ACHIEVING UNIVERSAL PRIMARY EDUCATION IN GHANA BY 2015: A REALITY OR DREAM?

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ACHIEVING UNIVERSAL PRIMARY EDUCATION IN GHANA BY 2015: A REALITY OR A DREAM?

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Executive Summary

The Government of Ghana has tried in various ways to show her commitment towards the achievement of Universal Primary Education (MDG 2) by ensuring that all children of primary school-age enrol and complete by 2015. The government has shown this commitment through policy directives and interventions like the Education Strategy Plan (ESP) for 2003-2015, the Growth Poverty Reduction Strategy, the Free Compulsory Universal Basic Education Programme and the 1992 Constitution of Ghana. Strategies adopted to operationalise the policies include the introduction of the Capitation Grant (School Fee Abolition), expansion of Early Childhood Development services, promotion of measures to improve Gender Parity in primary schools, and the introduction of Nutrition and School Feeding programmes.

These measures have led to improvement in various key indicators in education in recent years, notably, Gross Enrollment Rates, Gender Parity Index, Net Enrolment Rate and Net Admission Rate. In spite of increased enrolments rates, enrolment at primary level has not been increasing sufficiently to meet the goal of Universal Primary Completion by 2015. Major challenges facing the sector include:

- Gross inadequacy of teachers in some places of the country
- Insufficiency of some school infrastructure (classrooms, sanitary facilities, etc) in some places in the country.
- Unfavourable socio-economic and cultural factors
- Geographically hard to reach areas, hard to reach children
- Low enrolment of children with disabilities, etc

These challenges call for special approaches if Universal Primary Completion (UPC) is to be attained by 2015. There is, therefore, the need to adopt a programme that is flexible and adaptive and can reach large numbers of children in hard to reach areas as well as children living in under-served areas. Complementary education programmes can better serve the most disadvantaged and/or remote areas. Evidence from a number of developing countries such as Tanzania, Uganda, Malawi, Bangladesh, Ethiopia as well as some pilot projects in Ghana show that complementary basic education can be used to address a number of problems in education as well as reach children who would otherwise not be reached by the formal system.

It is expected that such an exercise will address challenges related to:

- Areas of very low population
- Long distance to school
- Over-aged out-of-school children, especially girls, and,
- High opportunity cost of education, especially for girls

A complementary education programme appears able to supplement efforts made through the formal school system. For it to be successful, however, will require strong government commitment, strategic vision and policy framework, effective partnerships, and reallocation of existing resources or mobilisation of additional resources.
Resumen Ejecutivo

El Gobierno de Ghana ha tratado de demostrar su compromiso con el logro de la educación primaria universal (ODM 2) de varias maneras, asegurando que todos los niños en edad escolar primaria se matriculen y terminen su educación para 2015. El Gobierno ha manifestado este compromiso mediante directivas de política e intervenciones como el Plan Estratégico sobre la Educación para 2003-2015, la Estrategia para la reducción del crecimiento de la pobreza, el Programa universal, gratuito y obligatorio para la educación básica y la Constitución de Ghana de 1992. Las estrategias aprobadas para poner en vigor las políticas incluyen la introducción del Subsidio por Persona (abolución de los gastos de escolaridad), la ampliación de los servicios de desarrollo de la primera infancia, la promoción de medidas para mejorar la paridad entre los géneros en las escuelas primarias, y la implantación de programas de nutrición y alimentación escolar.

Estas medidas han conducido a la mejora de varios indicadores fundamentales relacionados con la educación durante los últimos años, especialmente las tasas brutas de matriculación, el índice de paridad entre los géneros, la tasa neta de matriculación y la tasa neta de admisión. A pesar del aumento en las tasas de matriculación, la matriculación a nivel primario no ha aumentado lo suficiente como para alcanzar la meta de la terminación universal primaria para 2015. Entre los principales desafíos a los que se enfrenta el sector hay que incluir:

- Una gran ineficacia por parte de los maestros en algunos lugares del país.
- La insuficiencia de la infraestructura de algunas escuelas (aulas, instalaciones sanitarias, etc.) en algunos lugares del país.
- Factores socio-económicos y culturales desfavorables.
- Zonas geográficas difíciles de alcanzar, niños difíciles de llegar.
- Una escasa matriculación de los niños con discapacidades, etc.

