamoja region in North Eastern Uganda have a literacy rate estimated at 6%, yet it registers low attendance rates of NFE (Ministry of Gender, Labour and Social Development-Uganda (MGLS-U), 2008). It is a sign that there existed certain barriers to enrolment. The existence of the above barriers invariably makes the potential participants not to enrol in literacy programmes. The implication of this is that the number of illiterates does not significantly reduce. According to the 2000 Population and Housing Census (PHC) of Ghana, nearly half (45.9%) of the adult population is illiterates (Ghana Statistical Service (GSS), 2002). The rate reduced to 28.5% according to 2010 PHC (GSS, 2012a). Despite this reduction in illiteracy levels, the percentage of illiterates in the country is still significant. The question to ask is why people are not participating in literacy programmes of NFE even though the opportunity exists. Without any doubt, it indicates that there existed some barriers to potential participants enrolling in the literacy programmes in Ghana.

In terms of the motivation for participation in literacy programmes, literature shows that they are diverse in scope. Silva, Cahalan and Lacierno-Paquet (1998) point out that some people enrol in literacy programmes because they want to improve their skills or develop new ones, to obtain a diploma and/or are interested in learning new things. Similarly, Malicky and Norman (1994) claim that some adults enrol in literacy programmes to obtain jobs, develop self-confidence or in preparation for another course. Based on these factors identified above as determinants of participation in literacy programmes, this study determined the extent to which they equally influence the participation in NFE in the Wa Municipality. In addition, if
they are non-existent, what then is proper to do to motivate the potential participants? Yates (1994) notes that in Apam in Ghana, many women joined the National Functional Literacy Programme (NFLP) to improve their religious reading skills (and gain higher social status); but the programme was intended to link literacy to functional income generating skills, such as snail rearing. The unresolved question that attracts further enquiry, is, why is it that despite these inherent benefits associated with NFE, people do not want to participate?

With respect to attrition, factors such as family, peer-group, school-level characteristics, boredom, poor academic performance, conflicting schedules and money challenges surfaced as triggers of dropout from literacy programmes (Reder and Strawn, 2001; Mayo, Helms and Codjoe, 2004; Beekhoven and Dekkers, 2005). Per this, it is important at this point to find out whether these factors influence dropout in NFE and what can be done to achieve retention of participants in the programme to increase the literacy rate in Ghana and the Wa Municipality in particular. Aryeetey and Kwakye (2006) state that in 1987, the government of Ghana set out to reviving mass literacy programmes which led to the setting up of Non-Formal Education Division (NFED) within the Ministry of Education to rally public support, coordinate and implement programmes to eliminate illiteracy by the year 2000. Yates (1994) indicates that between 1992 and 2002, close to 2 million adults enrolled in the NFE programme and around 1.5 million had completed the programme with about 25% attrition rates. This is a sign that NFE might not meet its aim at making most Ghanaians literate since the trend indicates seemingly high dropout from the literacy programme. This therefore, makes it worthy to find out why people dropout from literacy programmes. In addition, it is important to look at ways to ensure their retention in the programme.
1.2 PROBLEM STATEMENT
Windborne (2004) states that Ghana, like many developing countries, struggles with illiteracy even while making progress towards a more advanced economy. In Ghana, in 2003 about 53.4% of the population who were 15 years old and above were able to read and write (Dejene, 2008). The author adds that age, gender and regional differentials exist in Ghana’s literacy levels. Similarly, the Ministry of Education, Science and Sports-Ghana (MESS-G) (2008) indicates that in Ghana adult illiteracy has remained relatively high and that nearly half (45.9%) of the adult population are not literate. MESS-G (2008) notes further that the illiteracy rate for males (15 years and older) is 37.1% and as high as 54.3% for female. Among some ethnic groups of Northern Ghana as many as 95% of the women cannot read (Windborne, 2004). Aryeetey and Kwakye (2006) show that female participation in literacy programmes is higher than that of males: 60% and 40%, respectively. The results of the 2010 PHC show that 28.5% of Ghanaians who are 15 years and older are illiterates (GSS, 2012a).

Despite the signs of reduction in illiteracy, its level is still high. With this high level of illiteracy in the country, NFE becomes the panacea to make them literate. It is nonetheless, disappointing to note that in reality that is not the case as the potential beneficiaries shy away from the programme. This study is interested in the causes of this disparity in enrolment in the literacy programme in terms of gender as well as finding out why despite the high illiteracy rate people are not willing to enrol in NFE.

In the case of the Upper West Region of Ghana it has an illiterate population of those who are 15 years old and above of 246,301 (75.5%) (GSS, 2002). In terms of gender disparities, 103,199 (31.6%) of males of fifteen years and above and 143,102 (43.9%) females of fifteen years and above are illiterate (GSS, 2002). According to the 2010 Population and Housing Census (PHC), Upper West Region now has an illiterate population of those who are
15 years and above to be 243,610 (59.5%) out of an entire population of 15 years and over of 409, 412 (GSS, 2012a). In terms of percentage points, the reduction in illiteracy of people aged 15 years and above seems to be significant (i.e., a reduction of 16%) but with regard to whole numbers the difference in the reduction is insignificant (2, 625 people). The situation on the illiteracy level in the Upper West Region is a sign that NFE is a necessity for illiterates and the school dropouts who have relapsed into illiteracy. What the data on literacy in the Upper West Region brings to the fore is that the target population feels reluctant to take part in the literacy programmes provided by NFED and it equally means that probably those who take part even dropout without completing the programme.

In the study area (Wa Municipality), 69.0% of people aged 15 years and older never attended school (with 62.3% males and 75.1% females 15 years and above being illiterate) (GSS, 2005). This is an indication that there exists a large number of illiterates and those who have relapsed into illiteracy for whom NFE is relevant. Nonetheless, most of the target groups are not motivated to enrol in the NFE programme and even the few that do join the programme, majority of them dropout midway. What this means is that the illiteracy level would not reduce significantly. Moreover, the investment of Ghana government’s scarce resource of $18 million and $49.5 million of donor partners’ contribution in the NFLP Phase I and II (Ghana Audit Service, 2003) would be a waste. This thesis, therefore, investigates the factors that determine the participation in the literacy programmes of NFE in the Wa Municipality.
1.3 RESEARCH QUESTIONS

1.3.1 Major Research Question
The major research question that this study intends to ask is, do differences exist in the
determinants of the participation in the literacy programmes of NFE in the Wa Municipality?

1.3.2 Specific Research Questions
The specific research questions are:

1. Do settlement type and gender differences exist in terms of motivation for
   participating in the literacy programmes of NFE?
2. Do settlement type and gender differences exist in terms of barriers to enrolling in the
   literacy programmes of NFE?
3. Do settlement type and gender differences exist in terms of causes of attrition in the
   literacy programmes of NFE?
4. Do settlement type differences exist in terms of retention in literacy programmes of
   NFE?

1.4 HYPOTHESES
1. \( H_0 \): There is no significant difference between urban and rural participants’
   perceptions of motives for the participation in NFE.
   \( H_1 \): There is a significance difference between urban and rural participants’
   perceptions of motives for the participation in NFE.
2. \( H_0 \): There is no significant difference between male and female participants’
   perceptions of motives for the participation in NFE.
   \( H_1 \): There is a significant difference between male and female participants’
   perceptions of motives for the participation in NFE.
3. \( H_0 \): There is no significant difference between urban and rural non-participants’ perceptions of barrier factors to enrolment in NFE.
\( H_1 \): There is a significant difference between urban and rural non-participants’ perceptions of barrier factors to enrolment in NFE.

4. \( H_0 \): There is no significant difference between male and female non-participants’ perceptions of barrier factors to enrolment in NFE.
\( H_1 \): There is a significant difference between male and female non-participants’ perceptions of barrier factors to enrolment in NFE.

5. \( H_0 \): There is no significant difference between urban and rural dropouts’ perceptions of causes of attrition in NFE.
\( H_1 \): There is a significant difference between urban and rural dropouts’ perceptions of causes of attrition in NFE.

6. \( H_0 \): There is no significant difference between male and female dropouts’ perceptions of causes of attrition in NFE.
\( H_1 \): There is a significant difference between male and female dropouts’ perceptions of causes of attrition in NFE.

7. \( H_0 \): There is no significant difference between urban and rural dropouts’ perceptions of retention factors in NFE.
\( H_1 \): There is a significant difference between urban and rural dropouts’ perceptions of retention factors in NFE.
beneficiaries (Aryeetey and Kwakye, 2006; Zumakpeh, 2006; Arko and Addison, 2009; Blunch and Portner, 2009). This, therefore, creates a knowledge gap, which this research seeks to fill. Again, the findings of this study on the determinants of the participation in the literacy programmes of NFE will tell policy makers and implementers of the programme (i.e., NFE) as to the proper actions to take to make sure the programme meets its established aim. Finally, the findings of this study will serve as a repertoire of information for researchers in adult literacy and NFE in particular to harness as literature in their studies.

1.7 DEFINITIONS OF KEY CONCEPTS
The following terms are relevant to this study. To ensure clarity and understanding, the descriptions of these key concepts below will apply.

1.7.1 Attrition
In the view of Alfred (1973: 22), attrition is the “separation, in one way or another, of the student from the institutional environment.” The author adds that students separate or leave the college through transfer, formal withdrawal, stop-out, or informal withdrawal. For Isaac (1993), attrition relates to a student who enrolled in a programme of study and fails to continue or make satisfactory progress. In this study, attrition was used to mean participants dropping out of the literacy programme of NFE either voluntarily or otherwise before the literacy cycle (i.e., literacy cycle is 21 months) ends.

1.7.2 Barriers to Enrolment in NFE
Silva et al. (1998) defined barriers as obstacles that prevented people who wanted to take part in a literacy programme from doing so. Similarly, Reed and Marsden (1980) defined barriers as factors which keep people who want to participate in some activity from doing so. They
add that another common view is that barriers are things that depress the frequency or extent of the participation below the desired level, but do not necessarily prohibit participation entirely. According to Cross (1981), barriers to participation are into three categories namely situational, dispositional and institutional. The situational barriers that Cross lists include but not limited to the cost of a programme, job responsibilities, childcare needs, unsupportive friends or families and not having time for a programme. The dispositional barriers that Cross enumerated include feeling too old for the programme, being tired of school, not wanting to look too ambitious, not knowing what participating would lead to, not having enough energy and low confidence in ability. Institutional barriers named by Cross include not having the wish to go to school full-time, considering the programme duration as too long, inconvenient schedule, unavailable courses, entrance requirements that are too difficult, that the programme would not lead to a diploma and not being able to find information on programmes. Barriers to enrolment used in this study refer to obstacles that prevent people who want to take part in NFE from doing so.

1.7.3 Literacy
For Us-Sabur (2007), literacy is the ability to read, understand, interpret, communicate and compute in verbal and written forms in varying contexts. It involves a continuum of learning that enables people to develop their potentials and knowledge base and to participate fully in community affairs and wider social and developmental context. In the case of Batchuluun et al. (2009), they say that literacy is education that helps learners read, understand and write short sentences. The term literacy in this study implies a set of basic instrumental learning skills in reading (in any language), writing (in any language) and use of numeracy. This concept contributes to the understanding of the content of NFE.
1.7.4 Motivation
In the view of Silva et al. (1998), the concept of motivation refers to people's main reasons for doing things. Motivation deals with human behaviour and what guides peoples' decisions (Dörneyi, 2001). Collins (2011) points out that motivation deals with participative behaviour. The writer adds that the two main types of motives are intrinsic and extrinsic. Intrinsic or internal experiences originate from needs, cognitions, emotion and the need for achievement. External or extrinsic motivation consists of tensions internalized and originating from perceived expectations of others. Motivation in the context of this study was used to refer to the factors (i.e., internal and/or external) that induce people to want to enrol or to be enrolled in NFE.

1.7.5 Non-Formal Education
Coombs and Ahmed (1974:8) defined NFE as "any organized, systematic, educational activity carried on outside the framework of the formal system to provide selected types of learning to particular subgroups in the population, adults as well as children." The assumption is that it applies to people not attending school (adults or out-of-schools youth). For Us-Sabur (2007), NFE is a purposeful and systematically organized form of education that generally occurs outside the formal institutions. In addition, it is to meet the learning needs of educationally disadvantaged persons of different ages and backgrounds, flexible in terms of organization, time and place. Furthermore, it may cover basic and continuing educational programmes to impart basic literacy, including life skills, work skills, general culture, facilitates lifelong learning and enhancement of earning capabilities for poverty reduction (Us-Sabur, 2007). It ensures equity in access and human resource development. It may or may not follow a 'ladder' system and may be of varying duration. In this study, NFE refers to any
organized learning activity outside the structure of the formal system of education that is consciously for meeting specific learning needs (i.e., literacy, income generating activities, civic and health education) of particular subgroups in the community be they youth or adults (i.e., people 15 years old and beyond) who are illiterates and/or dropouts from the formal system of education.

1.7.6 Participation
Pross and Barry (2004) opine that participation is the process of taking part in literacy training programmes and the extent to which people in the general population or in specific communities are taking part in literacy training programmes. With regard to Gboku and Lekoko (2007), they expressed that participation is a process during which individuals, groups and organizations have the opportunity to become actively involved in programme development. For the purpose of this study, participation as used here means people enrolling in NFE and staying in the programme until the literacy cycle (i.e., 21 months) officially ends. This study perceived participation from the standpoint of the participant, non-participants, dropouts and the staff of NFED.

1.7.7 Retention
Pross and Barry (2004:79) define retention as “the extent to which those who start literacy programmes finish them.” According to Berger and Lyon (2005), retention refers to the ability of an institution to retain a student from admission to the institution through graduation. In the view of Gunn and Sanford (1988), retention is the process by which a student enters a programme of study and remains until he/she formally graduates. For Tinto (1993), retention refers to the percentage of students that complete their college degree within a certain period.
Retention of participants used in this study refers to the participants in NFE who remain in the programme (i.e., staying at the same class and doing the course) up to the completion of the literacy cycle.

1.8 LIMITATION OF THE STUDY
Contacting of dropouts of NFE was very difficult. This category of respondents was to respond to issues relating to causes of dropout and retention strategies in NFE. It was difficult reaching this group of respondents because they had left the programme despite NFED having their records. This challenge was however, remedied by using the services of the facilitators and Programme Assistants to trace them (dropouts).

1.9 ORGANIZATION OF THE STUDY
This study is in five chapters. Chapter One consists of introduction comprising the background to the study, problem statement, research questions, hypotheses, research objectives, justification for the study, definitions of key concepts, limitation of the study and organization of the study. Chapter Two entails the literature review, which focuses on theoretical framework, empirical reviews, conceptual framework and summary of the literature. Chapter Three focused on the methodology of the study. Results and discussions constitute Chapter Four. Finally, Chapter Five consists of the summary, conclusions and recommendations of the study.

The next chapter focuses on the literature review of the study.
CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION
This chapter focused on the theoretical framework, which encapsulates relevant theories on participation in literacy programmes. It also covers empirical reviews that centred on the determinants of the participation in literacy programmes, a conceptual framework for the study and end with summary of the literature.

2.2 THEORETICAL FRAMEWORK
Twumasi (2001:10) defines a theory as ‘‘a coherent group of general propositions used to explain phenomena.’’ A theoretical framework on the other hand, is the foundation and structure or scaffolding of a study (Yin, 1993), and can be considered as a lens. This means you can take a theory and design a study based on the tenets of the theory. This enables a researcher to get what is appropriate. Like Yin (1993), Twumasi (2001) also adds that a social scientist needs a body of theory to build research model to guide the analysis. In this study, some major relevant theories on participation in adult education aided in developing a framework to guide the assessment of the determinants of the participation in NFE in the Wa Municipality. This study draws chiefly from Cross’ Chain- of- Response Model, Human Capital Theory and Tinto’s Model of Institutional Departure to explore the determinants of the participation in NFE in the Wa Municipality. The study made modifications to some of the theories to suit the enquiry. Figure 2.1 presents the theoretical basis of the study.
Figure 2.1: Combined Theoretical Basis of the Study

Source: Author's Construct (2013)

From the top to the bottom of the combined theoretical basis of the study, the theory at the top of the pyramid (i.e., Cross' Chain of Response Model) aided in assessing the first to the last research objective of the study. In the case of the middle theory (i.e., Human Capital Theory), it assisted in explaining Objective One while the theory at the bottom of the pyramid (i.e., Tinto's Model of Institutional Departure) helped in measuring Objectives Three and Four of the study. These three theories have been adopted because objective one and two can be well accounted for by Cross' Chain-of-Response Model and Human Capital Theory but cannot effectively account for the third and fourth objective of the study. This creates the need for Tinto's Model of Institutional Departure to help lay a solid foundation for tackling objectives three and four. The relationship among Cross' Chain-of-Response Model, Human Capital Theory and Tinto's Model of Institutional Departure is that, while the first two theories concentrate on motivation and barriers to enrolment the latter focuses primarily on attrition and retention factors in adult education. This makes each one of the theories inadequate to
stand alone to explain the study necessitating their combination. The sections below present a
detailed discussion of the theoretical framework presented in Figure 2.1 above.

2.2.1 Cross’ Chain-of-Response Model
Cross (1981) developed the Chain-of-Response Model to explain people’s motivation for
participating in learning and the barriers that are associated with enrolment in adult education.
The major tenets of Cross’ Chain-of-Response Model include self-perception; attitude
toward education; values, goals and expectations; life transition; opportunities and barriers;
availability of information; and decision to participate which are linearly sequentially linked
(Cross, 1981). The model begins with the individual and ends with the external factors.

According to Hong Kong Council of Social Service (HKCSS) (2002), the decision to
participate originates from within an individual. The individual’s self-perceptions on his or
her ability to learn tend to influence his or her attitude towards education. Attitudes towards
education are dependent on the individual’s past experience in learning and the attitude of
people around him or her, such as family members and friends. The influence could be
positive or negative. The more negative one’s attitude is towards education, the lower one’s
confidence is in successful learning. The individual’s attitude, in turn, influences and is itself
influenced by the value he or she places on the goals to be achieved through participation in
learning and the expectations that participation will meet such goals.

The external environmental factors also play an important role in encouraging the
individual to discover the value of his goals and reinforce his expectation of what education
can do for him or her. Life transitions help motivate the individual to participate in
educational activities by bringing to the forefront new needs or previously hidden needs that
can be fulfilled by participation. A motivated individual will actively explore new
opportunities and overcome barriers; but lack of opportunities and presence of barriers can be discouraging. The lack of information on the opportunities of education may make barriers seem insurmountable. Positive experience in any of the tenets of the model leads to higher likelihood of participation. If the individual participates in the educational activity, this particular learning episode will form part of his/her educational experience and influence his or her self-perceptions and attitude toward education.

In terms of weakness, the model assumes that the individual is the one that makes the choice in the decision to participate or not in an educational endeavour, but that may not hold for all situations. This is because the state could make it compulsory for all illiterates to participate or that family pressure/societal influence could compel a person to enrol or not in a literacy programme. Again, Cross (1981) has overemphasized the linearity of the model, which may not be the case in real life situation, as things may not logically have to happen to trigger the occurrence of an event. In addition, two or more things can happen concurrently to cause an event. On the basis of the above weaknesses of the model, it has resulted in the introduction of modifications where the variables are not wholly assumed to be linearly linked, but that some of them could be skipped or concurrently interact to influence participation decision made by the individual. More so, participation decision can originate from the individual or from an external source or both. For the purpose of collecting data, the major variables (self-concept; attitude to education; value of goals and expectations that participation will meet; life transitions; opportunities and barriers; and information) of the Chain-of-Response Model provides a focus of the study and serves as a guide in the design of instruments to measure objective one, two, three and four of this study.
2.2.2 Human Capital Theory
The Human Capital Theory (HCT) emerged as an important economic theory that served as a framework for designing educational plans for countries in the West for the past fifty years (Fitzsimons, 1999). The HCT lays the foundation for economic prosperity in a country. This theory gained universal currency in the 1960s, taking its roots from the works of Chicago School Economists, which include G. Becker, J. Mincer, T. Schultz and others (Soukup and Sredl, 2009). Human capital theory refers to attributes that a person acquires that influences production levels (Goode, 1959). Melike, Melda, Seçkin and Elçin (2005) report that some classical English scholars agree that skill obtained by human constitute a particular type of capital whereas other economists claim that the human beings themselves are capital. Fitzsimons (1999) indicates that for a long time now two schools of thought surfaced in relation to human capital. The first group of scholars differentiated between obtaining abilities perceived as capital and the humans themselves who are not. For the second group of scholars, they note that humans are themselves capital. In contemporary HCT discourse, it assumes that human attitudes depend wholly on the economic interest of people operating in a perfect competitive market structure (Fitzsimons, 1999).

According to Zamora (2007), the HCT belongs to the orthodox or neoclassical economic perspectives. In terms of the HCT, education is a critical production factor affecting the participation in the world market (Fitzsimons, 1999; Fleischhauer, 2007; Zamora, 2007; Soukup and Sredl, 2009). The HCT demonstrates that there is a positive association between knowledge acquired by people and their work output (Grossman, 2000). More so, to make improvement in output, people tend to have an interest to invest in formal education and in-service training. This suggests that the individual acts rationally to maximize utility. Schultz (1961) for example, categorises spending on human capital as an investment but not
consumption. Making an investment in human capital guarantees the future income of the people (Becker, 1962). Melike et al. (2005) have said that Adam Smith notes that a person undergoing education was losing because of not working, but gains after using his/her new qualification for a job where it will translate into higher salaries. Adam Smith's perspective sets the stage for human capital analysis.

Concerning accumulation of human capital, it takes place in three ways. That is, through formal schooling, in-service programme, and off-the-job training programme (Lynch, 1991). Likewise, this theory differentiates between training in general-usage and organization-specific skills (Kesslery and Lulfesmannz, 2002). In this light, Becker (1964) argues that employers are not ready to invest in general training when labour markets are competitive. Nonetheless, they are ready to bear the cost of specific training because such knowledge alignment to another organization is limited. Kesslery and Lulfesmannz (2002) infer two implications from Becker's (1964) arguments. First, employers will share the gains and the cost of investments in organization-specific skills with their worker. Second, in a competitive labour market organizations will not expense into general skills of their worker because of the difficulty in obtaining gain from such investments. Hence, employees will bear the entire expenditure of a general training programme. The gains in education depend on two interrelated channels increased earnings for the worker and higher output for the firm as well as increased employment probabilities (Bloch and Smith, 1977). Becker (1962) opined that human capital investment decreases with age. This is probably because younger workers receive the benefits of education over a longer period and the investment risk rises with the age of the person (Zucker, 1967).
Some studies' (Groot and Oosterbeek, 1994; Kroch and Sjoblom, 1994; Black and Lynch, 1996) findings have supported the propositions of the human capital theory. For example, Black and Lynch (1996) determined whether education positively correlated with output as suggested by the HCT. They discovered that a 10% increase in average education triggers an output-enhancement of 8.5% in manufacturing and 12.7% in other sectors.

In terms of weaknesses of the HCT, Melike et al. (2005) report that they are varied. One of the critiques is that the HCT is difficult to test and those who take investment decisions cannot calculate its possible rates of gain (Melike et al., 2005) to them. In addition, criticism is level against skills development tenet of the theory (Melike et al., 2005). This is because it does not focus on the quality of the skills set acquired through education. Finally, a criticism of the HCT is that people may not act rationally always. This is because certain conditions (i.e., other colleagues undergoing training, compulsory training programmes offered by a firm, requirement for being employed, etc.) beyond their control may influence them to develop their skills.

Despite the critiques of HCT, it is helpful in addressing Objective One of this study. It lays the basis for explaining the need for people to enrol in the literacy programmes of NFE as it will help them to improve their skills placing them strategically in the global marketplace.