Estos problemas exigen enfoques especiales para lograr en 2015 la terminación primaria universal. Existe, por tanto, la necesidad de adoptar un programa que sea flexible y adaptable y que pueda llegar a un amplio número de niños en zonas difíciles de alcanzar, así como de niños que viven en zonas donde los servicios son insuficientes. Los programas de educación complementaria pueden servir mejor a los niños en mayor situación de desventaja y/o en zonas remotas. Las pruebas procedentes de una serie de países en desarrollo como Tanzania, Uganda, Malawi, Bangladesh, Etiopía y algunos proyectos piloto de Ghana muestran que la educación básica complementaria puede utilizarse para abordar una serie de problemas en la educación, así como para llegar a niños que de otro modo no recibirían servicios del sistema oficial.

Se espera que un ejercicio de este tipo aborde desafíos relacionados con:

- Zonas donde la población es muy escasa.
- Largas distancias para llegar a la escuela.
- Niños demasiado mayores que no asisten a la escuela, especialmente niñas, y
- Un alto costo de oportunidad de la educación, especialmente para las niñas.

Parece que un programa complementario de educación puede incrementar las actividades realizadas por conducto del sistema escolar oficial. Sin embargo, para que tenga éxito, exigirá un firme compromiso del gobierno, una visión y un marco de políticas estratégicas, alianzas eficaces y la reasignación de los recursos existentes o la movilización de nuevos recursos.
Résumé Analytique


Ces mesures ont conduit ces dernières années à des améliorations de divers indicateurs clés de l’éducation, notamment les taux bruts de scolarisation, l’indice de parité des sexes, le taux net de scolarisation et le taux net d’admission. Malgré des taux d’inscription plus élevés, les inscriptions au niveau primaire n’ont pas augmenté dans des proportions qui permettent d’atteindre l’objectif d’achèvement universel du cycle primaire d’ici à 2015. Les difficultés principales que ce secteur doit surmonter sont les suivantes :

- incompétence notoire des enseignants dans certaines régions
- insuffisance de certaines infrastructures scolaires (salles de classes, installations sanitaires, etc.) dans certaines régions du pays,
- facteurs socio-économiques et culturels défavorables
- régions difficiles à atteindre géographiquement, enfants difficiles à joindre
- faible taux de scolarisation des enfants handicapés, etc.


Cet exercice devrait aborder les problèmes posés par :

- des régions très sous-peuplées
- des écoles éloignées
- des enfants non scolarisés et trop âgés, notamment des filles
- des coûts d’opportunité élevés, notamment pour l’éducation des filles

Un programme d’éducation complémentaire semble de nature à compléter les efforts réalisés par le biais du système scolaire formel. Toutefois, pour qu’il réussisse, il demande un engagement ferme du gouvernement, une vision stratégique et des cadres décisionnels, des partenariats efficaces et une réaffectation des ressources existantes ainsi qu’une mobilisation de ressources supplémentaires.
1. Introduction

The Government of Ghana committed itself to the achievement of Universal Primary Education (MDG 2) by ensuring that by 2015 children everywhere, boys and girls alike will be able to complete a full course of primary schooling. The government’s commitment towards achieving the educational goals is reflected in several policy frameworks and reports. In May 2003, the Ministry of Education and Sports came out with the Education Strategy Plan (ESP) for 2003-2015. The ESP was informed by many documents and policy frameworks, especially the Education for All goals, the Millennium Development Goals and the Ghana Poverty Reduction Strategy. The ESP serves as the framework by which Ghana meets its commitments to achieve the MDGs in education: Gender Parity by 2005 and Universal Primary Completion by 2015.

Within the ESP primary education is designated as a sector priority and various measures and decisions have been taken by the Government to accelerate its efforts in achieving MDG 2 by 2015. Some of the measures taken include the institution of the capitation grant to all public basic schools, inclusion of pre-school education (4 to 5 years old) as part of compulsory basic education, the introduction of a school feeding program, special programs to bridge the gender gap in access to education and targeted programs to improve access in underserved areas.

All these efforts have resulted in good progress in the education sector, especially in the past year. For example primary school enrolment has increased significantly as a result of the capitation grants and the removal of all remaining fees and levies. Progress has also been made toward achieving gender parity through a significant increase in girls’ enrolment.

The central focus in this paper is whether these positive trends mean that Ghana will achieve the Millennium Development Goal 2 by 2015. Is Ghana on track to achieve and sustain Universal Access to Quality Primary Education by 2015?

In this paper a comprehensive overview of the various policy frameworks and strategies, like the GPRS II, ESP and the Education White Paper, will be provided. The paper will provide an analysis of the data and trends in the education sector, like the enrolment ratios, transition rates, retention in school and completion rates and the gender and geographic disparities. The paper will look at the various policy options taken so far and the implications of it, like for example the capitation grant and the results it has achieved so far. Are there possible barriers attaining MDG2 and if so are there any alternative policy options, recommendations for Ghana to ensure MDG2 will be achieved by 2015.

2. Policy framework

Ghana has since 1951, and especially after independence in 1957, made significant strides in its education system. The system, as it is now, is the result of major policy initiatives in education adopted by both the present and past governments. Some of the laws, policy documents and reports, like the Free Compulsory Universal Basic Education Programme (1996) have helped in meeting the educational needs and aspirations of the people. For a full list see annex 1.
Article 38 of the 1992 Constitution of Ghana requires Government to provide access to Free Compulsory Universal Basic Education, and depending on resource availability, to Senior Secondary, Technical and Tertiary education and life-long learning. In recent times, the government’s commitment towards achieving her educational goals has been expressed in the following policy frameworks and reports:

5. Education for All (EFA, UNESCO, Dakar, 2000) – international paper
6. The Education Strategic Plan (ESP) covering 2003-2015

In 2006 Ghana started the implementation of its second Growth Poverty Reduction Strategy (GPRS II). The GPRS II is very much focused on developing Ghana to the status of a middle-income country by 2015. Developing its human resources is one of the three main thematic areas of the GPRS II, emphasizing the creation of competent manpower for development of the country whereby education obviously plays an important role. The GPRS II not only aims to meet the MDG 2 goal but also to strengthen the quality in basic education, improve quality and efficiency in the delivery of education service and bridging the gender gap in access to education.

The Education Strategic Plan (ESP) that came out in 2003 and is focusing on the period 2003-2015, is based on the Poverty Reduction Strategy and operationalises within the framework of a sector wide approach (SWAp) for education, which in Ghana is partly situated within the Multi-Donor Budget Support (MDBS) framework. The ESP provides the framework and roadmap for achieving the education related MDG’s. The strategic framework of the Education Strategic Plan 2003-2015 is based around four focus areas: Equitable Access to Education, Quality of Education, Educational Management and Science, Technology and Technical and Vocational education (TVET). The ESP has ten policy goals like increasing access to and participation in education and training, improving the quality of teaching and learning for enhanced pupil/student achievement, promoting good health and environmental sanitation in schools and institutions and others.

In 2004 the Government of Ghana came out with a White Paper on Education Reform. The White Paper Reform outlines a portfolio of reforms and objectives spanning the entire education sector, which are to be implemented from 2007 and have major targets identified for 2015 and 2020. The key objectives of the White Paper Reform are twofold. First and foremost to build upon the ESP commitments and ensure that all children are provided with the foundation of high quality free basic education. Secondly to ensure that second cycle education is more inclusive and appropriate to the needs of young people and the demands in the Ghanaian economy1.

With the reform, basic education will be expanded to include 2 years of Kindergarten as well as the existing 6 years of primary and 3 years of Junior High Schools (JHS). The entire basic cycle will be free and compulsory and will receive the highest priority of all sub-sectors. Overall funding for this sector will be supported in full by government. The overarching target is 100% completion rates for male and female student’s at all basic levels by 2015.

Building on the ESP indicators and targets the education reform proposals have identified new areas of focus and targets, which will facilitate the achievement of the education sector goals. As a result of the Government White Paper on Education Reform, some of the Education sector targets in the ESP, which were due to be achieved in Year 2015, are to be achieved earlier 2012.