2.2.3 Tinto’s Model of Institutional Departure
Silva, Cahalan and Lacierno-Paquet (1998) reported that Tinto’s Model of Institutional Departure is one of the most often cited frameworks for understanding student attrition as well as retention. The key tenets of Tinto’s Model include pre-entry attributes, goals and commitments (one), institutional experiences, personal/normative integration, goals and commitments (two) and outcome (Silva et al., 1998). The exhibition of positive characteristics
in the tenets of this model leads to retention, on the contrary, negative characteristics in the tenets triggers dropout.

In terms of the pre-entry attributes, it encapsulates family background, skill and abilities and prior schooling. According to this model, a person’s pre-entry attribute may either promote the persons continuing in school or dropping out. These attributes tend to influence the person’s goals and commitment. The goals and commitments make up intentions, goals and institutional commitments. These also determine whether the person will continue in the study programme or withdraw. Where the pre-entry attributes are negative then it will influence the person’s commitment negatively. Hence, the person makes the decision to depart from the school. However, where the pre-entry attributes are positive, then the individual will know that his or her goals will be achieved by being in school and so will be committed. This situation leads to the person staying in school until completion.

Furthermore, the goals and commitments of the learner invariable lead to institutional experiences. At the point of institutional experience, it implies that the individual had already enrolled in school. The institutional experiences of the student include academic system (i.e., academic performance and faculty/staff interactions) and social system (i.e., extracurricular activities and peer group interaction). The factors in the academic and social systems can be favourable to the student or not and this can influence departure decision. For instance, the degree of integration into the academic and social systems on campus determines the students’ final commitments towards the institution and completion of their own objectives (Silva et al., 1998). The institutional experiences of the student influence his or her personal/normative integration in the school. The personal/normative integration comprises academic integration and social integration. Per the personal/normative integration, it implies that a student may or
may not be properly integrated into the academic or social system or both. This condition would have an effect on the person’s departure decision. The personal/ normative integration flows into goals and commitments. These final commitments are a strong influence in dropout and persistence decision (Tinto, 1987). Here, the student’s level of integration into the academic and social systems plays a key role in a departure decision from school. Where the student is well integrated into the academic or social system or both, he or she makes the decision based on his or her goals and is committed to stay in school. On the other hand, where there is a mismatch then the person makes the decision to dropout of school.

With regard to the weaknesses of Tinto’s Model of Institutional Departure, Bean and Metzner (1985) argue that the model is not useful for studying the attrition of older students for whom academic and social integration within the university may be less influential. For Swail, Redd and Perna (2003), they claim that Tinto’s Model of Institutional Departure emerged to explain students’ attrition and retention process in higher education. Based on the above weaknesses identified about this model, modifications are necessary to make it suitable for application in NFE. The modifications and innovation led to the removal of institutional commitments and external commitments (i.e., extracurricular activities) variables with less emphasis placed on academic and social integration of the participants since they spend less time in the class. The following variables, family background characteristics, intentions and goals, academic performance, quality of instructor-student interactions, student-student interactions and student services, which are relevant to this study were adopted and so measured. The respondents ranked items related to the variables on a five point Likert scale on issues of attrition and retention in NFE. The model aided in determining the extent to
which participants in NFE will dropout from the programme and at what time they will persist in the programme.

2.3 EMPIRICAL REVIEWS
This section has earlier research findings, relevant issues and major debates related to the thematic areas of the research as derived from the research objectives. This empirical review covers factors that induce the participation in literacy programmes, barriers to enrolment in literacy programmes, causes of attrition in literacy programmes and retention of participants in literacy programmes.

2.3.1 Factors that Induce the Participation in Literacy Programmes
Many empirical studies have found that people usually have a myriad of reasons for their participation in adult educational programmes. These motivations include intrinsic and extrinsic factors.

In term of intrinsic motivation for enrolling in literacy programmes, studies have mostly enumerated personal development, getting skills, obtaining credentials, joining formal school, being better able to help their children, gaining a learning experience for life enrichment and to gain employment as motivation for participation (Malicky and Norman, 1994; Livingstone et al., 2001; Long, 2001; Buttaro, 2004; Andrews, 2007; Taniguchi and Kaufman, 2007; Rogers, n.d.). These studies however, looked at motivation for enrolling in literacy programmes from a general perspective. That is, no gender consideration surfaced in the analysis of their data. This implies that their findings are an aggregate of both males and females. Nonetheless, gender plays a critical role in determining the internal factors that will induce a person to enrol in a literacy programme. For example, in Malicky and Norman's
(1994) study in Canada, they concluded that the most often cited reasons by both male and female respondents for their involvement in literacy programmes were job-related, personal/psychological, learning how to read and improving English skills. Similarly, Rogers (n.d.) found in Botswana that majority of people who enrol in literacy programmes in order to join the literacy set, to read the Bible or the Quran, get a driving license and to join formal school. In a like manner, Livingstone et al. (2001) discovered that most people who take part in literacy programmes do so to get a job, acquire formal qualification and for personal development. It is obvious that all these studies have looked at inducement from a general perspective without segregating the results on gender basis. They have also failed to consider how the location (urban or rural) of the respondent may influence his/her intrinsic motivation for enrolling. This creates a loophole in the literature that needs investigation.

Furthermore, research has shown that albeit some people’s motivation to take part in literacy education originates from intrinsic source others motivation emanated from extrinsic factors. With respect to extrinsic factors that trigger enrolment in a literacy programme, joining the literacy set, removing social stigma, and urging by a family member or social worker (Rogers, n.d.; Beder, 1990; Malicky and Norman, 1994) surfaced as factors affecting enrolment in literacy programmes. For instance, Rogers (n.d.) discovers that people who enrol in literacy programmes do that to improve their social status. In the same vein, Malicky and Norman (1994) report that social reasons, urging by a family member or social worker is what have induced people in an urban area in Canada to take part in literacy programmes. The critiques of these studies are that they have also failed to separate the analysis of the extrinsic motivation factors by gender and location, but looked at it from a general standpoint. However, these variables play a critical role in determining a person’s enrolment behaviour.
Also, Yadegarpour (2006), Andrews (2007), Bariso (2008) and Spellman (2009) assert that availability of facilitators, flexibility of programmes, the registration process and services, programme availability, faculty advising and support, ability to finish programme in a short time period, and a reasonable commute to campus are the institutional factors that ginger people to enrol or want to enrol into literacy programmes. These institutional factors are associated with extrinsic motivation. Bariso (2008) found that properly trained teachers, suitable learning resources, and learning environment were the factors that motivated adults to learn. In a like way, Spellman (2009) observes that institutional characteristics such as flexibility of programmes, the registration process and services are important to influence people to enrol in literacy programmes. It is obvious from the studies that attention was not given to gender and settlement type variables, as the analysis was general. This creates grey areas that necessitate an investigation.

However, some few studies have looked at motivation for enrolling in literacy programmes with a focus on the gender element. Such studies have outlined self-improvement, acquiring job skills, social support, increasing self-esteem, becoming a good role model for children, and want to support children do homework as intrinsic and extrinsic motivation for enrolling in literacy programmes (Thomas, 1990; Yaffe and Williams, 1998; Prins et al., 2009). With respect to Prins et al. (2009), they found that in the North-eastern United States women are motivated to enrol in literacy programmes because they provided them with supportive social relationships. They add that the social space enable them to leave the house, enjoy social contact and mutual support with peers, set up supportive relationships with teachers and pursue self-discovery and development. Similarly, Yaffe and Williams (1998) conclude that most women enrol in literacy programmes to gain social support, acquire
job skills, increase their self-esteem, and become a good role model for their children. These studies though considered females; they however did not touch on males’ perception of intrinsic/extrinsic motivation. It equally falls short of analysing the data from the settlement (rural and urban) dimension.

2.3.2 Barriers to Enrolment in Literacy Programmes
As people enrol in literacy programmes, they meet some barriers in that drive. The literature on barriers to the participation in literacy programmes are usually looked at from the perspective of dispositional, situational and institutional perspective. Even studies that do not explicitly categorize their analysis based on these three-tier barriers can still have their finding fitting neatly into it. The following empirical studies present a discourse on the barriers to enrolment in literacy programmes.

Some studies have found that health problems, unsupportive family, family responsibilities, cost associated with enrolment, work constraints, no time available and weather are the situational barriers to the participation in literacy programmes (Scanlan and Darkenwald, 1984; Al-Barwani and Kelly, 1985; Beder, 1990; Ellsworth, Pierson, Welborn and Frost, 1991; McArthur, 1997; Comings, Parrella and Socricone, 1999; Livingstone, Raykov and Stowe, 2001; Flynn, Brown, Johnson and Rodger, 2011). For instance, Flynn et al. (2011) discovered that in London and Ontario people did not enrol in literacy programmes because of family values and responsibilities as well as the emotional effect of family poverty on participants’ lives. In the case of Comings et al. (1999), they found that “life demands” such as work, health, transportation, absence of day-care, lack of time, family responsibilities and weather limit people’s wish to enrol in literacy programme. These findings about the situational barriers are however general as they do not capture gender dimension of the
barriers as well as that of locational specific barriers. Nonetheless, these variables influence challenges that affect people of different gender and at different locations.

On the issue of dispositional barriers, Scanlan and Darkenwald (1984), Beder (1990) and Ellsworth et al. (1991) point out that lack of energy, low confidence, belief that the programme is of poor quality and too old to begin an academic programme are barriers to participation in literacy programmes. With respect to the study of Ellsworth et al. (1991), the writers discovered that feeling too old to begin an academic programme and lack of confidence limited participation in literacy programmes. In a like manner, Scanlan and Darkenwald (1984) found that lack of quality, lack of benefits, lack of energy and low confidence are barriers to enrolment in literacy programmes. In connection with the findings on dispositional barriers, it is obvious that these studies did not factor gender and settlement type into the analysis of the data. Nonetheless, gender and settlement type play an important role in influencing participation. This makes it necessary to conduct gender and location analysis of dispositional barriers.

In terms of institutional barriers, Ellsworth et al. (1991) and Livingstone et al. (2001) have pointed out that lack of response to telephone enquiries, course schedule and inconvenient places of courses are barriers that limit people’s desire to enrol in literacy programmes. Concerning the findings on the institutional, it is obvious that these studies did not consider gender and location in their analysis. However, gender and location are key ingredients in influencing participation. This makes it critical to conduct gender and location analysis of institutional barriers.

Few studies have looked at location (rural or urban) dimension of barriers to enrolment in literacy programmes. For example, Sundet and Michael (1991) conclude that in rural
Northwest Missouri cost, job responsibilities, home responsibilities, time required to complete and no childcare constituted the situational barriers to enrolment in adult education. They further discovered that the dispositional barriers that were limiting participation in adult education included people feeling they are too old for school or having no energy to start learning. Course schedule, cannot go full-time, courses not offered, do not enjoy studying, do not know what to study and information on programme not available are institutional barriers to participation in literacy programme that were discovered. Though this study has analysed the barriers at the rural level, it still falls flat as it did not compare the findings to the urban nor did it look at the gender dimension. This creates a gap.

In the case of gender dimension of barriers, inadequate time, unsupportive family, family responsibilities and cost of programme were situational barriers to participation in literacy programmes (Al-Barwani and Kelly, 1985; Yaffe and Williams, 1998; Livingstone et al., 2001; Perry, 2002). Livingstone et al. (2001) pointed out that while time constraints was a barrier to male enrolment in literacy programmes because they were working, the females rather meet family responsibilities and cost of day care barriers. Similarly, Yaffe and Williams (1998) found in their study in the Midwest Metropolitan area of the United States of America that some women failed to attend the Evening Start Family Literacy Programme because of lack of transportation, demands of work and parenting responsibilities. In spite of the fact that these studies have made a comparison of the situational barriers that males and females meet in their wish to enrol in literacy programmes, they have, however, failed to do a comparison of barriers at different geographical locations (i.e., rural and urban). This creates a knowledge gap that requires exploration.
2.3.3 Causes of Attrition in Literacy Programmes

In spite of the fact that participants in the literacy programmes of NFE stand to benefit enormously from their taking part in terms of being literate, gaining certificates, improving their job skill, having the opportunity to join the formal sector of education, some of them nonetheless still dropout from the programme before its official ending. Research in attrition has shown that the dropouts usually advance many factors for their withdrawal from the literacy programmes.

In relation to attrition factors in literacy programmes, financial problems, job responsibilities, family commitments, pregnancy, health problems, instructor attitudes, lack of academic advising, improper scheduling, poor academic performance, administrative problems, unfamiliarity with the college environment, distance to learning centre, and the lack of same age peer group were found as triggers of attrition in literacy programmes (St. John, 1990; Ryder et al., 1994; Jaloma, 1995; Grimes, 1997; Sydow and Sandel, 1998; Long and Middleton, 2001; Sceviour, 2001; Reder and Strawn, 2001; Burd, 2002; Mayo et al., 2004; McGivney, 2004; Jena and Wangchuk, 2011). An examination of Mayo et al. (2004) study show that, conflicting schedules and responsibilities, money challenges and poor academic performance were mostly stated as the cause of dropout for study programmes. In the same light, Reder and Strawn (2001) conclude that people dropped out from literacy programmes because of boredom, they did not like to learn, felt as though they did not belong there, they experienced problems with academic performance, had job-related challenge, experienced problems in their personal relationships, had family problems, health problems and pregnancy challenges. For Jena and Wangchuk (2011), they argued that distance to centre, migration, family and health problems are causes of attrition in non-formal education. A critical examination of these studies show that the findings on the attrition factors were general, as
they did not show which factors caused either male or female withdrawal from literacy programmes. Again, the study failed to analyse attrition factors by looking at the rural and urban situation. These two variables (gender and location) are important as they predispose people to various challenges and opportunities. This therefore, necessitates an assessment of attrition factors from those perspectives.

Furthermore, despite most studies approaching attrition from a general perspective, few studies nonetheless have actually integrated the gender variable into their analysis (Al-Barwani and Kelly, 1985; Yeoman, 1985; Bonham and Luckie, 1993; Lee, 1996). These have indicated that economic reasons, family problems, and distance to study centre have always accounted for attrition in literacy programme. For instance, Al-Barwani and Kelly (1985) found in a study in Oman that more male than female respondents identified economic reasons (work related) for dropping out and more females than males identified family-related problems as a cause of their dropout. In a similar fashion, Lee (1996) discovered that men are likely than women to leave a study programme because they need to work. In addition, Bonham and Luckie (1993) argue that a change in marital or parental status might engineer women’s dropout as their duties towards the family increases. Despite these studies analysing attrition factors from a gender point of view, they have however, failed to do same using location (comparing attrition by location-rural and urban). This situation creates a grey area that requires an investigation.

2.3.4 Retention of Participants in Literacy Programmes
As people enrol in the non-formal education (NFE) and dropout before the official ending of the programme, it implies that they may not have acquired the right skills for enrolling. In addition, it would mean that the scarce government resource invested in the programme would
go waste, as the programme would not have achieved its aims. It is on this basis that retention of the participants is crucial. Many empirical studies abound in retention strategies. This section presents a discourse on retention strategies for literacy programmes.

Most researchers have argued that family background characteristic can served as a conduit for preventing or reducing attrition in literacy programmes. Those who support this view advance that factors such as family income, mother’s educational level, family support, friends support, earlier education and age are critical in ensuring retention of participants (St. John, 1990; Brod, 1995; Kerka, 1998; Bradley and Graham, 2000; Coley, 2000; Warburton, Bugarain and Nunez, 2001; Jensen, 2011). For example, Bugarain and Nunez (2001) assert that the home environment and parent’s level of education are key factors in determining retention and persistence. In the case of St. John (1990), the writer concludes that family income and mother’s educational level influences retention. Similarly, Bradley and Graham (2000) have found that having authentic involvement and support from families, friends and work ensures retention in a programme. These family background characteristics that help in ensuring retention were from a general standpoint. This is because they did not check which of those factors influence rural or urban participants. Nonetheless, this variable (location) is critical as it influences retention. Under this circumstance, it is necessary to look at these family background characteristics that support retention from location perspective.

On the issue of intentions and goals that support retention in literacy programmes, orientation for new participants, focusing their learning on skills and knowledge that is applicable to their lives and interest appeared as effective in promoting retention (Tracy-Mumford, 1994; Bradley and Graham, 2000; Quigley, 2000; Cuban, 2003; Geisler, 2007). With respect to Bradley and Graham (2000), they discovered that focusing participants’
learning on skills and knowledge that is applicable to their lives, drawing upon their knowledge base, and they making the most of their time in the classroom will help in ensuring retention. In a like way, Cuban (2003) concludes that structuring programme curriculum and schedules to the needs and interests of participants will ensure their retention. From the above studies, it is clear that they have all approached intent and goal factors that affect retention from a general viewpoint. They have not disaggregated the retention factors based on settlement type. This creates a loophole that requires an examination.

Apart from some family background characteristics, intentions, and goals that promote retention in literacy programmes, research has also identified academic performance factors as contributing to this course. For instance, factors such as student confidence in the quality of the institution, good academic performance in class, grade point average (GPA), inviting atmosphere, having instructors available when needed, and availability of supplementary instructions (Thomas, 1990; Porter, 1990; St. John, 1990; Cabrera, Nora and Castañeda, 1993; Kern, Fagley and Miller, 1998; Makuakane-Drechsel and Hagedorn, 2000; Jones and Fields, 2001; Pascarella and Terenzini, 1991, 2005; Bryan, 2006; Hagedorn, Lester, Moon and Tibbetts, 2006; Jensen, 2011) as academic performance factors that promote retention of learners. Kern, Fagley and Miller (1998) suggested in their study that GPA is the most important indicator of retention for college students. In a related study, Makuakane-Drechsel and Hagedorn (2000) also found that GPA was the major reason that ensured retention. The existence of an inviting atmosphere and having instructors available when needed ensures retention in a literacy programme (Bryan, 2006). All the above studies have looked at retention strategies from a general standpoint. They have however, failed to check the
academic performance factors that support retention from locational background. This depicts that a grey area exist in the literature.

Research shows that student service that enhance retention include receiving loans or financial aid, career counselling, providing trained admissions counsellors, conducting of orientation, flexible registration periods and convenient course schedules, creating safety nets for at-risk students and providing mentors were found as effective in promoting retention in literacy programmes (Alfred, 1973; St. John, 1990; Mabry and Hardin, 1992; Avalos and Pavel, 1993; Fitzgerald, 1995; Texas Commission on a Representative Student Body (TCRSB), 1998; Mayo, Helms and Codjoe, 2004; Wells, 2008; Jensen, 2011). In the study of Avalos and Pavel (1993), they reported that financial aid was important in curbing attrition from literacy programmes. In the same vein, TCRSB (1998) advises that to encourage participation to the end of programme safety nets must be created for at-risk students, involve students in pre-matriculation programmes, provide introductory college culture and skills courses, provide learning support and tutorial services, and provide mentors. Similarly, Fitzgerald (1995) notes that active use of support services such as counselling ensures participation in literacy programmes to the end. The findings of these studies show that they did not consider the student support services that enhance retention from location perspective.

With respect to student-student interaction and student-teacher interaction as enhancing retention, studies show that student integration, positive peer influence, good teacher-student interaction, cultural connections through social groups, identified tutoring, and working in groups lay the bedrock for stopping attrition in literacy programmes (Capella, Hetzler and MacKenzie, 1983; Avalos and Pavel, 1993; Wetzel, O’toole and Peterson, 1999; Henning-Thurau, Langer and Hansen, 2001; Jones and Fields, 2001; Kuh and Love, 2004). In
Capella et al. (1983) study, they found that a positive peer influence favourably affected the study habits of college students. Furthermore, Avalos and Pavel (1993) assert that peer support leads to retention in study programmes. The critique of these studies is that they did not approach the student-student and student teacher factors that enhance retention from locational front. This variable is nonetheless, an important determinant of retention.

2.4 CONCEPTUAL FRAMEWORK
According to Neuman (2007: 26), “a concept is an idea expressed as a symbol or in words.” A conceptual framework examines the relevant concepts that form the driving force for research. For Kumar (1999: 32), “the conceptual framework is the basis of your research problem.” After examining the literature of all relevant variables, a conceptual framework of this thesis is as follows: Motivation for participation, barriers to enrolment, attrition of participants and retention of participants are factors that influence participation in non-formal education in the Wa Municipality. The explanations of each of these concepts illustrated in the conceptual framework (i.e., Figure 2.2) are in the subsequent sections.

2.4.1 Motivation for Participation
Motivation for participation as shown in Figure 2.2 relates to both barriers to enrolment and retention strategies. The placement of motivation for enrolment in the conceptual framework indicates that it interacts with barriers to enrolment: when motivation exceeds barriers, then the person makes the decision to enrol in NFE. Again, from the conceptual framework, there is an interaction between motivation for enrolment and retention of participants. What this seems to suggest is that motivation for participation largely influences retention strategies. This shows that the whipping up of participants’ motivation is critical to ensuring that
retention strategies in NFE do not fail. In all, motivation determines the number of people that will enrol and continue in non-formal educational programme at any point in time. Motivation for enrolment as illustrated in the conceptual framework above, is useful in measuring objective one (i.e., motivation for participation in literacy programmes of NFE) of the study.

Figure 2.2: Conceptual Framework on Determinants of Participation in NFE

Source: Author’s Construct (2013)

2.4.2 Barriers to Enrolment
The location of barriers to enrolment in the conceptual framework above denotes that there is an association between barriers to potential participants’ enrolment in NFE and motivational factors. The interplay between the two barriers and motivational factors determine the decision as to whether to enrol in NFE or not. Logically, where the barriers weigh more than
the factors of motivation, then the potential participant will not participate. Barriers to enrolment are relevant in this conceptual framework above as it aids in addressing the objective two of the study, which measure the barriers to enrolment in NFE.

2.4.3 Decision to Participate or not in Non-Formal Education
Decision to participate or not in NFE as shown in Figure 2.2 has an association with the level of participation in NFE and attrition of participants as depicted by the arrows. The linkage between decision to participate or not is made by a potential participant based on the interplay between barriers to enrolment and motivational triggers. When motivational factors outweigh obstacles to enrolment, the potential participant proceeds to participate in NFE as illustrated by the arrow. On the other hand, when obstacles to enrolment are dominant than the motivational factors then the potential participant does not enrol.

2.4.4 Attrition of Participants
The placement of attrition of participants in the conceptual framework in Figure 2.2 above demonstrates that there is a direct association between attrition of participant and retention of participant. It implies that triggers of attrition in NFE influences the retention strategies to adopt. The higher the attrition level the lower the numbers of people that will remain on the programme. On the other hand, the lower the attrition in the programme the higher will be the number of participants. The concept attrition of participants is relevant to this study as it helps in the measurement of objective three, which is on the causes of attrition in the literacy programmes of NFE.
2.4.5 Retention of Participants
Retention of participants as illustrated in the conceptual framework above indicates that it
directly influences the number of participants that continue to remain in the non-formal
educational programme to the end of the literacy cycle of 21 months. From the conceptual
framework above, there exist a nexus between retention and participation in NFE. The
connection is that retention strategies ensure that participants do not dropout of the literacy
programme before the cycle ends. Retention of participants as illustrated in Figure 2.2 is
important for this study, as it is necessary for addressing objective four, which focused on
promoting retention in the literacy programmes of NFE.

2.4.6 Participation in Non-Formal Education
It is evident from the conceptual framework above that the combined effects of decision to
participate or not in NFE (influenced by barriers to enrolment and motivation for
participation), attrition of participants and retention of participants determine the level of
participation in programmes of NFE as denoted by arrows and its location. The arrow that
leads from participation in NFE to retention of participants implies that as dropping out is
likely there is the need to put in measures to forestall such an occurrence. The essence of this
is to ensure that people intending to dropout would not. There is also a direct link between
attrition of participants and participation in NFE. This means that as people participate in NFE
those who are unable to cope with the challenges end up dropping up. Participation may be
high or low. When it is low, it means that there are many barriers and attrition factors
underplay; where participation is high, it signifies that people are motivated and that retention
strategies are effective.
2.5 SUMMARY OF LITERATURE
It is evident from this chapter that Cross’ Chain of Response Model, Human Capital Theory and Tinto’s Model of Institutional Departure forms the theoretical foundation of this study. Evidence from the literature review above is very intriguing. It has shown the direction of research thought in participation in literacy programmes, variables measured as well as some grey areas in the field. The major motives for participating in literacy programmes emerging from the literature review include obtaining employment opportunities, to be able to read and write, to obtain a certificate, for symbolic reasons, to join formal education and to serve as role model for children. The main barriers to enrolment in literacy programmes evident from the review of previous related studies include low confidence in ability to learn, feeling too old for the programme, cost of programme, job responsibilities, childcare, home responsibilities, duration of programme and lack of information on course. The significant determinants of attrition as observed from the literature review above are low confidence in ability to learn, feeling too old for the programme, being tired of schooling, not wanting to look too ambitious, cost of programme, job demands, home responsibilities, unsupportive family and friends, lack of time, poor peer and staff interaction. In terms of retention, it was found from the literature review that providing student support services, level of certainty of career goals, availability of information, good peer group and staff interaction, adequate academic support services and availability of academic advisors contributed greatly to learners staying in a programme until completion.

In connection with grey areas, it is clear that none of the studies seem to compare motivations, barriers and causes of attrition of rural and urban areas. Furthermore, the previous studies have not looked at the motivation for participation, barriers to enrolment, attrition factors and retention strategies in the literacy programmes with a gender lens- by
comparing factors affecting males to that of females. Again, most of the previous studies on
determinants of participation in literacy programmes have failed to rank these factors in order
of importance. The final gap identified is that there seem not to have been a study of
determinants of participation in the literacy programmes of NFE in Ghana and the study
community (i.e., the Wa Municipality) in particular. This work is therefore, timely since it
will fill these grey areas identified in this study.

The next chapter focuses on the methodology of the study.
CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION
This chapter deals with the methodology used in the study. The specific issues examined include profile of the study area, the study design, sampling design, sources of data, tools for data collection, data analysis and data management.

3.2 PROFILE OF THE STUDY AREA
3.2.1 Location
Wa Municipality is one of the Municipal Assemblies that make up the 11 administrative districts of the Upper West Region of Ghana (Upper West Region, n.d.; Wa Municipal Assembly (WMA), 2013). It shares administrative boundaries with; the Nadowli District to the North, the Wa East District to the East and South and the Wa West District to the West and South (Wa Municipal Assembly, 2012, 2013). The Wa Municipality lies within latitudes 1°40’N to 2°45’N and longitudes 9°32’ to 10°20’W as shown in Figure 3.1. It has a landmass area of approximately 234.74 square kilometres, which is about 6.4% of the region (WMA, 2012). The implication of the location of the Municipality is that it serves as a destination and/or transit point for people in the Upper West Region since the roads from all the districts converge at Wa. Wa Town serves as the regional capital with better social infrastructure that makes life comfortable. It serves as a centre of attraction for the population in the region. Migration of people to Wa means that there is a possibility of increase in the population of illiterate from the outlying districts who come to Wa to look for better opportunities. The influx of such people makes non-formal education (NFE) necessary.
3.2.2 Population
According to the 2000 Population and Housing Census (PHC), the Wa Municipality had a total population of 98,675 (GSS, 2002). It notes further that Wa town alone had a population of 66,441. The growth rate of the Municipality varies between 2.7% for rural and 4% for the urban. The 2010 Population and Housing Census show that the population of the Wa Municipality is 107,214, which consists of 52,996 (49.4%) males and 54,218 (50.6%) females (GSS, 2012a). Both natural factors and net immigration has accounted for the high growth rate of population in the Municipality. There is evidence of movement of people from other
districts to the Wa Municipality and Wa Town in particular. Factors that promote this population’s movement include unfavourable socio-economic environment; existence of educational facilities (i.e., University, Polytechnic, Distance Education Learning Centres, Vocational and Technical Institutes); availability of electricity, water, banking, telecommunication and transportation facilities; and promise of employment opportunities. The pulling forces bring people of all ages and lifestyles to Wa. The phenomenon also affects the movement of population from the other Districts to Wa especially, Lawra, Nandom, Jirapa and Lambussie Districts to the agricultural lands in the rural area of the Wa Municipality. The major implications for development include pressure on existing schools infrastructure and increase in illiteracy.

3.2.3 Social Characteristics
The Wa Municipality has a diverse ethnic composition. According to GSS (2005), in terms of composition of the Wa Municipality, the Wala constitute 40.3%, Dagaaba 42.9%, Sissala 5.8%, all other Northern ethnic groups 5%, Akan ethnic groups 3.2% and all other ethnic groups 2%. The composition is an indication that the Dagaaba are the dominant group in Wa. There are three main religious groupings in the Municipality and these are namely Islam (44.4%), Christianity (24.7%) and traditional worshipers (27.1%) (GSS, 2005). These main groups co-exist well although differences exist between and among them. The issues of religious beliefs are how values of the various groups affect programmes and projects. The implication drawn from the religious affiliation of the Municipality is that Muslims are dominant and since most of them do not see the importance of formal education, they do not send their children to school. Even if they do, they tend to withdraw them at any point in time.
This partly contributes to the high number of illiterates in the Wa Municipality. This therefore, signifies that NFE is a need in the Wa Municipality.

3.2.4 Economy of the Wa Municipality
The Wa Municipal Assembly’s (2012) medium term development plan states that the economy of the Municipality is dominated by agriculture (70%), followed by commerce (9%) and industry (3%). The report notes that the other key sectors of the economy are transport, tourism, communication and energy. Wa Municipality falls within the Savannah Zone where poverty has been above the national average. The report further indicated that an analysis of household’s expenditure shows that about 80% of their income is spent on food and 20% on rent, education, health, utility charges and funerals. The main staple crops grown include millet, sorghum, maize, rice, cowpea and groundnut, which are cultivated on subsistence basis (WMA, 2012). Economic trees within the Municipality include Sheanuts, Dawadwa, Mango and Baobab. Agriculture is rain fed between the months of May to September. The rainfall is erratic and unreliable and so farm yields are usually poor. The implication that can be drawn from the economic life of the people in the Wa Municipality is the fact that most of the learners who are farmers always dropout during the farming season due to job demands. Low incomes from the economic ventures means that if attending NFE comes with huge cost most of them cannot afford and so they will not enrol. It also implies that with their low economic status they look out for avenues where they can make extra income. The embarking of income generating activities by the learners motivates them to enrol and stay in the programme until the literacy cycle ends.
3.2.5 Educational Sector
The educational sector in the Wa Municipality takes three forms namely formal, informal and non-formal education: the formal and non-formal education contribute to increasing the literacy rate in the Wa Municipality. In terms of formal education, Wa Municipality seems to have well developed educational structure and high concentration of schools than all the other Districts in the Upper West Region. The schools range from Crèche to University. Despite the high number of schools, there still exist a high number of people of school going age that are out of school, these people either are school dropouts or have never attended school. Since education is a panacea to development (Fuseini and Abudu, 2014), it is critical that the interest of the residents in the Wa Municipality be stimulated to encourage them to enrol in the formal system of education. According to Ghana Statistical Service (2005), about 69% of people aged 15 years and older in the Wa Municipality never attended school; and that in terms of gender, 62.3% males and 75.1% females of 15 years and older are illiterates. In spite of the high illiteracy rate in the Wa Municipality, Wa town has a larger literate population compared to its rural areas. This situation nonetheless, is obviously an indication that there are many people not formally educated. This is not good enough since the degree of a country’s literacy directly influences its level of development, as it is a component of the Human Development Index (HDI) (United Nations Development Programme (UNDP), 2013; Briney, 2014).

The reason that accounts for this gender disparities in literacy is not only socio-cultural, but also biological because females tend to dropout of school due to pregnancy. This calls for functional literacy programmes for the people especially the women. The existence of the Wa Municipal Non-Formal Education Division (NFED) that provides functional literacy is critical. The division currently operates nine zones (i.e., Wa Central, Wa North, Wa South, Charia, Nakori-Chansa, Bamahu, Kperisi, Boli and Busa) within the Municipality. The
The literacy cycle is 21 months for both the Ghanaian and English languages, which are the medium of instruction (Ghana Audit Service, 2003). Now, batch 17 and 18 classes (i.e., batch 17 and 18 classes are both Dagaare literacy classes operated by NFED) are currently running in all the nine zones. These zones have literacy classes that are to admit illiterates and people who have a bit of formal education but have relapsed to illiteracy. However, the division has, lately been unable to recruit learners. Those that even enrol do not finish the literacy cycle but dropout of the programme. By the time, the literacy cycle ends, only few people are left. This situation tends to defeat the objective for which NFED was established. This means that there is the need to find out the factors that determine people’s participation or non-participation in NFE.

3.3 THE STUDY DESIGN
This research took the form of a cross-sectional study. According to Kumar (1999), a cross-sectional design is best suited to the studies aimed at finding out the prevalence of a phenomenon, situation, problem, attitude or issue, by taking a cross-section of the population. The author adds that such a design is useful in obtaining an overall picture as it stands at the time of the study. A cross-sectional design is “designed to study some phenomenon by taking a cross-section of it at one time” (Babbie, 1989: 89). Such studies are cross-sectional with regard to both the study population and the time of investigation (Kumar, 1999).

A cross-sectional study design served as the study design. This study design was appropriate for this study because it involved collecting data from the respondents on the determinants of participation in the literacy programmes of NFE at only one point in time. Wa Municipality was the study location. This area is appropriate for this study because there is a high level of illiteracy despite the fact that it has better number of formal and non-formal
educational facilities in the Upper West Region. Two zones within the Wa Municipality served as the study sites. Out of the two zones, one was from the rural area while the other was from the urban area. The selection of one rural and one urban zone was to ensure that a comparison of the study results based on location is possible. The sample size was 195 constituting non-participants, participants, dropouts, and staff of NFED. Out of 108 respondents (i.e., Participants and Dropouts), participants were 65 and dropouts represented 43: The selection of these respondents was by stratified sampling technique. Purposive sampling aided in the selection of the remaining 83 non-participants and 4 staff of NFED. A semi-structured questionnaire and interview guide helped in data collection on factors that induce participation, barriers to enrolment, reasons for attrition and retention factors of participants in NFE at only one point in time.

3.4 SAMPLING DESIGN
This section encompasses the selection of study site, study population, and sample size of the study.

3.4.1 Selection of Study Site
The study made use of both probability and non-probability sampling techniques in selecting the study district and sample sites. With respect to probability sampling, the methods employed include simple random sampling and stratified sampling whereas purposive sampling was the only non-probability sampling technique used. The selection of Wa Municipality as the study site was possible through purposive sampling. This sampling technique was right because Wa Municipality is an area with increasing influx of migrants some of whom are illiterates while others are semi-illiterates thereby increasing the total
number of illiterates in the study location. The stratification of the nine zones of NFED classes fell into rural and urban zones. Simple random sampling method helped in the selection of sample sites from both strata (i.e., urban and rural zones). To do the selection, a table of random numbers generated in excel aided in the selection of two zones: one from each stratum (i.e., rural or urban area).

3.4.2 Study Population
Best and Kahn (1995) considered a study population as any group of individuals that have one or more characteristics in common that are of interest to the researcher. Using the cross-sectional study design, batch 17 (batch 17 refers to the 17th class since the start of NFE in Ghana by NFED) participants, batch 17 dropouts and staff of NFED as well as non-participants were considered as the population for this study. The sample population emerged from this study population. The study population mentioned above is appropriate for this study because they provided the data on motivation for participating, barriers to enrolment, causes of attrition and retention strategies of participants in NFE in the Wa Municipality. From the period, 1992 to 2013 NFED operated two different batches of classes (A batch refers to a class opened at a particular point in time by NFED with a life cycle of 21 months). Those classes are Ghanaian language and English literacy classes. The Ghanaian language classes started from batch one and continued up to batch 18 while that of the English literacy classes begun from batch one and ended with batch four (4). As at the time this study was being conducted only batch 17 and 18 Dagaare literacy classes were operating in the Wa Municipality, the study area. The batch 17 had been running for about one year eight months whereas that of the batch 18 was just in operation for about seven months. Batch 17 was
therefore appropriate for this study because it was firm on the ground and was just getting to the end of the literacy cycle.

3.4.3 Sample Size
The sample size of the study was 195 respondents. This is large enough to ensure that generalizations are possible with certainty and that its large size helped to remove errors associated with having a smaller sample size. Table 3.1 gives details of the sample distribution. With respect to the selection of the sample units, stratified and purposive sampling techniques laid the basis for this event.

Stratified sampling aided in putting the respondents in each of the study zones into subgroups (dropouts and participants). After the stratification of the respondents, simple random sampling technique helped in the selection of the respondents on a proportionate basis: participants and dropouts from both rural and urban areas. A table of random numbers generated from excel was used to aid in the selection of respondents. The stratification of the respondents was necessary because the population was heterogeneous which meant that stratification would ensure that each of the categories (i.e., dropouts and participants) would be included in the sample. Moreover, the existence of sampling frame enabled the utilization of this method.

In the case of the selection of staff of NFED and non-participants, it was possible using purposive sampling. Purposive sampling was appropriate for selection of the staff of NFED because not all of them have been directly involved in the organization of the literacy programme. The selection captured only those with the knowledge on the operation of the literacy programme. In the case of the non-participants, their selection was also by purposive sampling because there was no sampling frame. For a person to qualify to be included, such a
person should have been an illiterate or school dropout that have relapsed into illiteracy and who have made the effort to enrol in NFE, but could not because of certain obstacles.

Table 3.1: Sample Size Distribution

<table>
<thead>
<tr>
<th>Location</th>
<th>Name of Zone</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Non-Participants</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Male</td>
</tr>
<tr>
<td>Urban</td>
<td>Wa Central</td>
<td>16</td>
</tr>
<tr>
<td>Rural</td>
<td>Charia</td>
<td>12</td>
</tr>
<tr>
<td>Individual Total</td>
<td></td>
<td>28</td>
</tr>
<tr>
<td>Combined Total</td>
<td></td>
<td>83</td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td>195</td>
</tr>
</tbody>
</table>

Source: Field Survey (2013)

3.5 SOURCES OF DATA
This section comprise of the sources through which the data for this study emanated. The study obtained data from both primary and secondary sources. Primary data entailed data on factors that induce participation in NFE, barriers to enrolment in NFE, causes of attrition from NFE and retention of participants in NFE. The semi-structured questionnaire and interviews aided in the gathering of this primary data. In the case of the secondary data, literature on determinants of participation in literacy programmes of NFE was from books, theses, reports, journals and electronic sources.

3.6 TOOLS FOR DATA COLLECTION
For the present study, the investigator collected data using a semi-structured questionnaire and interviews. The subsequent subsections provide details on each of the tools.
3.6.1 Questionnaire
A semi-structured questionnaire aided in data collection. This questionnaire had open and
closed ended items. This tool is effective for collecting both quantitative and qualitative data,
hence, its adoption. The closed ended items consisted primarily of Likert scale items. The
participants, non-participants and dropouts responded to this semi-structured questionnaire
(see Appendix 1 to 3).

3.6.1.1 Semi-Structured Questionnaire for Participants
The semi-structured questionnaire for the participants (see Appendix 1) consisted of two
sections. The first division comprised background data of the respondents. The section two
constituted items on motivation for participation. Respondents had 11 motivation items, which
they ranked on a five-point Likert scale ranging from strongly disagree (1) to strongly agree
(5) and to state any other factors not captured in the list of motives that have been provided.

3.6.1.2 Semi-Structured Questionnaire for Non-Participants
The semi-structured questionnaire for the non-participants (see Appendix 2) consisted of two
sections. The first division comprised background data of the respondents. The section two
consisted of items of 13 barriers to enrolment in NFE which were ranked on a five-point
Likert scale ranging from strongly disagree (1) to strongly agree (5). It also had an open-
ended question on other barriers not covered by the Likert scale items.

3.6.1.3 Semi-Structured Questionnaire for Dropouts
The semi-structured questionnaire for the dropouts (see Appendix 3) had two sections. The
first part composed of background data of the respondents. The section two comprised of
items of 13 factors that are on causes of attrition which were rated on a five-point Likert scale
ranging from strongly disagree (1) to strongly agree (5) with an addition of a question on stating other causes of dropout that have not been covered by the Likert scale list on the attrition factors. The last section contained 13 factors that promote retention in the literacy programmes of NFE which were measured on a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5) and this also included an open ended question requesting for the list of other retention strategies not indicated in the Likert scale list.

3.6.2 Interviews
The interviews helped in collection of qualitative data. The execution of the interviews was through the aid of the interview guide (see Appendix 4). The interview guide had various items bordering on factors that induce participation, barriers to enrolment, causes of attrition and retention factors in the literacy programme of NFE in the Wa Municipality. The Municipal Coordinator of NFED and field staff of NFED (i.e., Programme Officers and Programme Assistants of NFED) constituted the key informants and hence, interviewed.

3.7 DATA ANALYSIS
Data analysis involved both quantitative and qualitative measures. The Statistical Package for Social Sciences served as the conduit for analysing the quantitative data. The analysis of the quantitative data made use of Mann-Whitney U test and descriptive statistical measures such as frequencies, percentages, means and cross-tabulations. For the qualitative data, its analysis depended on themes identified and description then utilized. All the quantitative results are in tables.
3.7.1 Factors that Induce Participation in Literacy Programmes of NFE

The factors that induce participation in the literacy programmes of NFE was analysed in two phases. For the first level of the analysis, Mann-Whitney $U$ test helped to determine if differences existed in terms of male and female as well as rural and urban participants' perceptions about motivation for participating in the literacy programmes of NFE. The hypotheses were tested at 0.05 alpha level (see Section 1.4 for the hypotheses 1 and 2). Where motivation is considered dependent variable which represents improving one’s self-image, obtaining a certificate, learning new skills, obtaining employment, enjoying social interaction, mutual support from peers and family, availability of properly trained facilitators, serving as a good role model for children, joining formal education, existence of income generating activities and low cost of the programme. The independent variable represents settlement type (i.e., urban and rural) and gender (i.e., male and female). The decision rule is that, if the $p$-value is less than or equal to the level of significance ($p \leq \alpha$) then reject $H_0$. This denotes that there is a significant difference between the two groups on the dependent variable (motivation item). That is, you accept the alternate hypothesis ($H_1$). If the $p$-value is greater than the level of significance ($p > \alpha$), then you fail to reject $H_0$. This means that there is no significant difference between the two groups on the dependent variable.

The second but last stage of the analysis involved cross-tabulating the motivation factors against participants and frequencies, percentages and means used to analyse. The mean aided in the arrangement of the motivation factors in their order of rank per the ratings of the participants. For the other motivating factors not captured in the rated list and those provided by the staff of NFED, their analysis involved description and when appropriate used to buttress the quantitative result based on descriptive statistics.
3.7.2 Barriers to Enrolment in the Literacy Programmes of NFE

The analysis of barriers to enrolment in the literacy programmes of NFE was at two levels. In the case of the first stage of the analysis, Mann-Whitney U test was carried out to find out if differences existed in terms of male and female as well as urban and rural non-participants’ perceptions about barriers to enrolment in the literacy programmes of NFE. The hypotheses were both tested at 0.05 alpha level (see Section 1.4 for the hypotheses 3 and 4). Barriers represented the dependent variable. The dependent variable encapsulated low confidence in ability to learn; feeling too old for the programme; not knowing what participating would lead to; poor academic performance in the past; cost of the programme; job responsibility; home responsibilities; and health problems. Other dependent variables include long duration of programme; inconvenient scheduling of classes; unavailability of required courses; entrance requirements that are too difficult to meet; and inappropriate location of classes. The independent variables represented settlement (i.e., urban and rural) and gender (i.e., male and female). The decision rule is that, if the p-value is less than or equal to the level of significance (p≤α) then reject H₀. This means that there is a significant difference between the two groups on the dependent variable (barrier items). That is, you accept the alternate hypothesis (H₁). If the p-value is greater than the level of significance (p>α), then you fail to reject H₀. This implies that there is no significant difference between the two groups on the dependent variable.

In terms of the last level of the analysis, it involved cross-tabulating barriers to enrolment against non-participants and frequencies, percentages and means used to analyse. The mean helped to arrange the barrier items in their order of rank per the ratings of the non-participants. In the case of the other barrier factors not in the list of the rated factors, their
analysis involved description and when appropriate used to buttress the quantitative results derived from using descriptive statistics.

3.7.3 Causes of Attrition in the Literacy Programmes of NFE
The causes of attrition in the literacy programmes of NFE was analysed in two folds. With respect to the first level of analysis, Mann-Whitney \( U \) test aided in finding out if differences existed in terms of male and female as well as rural and urban dropouts' perception about attrition in the literacy programmes of NFE. The hypotheses were tested at 0.05 alpha level (see Section 1.4 for the hypotheses 5 and 6). Attrition factors represented the dependent variable. This dependent variables consisted of poor participant physical health; high participant family responsibilities; high job demands; lack of certainty about career goals; lack of relevance of curricula; poor performance in class activities; famness of participant’s home to class; and lack of income generating activities. Furthermore, poor participant-peer group interaction; poor quality of interaction between participants and facilitators/programme assistants; inconvenient schedule of classes; cost of programme; and lack of academic advisors constitute dependent variables. The independent variables represented settlement (i.e., urban and rural) and gender (i.e., male and female). The decision rule is that, if the \( p \)-value is less than or equal to the level of significance \( (p \leq \alpha) \) then reject \( H_0 \). This implies that there is a significant difference between the two groups on the dependent variable (attrition items). That is, you accept the alternate hypothesis (\( H_1 \)). On the other hand, if the \( p \)-value is greater than the level of significance \( (p > \alpha) \) you fail to reject \( H_0 \). This means that there is no significant difference between the two groups on the dependent variable.

For the second phase of the analysis, the attrition factors were cross-tabulated against dropouts and frequencies, percentages and means used to analyse them. The mean helped to
arrange the attrition factors in their order of rank according to the ratings of the dropouts. For the other attrition factors not in the list of the rated attrition factors, their analysis involved description and when appropriate used to support the explanation of the quantitative results obtained from using descriptive statistics.

3.7.4 Retention of participants in the Literacy Programmes of NFE
Retention of participants in the literacy programmes of NFE was analysed at two different stages. For the first stage of the analysis, Mann-Whitney U test aided in determining if differences existed in terms of rural and urban dropouts’ perceptions about retention in the literacy programmes of NFE. This hypothesis was tested at 0.05 alpha level (see Section 1.4 for the hypothesis 7). Retention constitutes the dependent variable. It represents good participant physical health; less participant family responsibilities; less job demands; certainty about career goals; relevance of curricula; improved performance in class; nearness of participant’s home to class; and availability of income generating activities. More so, effective participant-peer group interaction; good quality of interaction between participants and facilitators/programme assistants; appropriate schedule of classes; low cost programme; and presence of academic advisors add up to the dependent variables list. The independent variable represents settlement (i.e., urban and rural). The decision rule is that, if the $p$-value is less than or equal to the level of significance ($p \leq \alpha$) then reject $H_0$. This implies that there is a significant difference between the two groups on the dependent variable (retention items). That is, you accept the alternate hypothesis ($H_1$). On the contrary, if the $p$-value is greater than the level of significance ($p > \alpha$), then you fail to reject $H_0$. This signifies that there is no significant difference between the two groups on the dependent variable.
In terms of the second level of analysis that deals with retention factors in the literacy programmes of NFE, the factors were cross-tabulated against dropouts and frequencies, percentages and means used to analyse. The mean laid the basis for arranging the retention factors in their order of rank per the ratings of the dropouts. With regard to the other retention factors not in the list of the rated retention factors, their analysis involved description and when appropriate used to buttress the explanation of the quantitative results obtained from the descriptive statistics.