For instance, the Gross Admission Rate for entry into Primary One, which originally in the ESP was to reach 100% by 2010, is now to be achieved in 2006/2007. Similarly, Primary 6 Completion rate, which was to reach a level of 100% by 2015, is now to be achieved by 2012. Gross Enrolment for Primary education is now scheduled to reach 107.4% by 2012, in order to achieve Universal Basic Completion by end 2015\(^2\).

Although Basic education in Ghana is from KG to JSS, spanning the age group 4 to 15 years, this paper will focus on the six years of primary education only. In assessing whether Ghana is on track to achieve and sustain Universal Access to Quality Primary Education, only the six years of primary education will be taken into account.

### 2.1 Policy strategies adopted

**Capitation Grant (School Fee Abolition)**

Determined to get more children into school, the Government of Ghana, in the Free Compulsory Universal Basic Education (FCUBE) programme in 1996, included a cost-sharing scheme to cover non-tuition fees, under which parents were expected to bear limited expenses. More importantly, no child is to be turned away for non-payment of fees. But the initiative did not work. Although Ghana’s school enrolment rates are high compared to some other African countries, a persistent 40 per cent of children between 6 and 11 years of age remained out of school as of 2003.

One of the main reasons why these children did not attend school was that their parents could not afford to pay the levies charged by the schools. Despite the policy of fee-free tuition in basic schools, many districts charged levies as a means of raising funds, for example, for school repairs, cultural and sporting activities. This had the effect of deterring many families, particularly the poorest, from sending their children, especially girls, to school.

To meet the MDG goals for education and national targets established in the 2003-2015 Education Strategic Plan, the Government has taken a bold step forward by abolishing all fees

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charged by schools and also providing schools with a small grant for each pupil enrolled. The programme was first piloted (with World Bank support) in Ghana’s 40 most deprived districts in 2004. Overall enrolment rose by an impressive 14.5 per cent; enrolment gains for pre-school were particularly significant (over 36 per cent). This success led to the nationwide adoption of what is known as the ‘Capitation Grant’ system in early 2005. Under this system, every public kindergarten, primary school and junior secondary school receives a grant of about $3.30 (30,000 cedis) per pupil per year. Schools are not permitted to charge any fees to parents.

Impact of the capitation grant
The decision to replace school fees with capitation grants had a positive impact on many enrolment-related figures during the 2005/06 school year:

- Primary school gross enrolment rose by nearly 10 per cent, bringing total primary enrolment to 92.4 per cent nationwide. Primary Net Enrolment increased from 62 per cent to 69 per cent³.
- Every region in the country experienced a rise in enrolment; Northern Region (where rates were lowest) experienced the largest increase.
- Overall enrolment in basic school increased by 16.7 per cent in the 2005/06 school year compared to 2004/05⁴.
- Enrolment of girls increased slightly more than that of boys (18.1 per cent vs. 15.3 per cent)⁵.

Early Childhood Development
Early Childhood Education (ECD) has increasingly been recognized as the key to preparing children for a successful primary school experience, and will over time improve internal efficiency of the education system as a result of reduced repetitions and drop-out rates and an increase of the number of children starting primary education when they are six years old. It will also result in increased learning outcomes and opportunities for children to continue their education after primary and secondary education and beyond, thus improving the quality of human resources development. ECD also assist in freeing older siblings, especially girls, to go to school instead of looking after younger children. In short, investing in kindergarten (KG) education has a high return on investment and can make an important contribution to achievement of MDGs 2 and 3.

In 2004, the Government of Ghana approved a National Early Childhood Development (ECD) policy. In addition to this, the incorporation of two years of kindergarten education into the Free Compulsory Universal Basic Education (FCUBE) policy as well as the introduction of the capitation grant has had an immediate and substantial impact on enrolment. The highest increase is recorded at kindergarten level with an increase in enrolment of 38.5 per cent in 2005 compared to the previous academic year⁶. The increase in public kindergarten was 71 per cent while

³ UNICEF Ghana, “Abolition of School fees”, Issue Briefing Note 9, July 2006
⁴ UNICEF Ghana, “Abolition of School fees”, Issue Briefing Note 9, July 2006
⁵ UNICEF Ghana, “Abolition of School fees”, Issue Briefing Note 9, July 2006
enrolment reduced to 25 per cent in private kindergartens. This shift is also due to the expansion of kindergartens attached to primary schools.

**Gender Parity**

In order for Ghana to achieve universal access to quality primary education it is equally important for the country to achieve gender parity in education. Considerable strides have been made in the country towards increasing the number of girls attending primary school.

In 1997 a Girls’ Education Unit was established as part of the Basic Education Division of the Ghana Education Service to co-ordinate the implementation of activities related to girls’ education. As part of the decentralisation of the Education service delivery in each of the 10 Regions and 138 District, Regional/District Girls’ Education Officers were appointed to co-ordinate activities and improve access for girls to the education system.

Initiatives like World Food Programme (WFP) and the Catholic Relief Service (CRS) that support school feeding programmes whereby girls are targeted in poor performing areas, like Upper East and Upper West, have resulted in narrowing the gap between female and boys gross enrollment figures in these areas. UNICEF also contributed to these results with the assistance to 15 districts with lowest Gender Parity Index to improve enrolment and retention of girls. The female enrolment figures in Upper East and Upper West grew by 31.4% and 26.1% respectively compared to the national average of 12.8%. The abolition of school fees in all basic schools in 2005 also had a direct effect on girls enrolment rates.

Provisional data shows an improvement of the GPI for Primary Gross Enrolment from 0.93 in 2004/05 to 0.95 in 2005/06. But despite these positive trends the country has not able to meet the MDG target of achieving gender parity by 2005. Several regions of Ghana experience significant gaps between the number of boys and girls in school. Disparities are particularly sharp in the Northern Region. In this region only about 65 per cent of girls are enrolled, compared to 77 per cent of boys. In several districts of the Northern region fewer than half of primary school-age girls are enrolled.

**Nutrition and School Feeding**

Getting children in school is one thing, but keeping them in school and making sure that they learn is another. School health and nutrition status of children are key in this respect and are interventions that enforces the initial success of the abolition of school fees. Several major interventions are taking place. Ghana has initiated the Ghana School Feeding Programme (GSFP). The pilot phase of the GSFP was launched in 2005 under NEPAD “Home Grown” SFP concept, which aims to contribute not only to the improvement of the education service delivery but also to agricultural development and the reduction of malnutrition among school aged children. Locally produced food will be produced to feed school children, school gardens will be

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established, agriculture and nutrition information and education will be incorporated in the school curricula. Other measures, like deworming, that have proven to have a direct impact of the health status of children, will also be part of the school feeding program. Based upon a pilot phase which so far has included 200 schools covering approximately 60,000 pupils, expansion to 500 schools is foreseen by the end of 2006 with the intention to cover all public primary schools by the end of 2010.

3. Key achievements and major challenges

3.1 Key Achievements

The policy interventions and initiatives as mentioned above have not only helped in structurally transforming the education system but also improved considerably access, especially in the last three years, see Table 1 and 2, showing a jump in the primary Gross Enrollment Rates (GER) from 87% to 92% (Table 1). As can be seen in the table, the improvements in GER have occurred for both boys and girls with the improvement being highest in the last academic year, due mostly to interventions like the Capitation grant and the introduction of the School Feeding programme.

Gender Parity Index (GPI), which is a measure of the level of girls’ participation in education also showed some improvement in 2005/2006, after stagnating for the previous two academic years. This means that the low enrolment of girls which has been a major concern for the country and which accounted for the slow growth in total GER might become a thing of the past in the near future.

Table 1: Primary Gross Enrolment Rates (GER) for 2003/2004 to 2005/2006

<table>
<thead>
<tr>
<th>YEAR</th>
<th>GER (%)</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total GER</td>
<td>86.5</td>
<td>87.5</td>
<td>92.1</td>
</tr>
<tr>
<td>Boys GER</td>
<td>89.5</td>
<td>90.5</td>
<td>95.3</td>
</tr>
<tr>
<td>Girls GER</td>
<td>83.1</td>
<td>84.0</td>
<td>88.8</td>
</tr>
<tr>
<td>Gender Parity Index</td>
<td>0.93</td>
<td>0.93</td>
<td>0.95</td>
</tr>
</tbody>
</table>


The Net Enrolment Rate NER\(^8\), which reflects the proportion of children school-aged children who attend school rose from 59% in 2004/2005 to 69% in 2005/2006, see Table 2). This improvement has significant implications for the attainment of Universal Primary Enrolment in Ghana. It means that the proportion of school-aged children in school is increasing and that the proportion of over-aged children who took up space in schools is reducing.