3.8 DATA MANAGEMENT: VALIDITY AND RELIABILITY
A scientific study requires thorough reflection over the methodological choices. This reflection takes into consideration the reliability and validity of the overall study (Shani, 2008). The subsequent sections have discussed issues of validity and reliability of this study.

3.8.1 Validity
The study made frantic efforts to obtain face and content validity. For face validity, the study achieved it by ensuring that each item on the semi-structured questionnaire and interview guide had a logical link with the objectives of the study. In terms of content validity, the study obtained it by ensuring that items in the semi-structured questionnaire and interview guide covered the full range of issues on each of the objectives of the study. The auditing of the tools for data collection by three different Programme Officers in NFED was to ensure that all the items were well focused and relevant.
3.8.2 Reliability
By reliability, efforts in this light were to minimize errors by strict adherence to the defined sampling and analytical procedures. Care was taken to avoid leading questions that influence respondents' answers as well as ambiguous questions that will be subject to different interpretation by respondents. The research assistants went through training to help avoid unprofessional practices such as answering questions by themselves on respondents' behalf (Twumasi, 2001).

In addition, to achieve reliability of tools for data collection (i.e., semi-structured questionnaire and interview guide) they were pilot-tested in the Nadowli District of the Upper West Region of Ghana. The semi-structured questionnaire was pretested on non-participants, participants and dropouts while the interview guide was pretested on staff of NFED. The pilot-testing of the semi-structured questionnaire and interview guide served the purposes of testing the comprehensibility, clarity and readability of the identified factor statements and this laid the foundation for the appropriate adjustments as well as estimating the time needed for filling out the questionnaire. The executions of a further check on the instruments was to ensure that the questions were not ambiguous and are appropriate before they were finally administered on the actual study respondents in the Wa Municipality.

After the pretesting of the instruments, Cronbach alpha was determine for each of the scales. The calculations yielded Cronbach alpha values of 0.71, 0.80, 0.76 and 0.90 for motivation for participation, barriers to enrolment, attrition factors and retention factor scales respectively. The Cronbach alpha aids in measuring unidimensionality of a scale or single construct (Neuman, 2007). In addition, for the Cronbach alpha to be of a good measure it must be 0.70 or higher. With the Cronbach alpha values for all the four scales, being higher than 0.70, it is an indication that they are a good measure of unidimensionality.
The immediate subsequent chapter concentrates on the results and discussions of the study based on the data gathered using the semi-structured questionnaires and interviews.
CHAPTER FOUR
RESULTS AND DISCUSSIONS

4.1 INTRODUCTION
This chapter presents a critical and logical examination of the data gathered from the field (using semi-structured questionnaires and interviews) based on the four research questions. It consists of four main thematic areas carved out of the research questions. The major themes are motivation for participation in the literacy programmes of Non-Formal Education (NFE), barriers to enrolment in the literacy programmes of NFE, attrition factors in the literacy programmes of NFE and retention in the literacy programmes of NFE.

4.2 DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS
This section presents issues covering respondent category, settlement type and gender. Under this aspect, respondent categories have been cross-tabulated against settlement type and gender. The details are in Table 4.1.

On the issue of the participants, the results from Table 4.1 show that those from urban area are 32% whereas those from the rural settlement constitute 68%. As a significant proportion of the participants are from the rural area, it gives the indication that more people in the rural areas than the urban patronized NFE and this is consistent with the fact that there are more illiterates in the rural as compared to the urban (GSS, 2013). From Table 4.1, in terms of gender, 35% of the participants are male while the females are 65%. With majority of the participants being females, the implication is that most of them did not have formal education (GSS, 2005) and this makes NFE an option for them to gain what they lost for not attending formal schools.
In terms of the non-participants, the results illustrate that 58% of them reside in the urban area while the remaining 42% live in the rural area. With regard to gender, 34% of the non-participants are males and 66% females. This gives the impression that more females are illiterates (GSS, 2005, 2013), which might have been so because of certain barriers they face in their attempt to go to school.

With respect to the dropouts, those from the urban area are 47% and the remaining 53% are from the rural area. According to the gender dynamics of the dropouts, males are 40% while females constitute 60%. Since most of the dropouts are females, it illustrates that they may have had many challenges in their way during their participation in NFE and as they could no longer cope, they dropped out.

Taking the staff of NFED into consideration, it is clear from Table 4.1 that they are all from the urban area with none from the rural area. With this pattern, it means that they may pay more attention to the urban literacy classes due to proximity. With reference to gender, the males represent 75% while females make up 25%.

<table>
<thead>
<tr>
<th>Settlement Type</th>
<th>Participants</th>
<th>Non-participants</th>
<th>Dropouts</th>
<th>Staff of NFED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>f=21</td>
<td>%32</td>
<td>20</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>%58</td>
<td>47</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Rural</td>
<td>f=44</td>
<td>%68</td>
<td>23</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>%42</td>
<td>53</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>f=65</td>
<td>%100</td>
<td>43</td>
<td>4</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender</th>
<th>Participants</th>
<th>Non-participants</th>
<th>Dropouts</th>
<th>Staff of NFED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>f=23</td>
<td>%35</td>
<td>17</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>%28</td>
<td>40</td>
<td>0</td>
<td>75</td>
</tr>
<tr>
<td>Female</td>
<td>f=42</td>
<td>%65</td>
<td>26</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>%55</td>
<td>60</td>
<td>25</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>f=65</td>
<td>%100</td>
<td>43</td>
<td>4</td>
</tr>
</tbody>
</table>

Source: Field Survey (2013)
f=frequency; %=per cent
4.3 MOTIVATION FOR PARTICIPATION IN THE LITERACY PROGRAMMES OF NFE

This section presents the analysis of results on factors that motivate people to enrol in the literacy programmes of NFE in the Wa Municipality of Ghana. The analysis of this theme involves identifying the influence of settlement of participants on perceptions of motivations for participating in NFE, influence of gender of participants on perceptions of motivation for participation in NFE and motivating factors for participation in the literacy programmes of NFE.

4.3.1 Influence of Settlement of Participants on Perceptions of Motivations for Participation in NFE

Settlement type (urban or rural) is an important issue when it comes to people's engagement in an activity. This is usually so because the surrounding environment tends to pose either as an enabling factor or a drawback. It is therefore important to check if there are differences in motivation for enrolment in NFE based on settlement type. The details of this comparison are in Table 4.2. Out of the 11 motivation factors in Table 4.2, six are significant and the remaining five are not significant at the alpha level of 0.05.

Considering the results in Table 4.2, the results on the motivation statements 3, 4, 5, 6, 8, and 13 all have their p-values less than the selected alpha value (p<0.05). This implies that the null hypothesis (H₀) one, which is, there is no significant difference between urban and rural participants' perceptions of motives for participation in NFE is rejected. The alternate hypothesis (H₁) one, which is, there is a significant difference between urban and rural participants' perceptions of motives for participation in NFE is therefore accepted. This demonstrates that both respondent groups (urban and rural participants) had significant difference in their perceptions on improving one's self-image, obtaining a certificate, learning
new skills, mutual support from family and peers, obtaining employment and low cost of the programme as motives for participating in NFE.

**Table 4.2: Summary of Mann-Whitney U Test for Urban and Rural Participants’ Perceptions of Motivation for Participating in NFE**

<table>
<thead>
<tr>
<th>Item no.</th>
<th>Motivation Item</th>
<th>Settlement</th>
<th>Mann-Whitney U</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Improving one’s self-image is a motivation for enrolment in NFE.</td>
<td>Urban MR</td>
<td>23.79</td>
<td>37.40</td>
</tr>
<tr>
<td>4</td>
<td>Obtaining a certificate is reason for enrolment in NFE.</td>
<td>Rural MR</td>
<td>21.00</td>
<td>38.73</td>
</tr>
<tr>
<td>5</td>
<td>Learning new skills (i.e., reading, writing and numeracy) is a motivation for enrolling in NFE.</td>
<td>MR</td>
<td>26.55</td>
<td>36.08</td>
</tr>
<tr>
<td>6</td>
<td>Obtaining employment is a motivation for enrolling in NFE.</td>
<td>MR</td>
<td>25.95</td>
<td>36.36</td>
</tr>
<tr>
<td>7</td>
<td>Enjoying social interaction is a motivation for enrolling in NFE.</td>
<td>MR</td>
<td>29.64</td>
<td>34.60</td>
</tr>
<tr>
<td>8</td>
<td>Mutual support from family and peers is a motivation for enrolling in NFE.</td>
<td>MR</td>
<td>20.33</td>
<td>39.05</td>
</tr>
<tr>
<td>9</td>
<td>Availability of properly trained facilitators induces enrolment in NFE.</td>
<td>MR</td>
<td>32.31</td>
<td>33.33</td>
</tr>
<tr>
<td>10</td>
<td>Becoming a good role model for children is a motive for participation in NFE.</td>
<td>MR</td>
<td>32.07</td>
<td>33.44</td>
</tr>
<tr>
<td>11</td>
<td>Joining formal educational programme is a motive for participating in NFE.</td>
<td>MR</td>
<td>31.86</td>
<td>33.55</td>
</tr>
<tr>
<td>12</td>
<td>Existence of income generating activities is a reason for joining NFE.</td>
<td>MR</td>
<td>35.07</td>
<td>32.01</td>
</tr>
<tr>
<td>13</td>
<td>Low cost of the programme is the motive for participating in NFE.</td>
<td>MR</td>
<td>25.00</td>
<td>36.82</td>
</tr>
</tbody>
</table>

Source: Field Survey (2013)

MR=Mean Rank; Urban Sample=2I; Rural Sample=44; *p≤0.05

The results further showed that motivation items 7, 9, 10, 11 and 12 all have their p-values greater than the selected alpha value (p>0.05). The decision is that we fail to reject null hypothesis (H₀) one, which is, there is no significant difference between urban and rural participants’ perceptions of motives for participation in NFE at the given significance level. This signifies that both urban and rural participants had no significant difference in their perceptions of enjoying social interaction, availability of properly trained facilitators, becoming a good role model for children, joining formal educational programme and
existence of income generating activities as motivation for participating in NFE. That is, both rural and urban participants have similar views about these motivation factors.

Concerning improving one's self-image as a motivation for enrolment in NFE it is associated with MR for urban of 23.79, MR for rural of 37.40, U of 268.500 and a p-value of 0.002. Per this, it means that the p-value is less than the alpha value (p<0.05). This indicates that the current factor is significant. Considering the mean ranks, the study realises that the rural participants contribute more to the difference on improving one's self-image as a motivation for enrolment in NFE than the urban participants do. This signifies that most of the rural people possibly see NFE as a way to improving one's self-image than do the urban people. This is probably so because in the rural areas few literates are found there as compared to the urban area (GSS, 2013).

From the results in Table 4.2, obtaining a certificate as a reason for enrolment in NFE is associated with MR for urban of 21.00, MR for rural of 38.73, U of 210.000 and a p-value of 0.000. This result shows that the p-value is less than the alpha value. This implies that the null hypothesis (H0) one is rejected, which means there is a significant difference between urban and rural participants' perceptions on this current motive for participation in NFE. With reference to the mean ranks, that of rural participants is higher than that of the urban participants. This depicts that the rural participants have a higher endorsement of the motivation item as compared to the urban participants. This is so because the conditions that exist in the urban area are certainly not the same in the rural area. In the rural area, only few people tend to have certificates. This makes them place premium on acquiring certificates whereas in the urban area, many people have certificates and so it is not an issue of pride to
possess one. This could have influenced them to have different opinions on the motivation item obtaining a certificate is reason for enrolment in NFE.

In Table 4.2, the results on learning new skills as a motivation for enrolling in NFE is associated with MR for urban of 26.55, MR for rural of 36.08, $U$ of 326.500 and a $p$-value of 0.026. This denotes that the $p$-value is less than the alpha value, hence, there is a significant difference between urban and rural participants’ perception about learning new skills as a motivation for enrolling in NFE. In comparing the mean ranks of the various locations, the results suggest that the mean rank of the rural participants is higher. This signifies that the rural participants have a higher endorsement of the motivation factor compared to the urban participants. This is so because location predisposes people to different challenges and opportunities. In the rural areas, there are little avenues for learning new skills and so the presence of NFE comes handy as compared to the urban areas where there are countless opportunities for acquiring skills.

With respect to obtaining employment as a motivation for enrolling in NFE, it is associated with MR for urban of 25.95, MR for rural of 36.36, $U$ of 314.000 and a $p$-value of 0.031. Per this, it means that the $p$-value is less than the alpha value ($p<0.05$). This indicates that the present motivation factor is significant. That is, urban and rural participants have different opinions about the current motivation item. Considering their mean ranks, that of rural participants is higher than that of the urban. This shows that rural participants’ support for the motivation items- obtaining employment is a motivation for enrolling in NFE is higher than that of the urban participants. Since there are fewer job opportunities in rural areas than in the urban areas, this might have influenced the participants’ perception about this current
factor. That is, while rural participants see joining NFE as a basis for obtaining employment opportunities, the urban participants hold a contrary view.

On the issue of mutual support from family and peers as a motivation for enrolling in NFE, it is associated with MR for urban of 20.33, MR for rural of 39.05, U of 196.000 and a p-value of 0.000. With this, it implies that the p-value is less than the alpha value (p<0.05). This means that mutual support from family and peers, as a motivation for enrolling in NFE is significant. This demonstrates that there is a significant difference between urban and rural participants’ perception on mutual support from family and peers as a motivation for enrolling in NFE. Per the mean ranks, the rural participants have a higher endorsement of the motivation factor as compared to the urban participants. This situation exists probably because in the rural area, people see themselves as one and so the comments of other people play a crucial role in such people’s decisions. On the contrary, in the urban areas people tend to be more individualistic and so their own opinion usually takes predominance over any other person’s suggestion when they are to take a decision.

In connection with low cost of the programme as a motive for participating in NFE, it is associated with MR for urban of 25.00, MR for rural of 36.82, U of 294.000 and a p-value of 0.013. This connotes that the p-value is less than the alpha value (p<0.05). This shows that there is a significant difference between urban and rural participants’ perception on low cost of the programme as a motive for participating in NFE. With the mean rank for the rural participants being higher than that of the urban area, this signifies that the rural participants support for the motivation factor is higher than that of the urban participants. This difference in perception exists because the rural area has more poor people than the urban areas
(GSS, 2007). Hence, the rural people are more concerned about affordability of the programme than do the urban people.

4.3.2 Influence of Gender on Participants Perception of Motivations for Participation in NFE

Non-Formal Education (NFE) is available to all people (male and female) who are 15 years and above in Ghana. Generally, majority of participants seem to be females. The gender imbalance in favour of women indicates that NFE has a problem attracting males. For the programme to benefit its target beneficiaries (i.e., illiterates and school dropouts that have relapsed into illiteracy), it is important to find what motivate both men and women or either of the gender to enrol. This requires a comparison based on gender. Details of this comparison are in Table 4.3. Out of the 11 motivation factors in Table 4.3, only one was significant and the remaining 10 not significant.

The results in Table 4.3 show that motivation items 3, 4, 5, 6, 8, 9, 10, 11, 12 and 13 all have their $p$-values greater than the alpha value ($p>0.05$). The decision is that we fail to reject null hypothesis ($H_0$) two, which is, there is no significant difference between male and female participants' perceptions of motives for participation in NFE. This signifies that both respondent groups (male and female participants) had no significant difference in their perceptions of improving one's self-image, obtaining a certificate, learning new skills and mutual support from family and peers as motivation for participating in NFE. More so, both male and female participants had no significant difference in their perceptions of obtaining employment, low cost of the programme, availability of properly trained facilitators, becoming a good role model for children, joining formal educational programme and existence of income generating activities as motivation for participating in the literacy
programme of NFE. That is, both male and female participants have similar views about these motivation factors.

Table 4.3: Summary of Mann-Whitney U Test for Male and Female Participants' Perceptions of Motivation for Participating in NFE

<table>
<thead>
<tr>
<th>Item no.</th>
<th>Motivation Item</th>
<th>Gender</th>
<th>Mann-Whitney U</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Male MR</td>
<td>Female MR</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Improving one's self image is a motivation for enrolment in NFE.</td>
<td>32.22</td>
<td>33.43</td>
<td>465.000</td>
</tr>
<tr>
<td>4</td>
<td>Obtaining a certificate is reason for enrolment in NFE.</td>
<td>28.91</td>
<td>35.24</td>
<td>389.000</td>
</tr>
<tr>
<td>5</td>
<td>Learning new skills (i.e., reading, writing and numeracy) is a motivation for enrolling in NFE.</td>
<td>32.80</td>
<td>33.11</td>
<td>478.500</td>
</tr>
<tr>
<td>6</td>
<td>Obtaining employment is a motivation for enrolling in NFE.</td>
<td>29.87</td>
<td>34.71</td>
<td>411.000</td>
</tr>
<tr>
<td>7</td>
<td>Enjoying social interaction is a motivation for enrolling in NFE.</td>
<td>26.93</td>
<td>36.32</td>
<td>343.500</td>
</tr>
<tr>
<td>8</td>
<td>Mutual support from family and peers is a motivation for enrolling in NFE.</td>
<td>28.54</td>
<td>35.44</td>
<td>380.500</td>
</tr>
<tr>
<td>9</td>
<td>Availability of properly trained facilitators induces enrolment in NFE.</td>
<td>35.39</td>
<td>31.69</td>
<td>428.000</td>
</tr>
<tr>
<td>10</td>
<td>Becoming a good role model for children is a motive for participation in NFE.</td>
<td>34.91</td>
<td>31.95</td>
<td>439.000</td>
</tr>
<tr>
<td>11</td>
<td>Joining formal educational programme is a motive for participating in NFE.</td>
<td>31.87</td>
<td>33.62</td>
<td>457.000</td>
</tr>
<tr>
<td>12</td>
<td>Existence of income generating activities is a reason for joining NFE.</td>
<td>33.43</td>
<td>32.76</td>
<td>473.000</td>
</tr>
<tr>
<td>13</td>
<td>Low cost of the programme is the motive for participating in NFE.</td>
<td>33.50</td>
<td>32.73</td>
<td>471.500</td>
</tr>
</tbody>
</table>

Source: Field Survey (2013)

MR=Mean Rank; Male Sample=23; Female Sample=42; * p≤0.05

In the case of motivation item 7, which is, enjoying social interaction is a motivation for enrolling in NFE, it is associated with a MR for male of 26.93, MR for female of 36.32, U of 343.500 and p-value of 0.036. The results show that the p-value is less than the selected alpha value (p<0.05). This implies that we reject the null hypothesis (H0) two, which is, there is no significant difference between male and female participants' perceptions of motives for participation in NFE. This means that we accept the alternate hypothesis (H1) two. This connotes that there is a significant difference between male and female participants' perception on enjoying social interaction as a motivation for enrolling in NFE. With the mean rank for the female participants being higher than that of the urban area, this implies that the
female participants have a higher endorsement of the current motivation factor as compared to the male participants. This difference in perception exists because the females who are mostly homemakers normally spend much of their time indoors (GSS, 2012b). These women therefore, have less interaction outside the house thereby viewing enrolling in NFE as an opportunity to meet other people outside to socialize. The endorsement of this factor by the females is consistent with Prins et al. (2009) finding in the North-Eastern United that women enrolled in literacy programmes to seek social contact. On the contrary, the males who are mostly outside the house due to the economic activities they engage in (GSS, 2012b, 2013) do not give the current motivation factor much weight, as they already have the opportunity of socializing with other people outside the house.

4.3.3 Motivating Factors for Participation in the Literacy Programmes of NFE
Motivation for participating in NFE has become an issue of concern as NFED attempts to find out the inducers of participation to make the programme more appealing and attractive to non-participants as well as participants. This portion deals with participants/staff of NFED perceptions of what they consider as inducing participation in NFE. Table 4.4 presents the opinions of participants on motives for enrolling in NFE in the Wa Municipality. The top five significant motivations for participation as given by the participants, per the ranks, are discussed in their order of significance.

Evidence from Table 4.4 illustrates that learning new skills (i.e., reading, writing and numeracy) as a motivation for enrolling in NFE topped the list of motivation for participating in NFE. This means that it ranked first among all the motivation factors. For the specific, the participants who agreed or strongly agreed that learning new skills is a motivation for enrolling in NFE make up 95.4%. What is clear from the above results is that majority of the
participants in NFE (95.4%) endorsed the motivation item. The interview with the field staff of NFED further revealed that many participants enrol in NFE to learn how to read and write. They indicated that the writing would enable them to take records of activities in their businesses (Field Staff of NFED, March 2013). Again, in an interview with the coordinator of NFED, he said “most of our learners when asked why they enrolled on the literacy programme indicated that we did so to enable us know how to read and write in Dagaare and English” (NFED Coordinator, 20/03/2013). This finding concurs with those of Buttaro (2004) and Taniguchi and Kaufman’s (2007) studies in which they found that people chose to enrol in education in order to obtain skills.

Table 4.4: Perceptions of Participants on Motivation for Participating in NFE

<table>
<thead>
<tr>
<th>Item no.</th>
<th>Motivation Item</th>
<th>Participants</th>
<th>Mean Rank</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Learning new skills (i.e., reading, writing and numeracy) is a motivation for enrolling in NFE.</td>
<td>f: 2, U: 1, A/SA: 62, T: 65</td>
<td>4.5077</td>
<td>1&lt;sup&gt;st&lt;/sup&gt;</td>
</tr>
<tr>
<td>9</td>
<td>Availability of properly trained facilitators induces enrolment in NFE.</td>
<td>f: 4, U: 0, A/SA: 61, T: 65</td>
<td>4.4769</td>
<td>2&lt;sup&gt;nd&lt;/sup&gt;</td>
</tr>
<tr>
<td>3</td>
<td>Improving one’s self-image is a motivation for enrolment in NFE.</td>
<td>f: 3, U: 2, A/SA: 60, T: 65</td>
<td>4.3846</td>
<td>3&lt;sup&gt;rd&lt;/sup&gt;</td>
</tr>
<tr>
<td>10</td>
<td>Becoming a good role model for children is a motive for participation in NFE.</td>
<td>f: 4, U: 0, A/SA: 61, T: 65</td>
<td>4.3385</td>
<td>4&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>7</td>
<td>Enjoying social interaction is a motivation for enrolling in NFE.</td>
<td>f: 4, U: 4, A/SA: 57, T: 65</td>
<td>4.2308</td>
<td>5&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>11</td>
<td>Joining formal educational programme is a motive for participating in NFE.</td>
<td>f: 10, U: 3, A/SA: 52, T: 65</td>
<td>3.8615</td>
<td>6&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>6</td>
<td>Obtaining employment is a motivation for enrolling in NFE.</td>
<td>f: 19, U: 4, A/SA: 42, T: 65</td>
<td>3.8000</td>
<td>7&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>8</td>
<td>Mutual support from family and peers is a motivation for enrolling in NFE.</td>
<td>f: 20, U: 1, A/SA: 44, T: 65</td>
<td>3.6462</td>
<td>8&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>12</td>
<td>Existence of income generating activities is a reason for joining NFE.</td>
<td>f: 18, U: 4, A/SA: 43, T: 65</td>
<td>3.6154</td>
<td>9&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>4</td>
<td>Obtaining a certificate is reason for enrolment in NFE.</td>
<td>f: 15, U: 1, A/SA: 49, T: 65</td>
<td>3.5385</td>
<td>10&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>13</td>
<td>Low cost of the programme is a motive for participating in NFE.</td>
<td>f: 25, U: 2, A/SA: 38, T: 65</td>
<td>3.1077</td>
<td>11&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

Source: Field Survey (2013)

T=total; f=frequency; %=per cent; D/SD=Disagree/Strongly Disagree; U=Uncertain; and A/SA=Agree/Strongly Agree
In relation to availability of properly trained facilitators inducing enrolment in NFE, it surfaced as the second significant motivation factor. In terms of the details, the results illustrate that 93.8% of participants agreed or strongly agreed on it. The results show that a large number (93.8%) of people who attend NFE in the Wa Municipality do so because they think there are competent facilitators to handle them. If there are no well-trained facilitators, it will discourage people (i.e., non-participants) from enrolling on the programme. In an interview with a field officer of NFED, it became abundantly clear that the availability of competent facilitators and programme assistants to handle learners induced them to enrol in the literacy programme as the learners claimed that the facilitators would be in a better position to handle them in the learning process (Field Staff of NFED, March 2013). This current finding corroborates with that of Bariso’s (2008) discovery that the availability of properly trained teachers motivated people to learn.