\(^8\) In Ghana, the official primary school-age is six to eleven years
Table 2: Primary Net Enrolment Rate (NER) for 2004/2005 to 2005/2006

<table>
<thead>
<tr>
<th>TYPE OF STATISTICS</th>
<th>NER STATISTICS IN PRIMARY SCHOOLS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pop. 6-11yrs</td>
<td>3,518,468</td>
</tr>
<tr>
<td>P1-6 Enrol. (6-11yrs)</td>
<td>2,079,786</td>
</tr>
<tr>
<td>NER</td>
<td>59.1</td>
</tr>
</tbody>
</table>


The Net Admission Rate (NAR), calculated as the percentage of all six year old children in a country who are in grade one\(^9\), has also improved significantly, especially in the last two years(Table 4). Improvements in NAR means that children are starting school at the right age thereby reducing the pool of children who might either not enroll at all or enroll later as over-aged pupils to take the place of school aged children. It is expected that if children start school at the right age, they are likely to stay and complete school.

Table 3: Net Admission Rate (NAR) in primary schools 2004-05 – 2005-06

<table>
<thead>
<tr>
<th>TYPE OF STATISTICS</th>
<th>NAR STATISTICS IN PRIMARY SCHOOLS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population ( 6 year olds)</td>
<td>636,989</td>
</tr>
<tr>
<td>P1 Enrolment (6 year olds)</td>
<td>166,891</td>
</tr>
<tr>
<td>NAR</td>
<td>26.2</td>
</tr>
</tbody>
</table>


Sixty-four percent of children of primary school age in Ghana are attending primary school, see Table 4 below. The regional differentials show at least six out of every ten children aged 6-11 are in primary schools except in Northern and Upper West region where attendance is significantly

\(^9\) In Ghana, the official age for starting grade one is six years.
lower, at approximately 50 percent\(^{10}\). Net attendance ratio for females is higher than for males in all regions except Western, Volta, Northern and Eastern regions.

### Table 4: Primary school net attendance

Percentage of children of primary school age** attending primary, Ghana, 2006

<table>
<thead>
<tr>
<th>Region</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Net</td>
<td>Number</td>
<td>Number</td>
</tr>
<tr>
<td></td>
<td>attendance rate</td>
<td>of</td>
<td>attendance rate</td>
</tr>
<tr>
<td>Western</td>
<td>73.3</td>
<td>259</td>
<td>68.8</td>
</tr>
<tr>
<td>Central</td>
<td>65.8</td>
<td>208</td>
<td>71.5</td>
</tr>
<tr>
<td>Greater Accra</td>
<td>78.3</td>
<td>294</td>
<td>81.8</td>
</tr>
<tr>
<td>Volta</td>
<td>69.3</td>
<td>191</td>
<td>61.4</td>
</tr>
<tr>
<td>Eastern</td>
<td>78.4</td>
<td>259</td>
<td>75.8</td>
</tr>
<tr>
<td>Ashanti</td>
<td>74.5</td>
<td>385</td>
<td>75.4</td>
</tr>
<tr>
<td>Brong Ahafo</td>
<td>64.3</td>
<td>266</td>
<td>68.2</td>
</tr>
<tr>
<td>Northern</td>
<td>52.2</td>
<td>405</td>
<td>47.2</td>
</tr>
<tr>
<td>Upper East</td>
<td>61.3</td>
<td>134</td>
<td>64.6</td>
</tr>
<tr>
<td>Upper West</td>
<td>50.7</td>
<td>78</td>
<td>57.4</td>
</tr>
<tr>
<td>Area</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>75.7</td>
<td>883</td>
<td>77.4</td>
</tr>
<tr>
<td>Rural</td>
<td>63.6</td>
<td>1,595</td>
<td>61.5</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>6</td>
<td>29.7</td>
<td>407</td>
<td>27.7</td>
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<tr>
<td>7</td>
<td>47.9</td>
<td>366</td>
<td>48.8</td>
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<tr>
<td>8</td>
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<td>9</td>
<td>80.1</td>
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<td>10</td>
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<td>391</td>
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<td>11</td>
<td>88.8</td>
<td>268</td>
<td>87.5</td>
</tr>
<tr>
<td>12</td>
<td>88.3</td>
<td>409</td>
<td>86.7</td>
</tr>
<tr>
<td>Wealth index quintiles</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Poorest</td>
<td>48.4</td>
<td>589</td>
<td>44.5</td>
</tr>
<tr>
<td>Second</td>
<td>64.9</td>
<td>569</td>
<td>63.3</td>
</tr>
<tr>
<td>Middle</td>
<td>70.4</td>
<td>517</td>
<td>73.7</td>
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<tr>
<td>Fourth</td>
<td>78.9</td>
<td>429</td>
<td>77.4</td>
</tr>
<tr>
<td>Richest</td>
<td>87.1</td>
<td>374</td>
<td>85.8</td>
</tr>
<tr>
<td>Total</td>
<td>67.9</td>
<td>2,478</td>
<td>67.5</td>
</tr>
</tbody>
</table>