Concerning improving one’s self-image as a motivation for enrolment in NFE, the results depict that this factor ranked as the third important among the 11 motivation factors. The results again showed that 92.3% of participants agreed or strongly agreed on the issue. Considering the fact that over two-thirds (92.3%) of the respondents agreed or strongly agreed, it means that most of the people in the Wa Municipality attend NFE classes in order to improve their self-image. This implies that participants see their enrolment in NFE as panacea to becoming literate. From the interview with the NFED Coordinator, it was clear that most of the participants joined NFE in order to improve their image- people now see them as literates (NFED Coordinator, March 2013). In Beder (1990) and Rogers (n.d.) studies, they found that people chose to attend literacy classes in order to increase their self-esteem which supports the current study’s finding.
Besides the above, becoming a good role model for children as a motive for participation in NFE ranked as the fourth influential factor contributing to participation in NFE in the Wa Municipality. The results show further that 93.8% of the participants agreed or strongly agreed on it. The results denote that becoming a good role model for children is a motive for participating in NFE as majority of the participants supported that view. A key informant indicated that:

Most of the learners in the literacy classes pointed out we joined non-formal education programme because we wanted to serve as role models for our wards as we are old and still want to learn (Field Staff of NFED, 20/03/2013).

The current study’s finding is similar to Yaffe and Williams (1998) discovery.

With regard to enjoying social interaction as a motivation for enrolling in NFE, it emerged as the fifth significant factor that gingers people to participate in NFE in the study site. The results reveal that 87.7% of the participants agreed or strongly agreed on the item. This illustrates that majority of participants who enrolled in NFE did so in order to enjoy social interaction. In the interview with the NFED Coordinator, the coordinator pointed out that majority of the participants say that they enrolled in the literacy programme of NFE to get the opportunity to meet other people (NFED Coordinator, March 2013). In a study by Prins et al. (2009), they discovered that most of the learners attended the literacy classes because it affords them the opportunity to have social interaction, which is consistent with this current study’s finding.

In connection with the results from Table 4.4 and the other free response questions, it is found out that obtaining a certificate, joining formal education, mutual support from family and peers, existence of income generating activities, obtaining employment and low cost of the programme are motivation for enrolment in NFE. More so, lack of stringent requirements for enrolment, availability of suitable learning materials, success stories of past products and
flexibility in class attendance days equally surfaced as motivation for participation in NFE. Though these are motivation factors, they are not significant ones per their ranking in Table 4.4 (especially those factors in Table 4.4). These factors also influence enrolment in NFE in the study area, but only that their effect is not very big.

4.4 BARRIERS TO ENROLMENT IN THE LITERACY PROGRAMMES OF NFE
Despite that the number of illiterates in the study place (Wa Municipality) is on the high side (see GSS, 2005, 2012a, 2013), one would have thought that with the presence of NFE most of the target beneficiaries (illiterates and school dropout that have relapsed to illiteracy) would have taken advantage of this excellent opportunity. The truth is that they do not participate. This is because certain barriers seem to hinder them from enrolling in the programme in spite of the fact that they have a lot to gain from attending. This section covers the influence of settlement of non-participants on perception of barriers to enrolment in NFE, the influence of gender of non-participants on perception of barriers to enrolment in NFE and barrier factors to enrolment in NFE.

4.4.1 Influence of Settlement of Non-Participants on Perceptions of Barriers to Enrolment in NFE
The settlement type people live in influences greatly the sort of barriers they meet in their attempt to take part in an activity put in place for them. It is therefore critical to understand whether the settlement type eligible candidates (non-participants) for NFE live influences the kind of barrier to enrolment they face. The analysis of this theme is in Table 4.5. From the results in Table 4.5, out of the 13 barrier items 11 are significant while two are not significant.

The results from Table 4.5 illustrate that the barrier items 4, 5, 6, 8, 9, 10, 11, 12, 13, 14 and 15 all have their p-values less than the alpha value (p<0.05). This denotes that the null
hypothesis (H₀) three, which is, there is no significant difference between urban and rural non-participants perceptions of barrier factors to enrolment in NFE is rejected. This means that we accept the alternate hypothesis (H₁) three. This demonstrates that both urban and rural non-participants had a significant difference in their perceptions of feeling too old for the programme, not knowing what participating would lead to, poor performance in the past, job responsibility and home responsibilities as barriers to enrolment in NFE. Furthermore, both urban and rural non-participants had a significant difference in their perceptions of health problems, long duration of programme, inconvenient scheduling of classes, unavailability of required courses, entrance requirements that are too difficult to meet and inappropriate location of classes as barriers to enrolment in NFE.

Again, the results indicate further that barrier items 3 and 7 have their p-values greater than the alpha value (p>0.05). This shows that null hypothesis (H₀) three, which is, there is no significant difference between urban and rural non-participants’ perceptions of barrier factors to enrolment in NFE is not rejected at the given significance level. This signifies that both respondent groups (urban and rural non-participants) had no significant difference in their perceptions of low confidence in ability to learn and cost of the programme as barriers to enrolment in NFE.

In terms of feeling too old for the programme as an obstacle to enrolling in NFE, it is associated with MR for urban of 34.34, MR for rural of 52.50, U of 472.500 and p-value of 0.000. With this, it implies that the p-value is less than the alpha value (p<0.05). This demonstrates that there is a significant difference between urban and rural non-participants’ perception on feeling too old for the programme as an obstacle to enrolling in NFE. Per the mean ranks, the rural non-participants have a higher endorsement of the barrier factor than the
urban non-participants do. This means that most of the rural people consider age as an important factor that prevents them from enrolling in NFE. This is because they think as they age they do not see the need to become literate. They consider attending NFE classes as a waste of time. The urban non-participants probably hold a contrary view, as they tend to think that education is important for all ages.

Table 4.5: Summary of Mann-Whitney U Test for Urban and Rural Non-Participants' Perceptions of Barriers to Enrolment in NFE

<table>
<thead>
<tr>
<th>Item no.</th>
<th>Barrier Item</th>
<th>Settlement</th>
<th>Mann-Whitney U</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Urban MR</td>
<td>Rural MR</td>
<td>U</td>
</tr>
<tr>
<td>3</td>
<td>Low confidence in ability to learn is a barrier to enrolment in literacy</td>
<td>39.91</td>
<td>44.87</td>
<td>739.500</td>
</tr>
<tr>
<td></td>
<td>programmes of NFE.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Feeling too old for the programme is an obstacle to enrolment in NFE.</td>
<td>34.34</td>
<td>52.50</td>
<td>472.500</td>
</tr>
<tr>
<td>5</td>
<td>Not knowing what participating would lead to is a barrier to enrolment in</td>
<td>32.39</td>
<td>55.19</td>
<td>378.500</td>
</tr>
<tr>
<td></td>
<td>NFE.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Poor academic performance in the past is a barrier to enrolment in NFE.</td>
<td>36.59</td>
<td>49.41</td>
<td>580.500</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Dispositional/Attitudinal Barrier Items</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>The cost of the programme is a barrier to enrolment in NFE.</td>
<td>39.72</td>
<td>45.13</td>
<td>730.500</td>
</tr>
<tr>
<td>8</td>
<td>Job responsibility is a barrier to enrolment in NFE.</td>
<td>36.39</td>
<td>49.70</td>
<td>570.500</td>
</tr>
<tr>
<td>9</td>
<td>Home responsibilities are obstacles to enrolment in NFE.</td>
<td>33.22</td>
<td>54.04</td>
<td>418.500</td>
</tr>
<tr>
<td>10</td>
<td>Health problems are an obstacle to enrolment in NFE.</td>
<td>37.23</td>
<td>48.54</td>
<td>611.000</td>
</tr>
<tr>
<td></td>
<td><strong>Situational/ Life Transition Barrier Items</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Long duration of programme serves as a barrier to enrolment in NFE.</td>
<td>32.71</td>
<td>54.74</td>
<td>394.000</td>
</tr>
<tr>
<td>12</td>
<td>Inconvenient scheduling of classes is a barrier to enrolment in NFE.</td>
<td>33.44</td>
<td>53.74</td>
<td>429.000</td>
</tr>
<tr>
<td>13</td>
<td>Unavailability of required courses is a barrier to enrolment in NFE.</td>
<td>34.47</td>
<td>52.33</td>
<td>478.500</td>
</tr>
<tr>
<td>14</td>
<td>Entrance requirements that are too difficult to meet are barrier to enrolment</td>
<td>34.20</td>
<td>52.70</td>
<td>465.500</td>
</tr>
<tr>
<td></td>
<td>in NFE.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Inappropriate location of classes is an obstacle to enrolment in NFE.</td>
<td>33.67</td>
<td>53.43</td>
<td>440.000</td>
</tr>
</tbody>
</table>

Source: Field Survey (2013)
MR=Mean Rank; Urban Sample=48; Rural Sample=35; *p≤0.05

Evidence from the results on not knowing what participating would lead to as a barrier to enrolling in NFE show that it is associated with MR for urban of 32.39, MR for rural of
55.19, $U$ of 378.500 and $p$-value of 0.000. This results signifies that the $p$-value is less than the alpha value ($p<0.05$). This illustrates that there is a significant difference between urban and rural non-participants’ perception on not knowing what participating would lead to as a motivation for enrolling in NFE. In the case of the mean ranks, it shows that the rural non-participants have a higher endorsement of the barrier item more than the urban non-participants do. This is so because the conditions that exist in the urban area are certainly not the same in the rural area. In the rural area, it is usually not easy to disseminate information on an issue to the people as the sources are limited and even if the sources exist, they may not be in position to understand the information churned out. This might have resulted in the people supporting the current issue. In the urban area where it is easy to get information on issues through the use of radio, information van or television to prospective participants among other media, they tend to be relatively well informed: Hence, their rejection of the current barrier to enrolment in NFE.

Observations from the results on poor academic performance in the past as a barrier to enrolling in NFE show that it has MR for urban = 36.59, MR for rural = 49.41, $U$ = 580.500 and $p$-value = 0.014. With this, it connotes that the $p$-value is less than the alpha value ($p<0.05$). This demonstrates that there is a significant difference between urban and rural non-participants’ perception on poor academic performance in the past as a barrier to enrolling in NFE. In connection with the mean ranks, the rural non-participants have a mean rank that is higher than that of the urban non-participants. This signifies that rural non-participants have a higher endorsement of the barrier factor than the urban non-participants do. This is so because in the rural areas, most of them who probably are dropouts from the formal sector had poor academic performance records as they possibly lacked the necessary
conditions to make them successful. This makes them think that their previous performance is repeatable in NFE. On the other hand, the urban group seems to have low opinion on this issue because most of them probably dropped out of the formal educational system for reasons other than poor academic performance.

In relation to job responsibility as a barrier to enrolment in NFE, it is associated with MR for urban of 36.39, MR for rural of 49.70, \( U = 570.500 \) and \( p\)-value of 0.010. With this, it implies that the \( p\)-value is less than the alpha value \( (p<0.05) \). This shows that there is a significant difference between urban and rural non-participants' perception on job responsibility as a barrier to enrolment in NFE. Per the mean ranks, the rural non-participants have a higher endorsement of the barrier item than the urban non-participants do. This suggests that most of the rural respondents seem to consider the current barrier item as limiting their enrolment in NFE. This is because they are mostly farmers (GSS, 2013) and as they return from the farms late, they become exhausted and so cannot attend NFE classes at night. The perceptions of the rural non-participants corroborate the finding of Sundet and Michael (1991). In the urban area however, most of the people are not farmers they engage in other economic activities such as trading, working in the public sector or private formal sector (GSS, 2013). This implies that they might have time and will not be too tired to the extent that they cannot attend NFE classes. This has influenced them to have low opinion on the current barrier statement.

Concerning home responsibilities as obstacles to enrolment in NFE, it has a MR for urban =33.22, MR for rural =54.04, \( U = 418.500 \) and \( p\)-value = 0.000. This implies that the \( p\)-value is less than the alpha value \( (p<0.05) \). This signifies that the current barrier is significant. This demonstrates that there is a difference between urban and rural
non-participants' perception on home responsibilities as obstacles to enrolment in NFE. Using the mean ranks, the rural non-participants have a higher endorsement of the barrier factor more than the urban non-participants do. In the rural areas this present barrier item seem to be limiting enrolment in NFE as most of them must do all the household chores by themselves (GSS, 2012b) and so this engages them making them unable to enrol. The view held by the rural non-participants on this barrier support that of Sundet and Michael (1991) who found that in rural Northwest Missouri people dropout of literacy programmes due to home responsibilities. On the contrary, in the urban areas, the people are able to hire the services of house helps and so they are not usually so much engaged in doing domestic chores and this has contributed to their low perception of the current barrier item.

The result on health problems as obstacles to enrolment in NFE show that it has a MR for urban = 37.23, MR for rural = 48.54, U = 611.000 and p- value = 0.029. With this, it means that the p-value is less than the alpha value (p<0.05). This demonstrates that there is a significant difference between urban and rural non-participants' perception on the current barrier item. In relation to the mean ranks, the rural non-participants have a mean rank that is higher than that of the urban non-participants. This denotes that rural non-participants have a higher endorsement of the barrier factor than the urban non-participants do. This difference has emerged possibly because the rural people who are poor, are unable to have better living conditions, and so are prone to diseases. When they are sick, they cannot easily access health care and this makes them have a strong perception of the present barrier item. For the urban dwellers, they are relatively financially well-off (GSS, 2007) and so their living conditions are relatively better. Due to their financial status they can easily access health services when they are sick, hence, their low perception of the current barrier statement.
Looking at long duration of programme as a barrier to enrolment in NFE, it has a MR for urban = 32.71, MR for rural = 54.74, $U = 394.000$ and $p$-value = 0.000. With this, it implies that the $p$-value is less than the alpha value ($p<0.05$). This depicts that there is a significant difference between urban and rural non-participants’ perception on this barrier factor. Per the mean ranks, they illustrate that the rural non-participants have a higher support for the barrier factor than the urban non-participants do. This is so because in the rural area the people usually will lose interest in an activity if the duration for the activity takes longer than expected. They become fed up participating for a long time whereas in the urban area, the people are not bordered so much about duration of an activity once they are aware of the benefits that they will derive at the end.

In connection with inconvenient scheduling of classes as a barrier to enrolment in NFE, it is associated with MR for urban of 33.44, MR for rural of 53.74, $U$ of 429.000 and $p$-value of 0.000. This results signifies that the $p$-value is less than the alpha value ($p<0.05$). This illustrates that there is a significant difference between urban and rural non-participants’ perception on inconvenient scheduling of classes as a barrier to enrolment in NFE. In relation to the mean ranks, the rural non-participants have a higher endorsement of the barrier item compared to the urban non-participants. This is because in the rural areas people dislike regular changes in the schedules of an activity as they seem to be dogmatic and so tend to have a more positive opinion about the barrier item. The view held by the rural non-participants is in line with that of Sundet and Michael (1991). In the urban areas people are not so much bordered about changes in schedules in an activity as it is not so new to them and so do not seem to perceive inconvenient scheduling of classes as a barrier.
From Table 4.5, the results on unavailability of required courses as a barrier to enrolment in NFE show that it has MR for urban = 34.47, MR for rural = 52.33, \( U = 478.500 \) and \( p \)-value = 0.001. With this, it connotes that the \( p \)-value is less than the alpha value \( (p<0.05) \). This demonstrates that there is a significant difference between urban and rural non-participants’ perception on unavailability of required courses as a barrier to enrolment in NFE. With respect to the mean ranks, the rural non-participants have a mean rank that is higher than that of the urban non-participants. This signifies that rural non-participants have a higher endorsement of the barrier item than the urban non-participants do. This means that the rural respondents seem not satisfied with what is being taught, as it does not probably focus on their livelihoods whereas the urban people seem not to be worried about what is being taught as it probably meet their needs.

Considering entrance requirements that are too difficult to meet as barrier to enrolment in NFE, it is associated with MR for urban of 34.20, MR for rural of 52.70, \( U = 465.500 \) and a \( p \)-value of 0.000. With this, it signifies that the \( p \)-value is less than the alpha value \( (p<0.05) \). This shows that there is a significant difference between urban and rural non-participants’ perception on entrance requirements that are too difficult to meet as barrier to enrolment in NFE. Per the mean ranks, that of the rural is higher than that of the urban. This implies that the rural non-participants have a higher endorsement of the barrier item than the urban non-participants do. This situation exists probably because in the urban area people face several challenges in their attempts to engage in certain activities and so have become immune to such conditions. One the contrary, in the rural areas where life is simple and people face fewer challenges in participating in activities, any activity that they intend to engage in that is quite involving in terms of process to participate is perceived as a barrier.
With regard to inappropriate location of classes as an obstacle to enrolment in NFE, it has a MR for urban = 33.67, MR for rural = 53.43, \( U = 440.00 \) and \( p \)-value = 0.000. This connotes that the \( p \)-value is less than the alpha value \( (p<0.05) \). This signifies that there is a significant difference between urban and rural non-participants’ perception on inappropriate location of classes as an obstacle to enrolment in NFE. In terms of the mean ranks, that of the rural is higher than that of the urban. This shows that the rural non-participants have a higher endorsement of the barrier factor than the urban non-participants do.

4.4.2 Influence of Gender of Non-Participants on Perceptions of Barriers to Enrolment in NFE

Though Non-Formal Education (NFE) is available to both males and females in Ghana who are illiterates, there exist gender disparities in terms of enrolment in favour of women. It is therefore, important to determine which category of factors serve as barriers to both men and women or to either of the gender categories in their attempt to enrol in the literacy programmes of NFE. This requires a comparison of the barrier factors based on gender. Details of this comparison are in Table 4.6. From the results in Table 4.6, out of the 13 barrier items, two of them emerged as significant and 11 not significant.

In terms of the barrier items 6 and 8, the results show that both of them have their \( p \)-values less than the alpha value \( (p<0.05) \). This means that the null hypothesis \((H_0)\) four, which is, there is no significant difference between male and female non-participants’ perceptions of barrier factors to enrolment in NFE is rejected. This implies that we accept the alternate hypothesis \((H_1)\) four. This illustrates that both respondent groups (male and female non-participants) had significant difference in their perceptions of poor performance in the past and job responsibility as barriers to enrolment in NFE.
Table 4.6: Summary of Mann-Whitney U Test for Male and Female Non-Participants’ Perceptions of Barriers to Enrolment in NFE

<table>
<thead>
<tr>
<th>Item no.</th>
<th>Barrier Item</th>
<th>Gender</th>
<th>Mann-Whitney U</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dispositional/Attitudinal Barrier Items</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Low confidence in ability to learn is a barrier to enrolment in literacy programmes of NFE.</td>
<td>46.96</td>
<td>39.47</td>
<td>631.000</td>
</tr>
<tr>
<td>4</td>
<td>Feeling too old for the programme is an obstacle to enrolment on NFE.</td>
<td>44.95</td>
<td>40.50</td>
<td>687.500</td>
</tr>
<tr>
<td>5</td>
<td>Not knowing what participating would lead to is a barrier to enrolment in NFE.</td>
<td>42.61</td>
<td>41.69</td>
<td>753.000</td>
</tr>
<tr>
<td>6</td>
<td>Poor academic performance in the past is a barrier to enrolment in NFE.</td>
<td>49.29</td>
<td>38.29</td>
<td>566.000</td>
</tr>
<tr>
<td></td>
<td>Situational/Life Transition Barrier Items</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>The cost of the programme is a barrier to enrolment in NFE.</td>
<td>46.91</td>
<td>39.50</td>
<td>622.500</td>
</tr>
<tr>
<td>8</td>
<td>Job responsibility is a barrier to enrolment in NFE.</td>
<td>49.54</td>
<td>38.16</td>
<td>559.000</td>
</tr>
<tr>
<td>9</td>
<td>Home responsibilities are obstacles to enrolment in NFE.</td>
<td>40.48</td>
<td>42.77</td>
<td>727.500</td>
</tr>
<tr>
<td>10</td>
<td>Health problems are an obstacle to enrolment in NFE.</td>
<td>46.36</td>
<td>39.78</td>
<td>648.000</td>
</tr>
<tr>
<td></td>
<td>Institutional Barrier Items</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Long duration of programme serves as a barrier to enrolment in NFE.</td>
<td>42.38</td>
<td>41.81</td>
<td>759.500</td>
</tr>
<tr>
<td>12</td>
<td>Inconvenient scheduling of classes is a barrier to enrolment in NFE.</td>
<td>48.09</td>
<td>38.90</td>
<td>599.500</td>
</tr>
<tr>
<td>13</td>
<td>Unavailability of required courses is a barrier to enrolment in NFE.</td>
<td>47.70</td>
<td>39.10</td>
<td>610.500</td>
</tr>
<tr>
<td>14</td>
<td>Entrance requirements that are too difficult to meet are barrier to enrolment in NFE.</td>
<td>46.36</td>
<td>39.78</td>
<td>648.000</td>
</tr>
<tr>
<td>15</td>
<td>Inappropriate location of classes is an obstacle to enrolment in NFE.</td>
<td>42.61</td>
<td>41.69</td>
<td>753.000</td>
</tr>
</tbody>
</table>

Source: Field Survey (2013)
MR=Mean Rank; Male Sample=28; Female Sample=55; *p≤0.05

Again, the results indicate further that barrier item 3, 4, 5, 7, 9, 10, 11, 12, 13, 14 and 15 have their p-values greater than the alpha value. The decision is that we fail to reject null hypothesis (H0) four, which is, there is no significant difference between male and female non-participants perceptions of barrier factors to enrolment in NFE. This signifies that male and female non-participants had similar perceptions of low confidence in ability to learn, feeling too old for the programme, not knowing what participating would lead to and cost of the programme as barriers to enrolment in NFE. In addition, both male and female
non-participants had similar views in relation to home responsibilities, health problems, long duration of programme, inconvenient scheduling of classes, unavailability of required courses, entrance requirements that are too difficult to meet and inappropriate location of classes as barriers to enrolment in the literacy programme of NFE.

In connection with poor academic performance in the past as a barrier to enrolment in NFE it is associated with MR for male of 49.29, MR for female of 38.29, $U$ of 566.000 and $p$-value of 0.044. With this, it implies that the $p$-value is less than the alpha value ($p<0.05$). This shows that there is a significant difference between male and female non-participants' perception on poor academic performance in the past as a barrier to enrolment in NFE. Per the mean ranks, the male non-participants have a higher endorsement of the barrier item than the female non-participants do. The females do not support the current barrier item because most of them do not have any history of past educational experience while the opposite hold true for the males (GSS, 2013).

With respect to job responsibility as a barrier to enrolment in NFE, it has a MR for male =49.54, MR for female =38.16, $U = 559.000$ and $p$-value = 0.035. This implies that the $p$-value is less than the alpha value ($p<0.05$). This signifies that there is a significant difference between male and female non-participants’ perception on job responsibility as a barrier to enrolment in NFE. In terms of the mean ranks that of the male is higher than that of the females. This sends the signal that the male non-participants have a higher endorsement of the barrier factor than the female non-participants. This difference has emerged because most of the males are the breadwinners of the family and so usually engaged in economic activities whereas the females have less economic involvement as they are mostly homemakers (GSS, 2013).
4.4.3 Barrier Factors to Enrolment in the Literacy Programmes of NFE

This theme deals with the barriers that people face in trying to enrol in NFE. The barriers are from the perspectives of non-participants and staff of NFED. These issues of barriers have become a critical point of concern because in recent times many people either feel reluctant or do not want to take part although the classes exist. The details of barrier to participation are in Table 4.7. The top five barriers as illustrated by the ranking are first discussed followed by the remaining factors.

| Table 4.7: Perceptions of Non-Participant on Barriers to Enrolment in NFE |
|-----------------------------|-----------------|-----------------|-----------------|-----------------|
| Item no. | Barrier Item | D/SD | U | A/SA | T | Mean | Rank |
| 8 | High job responsibility is a barrier to enrolment in NFE. | 31 | 7 | 45 | 83 | 3.1807 | 1<sup>st</sup> |
| 9 | Home responsibilities are obstacles to enrolment in NFE. | 34 | 5 | 44 | 83 | 3.1084 | 2<sup>nd</sup> |
| 5 | Not knowing what participating would lead to is a barrier to enrolment in NFE. | 33 | 10 | 40 | 83 | 3.0602 | 3<sup>rd</sup> |
| 3 | Low confidence in ability to learn is a barrier to enrolment in literacy programmes of NFE. | 39 | 3 | 41 | 83 | 3.0361 | 4<sup>th</sup> |
| 6 | Poor academic performance in the past is a barrier to enrolment in NFE. | 31 | 17 | 35 | 83 | 3.0241 | 5<sup>th</sup> |
| 10 | Health problems are an obstacle to enrolment in NFE. | 41 | 8 | 34 | 83 | 2.9880 | 6<sup>th</sup> |
| 13 | Unavailability of required courses is a barrier to enrolment in NFE. | 33 | 23 | 27 | 83 | 2.9639 | 7<sup>th</sup> |
| 11 | Long duration of programme serves as a barrier to enrolment. | 40 | 10 | 33 | 83 | 2.8313 | 8<sup>th</sup> |
| 12 | Inconvenient scheduling of classes is a barrier to enrolment in NFE. | 43 | 12 | 28 | 83 | 2.7590 | 9<sup>th</sup> |
| 4 | Feeling too old for the programme is an obstacle to enrolment in NFE. | 50 | 7 | 26 | 83 | 2.6988 | 10<sup>th</sup> |
| 15 | Inappropriate location of classes is an obstacle to enrolment in NFE. | 54 | 11 | 18 | 83 | 2.3855 | 12<sup>th</sup> |
| 7 | The cost of the programme is a barrier to enrolment in NFE. | 57 | 8 | 18 | 83 | 2.3253 | 13<sup>th</sup> |

Source: Field Survey (2013)

T=total; f=frequency; %=per cent; D/SD=Disagree/Strongly Disagree; U=Uncertain; and A/SA=Agree/Strongly Agree

The results from Table 4.7 show that high job responsibility is the most significant barrier to enrolment in NFE as it ranked first among the entire barrier factors. In addition, the
results illustrate that 54.2% of the non-participants agreed or strongly agreed that high job responsibility is a barrier to enrolment in NFE. This gives the indication that many respondents (54.2%) perceived high job responsibility as a barrier to enrolment in NFE in the Wa Municipality. One of the key informant notes that one day he was interacting with a group of potential candidates of NFE; he found out that most of them indicated that they did not enrol in NFE even though they need it badly because of the busy nature of their jobs. He added that they pointed out that their high job responsibilities make them tired and so they are not always in the right frame of mind to come and learn (NFED Coordinator, March 2013). This finding is consistent with Comings et al. (1999) discovery.

In terms of home responsibilities as obstacles to enrolment in NFE it was ranked as the second most important barrier to enrolment in NFE in the Wa Municipality. Concerning the details, 53.0% of non-participants agreed or strongly agreed with that view. This evidence shows that more people support the view that home responsibilities are obstacles to enrolment in NFE. An interview with a field staff of NFED equally revealed that most people, especially the women do not participate in NFE due to numerous household chores and other family responsibilities that they have to attend (Field Staff of NFED, March 2013). This current finding corresponds with Comings et al. (1999) and Flynn et al. (2011) findings that home responsibilities are a cause of non-enrolment in adult education.

Evidence from the results illustrates that majority of the non-participants perceive not knowing what participating would lead to as a barrier to enrolment in NFE. In connection with the ranking, this factor emerged as the third most important barrier to enrolment in NFE. In terms of the specifics, those that agreed or strongly agreed on the dispositional barrier statement are 48.2% while those that disagreed or strongly disagreed represent 39.8%. This
depicts that a small majority of non-participants support the current barrier item. In an interview with the coordinator of NFED, the coordinator indicated that at present, the subvention given them to run the office is insufficient and so they are unable to publicize the activities of the division to the potential learners. The coordinator pointed out that this has resulted in most of the prospective learners not knowing what they will gain from enrolling on the programme and so their non-enrolment (NFED Coordinator, March 2013). This present finding is in line with Beder's (1990) discovery that most of the people who were eligible did not attend Adult Basic Education (ABE) programme because they had low perception of need for the programme.

In the case of low confidence in ability to learn as barrier to enrolment in NFE, it ranked as fourth most important barrier. Again, from Table 4.7, 49.4% of the non-participants agreed or strongly agreed that low confidence in ability to learn is a barrier to enrolment in literacy programmes of NFE. Those non-participants that disagreed or strongly disagreed on the dispositional barrier constitute 47.0%. This illustrates that a slight majority of the respondents perceived low confidence in ability to learn as a barrier to enrolment in the literacy programmes of NFE in the Wa Municipality. The interviews with the field staff of NFED revealed that lack of self-confidence by majority of potential candidates prevent them from enrolling in NFE. The field staff of NFED indicated that the non-participants hold this opinion because they do not want to enrol and not be able to cope with the activities in the class (Field Staff of NFED, March 2013). Ellsworth et al. (1991) finding that that lack of self-confidence leads to non-participation in the literacy programmes corroborates this current finding.
With reference to poor academic performance in the past as a barrier, it emerged as the fifth most important factor accounting for non-enrolment in NFE in the study area. For the specifics, the non-participants that agreed or strongly agreed on it are 42.2% whereas those that disagreed or strongly disagreed represent 39.8%. The implication of this result is that a marginal majority (42.2%) of the non-participants hold the opinion that poor academic performance in the past is a dispositional barrier to enrolment in NFE in the study location (Wa Municipality). The interview with a field staff of NFED showed that most of the non-participants who have had a bit of formal education and currently need NFE usually feel reluctant to join the programme because they think that they will not be able to cope with the class learning activities (Field Staff of NFED, March 2013). The present finding supports that of Beder (1990).

The other barriers to enrolling in NFE identified by the key informants and non-participants include being tired of schooling, unavailability of classes, unsupportive family and friends, not having time, periodic travelling and pregnancy. These factors equally are barriers to participation in NFE only that their impact is minimal. This is much in relation to those factors showed in Table 4.7 per their rankings.

4.5 ATTRITION FACTORS IN THE LITERACY PROGRAMMES OF NFE
Attrition in a programme usually defeats the goal of the programme, as the people are unable to benefit fully because they have not participated to a logical conclusion of the activity. It is obvious that certain obstacles in their way might have contributed to their dropout. This section concentrates on the role of settlement on dropouts' perception of causes of attrition in NFE, influence of gender of dropouts on perception of causes of attrition from NFE and causes of attrition in the literacy programme of NFE.
4.5.1 Influence of Settlement on Dropouts Perceptions of Attrition Factors in NFE

Settlement type (rural or urban) seems to be an important factor that influences people's decision to dropping out of a programme or not. This theme has examined the effect of settlement type (urban or rural) on dropouts' perception of the factors that make them to withdraw from the literacy programmes of NFE. Details of this comparison are in Table 4.8. The results show that out of the 13 attrition factors, five were significant and the remaining eight were not significant.

In connection with the attrition statements 3, 6, 11, 13 and 15, they all have their p-values less than the selected alpha value \( (p<0.05) \). This means that the null hypothesis \( (H_0) \) five, which is, there is no significant difference between urban and rural dropouts' perception of causes of attrition in NFE is rejected. This implies that we accept the alternate hypothesis \( (H_1) \) five. This illustrates that both urban and rural dropouts had a significant difference in their perceptions of poor participant physical health, lack of certainty about career goals, poor participant-peer group interaction, inconvenient scheduling of classes and lack of academic advisors as cause of dropout from NFE.

Furthermore, the results show that attrition items 4, 5, 7, 8, 9, 10, 12 and 14 all have their p-values greater than the selected alpha value of 0.05. This means that the null hypothesis \( (H_0) \) five, which is, there is no significant difference between urban and rural dropouts' perception of causes of attrition in NFE is not rejected. This signifies that both urban and rural dropouts had no significant difference in their perceptions of high family responsibilities, high job demands, lack of relevance of curricula and poor performance in class activities as causes of dropout from the literacy programme of NFE. Moreover, both urban and rural dropouts had no significant difference in their opinions of farness of
participant’s home to class, lack of income generating activities, poor quality of interaction between participants and facilitators/programme assistants and cost of programme as causes of dropout from NFE. From this, one can conclude that both urban and rural dropouts have similar perceptions and responses concerning the attrition factors under consideration.

Table 4.8: Summary of Mann-Whitney U Test for Urban and Rural Dropouts’ Perceptions of Factors that Cause Attrition in NFE

<table>
<thead>
<tr>
<th>Item no.</th>
<th>Attrition Item</th>
<th>Settlement</th>
<th>Mann-Whitney U</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Poor participant physical health contributes to dropout from NFE.</td>
<td>13.78</td>
<td>29.15</td>
<td>65.500</td>
</tr>
<tr>
<td>4</td>
<td>High family responsibilities cause attrition from NFE.</td>
<td>23.58</td>
<td>20.63</td>
<td>198.500</td>
</tr>
<tr>
<td>5</td>
<td>High job demands on participants lead to dropout from NFE.</td>
<td>23.60</td>
<td>20.61</td>
<td>198.000</td>
</tr>
<tr>
<td>6</td>
<td>Lack of certainty about career goals is a cause of dropout from NFE.</td>
<td>26.42</td>
<td>18.15</td>
<td>141.500</td>
</tr>
<tr>
<td>7</td>
<td>Lack of relevance of curricula is a cause of dropout from NFE.</td>
<td>23.18</td>
<td>20.98</td>
<td>206.500</td>
</tr>
<tr>
<td>8</td>
<td>Poor performance in class activities is a cause of dropout from NFE.</td>
<td>24.92</td>
<td>19.46</td>
<td>171.500</td>
</tr>
<tr>
<td>9</td>
<td>Farness of participant’s home to class is a cause of attrition from NFE.</td>
<td>24.15</td>
<td>20.13</td>
<td>187.000</td>
</tr>
<tr>
<td>10</td>
<td>Lack of income generating activities is a reason for attrition from NFE.</td>
<td>25.50</td>
<td>18.96</td>
<td>160.000</td>
</tr>
<tr>
<td>11</td>
<td>Poor participant-peer group interaction is a contributor to dropout from NFE.</td>
<td>17.58</td>
<td>25.85</td>
<td>141.500</td>
</tr>
<tr>
<td>12</td>
<td>Poor quality of interaction between participants and facilitators/programme assistants is a cause of dropout from NFE.</td>
<td>21.48</td>
<td>22.46</td>
<td>219.500</td>
</tr>
<tr>
<td>13</td>
<td>Inconvenient scheduling of classes is a factor that induces attrition.</td>
<td>17.60</td>
<td>25.83</td>
<td>142.000</td>
</tr>
<tr>
<td>14</td>
<td>Cost of programme is a reason for dropout from NFE.</td>
<td>19.82</td>
<td>23.89</td>
<td>186.500</td>
</tr>
<tr>
<td>15</td>
<td>Lack of academic advisors is a reason for dropout.</td>
<td>26.08</td>
<td>18.46</td>
<td>148.500</td>
</tr>
</tbody>
</table>

Source: Field Survey (2013)
MR=Mean Rank; Urban Sample=20; Rural Sample=23; *p≤0.05

In terms of poor participant physical health as contributing to dropout from NFE, it has a MR for urban =13.78, MR for rural =29.15, U of 65.500 and p-value = 0.000. This implies that the p-value is less than the alpha value (p<0.05). This shows that there is a significant difference between urban and rural dropouts’ perception on poor participant physical health as contributing to dropout from NFE. With respect to the mean ranks, it shows that the rural
dropouts have a higher endorsement of the attrition factor than the urban dropouts do. This is because the rural mean rank is higher than that of the urban. This difference exists because most of the rural people are prone to getting sick as they live in deplorable conditions due to poverty (GSS, 2007). Poverty has made them unable to access health care and even where they have the money to seek for medical attention, they are unable because of lack of health facilities. This makes them consider health challenges as a cause of attrition. On the other hand, the urban people who are a relatively well-off tend to have better living conditions and so when they are sick they are able to access health service. This has influenced their perception of the attrition item.

Evidence from the results reveals that lack of certainty about career goals as a cause of dropout from NFE has a MR for urban =26.42, MR for rural =18.15, $U$ of 141.500 and $p$-value = 0.019. With this, it implies that the $p$-value is less than the alpha value ($p<0.05$). This signifies that there is a significant difference between urban and rural dropouts’ perception on lack of certainty about career goals as a cause of dropout from NFE. Using the mean ranks, that of the urban is higher than that of the rural. This shows that the urban dropouts have a higher endorsement of the attrition factor than the rural dropouts do. This difference exists because every now and then things keep changing in the urban areas as compared to the rural areas. This means that the urban dwellers must cope with this entire situation, which is difficult to achieve, hence, their perception on this attrition factor. In the case of the rural area, the people do not face constant changes in their environment. This tends to make them certain as to what they want and this has influenced their stand on this attrition item.
In relation to poor participant-peer group interaction as a contributor to dropout from NFE, it has a MR for urban =17.58, MR for rural =25.85, \( U \) of 141.500 and \( p \)-value = 0.022. With this, it means that the \( p \)-value is less than the alpha value (\( p<0.05 \)). This connotes that there is a significant difference between urban and rural dropouts’ perception on poor participant-peer group interaction as a cause of dropout from NFE. With respect to the mean ranks, that of the rural dropouts is higher than that of the urban. This shows that the rural dropouts have a higher endorsement of the attrition factor than the urban dropouts do. This situation emerged because in the rural area people are more concerned about their interaction with others whereas in the urban areas people careless about how others perceive them.

Concerning inconvenient scheduling of classes as a factor that induces attrition, it has a MR for urban of 17.60, MR for rural of 25.83, \( U \) of 142.000 and \( p \)-value of 0.025. This means that the \( p \)-value is less than the alpha value (\( p<0.05 \)). This demonstrates that there is a significant difference between urban and rural dropouts’ perception on inconvenient scheduling of classes as cause of attrition. Using the mean ranks, it shows that the rural dropouts have a higher support for the attrition item than the urban dropouts do, as the rural mean rank is higher than that of the urban.

In terms of lack of academic advisors as a reason for dropout, it is associated with a MR for urban of 26.08, MR for rural of 18.46, \( U \) of 148.500 and \( p \)-value of 0.035. This means that the \( p \)-value is less than the alpha value (\( p<0.05 \)). This signifies that there is a significant difference between urban and rural dropouts’ perception on lack of academic advisors as a reason for dropout. With respect to the mean ranks, that of the urban is higher than that of the rural. This depicts that the urban dropouts have a higher endorsement of the current attrition factor than the rural dropouts do. This situation emerged because there are constant changes in
the urban environment and this requires that participants get guidance as to how what they are learning relates to their livelihoods. That is why they need people to advise them. Where this is not available, it can trigger attrition. In the case of the rural, as there are less frequent changes in the society, they are normally content with what they choose to do at any point in time. This implies that there is less need for advisors.

4.5.2 Influence of Gender of Dropouts on Perceptions of Causes of Attrition in NFE
Despite that both males and females who enrolled in NFE being aware of the benefits associated with their successful completion of the literacy cycle, they still dropout. The dropping out of participants is a sign that certain factors cause their attrition. It is therefore, important to find which group of factors cause both males and females’ or either of them to dropout from the literacy programmes of NFE. This necessitates a comparison of gender with regard to the causes of attrition. Details of this comparison are in Table 4.9. The results from Table 4.9 show that out of the 13 attrition factors, three are significant and 10 not significant.

In the case of the attrition items 4, 6 and 11 they all have their p-values less than the selected alpha value (p<0.05). This means that the null hypothesis (H₀) six, which is, there is no significant difference between male and female dropouts’ perceptions of causes of attrition in NFE is rejected. This means that we accept the alternate hypothesis (H₁) six. This illustrates that both male and female dropouts had a significant difference in their perceptions of high family responsibilities, lack of certainty about career goals and poor participant-peer group interaction as contributors to dropout from NFE.
Table 4.9: Summary of Mann-Whitney U Test for Male and Female Dropouts' Perceptions of Factors that Cause Attrition in NFE

<table>
<thead>
<tr>
<th>Item no.</th>
<th>Attrition Item</th>
<th>Gender</th>
<th>Mann-Whitney U</th>
<th>p -value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Male</td>
<td>Female</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>MR</td>
<td>MR</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Poor participant physical health contributes to dropout from NFE.</td>
<td>24.00</td>
<td>20.69</td>
<td>187.000</td>
</tr>
<tr>
<td>4</td>
<td>High family responsibilities cause attrition from NFE.</td>
<td>17.59</td>
<td>24.88</td>
<td>146.000</td>
</tr>
<tr>
<td>5</td>
<td>High job demands on participants lead to dropout from NFE.</td>
<td>18.56</td>
<td>24.25</td>
<td>162.500</td>
</tr>
<tr>
<td>6</td>
<td>Lack of certainty about career goals is a cause of dropout from NFE.</td>
<td>17.50</td>
<td>24.94</td>
<td>144.500</td>
</tr>
<tr>
<td>7</td>
<td>Lack of relevance of curricula is a cause of dropout from NFE.</td>
<td>21.12</td>
<td>22.58</td>
<td>206.000</td>
</tr>
<tr>
<td>8</td>
<td>Poor performance in class activities is a cause of dropout from NFE.</td>
<td>18.21</td>
<td>24.48</td>
<td>156.500</td>
</tr>
<tr>
<td>9</td>
<td>Farness of participant's home to class is a cause of attrition from NFE.</td>
<td>22.18</td>
<td>21.88</td>
<td>218.000</td>
</tr>
<tr>
<td>10</td>
<td>Lack of income generating activities is a reason for attrition from NFE.</td>
<td>24.88</td>
<td>20.12</td>
<td>172.000</td>
</tr>
<tr>
<td>11</td>
<td>Poor participant-peer group interaction is a contributor to dropout from NFE.</td>
<td>26.91</td>
<td>18.79</td>
<td>137.500</td>
</tr>
<tr>
<td>12</td>
<td>Poor quality of interaction between participants and facilitators/programme assistants is a cause of dropout from NFE.</td>
<td>22.97</td>
<td>21.37</td>
<td>204.500</td>
</tr>
<tr>
<td>13</td>
<td>Inconvenient scheduling of classes is a factor that induces attrition.</td>
<td>20.82</td>
<td>22.77</td>
<td>201.000</td>
</tr>
<tr>
<td>14</td>
<td>Cost of programme is a reason for dropout from NFE.</td>
<td>23.32</td>
<td>21.13</td>
<td>198.500</td>
</tr>
<tr>
<td>15</td>
<td>Lack of academic advisors is a reason for dropout.</td>
<td>21.91</td>
<td>22.06</td>
<td>219.500</td>
</tr>
</tbody>
</table>

The evidence obtained from the results again shows that the attrition items 3, 5, 7, 8, 9, 10, 12, 13, 14 and 15 all have their p-values greater than the selected alpha value of 0.05. This depicts that the null hypothesis (H₀) six, which is, there is no significant difference between male and female dropouts’ perceptions of causes of attrition in NFE is not rejected. This signifies that both male and female dropouts had no significant difference in their perceptions of poor participant physical health, high job demands, lack of relevance of curricula, poor performance in class activities, farness of participant’s home to class and lack of income generating activities as causes of attrition from the literacy programme of NFE. More so, both male and female dropouts had no significant difference in their views of poor quality of
interaction between participants and facilitators/programme assistants, inconvenient scheduling of classes, cost of programme and lack of academic advisors as causes of attrition from NFE. From this, one can conclude that both male and female dropouts have similar perceptions and responses concerning the factors that cause attrition (i.e., factors under current consideration) in NFE in the Wa Municipality.

In respect of high family responsibilities as a cause of attrition from NFE, this factor is associated with a MR for male of 17.59, MR for female of 24.88, U of 146.000 and p-value of 0.048. This means that the p-value is less than the alpha value (p<0.05). This demonstrates that there is a significant difference between male and female dropouts’ perception on high family responsibilities as a cause of attrition from NFE. Using the mean ranks, it shows that the female dropouts have a higher support for the attrition item than the urban dropouts do. This is because the females’ mean rank is higher than that of the males. This differences is not surprising because females are known to be those that do the household chores while men do little or nothing at all (GSS, 2012b, 2013), hence the endorsement of the attrition item by the females.

Concerning lack of certainty about career goals as a cause of dropout from NFE, it has a MR for male of 17.50, MR for female of 24.94, U of 144.500 and p-value of 0.039. This means that the p-value is less than the alpha value (p<0.05). This illustrates that there is a significant difference between male and female dropouts’ perception on lack of certainty about career goals as a cause of dropout from NFE. Using the mean ranks, it shows that the female dropouts have a higher endorsement of the attrition factor than do the urban dropouts. This is because the females have a mean rank that is higher than the males’.
In connection with poor participant-peer group interaction as a contributor to dropout from NFE, it has a MR for male of 26.91, MR for female of 18.79, $U$ of 137.500 and $p$-value of 0.027. This means that the $p$-value is less than the alpha value ($p<0.05$). This shows that there is a significant difference between male and female dropouts’ perception on poor participant-peer group interaction as causing dropout from NFE. With respect to the mean ranks, it indicates that the male dropouts have a higher support for the attrition item than the female dropouts do. This is because the male dropouts have a mean rank that is higher than that of the females.

4.5.3 Causes of Attrition from the Literacy Programmes of NFE

One of the major challenges facing literacy programmes has always been attrition of beneficiaries. When beneficiaries’ dropout from the programme before the cycle ends, there is always a higher possibility that they may not have achieved the objectives of the programme. As this happens, the impact of the programme will not be well felt and so the need to identify the factors that cause attrition in NFE to ensure that strategies are put in place to ensure their continuous participation to the end of the programme. The causes of attrition are from the standpoint of the dropouts and staff of NFED. The details of the causes of attrition in NFE in the study location from the perspective of the dropout are in Table 4.10. The top five important attrition factors presented in a descending order of magnitude are discussed.

A critical look at Table 4.10 reveals that majority of the dropouts think that lack of certainty about career goals is a cause of attrition from NFE. With respect to the ranking, it surfaced as the first reason accounting for dropout from NFE in the Wa Municipality. This signifies that this attrition factor is the top most cause of dropout from the study area. The results further shows that 74.4% of the dropouts agreed or strongly agreed on this attrition...
issue. This illustrates that most of the dropouts endorsed the proposition of the attrition statement. From the interview with a field staff of NFED, it came to light that some of the participants in NFE enrolled on the programme but only to realize that it did not meet their career goals and so they deem it necessary to quit the programme (Field Staff of NFED, March 2013). This sends the signal that majority of the people who enrol in NFE programme do so without critically examining whether it meets their needs or not, and at a particular stage when they reflect on it, realizing a mismatch, they dropout.