* MICS indicator 55; MDG indicator 6

4. Is Ghana on track regarding achieving universal primary education by 2015?

Encouraged by the achievements made in enrolment in primary education so far, the Government of Ghana in its White Paper on Education Reform (Nov. 2005), reviewed the target for the achievement of Universal Primary Education (UPC). The target which was supposed to be due in 2015, is now to be achieved earlier in 2012. As shown in Figure 1, achieving the targeted Primary Net Enrolment Rate by 2012 will require a substantial annual enrolment growth for the next five years following a linear growth trend. Historical evidence from countries which have achieved UPC suggests that the target may not be realistic as growth trends tend not follow such linear trends but slows down. As also mentioned in a paper from Destefano “History clearly indicates that the growth of public schooling proceeds very slowly and inequitable. Data from 90 countries indicate that increasing enrollment from 50 percent to 90 percent requires, on average, 58 years. Clemens (2004, pp.13-14) asserts, “Reaching 95 percent enrollment by 2015 require historically unprecedented growth rates”\(^{11}\). It can be safely assumed that it will take more effort and investment of resources to get the last 5 per cent of excluded children into school than it would take to move from 50 to 55 per cent enrolment.

As also shown in Figure 2, the trend in Primary Gross Enrolment since 1987 has been fairly flat until 2000 and sharply increases in 2006 mainly due to the introduction of the Capitation Grant. With the abolishment of school fees, Ghana successfully addressed the poverty barrier to education but addressing the remaining socio-cultural barriers and reaching the most difficult to reach will require additional measures. As explained above, it seems unrealistic that this increase will continue like that. In the context of the current programming environment in Ghana, including the current number of one million children who are not in school, and assumptions based on the above reasons and experiences from other countries, growth is likely to follow a similar trend to the blue curve as indicated in Figure 1.

This curve reflects a more realistic growth pattern, with a slowing down of growth rates from 5 percentage points in 2007 gradually slowing down to 2 growth percentage points in 2011 and only 1 growth percentage point in 2015 compared to the targeted annual growth rate of 4.4 percentage points. For more information on this growth targets and assumption, see Annex 2. Even with this more realistic projection, a 100% Primary Net Enrollment Rate will not be achieved by 2015 and still an estimated 150,000 children will not attend school, unless special efforts are being made. Enrolling the last ten percent of the population is usually the most difficult. Across the developing world, children who are not in school are often the poorest and most isolated. Universal and equitable access to quality basic education requires devising strategies to reach these underserved populations.\(^{12}\)


To achieve the 2012 target and the MDG 2 by 2015, will require special efforts and strategies such as a Complementary Education Approach, that is particularly targeting children in the most deprived areas and where special measures needs to be put in place to get and retain children in school. In some parts of Ghana economic and socio-cultural factors contribute to low enrollment and attendance rates. For example as poor families struggle to make a living, often girls play a key role in the survival of the household by either contributing income or taking care of household chores like looking after younger siblings. In these situations girls are less likely to be send to school. Complementary education can contribute to Education For All goals primarily by targeting underserved populations.