Table 4.10: Perceptions of Dropouts on Causes of Attrition in Literacy Programmes of NFE

<table>
<thead>
<tr>
<th>Item no.</th>
<th>Attrition Item</th>
<th>Dropout D/SD</th>
<th>Dropout U</th>
<th>Dropout A/SA</th>
<th>Dropout T</th>
<th>Mean Rank</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Lack of certainty about career goals is a cause of dropout from NFE.</td>
<td>5</td>
<td>6</td>
<td>32</td>
<td>43</td>
<td>4.1163</td>
<td>1st</td>
</tr>
<tr>
<td>15</td>
<td>Lack of academic advisors is a reason for dropout.</td>
<td>4</td>
<td>6</td>
<td>33</td>
<td>43</td>
<td>4.0233</td>
<td>2nd</td>
</tr>
<tr>
<td>12</td>
<td>Poor quality of interaction between participants and facilitators/programme assistants is a cause of dropout from NFE.</td>
<td>8</td>
<td>4</td>
<td>31</td>
<td>43</td>
<td>3.8605</td>
<td>3rd</td>
</tr>
<tr>
<td>4</td>
<td>High family responsibilities cause attrition from NFE.</td>
<td>9</td>
<td>2</td>
<td>32</td>
<td>43</td>
<td>3.7674</td>
<td>4th</td>
</tr>
<tr>
<td>10</td>
<td>Lack of income generating activities is a cause of dropout from NFE.</td>
<td>16</td>
<td>2</td>
<td>25</td>
<td>43</td>
<td>3.4419</td>
<td>5th</td>
</tr>
<tr>
<td>8</td>
<td>Poor performance in class activities is a cause of dropout from NFE.</td>
<td>11</td>
<td>3</td>
<td>29</td>
<td>43</td>
<td>3.4419</td>
<td>5th</td>
</tr>
<tr>
<td>9</td>
<td>Farness of participant's home to class is a cause of attrition from NFE.</td>
<td>14</td>
<td>3</td>
<td>26</td>
<td>43</td>
<td>3.3256</td>
<td>7th</td>
</tr>
<tr>
<td>5</td>
<td>High job demands on participants lead to dropout from NFE.</td>
<td>16</td>
<td>4</td>
<td>23</td>
<td>43</td>
<td>3.1860</td>
<td>8th</td>
</tr>
<tr>
<td>7</td>
<td>Lack of relevance of curricula is a cause of dropout from NFE.</td>
<td>21</td>
<td>2</td>
<td>20</td>
<td>43</td>
<td>3.0233</td>
<td>9th</td>
</tr>
<tr>
<td>3</td>
<td>Poor participant physical health contributes to dropout from NFE.</td>
<td>22</td>
<td>1</td>
<td>20</td>
<td>43</td>
<td>2.9767</td>
<td>10th</td>
</tr>
<tr>
<td>11</td>
<td>Poor participant-peer group interaction is a contributor to dropout from NFE.</td>
<td>21</td>
<td>2</td>
<td>20</td>
<td>43</td>
<td>2.8837</td>
<td>11th</td>
</tr>
<tr>
<td>13</td>
<td>Inconvenient scheduling of classes is a factor that induces attrition.</td>
<td>24</td>
<td>4</td>
<td>15</td>
<td>43</td>
<td>2.7674</td>
<td>12th</td>
</tr>
<tr>
<td>14</td>
<td>Cost of programme is a reason for dropout from NFE.</td>
<td>39</td>
<td>2</td>
<td>2</td>
<td>43</td>
<td>1.6047</td>
<td>13th</td>
</tr>
</tbody>
</table>

Source: Field Survey (2013)

T = total; f = frequency; % = per cent; D/SD = Disagree/Strongly Disagree; U = Uncertain; and A/SA = Agree/Strongly Agree
Pieces of evidence obtained on lack of academic advisors as a reason for dropout signals that more than two-thirds of dropouts acknowledged it as one of the causes of attrition. In terms of the ranking, this factor appeared as the second important cause of attrition from NFE. The respondents that agreed or strongly agreed on the attrition item represent 76.7%. Considering the results, it is clear that most of the respondents perceived lack of academic advisors as a cause of attrition. In the interview with the NFED Coordinator, he pointed out that:

The division is ill resourced and so we are unable to go on regular monitoring to advise the learners and this has resulted in most of the learners losing interest in the programme leading to their dropout (NFED Coordinator, 20/03/2013).

The results on this attrition factor is in line with the finding of Ryder et al. (1994) that non-traditional students perceived the quality, knowledge or attitude of academic advising as a factor that triggered attrition.

A look at the Table 4.10 reveals that a greater proportion of the dropouts perceived poor quality of interaction between participants and facilitators/programme assistants as a cause of dropout from NFE. This factor appeared as the third influential factor that triggers attrition in NFE. For the specifics, the results show that about 72.1% of dropouts agreed or strongly agreed on the attrition statement. The evidence from the results shows that most of the dropouts backed the attrition statement. An interview with a field staff of NFED confirmed the position held by the dropouts by pointing out that in most of the classes in all the zones where the facilitators/programme assistants have been abusive and feeling bossy, majority of their learners dropped out from the programme (Field Staff of NFED, March 2013). This finding concurs with Ryder et al. (1994) discovery that instructor attitudes caused attrition from a learning programme.
On the issue of high family responsibilities causing dropout from NFE, it ranked as the fourth important attrition factor in NFE in the study location. The results further illustrate that the dropouts that agreed or strongly agreed on the attrition item are 74.4%. The results suggest that majority (74.4%) of the dropouts hold the opinion that high family responsibilities cause attrition from NFE in the Wa Municipality. In the interview with the NFED Coordinator, he indicated that family responsibilities have been cited as one of the things that serve as a cause of attrition from NFE. The coordinator added that as people especially women enrol and their home responsibilities increase, they dropout when they are unable to combine the classes and the home responsibilities (NFED Coordinator, March 2013). The current study’s result is consistent with McGivney’s (2004) and Jena and Wangchuk’s (2011) discoveries that family responsibilities are a cause of participants in adult literacy programmes dropping out.

With regard to poor performance in class activities as a cause of dropout from NFE, the results show that almost about two-thirds of the dropouts support that assertion. Per the ranking of this factor, it surfaced as the fifth most important cause of attrition in NFE. Those that agreed or strongly agreed on the attrition item are 67.4%. It is clear from the results that most of the respondents actually think that poor performance in class activities is a cause of dropout from NFE in the study location. It came to the fore during the interview with the NFED Coordinator that in his interaction with quite a number of the dropouts, they indicated that they quit the programme because they could no longer cope with the activities (i.e., reading, writing or doing any exercise required) in the class (NFED Coordinator, March 2013). This finding is in line with Mayo et al. (2004) discovery that poor academic performance led to attrition in an educational programme.
In terms of lack of income generating activities as a cause of dropout from NFE, this factor ranked as the fifth influential cause of dropout in NFE in the Wa Municipality. Those that agreed or strongly agreed on the attrition item are 58.1%. It is clear from the results that most of the respondents actually think that lack of income generating activities is a cause of dropout from NFE in the study location. In the interview with the NFED Coordinator (March, 2013) it came to the fore that they are now unable to operate income generation activities for their learners because they no longer get adequate funding. He indicated this situation has resulted in the dropping out of some learners whose main aim was to benefit from such funding. Similarly, a Field Staff of NFED (20/03/2013) noted in the key informant interview session that:

Many of the participants that dropout from the literacy class attribute it to the fact that the classes no longer run income generation activities were they could make extra income to support themselves. Other attrition factors obtained from the rated factors above and the free response questions include high job demands, farness of participant’s home to class, irregular attendance of class by facilitators, poor instructional quality, low level of motivation, poor class safety and inadequate learning materials. These factors also influence attrition of people from the literacy programme of NFE in the study location only that their level of impact is marginal and not far reaching in consequence.

4.6 RETENTION IN THE LITERACY PROGRAMMES OF NFE
In any programme when noticed that the target beneficiaries are dropping out, it becomes necessary that measures are in place to make sure that people stay in the programme in order to acquire its full benefits. On that note, as participants in NFE dropout, it is important to put in measures to make sure their retention. This section looks at influence of settlement on
perceptions of retention factors in NFE and retention factors in literacy programme of NFE.

The subsections present a discourse on the aforementioned issues.

4.6.1 Influence of Settlement on Perceptions of Retention Factors in NFE

The settlement type (rural or urban) where a person lives may have an impact on the solution proposed to tackle a problem. On this basis, it is important to check whether the settlement type where dropouts live influences their perception of retention factors. The details of this comparison are in Table 4.11. In general, out of the 13 retention factors, five came out significant while the remaining eight were not significant.

The results demonstrate that the retention items 17, 18, 25, 27 and 28 all have their $p$-values less than the selected alpha value ($p<0.05$). This means that the null hypothesis (H$_0$) seven, which is, there is no significant difference between urban and rural dropouts' perceptions of retention are rejected. This implies that we accept the alternate hypothesis (H$_1$) seven. This illustrates that both urban and rural dropouts had a significant difference in their perceptions of good participant physical health, less family responsibilities, effective participant-peer group interaction, appropriate scheduling of classes and low cost of programme as ensuring retention of participants in NFE.

Furthermore, the results show that retention statements 19, 20, 21, 22, 23, 24, 26 and 29 all have their $p$-values greater than the selected alpha value of 0.05 ($p>0.05$). This means that we fail to reject the null hypothesis seven, which is, there is no significant difference between urban and rural dropouts' perceptions of retention factors in NFE. This denotes that both the urban and rural dropouts had no significant difference in their perceptions of less job demands, certainty about career goals, relevance of curricula, improved performance in class activities and nearness of participant’s home to class as ensuring retention of participants in
NFE. Moreover, both the urban and rural dropouts had no significant difference in their opinions of availability of income generating activities, good quality interaction between participants and facilitators/programme assistants and availability of academic advisors as ensuring retention of participants in NFE. From this, one can conclude that both respondent groups (urban and rural dropouts) have similar perceptions and responses concerning the factors that cause attrition (i.e., factors under current consideration) in NFE in the Wa Municipality.

Table 4.11: Summary of Mann-Whitney U Test for Urban and Rural Dropouts' Perceptions of Factors that Promote Retention in NFE

<table>
<thead>
<tr>
<th>Item no.</th>
<th>Retention Item</th>
<th>Settlement</th>
<th>Mann-Whitney U</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>Rural</td>
<td>MR</td>
</tr>
<tr>
<td>17</td>
<td>Good participant physical health contributes to retention of learners enrolled in NFE</td>
<td>12.85</td>
<td>29.96</td>
<td>47.000</td>
</tr>
<tr>
<td>18</td>
<td>Less family responsibilities leads to retention of learners enrolled in NFE.</td>
<td>16.72</td>
<td>26.59</td>
<td>124.500</td>
</tr>
<tr>
<td>19</td>
<td>Less job demands on participants leads to retention in NFE.</td>
<td>19.28</td>
<td>24.37</td>
<td>175.500</td>
</tr>
<tr>
<td>20</td>
<td>Certainty about career goals leads to retention of learners enrolled in NFE.</td>
<td>21.00</td>
<td>22.87</td>
<td>210.000</td>
</tr>
<tr>
<td>21</td>
<td>Relevance of curricula ensures retention of participants in NFE.</td>
<td>20.92</td>
<td>22.93</td>
<td>208.500</td>
</tr>
<tr>
<td>22</td>
<td>Improved performance in class activities ensures retention of participants in NFE.</td>
<td>21.48</td>
<td>22.46</td>
<td>219.500</td>
</tr>
<tr>
<td>23</td>
<td>Nearest of participant's home to class ensures retention of participants in NFE.</td>
<td>20.78</td>
<td>23.07</td>
<td>205.500</td>
</tr>
<tr>
<td>24</td>
<td>Availability of income generating activities ensures retention of participants in NFE.</td>
<td>23.88</td>
<td>20.37</td>
<td>192.500</td>
</tr>
<tr>
<td>25</td>
<td>Effective participant-peer group interaction is a contributor to retention in NFE.</td>
<td>16.55</td>
<td>26.74</td>
<td>121.000</td>
</tr>
<tr>
<td>26</td>
<td>Good quality interaction between participants and facilitators/programme assistants promotes retention in NFE.</td>
<td>21.70</td>
<td>22.26</td>
<td>224.000</td>
</tr>
<tr>
<td>27</td>
<td>Appropriate scheduling of classes promotes retention in NFE.</td>
<td>12.98</td>
<td>29.85</td>
<td>49.500</td>
</tr>
<tr>
<td>28</td>
<td>Low cost of programme ensures retention of participants in NFE.</td>
<td>27.30</td>
<td>17.39</td>
<td>124.000</td>
</tr>
<tr>
<td>29</td>
<td>Availability of academic advisors ensures retention of participants in NFE.</td>
<td>21.32</td>
<td>22.59</td>
<td>216.500</td>
</tr>
</tbody>
</table>

Source: Field Survey (2013)
MR=Mean Rank; Urban Sample=20; Rural Sample=23; *p≤0.05
Concerning good participant physical health as contributing to retention of learners enrolled in NFE, it has a MR for urban =12.85, MR for rural =29.96, \( U = 47.000 \) and \( p \)-value = 0.000. With this, it implies that the \( p \)-value is less than the alpha value (\( p<0.05 \)). This signifies that there is a significant difference between urban and rural dropouts' perception on good participant physical health as contributing to retention of learners enrolled in NFE. Using the mean ranks that of rural dropouts is higher than that of the urban. This shows that the rural dropouts have a higher endorsement of the retention factor than the urban dropouts do. This is because the conditions that exist in the urban area are certainly not the same in the rural area. In the rural area, most of the people live in deplorable conditions due to poverty and this predisposes them to diseases. Even if they can afford their medical bills, they are still unable to access health care because of proximity problems. In the urban area, the people have better conditions of living and can easily access health care when necessary. This creates the difference in their perceptions of the current retention issue.

In relation to less family responsibilities as leading to retention of learners enrolled in NFE, it has a MR for urban =16.72, MR for rural =26.59, \( U = 124.500 \) and \( p \)-value = 0.005. This means that the \( p \)-value is less than the alpha value (\( p<0.05 \)). This connotes that there is a significant difference between urban and rural dropouts' perception on less family responsibilities as leading to retention of learners enrolled in NFE. With respect to the mean ranks, it shows that the rural dropouts have a higher endorsement of the retention item than the urban dropouts do. This difference results from the fact that in the rural areas people do all their household chores (GSS, 2012b, 2013) with little or without any assistance. This tends to put a lot of pressure on them. In the case of the urban areas, people are able to afford the
services of housemaids and so it cuts down their workload in the house. This has resulted in the differences in opinions on the retention factor.

With regard to effective participant-peer group interaction as a contributor to retention in NFE, it has a MR for urban of 16.55, MR for rural of 26.74, $U$ of 121.00 and $p$-value of 0.003. This signifies that the $p$-value is less than the alpha value ($p<0.05$). This demonstrates that there is a significant difference between urban and rural dropouts’ perception of effective participant-peer group interaction as a contributor to retention in NFE. Per the mean ranks, that of the rural is higher than that of the urban. This suggests that the rural dropouts have a higher support of the retention item than the urban dropouts do. This difference exist because in the rural area people are more concern about their relationship with their peers and so anything that goes wrong in that light make them very uncomfortable. This probably influenced their view on the current retention item. On the other hand, in the urban areas, people are individualistic and so do not border much about what others think about them. They are mostly interested in what they gain from any relationship.

In terms of appropriate scheduling of classes as promoting retention in NFE, it is associated with a MR for urban of 12.98, MR for rural of 29.85, $U$ of 49.50 and $p$-value of 0.000. With this, it means that the $p$-value is less than the alpha value ($p<0.05$). This signifies that there is a significant difference between urban and rural dropouts’ perception on appropriate scheduling of classes as promoting retention in NFE. With respect to the mean ranks, it shows that the rural dropouts have a higher endorsement of the retention factor than the urban dropouts do. The rural people tend to have a strong opinion on the retention factor because they have many taboos and restrictions on timing of certain activities whereas in the urban areas the situation is different, as they tend to have a lot of freedom to do things at any
time. These situations possibly led to the difference in their opinions on the retention statement under consideration.

On the issue of low cost of programme as ensuring retention of participants in NFE, it is associated with a MR for urban of 27.30, MR for rural of 17.39, \( U \) of 124.000 and \( p \)-value of 0.003. This results show that the \( p \)-value is less than the alpha value \((p<0.05)\). This signifies that there is a significant difference between urban and rural dropouts' perception on good participant physical health as contributing to retention of learners enrolled in NFE. Using the mean ranks, it suggests that the urban dropouts have a higher endorsement of the retention factor than the rural dropouts do. This difference between the two groups is possibly because of the living conditions in the urban areas being very expensive relative to that of the rural area.

4.6.2 Retention Factors in the Literacy Programmes of NFE
Retention is necessary to make sure that people do not dropout of a programme to benefit maximally. As the participants dropout from NFE, it is important to find some of the things that can be put in place to ensure that they stay in the programme until the literacy cycle end to derive the intended benefits. The factors of retention are from the perspective of dropouts and staff of NFE. The details of these retention factors identified by the dropouts are in Table 4.12. The discussion presents the top five retention factors in order of their importance (i.e., from the most effective to least effective) followed by the other less significant factors.

In a looking at Table 4.12, the results show that more than two-thirds of the dropouts perceived good quality interaction between participants and facilitators/programme assistants as a retention factor. The results show that this factor ranked as the first retention strategy. This indicates that it is the most important method of curbing dropout. Furthermore, the
results show that about 90.7% of dropouts agreed or strongly agreed on the retention statement. This evidence from the results shows that most of the dropouts backed the retention statement. In an interview with the NFED Coordinator, he pointed out that in a discussion held with some group of dropouts they indicated that good interaction with their facilitators would have made them stay on the programme. The NFED Coordinator noted that the dropouts complained about the bad attitudes of their facilitators towards them and that if they were patient and respected them they would not have dropped out (NFED Coordinator, March 2013). This finding is similar to Pascarella and Terenzini’s (1991, 2005) finding that good student interactions with faculty members affects the learners retention.

Concerning improved performance in class activities ensuring retention of participants in NFE the results show that more than two-thirds of the dropouts supported that assertion. This retention item surfaced as the second important factor. Those that agreed or strongly agreed on the retention item are 88.4%. It is clear from the results that most of the dropouts actually think that improved performance in class activities ensures retention of participants in NFE. In an interview with the NFED Coordinator, the coordinator stated that:

In a casual discussion with some of the dropouts of NFE on how to ensure their retention, the dropouts indicated that we would have stayed in the programme until the literacy cycle end but because of our poor continuous performance, we dropped out. If the activities that we were given were within our abilities we would have been able to cope and would not have quit the programme (NFED Coordinator, 20/03/2013).

On the issue of nearness of participant’s home to class as ensuring retention in NFE, it appeared as the third most important retention strategy. The dropouts that agreed or strongly agreed on the retention strategy constitute 86.0%. From the results, it is obvious that most (86.0%) of the dropouts put their weight behind the retention factor. In an interview with a field officer of NFED, it came out prominently that most of the learners who had dropped out complained that their classes were not close to their home and since the classes are in the
night and were far away, it was difficult commuting back and forth on a regular basis. They therefore suggested that the classes should be located near their places of residence to ensure retention (Field Staff of NFED, March 2013). This implies that the classes should be located at reasonable distances to the participants’ homes to ensure their retention.

### Table 4.12: Perceptions of Dropouts on Factors that Promote Retention in NFE

<table>
<thead>
<tr>
<th>Item no.</th>
<th>Retention Item</th>
<th>Dropouts</th>
<th>D/SD</th>
<th>U</th>
<th>A/SA</th>
<th>T</th>
<th>Mean Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>26</td>
<td>Good quality interaction between participants and facilitators/programme assistants promotes retention in NFE.</td>
<td>f 0</td>
<td>4</td>
<td>39</td>
<td>43</td>
<td>4.5581</td>
<td>1&lt;sup&gt;st&lt;/sup&gt;</td>
</tr>
<tr>
<td>22</td>
<td>Improved performance in class activities ensures retention of participants in NFE.</td>
<td>f 3</td>
<td>2</td>
<td>38</td>
<td>43</td>
<td>4.4186</td>
<td>2&lt;sup&gt;nd&lt;/sup&gt;</td>
</tr>
<tr>
<td>23</td>
<td>Nearestness of participant’s home to class ensures retention of participants in NFE.</td>
<td>f 4</td>
<td>2</td>
<td>37</td>
<td>43</td>
<td>4.3953</td>
<td>3&lt;sup&gt;rd&lt;/sup&gt;</td>
</tr>
<tr>
<td>28</td>
<td>Low cost of programme ensures retention of participants in NFE.</td>
<td>f 4</td>
<td>3</td>
<td>36</td>
<td>43</td>
<td>4.3488</td>
<td>4&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>24</td>
<td>Availability of income generating activities ensures retention of participants in NFE.</td>
<td>f 4</td>
<td>4</td>
<td>35</td>
<td>43</td>
<td>4.0000</td>
<td>5&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>18</td>
<td>Less family responsibilities lead to retention of learners enrolled in NFE.</td>
<td>f 6</td>
<td>2</td>
<td>35</td>
<td>43</td>
<td>3.9767</td>
<td>6&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>21</td>
<td>Relevance of curricula ensures retention of participants in NFE.</td>
<td>f 6</td>
<td>2</td>
<td>35</td>
<td>43</td>
<td>3.9070</td>
<td>7&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>25</td>
<td>Effective participant-peer group interaction is a contributor to retention in NFE.</td>
<td>f 7</td>
<td>2</td>
<td>34</td>
<td>43</td>
<td>3.8372</td>
<td>8&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>29</td>
<td>Availability of academic advisors ensures retention of participants in NFE.</td>
<td>f 9</td>
<td>7</td>
<td>27</td>
<td>43</td>
<td>3.7209</td>
<td>9&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>19</td>
<td>Less job demands on participants leads to retention in NFE.</td>
<td>f 9</td>
<td>6</td>
<td>28</td>
<td>43</td>
<td>3.6047</td>
<td>10&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>27</td>
<td>Appropriate scheduling of classes promotes retention in NFE.</td>
<td>f 15</td>
<td>2</td>
<td>26</td>
<td>43</td>
<td>3.5814</td>
<td>11&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>20</td>
<td>Certainty about career goals leads to retention of learners enrolled in NFE.</td>
<td>f 15</td>
<td>2</td>
<td>26</td>
<td>43</td>
<td>3.4884</td>
<td>12&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
<tr>
<td>17</td>
<td>Good participant physical health contributes to retention of learners enrolled in NFE.</td>
<td>f 21</td>
<td>3</td>
<td>19</td>
<td>43</td>
<td>3.2326</td>
<td>13&lt;sup&gt;th&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

Source: Field Survey (2013)

T=total; f=frequency; %=per cent; D/SD=Disagree/Strongly Disagree; U=Uncertain; and A/SA=Agree/Strongly Agree

In relation with perception on low cost of programme ensuring retention of participants, the results demonstrate that majority of the dropouts support the strategy. This retention factor emerged as the fourth important factor. In terms of the details, about 83.7% of dropouts agreed or strongly agreed on the retention item. The available evidence overwhelmingly suggests that about 83.7% of the dropouts see low cost the programme as...
retention factor of participants in NFE. The NFED Coordinator pointed out in an interview held with him that majority of the learners that dropped out considered the low cost of the programme as a retention factor. This is because they already have many financial commitments but with low cost of the programme it will motivate them to stay until the programme end as they will not incur much financial burden (NFED Coordinator, March 2013). This study’s finding corresponds with Wells’ (2008) discovery that low financial commitment such as tuition fees is an important factor in the retention of students.

Taking availability of income generating activities as a retention factor of learners enrolled in NFE into account, the results reveal that it is the fifth most important retention strategy. From Table 4.12, it is clear that the dropouts who agreed or strongly agreed on the retention item are 81.4%. The results suggest that most (81.4%) of the dropouts hold the opinion that availability of income generating activities lead to retention of learners enrolled in NFE in the Wa Municipality. In connection with the dropouts’ perception, a field staff of NFED in an interview indicated that most of the dropouts that he interacted with pointed out that the availability of loans to them to invest in their businesses would have motivated them to stay on the programme until the literacy cycle ends. As the money was not forthcoming, they quit the programme (Field Staff of NFED, March 2013). This finding concurs with St. John (1990) and Avalos and Pavel’s (1993) findings that when participants receive loans or grants in a programme it helps to retain them.

Evidence from the retention factors rated above and from the free response question indicates that less family responsibilities, relevance of curricula, availability of academic advisors, appropriate scheduling of classes and effective participant-peer group interaction constitute retention factors in NFE. In addition, certainty about career goals, less job demands
on participants, adequate learning materials and remuneration of the facilitators also form part of retention factors enumerated by the dropouts and staff of NFED. These factors mentioned above albeit promote retention in the literacy programme of NFE, however, they are not the important ones (especially those rated in Table 4.12).

The next chapter dwells on the findings, conclusions and recommendations of the study.
CHAPTER FIVE
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION
This chapter concentrates on the summary of the major findings, conclusions drawn from the study and recommendations made based on the results of the study.

5.2 SUMMARY
This study looked at the determinants of participation in Non-Formal Education (NFE) in the Wa Municipality. It focused on determining if settlement type and gender differences exist in terms of motivation for participating in literacy programmes of NFE, barriers to enrolment in literacy programmes of NFE, causes of attrition in literacy programmes of NFE and promotion of retention in literacy programmes of NFE. On that basis, a summary of the major findings are below.

Taking the effect of settlement on participants' perception about factors that induce participation in NFE into account, it was found out that out of the 11 motivation factors, six were significant and the remaining five not significant. In all, urban and rural participants had significant difference in their perceptions on improving one's self-image, obtaining a certificate, learning new skills, mutual support from family and peers, obtaining employment and low-cost of the programme as motives for participating in NFE. With majority of the motivation factors being significant, it signifies that great differences exist in terms of rural and urban peoples' opinion about factors that motivate them to enrol in NFE in the Wa Municipality.

Concerning the influence of gender on motivation for participation, the study discovered that out of the 11 motivation factors only one was significant. Enjoying social
interaction surfaced as the significant motivation factor for participating in NFE. The results show that gender differences in motivation for participating in NFE were very little. That is, participants largely had similar opinions on motivation for participation.

More so, the motivations for taking part in literacy programme of NFE in the Wa Municipality encapsulate both important and less important factors. The top important motivation factors in their order of relevance are namely learning new skills, availability of properly trained facilitators, becoming a good role model for children, improving one’s self-image and enjoying social interaction. These top influential motivating factors enumerated above are those that most likely primarily influence majority of people to enrol in NFE. These factors combine in different ways to induce participation in NFE in the study place.

In terms of the effect of settlement type on non-participants’ perception of barriers to enrolment in NFE, it was found out that out of the 13 barrier items 11 were significant. The significant barrier factors include feeling too old for the programme, not knowing what participating would lead to, poor academic performance in the past, job responsibility, home responsibilities, health problems, long duration of programme, inconvenient scheduling of classes, unavailability of required courses, entrance requirements that are too difficult to meet and inappropriate location of classes. This suggests that rural and urban non-participants have varied perceptions about barriers to enrolment in NFE. This could be due to the different conditions that exist in the different settlement types.

In connection with the influence of gender on non-participants’ perception of barriers to enrolment in NFE, it was discovered that out of the 13 barrier factors only two were significant. The significant barriers are poor academic performance in the past and job
responsibility. This suggests that fewer differences exist in terms of male and female non-participants’ perception about barriers to enrolment in NFE in the Wa Municipality.

With reference to barriers experienced by non-participants, the results depict that some of the barriers were considered important than others. The top five most important barriers identified in their order of importance are high job responsibilities, home responsibilities, not knowing what participating would lead to, low confidence in ability to learn and poor academic performance in the past. This illustrates that most of the people in the Wa Municipality who need NFE but have not enrolled is because of one or more of the barriers mentioned above. In order to encourage people to enrol, it requires institution of certain measures to eliminate these barriers.

On the issue of the effect of settlement on dropouts’ perception of attrition in NFE, the results show that out of the 13 attrition factors five were significant. The significant attrition factors are poor participant physical health, lack of certainty about career goals, poor participant-peer group interaction, inconvenient scheduling of classes and lack of academic advisors. This suggests that both urban and rural dropouts had significant difference in their perceptions of the above factors. In general, differences in opinion of dropouts from rural and urban areas about attrition factors in NFE are not dominant since most (i.e., eight factors) of the attrition factors were not significant.

In the case of the influence of gender on dropouts’ opinion about attrition in NFE the results show that out of the 13 attrition factors only three were significant. The attrition items that emerged significant are high family responsibilities, lack of certainty about career goals and poor participant-peer group interaction. These findings largely denote that male and
female dropouts do not have differences in their perception about causes of attrition per the large number of attrition factors that were not significant.

Furthermore, for the causes of attrition in literacy programme of NFE, per the ranking some of the factors surfaced as major whereas others were not. The results indicated that lack of certainty about career goals, lack of academic advisors, poor quality of interaction between participants and facilitators/programme assistants, high family responsibilities, poor performance in class activities and lack of income generating activities emerged as the main causes of dropout from NFE in the Wa Municipality. This signals that the few people who enrol in NFE, but dropout before the literacy cycle ends is due to one or more of the factors named above.

In relation to the effect of settlement on dropouts' view about retention factors in NFE it was discovered that out of the 13 retention factors, five came out significant. These significant retention factors are namely good participant physical health, less family responsibilities, effective participant-peer group interaction, appropriate scheduling of classes and low-cost of the programme. This shows that the dropouts have different perceptions about these factors. Nonetheless, with majority of the retention factors (i.e., eight factors) appearing not significant, this implies that generally rural and urban dropouts do not have great differences in their perception of retention factors in NFE.

Taking retention factors in literacy programme of NFE into account the rating of the factors showed that some factors were more important than others were. The study found out that good quality interaction between participants and facilitators/programme assistants, improved performance in class activities, nearness of participant’s home to class, low-cost of the programme and availability of income generating activities surfaced as the major
important strategies to ensuring retention in NFE. The fore mentioned retention factors are important to retaining participants in NFE until completion of the 21 months literacy cycle.

5.3 CONCLUSIONS
First, with the influence of settlement on motivation to participate in NFE, the evidence suggests that there is high level of differences between rural and urban participants’ perception of the factors that induce participation. Furthermore, there is largely little gender difference about motivation for participating in NFE. More so, the major motivation factors in NFE in the Wa Municipality encapsulate intrinsic motivational factors. In addition, great differences exist with respect to rural and urban non-participants’ view about barriers to enrolment in NFE whereas less differences exist with regard to male and female non-participants’ perception of barriers to enrolment. The major barriers to enrolment encompass mainly dispositional and situational barriers. Again, fewer differences exist in terms of rural and urban dropouts’ perception of attrition factors and the same with respect to gender. Additionally, there are largely small differences in terms of rural and urban dropouts’ view about retention factors in the study area. Finally, most of the main attrition factors in NFE in the Wa Municipality have a nexus with the major retention factors.

5.4 RECOMMENDATIONS
Organizing orientation for the participants at the beginning of each new batch is critical to retaining participants in NFE. NFED staff with support from their past learners should execute this. The orientation should emphasize both intrinsic and extrinsic motivation among participants. This is to induce participants to stay on the programme to the end. In propagating the motives, capturing of rural and urban differences is important to make it successful. The
duty of the staff of NFED as part of the team will be to propagate the above motivating factors during the orientation. For the past learners their responsibility is the provision of testimonies to that effect.

Effective publicity campaign is required to eliminate barriers to enrolment in NFE. The execution of this publicity campaign involves NFED in collaboration with its past products, the Information Service Department (ISD) and the radio stations. The medium of conducting this task could be through community entry processes, community durbars, radio discussions and/or the use of information vans. In running this publicity to make sure that people enrol, differences in terms of rural and urban perceptions of the barriers are important ingredients. The role of NFED resource personnel as part of the team will be to focus on how to tackle dispositional and situational barriers. For the past products of NFE, their responsibility will be to give practical testimonies as to how they were able to overcome the barriers to enrolment and some of the benefits that they have gained after completing the programme. The duty of the ISD and the radio stations will be to offer the platform for propagating these ideas to the prospective participants using the information vans and the airwaves.

In-service training for the staff of NFED involved in handling the literacy classes is critical to prevention of attrition and ensuring retention of participants in NFE. This in-service training involves the joint team of NFED and GES resources persons training the facilitators/programme assistants in andragogy and time management skills. The training will aid them to know how to relate with the learners. It will also enable them to foster friendly relations between and among participants to create a congenial atmosphere for learning. Well-trained staff in good instructional techniques for adults will be in a better position to
facilitate instructions for the learners to understand and cope. The facilitator will also be in the right position to counsel the learners on their goals to enable them to be certain about what they are embarking on. They will again be able to guide the participants to schedule their home responsibilities in such a way that they have free time to enable them to continue attending the classes to completion.

Sufficient funding availability to NFED is necessary to enable it conduct its activities. By this, it is incumbent on the Ministry of Education to increase the government subvention to NFED to aid it run its activities well. Regularity and timely disbursement of funds every quarter is necessary. It is proper that the Metropolitan/Municipal/District Assemblies supplement the funding from the Ministry of Education to NFED through diverting some of the money devoted for formal education for that purpose. With adequate funding, the field staff will publicize the activities of the division to the target population (i.e., illiterates and school dropouts). They will also be in a better position to go on regular monitoring where they will have the opportunity to orientate the participants on the benefits that they will drive from staying in the programme to the end. Again, the workers of NFED at this point are able to serve as academic advisors to the participants of the programme. Finally, the division is now able to run income generating activities and conduct regular refresher training for facilitators/programme assistants.

Flexibility in the design of the NFE programme will help to promote enrolment and retention. NFED should ensure that the curriculum of NFE be made flexible and relevant to the needs of the participants and potential participants. This means that provision for regular updating and changing of the programme to suit local conditions is necessary. This is possible through conducting regular research work to make sure that they know what the potential
participants and current participants want. This will help them to show the relevant issues to capture and those to remove from the existing content of the programme. When this is in place, people who were not encouraged to take part due to the lack of relevance of the curriculum will now take part.
REFERENCES


Hong Kong Council of Social Service (HKCSS). (2002). *Learning needs and preferences of members of multi-service centres for elderly and social centres for elderly*. Hong Kong: Hong Kong Council of Social Service.


Perry, Y. D. (2002). *Las experiencias de Even Start de Tejas: Como la madre, como la persona, y como la mujer* (Texas Even Start experiences: *As a mother, as a person, and as a woman*). Manuscript in preparation, Texas A and M University at College Station.


APPENDIX-1

UNIVERSITY FOR DEVELOPMENT STUDIES
FACULTY OF INTEGRATED DEVELOPMENT STUDIES

Questionnaire for Participant

I am an MPhil degree in Development Studies student from University for Development Studies and conducting a study on *Determinants of Participation in the Literacy Programmes of Non-Formal Education in the Wa Municipality of Ghana*. The purpose of this study is to identify the motive for learners’ participation in the literacy programmes of non-formal education, the barriers that prevent enrolment in the literacy programme of non-formal education, the factors that cause participants to dropout of the literacy programme and retention strategies for participants. This study will contribute significantly to improvement in non-formal education division’s policies and practices of its employees with regard to how to motivate learners to enrol and stay on the non-formal education programmes until they complete the literacy cycle. Your voluntary participation is valuable. There are no risks involved in taking part in this study. As a voluntary participant, you are not required to answer any question that you do not wish to respond. The average time for completion of this questionnaire is approximately 10 minutes. Please be assured that your responses are confidential and anonymity guaranteed. Your answering of this questionnaire will indicate your consent to participate in this study.

*Please, for each question in the various sections indicate the chosen option by ticking or circling the most appropriate answer and fill in (where applicable)*

**SECTION I: Personal Data of Respondent**
1. Please indicate your sex: [01=Male] [02=Female]
2. Which type of settlement do you live in? [01= Urban] [02= Rural]

**SECTION II: Determinants of Enrolment in Non-Formal Education**
*Instruction:* The following list shows the major factors that influence one's decision to enrol in the literacy programmes of non-formal education. With reference to you, please say
whether you (1) strongly disagree, (2) disagree, (3) uncertain, (4) agree or (5) strongly agree with the following statements by ticking the appropriate space that corresponds to each item.

<table>
<thead>
<tr>
<th>No</th>
<th>Motivation for Enrolment Item</th>
<th>(1) Strongly Disagree</th>
<th>(2) Disagree</th>
<th>(3) Uncertain</th>
<th>(4) Agree</th>
<th>(5) Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Improving one's self image is a motivation for enrolment in NFE</td>
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<td>4</td>
<td>Obtaining a certificate is reason for enrolment in NFE</td>
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<td>5</td>
<td>Learning new skills (i.e., reading, writing and numeracy) is a motivation for enrolling in NFE</td>
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<td>6</td>
<td>Obtaining employment is a motivation for enrolling in NFE</td>
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<td>7</td>
<td>Enjoying social interaction is a motivation for enrolling in NFE</td>
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<tr>
<td>8</td>
<td>Mutual support from family and peers is a motivation for enrolling in NFE</td>
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<tr>
<td>9</td>
<td>Availability of properly trained facilitators induces enrolment in NFE</td>
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<td>10</td>
<td>Becoming a good role model for children is a motive for participation in NFE</td>
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<tr>
<td>11</td>
<td>Joining formal educational programme is a motive for participating in NFE</td>
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<tr>
<td>12</td>
<td>Existence of income generating activities is a reason for joining in NFE</td>
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<tr>
<td>13</td>
<td>Low cost of the programme is the motive for participating in NFE</td>
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</table>

14. State other motives for enrolment in NFE, but not captured in the motives list above.

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Thank you for your participation.
Questionnaire for Non-Participant

I am an MPhil degree in Development Studies student from University for Development Studies and conducting a study on *Determinants of Participation in the Literacy Programmes of Non-Formal Education in the Wa Municipality of Ghana*. The purpose of this study is to identify the motive for learners’ participation in the literacy programmes of non-formal education, the barriers that prevent enrolment in the literacy programme of non-formal education, the factors that cause participants to dropout of the literacy programme and retention strategies for participants. This study will contribute significantly to improvement in non-formal education division’s policies and practices of its employees with regard to how to motivate learners to enrol and stay on the non-formal education programmes until they complete the literacy cycle. Your voluntary participation is valuable. There are no risks involved in taking part in this study. As a voluntary participant, you are not required to answer any question that you do not wish to respond. The average time for completion of this questionnaire is approximately 10 minutes. Please be assured that your responses are confidential and anonymity guaranteed. Your answering of this questionnaire will indicate your consent to participate in this study.

*Please, for each question in the various sections indicate the chosen option by ticking or circling the most appropriate answer and fill in (where applicable)*

**SECTION I: Personal Data of Respondent**

1. Please indicate your sex: [01=Male] [02=Female]

2. Which type of settlement do you live in? [01= Urban] [02= Rural]
SECTION II: Barriers to Enrolment in Non-Formal Educational Programme

This section contains a list of dispositional, situational and institutional characteristics that may serve as barriers to enrolment on the literacy programme of non-formal education.

Instruction: The following list shows the major factors that serve as obstacles to enrolling in non-formal education. With reference to you, please say whether you (1) strongly disagree, (2) disagree, (3) uncertain, (4) agree or (5) strongly agree with the following statements by ticking the appropriate space that corresponds to each item.

<table>
<thead>
<tr>
<th>No</th>
<th>Barriers to Participation Item</th>
<th>(1) strongly disagree</th>
<th>(2) disagree</th>
<th>(3) uncertain</th>
<th>(4) agree</th>
<th>(5) strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Low confidence in ability to learn is a barrier to enrolment in literacy programmes of NFE.</td>
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<td>4</td>
<td>Feeling too old for the programme is an obstacle to enrolment on NFE.</td>
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<td>5</td>
<td>Not knowing what participating would lead to is a barrier to enrolment in NFE.</td>
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<td>6</td>
<td>Poor performance in the past is a barrier to enrolment in NFE.</td>
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<tr>
<td>7</td>
<td>The cost of the programme is a barrier to enrolment in NFE.</td>
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<tr>
<td>8</td>
<td>Job responsibility is a barrier to enrolment in NFE.</td>
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<tr>
<td>9</td>
<td>Home responsibilities are obstacles to enrolment in NFE.</td>
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<td>10</td>
<td>Health problems are an obstacle to enrolment in NFE.</td>
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<tr>
<td>11</td>
<td>Long duration of programme serves as a barrier to enrolment in NFE.</td>
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<tr>
<td>12</td>
<td>Inconvenient scheduling of classes is a barrier to enrolment on NFE.</td>
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<tr>
<td>13</td>
<td>Unavailability of required courses is a barrier to enrolment on NFE.</td>
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<tr>
<td>14</td>
<td>Entrance requirements that are too difficult to meet are barrier to enrolment on NFE.</td>
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<tr>
<td>15</td>
<td>Inappropriate location of classes is an obstacle to enrolment on NFE.</td>
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</tbody>
</table>

16. State other barriers you think limit enrolment in NFE, but not captured in the barriers list above.

Thank you for your participation.

131
Questionnaire for Dropouts

I am an MPhil degree in Development Studies student from University for Development Studies and conducting a study on *Determinants of Participation in the Literacy Programmes of Non-Formal Education in the Wa Municipality of Ghana*. The purpose of this study is to identify the motive for learners’ participation in the literacy programmes of non-formal education, the barriers that prevent enrolment in the literacy programme of non-formal education, the factors that cause participants to dropout of the literacy programme and retention strategies for participants. This study will contribute significantly to improvement in non-formal education division’s policies and practices of its employees with regard to how to motivate learners to enrol and stay on the non-formal education programmes until they complete the literacy cycle. Your voluntary participation is valuable. There are no risks involved in taking part in this study. As a voluntary participant, you are not required to answer any question that you do not wish to respond. The average time for completion of this questionnaire is approximately 15 minutes. Please be assured that your responses are confidential and anonymity guaranteed. Your answering of this questionnaire will indicate your consent to participate in this study.

*Please, for each question in the various sections indicate the chosen option by ticking or circling the most appropriate answer and fill in (where applicable)*

**SECTION I: Personal Data of Respondent**

1. Please indicate your sex: [01=Male] [02=Female]
2. Which type of settlement do you live in? [01=Urban] [02=Rural]
SECTION II: Factors that cause Attrition (Dropout) in Non-Formal Educational Programmes

Instruction I: The following list shows the major factors that cause dropout in the literacy programmes of non-formal education before the end of the literacy cycle. With reference to you, please say whether you (1) strongly disagree, (2) disagree, (3) uncertain, (4) agree or (5) strongly agree with the following statements by ticking the appropriate space that corresponds to each item.

<table>
<thead>
<tr>
<th>No.</th>
<th>Items on Attrition</th>
<th>(1) Strongly Disagree</th>
<th>(2) Disagree</th>
<th>(3) Uncertain</th>
<th>(4) Agree</th>
<th>(5) Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Poor participant physical health contributes to dropout from NFE.</td>
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<td>4</td>
<td>High family responsibilities cause attrition from NFE.</td>
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<tr>
<td>5</td>
<td>High job demands on participants lead to dropout from NFE.</td>
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<tr>
<td>6</td>
<td>Lack of certainty about career goals is a cause of dropout from NFE.</td>
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<tr>
<td>7</td>
<td>Lack of relevance of curricula is a cause of dropout from NFE.</td>
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<tr>
<td>8</td>
<td>Poor performance in class activities is a cause of dropout from NFE.</td>
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<tr>
<td>9</td>
<td>Farness of participant's home to class is a cause of attrition from NFE.</td>
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<tr>
<td>10</td>
<td>Lack of income generating activities is a reason for attrition from NFE.</td>
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<tr>
<td>11</td>
<td>Poor participant peer group interaction is a contributor to dropout from NFE.</td>
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<tr>
<td>12</td>
<td>Poor quality of interaction between participants and facilitators/programme assistants is a cause of dropout from NFE.</td>
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<tr>
<td>13</td>
<td>Inconvenient scheduling of classes is a factor that induces attrition.</td>
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<tr>
<td>14</td>
<td>Cost of programme is a reason for dropout from NFE.</td>
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<tr>
<td>15</td>
<td>Lack of academic advisors is a reason for dropout.</td>
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</table>

16. State other reasons you think cause dropout in NFE, but not captured in the dropout list above.

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133
SECTION III: Factors that Promote Retention in Non-Formal Education

This section contains a list of individual characteristics and institutional characteristics that contribute to retention in non-formal education.

Instruction II: The following list shows the major factors that contribute to retention in the literacy programmes of non-formal education. With reference to you, please say whether you (1) strongly disagree, (2) disagree, (3) uncertain, (4) agree or (5) strongly agree with the following statements by ticking the appropriate space that corresponds to each item.

<table>
<thead>
<tr>
<th>No.</th>
<th>Items on Retention</th>
<th>(1) Strongly Disagree</th>
<th>(2) Disagree</th>
<th>(3) Uncertain</th>
<th>(4) Agree</th>
<th>(5) Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Good participant physical health contributes to retention of learners enrolled in NFE.</td>
<td></td>
<td></td>
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<tr>
<td>18</td>
<td>Less family responsibilities leads to retention of learners enrolled in NFE.</td>
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<tr>
<td>19</td>
<td>Less job demands on participants leads to retention in NFE.</td>
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<tr>
<td>20</td>
<td>Certainty about career goals leads to retention of learners enrolled in NFE.</td>
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<tr>
<td>21</td>
<td>Relevance of curricula ensures retention of participants in NFE.</td>
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<tr>
<td>22</td>
<td>Improved performance in class activities ensures retention of participants in NFE.</td>
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<tr>
<td>23</td>
<td>Nearness of participant’s home to class ensures retention of participants in NFE.</td>
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<tr>
<td>24</td>
<td>Availability of income generating activities ensures retention of participants in NFE.</td>
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</tr>
<tr>
<td>25</td>
<td>Effective participant-peer group interaction is a contributor to retention in NFE.</td>
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<tr>
<td>26</td>
<td>Good quality interaction between participants and facilitators/programme assistants promotes retention in NFE.</td>
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<tr>
<td>27</td>
<td>Appropriate scheduling of classes promotes retention in NFE.</td>
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<tr>
<td>28</td>
<td>Low cost of programme ensures retention of participants in NFE.</td>
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</tr>
<tr>
<td>29</td>
<td>Availability of academic advisors ensures retention of participants in NFE.</td>
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</table>

30. State other ways you think can contribute to retention in NFE, but not captured in the retention list above.

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Thank you for your participation.
APPENDIX- 4

KEY INFORMANT INTERVIEW GUIDE FOR OFFICIALS OF NFED

1. What factors motivate people to enrol in the literacy programmes of NFE?

2. What barriers do people face in their attempt to enrol in NFE?

3. Why do people dropout from the literacy programme of NFE?

4. What strategies could ensure retention of participants in the literacy programmes of NFE?

Thank you for your participation.