**Fig. 1: Primary Net Enrolment Projections**

![Primary Net Enrolment Rates Graph]

**Source:** see annex 2 created by the Ghana Country Office
5. Major challenges to UPC in Ghana

In spite of increased enrolments rates, the Government of Ghana itself concedes that “although enrolment is increasing at all levels of education in Ghana, enrolment at primary level have not been increasing sufficiently to meet the goal of Universal Primary Completion by 2015”\textsuperscript{13}. There are some parts of the country where access to basic education is lower and in some cases persistently underserved, as can also be seen in Table 3 that shows that the Northern region has persistently lower school attendance rates than the national average.

Table 5: Northern Region: Enrolment and GER growth 2003-06

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total GER</td>
<td></td>
<td>70.5</td>
<td>72.7</td>
<td>76.2</td>
</tr>
<tr>
<td>Boys GER</td>
<td></td>
<td>77.8</td>
<td>78.9</td>
<td>70.3</td>
</tr>
<tr>
<td>Girls GER</td>
<td></td>
<td>63.0</td>
<td>66.4</td>
<td>69.6</td>
</tr>
<tr>
<td>Gender Parity Index</td>
<td></td>
<td>0.81</td>
<td>0.84</td>
<td>1.0</td>
</tr>
</tbody>
</table>


Ironically, it is evident that the major challenges confronting the education sector seem to have been compounded as major policy interventions appear to be succeeding. For instance, an impact assessment of the capitation grant policy revealed that even though it helped to increase enrolments in 2005/2006, it also compounded existing problems. Some of the key challenges are:

**Access to schools**

The recent increased enrollment of children into primary schools has led to a massive overcrowding of classrooms. It is estimated that, to meet the target of Universal Primary Education by 2015 (ESP target of 2.78 million primary school pupils in 2003 rising to about 3.73 million with an assumed population growth rate of 2.7 %) there will be a deficit of 1,048 classrooms to be built every year for the next four (4) years in the public basic schools in the country. There has also been a corresponding shortage of furniture and sanitation facilities.

**Shortage of teachers**

Shortage of qualified teachers plays a major part in deepening the inability of the country to provide quality primary education for the growing numbers of the primary school-aged children (6-11years). Available statistics show that teacher availability and deployment remain problematic, especially in rural and deprived areas (Tables 6 and 7) and staff to match the ever-increasing pupil population. In some cases, a teacher was expected to handle as many as 100 or more pupils. Once again, the deprived districts have been the worse off.

### Table 6: Primary Pupil-Teacher Ratio (Public)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>National</td>
<td>34</td>
<td>34.9</td>
<td>35.7</td>
</tr>
<tr>
<td>Northern Region</td>
<td>38.6</td>
<td>40.2</td>
<td>40.6</td>
</tr>
<tr>
<td>Upper East Region</td>
<td>58.9</td>
<td>57.4</td>
<td>53.9</td>
</tr>
<tr>
<td>Upper West Region</td>
<td>46.2</td>
<td>49.0</td>
<td>45.8</td>
</tr>
<tr>
<td>40 Most Deprived Districts</td>
<td>39.5</td>
<td>41.9</td>
<td>40.2</td>
</tr>
</tbody>
</table>


A further input indicator for the quality of education is the percentage of the teaching force that have actually qualified as a teacher – referred to as the percentage trained teachers. As can be seen from the table, there is a large discrepancy between the percentage (%) of trained teachers in the deprived and non-deprived districts (table 7). The table shows that most areas in the country have suffered a more or less severe fall in the percentage of trained teachers, perhaps, as

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14 Respective national targets for the 2004/2005 and 2005/2006 were 33.1 and 34.1.
a result of the ability of the teacher training colleges to produce enough teachers to match demand or due to teachers leaving the service for other areas or both.

Table 7: Primary Qualified Teachers as percentage of teaching force

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>National</td>
<td>73.9</td>
<td>72.4</td>
<td>70.8</td>
</tr>
<tr>
<td>Northern Region</td>
<td>52.2</td>
<td>51.6</td>
<td>54.3</td>
</tr>
<tr>
<td>Upper East Region</td>
<td>74.8</td>
<td>70.3</td>
<td>74</td>
</tr>
<tr>
<td>Upper West Region</td>
<td>77.1</td>
<td>78.5</td>
<td>82.6</td>
</tr>
<tr>
<td>40 Most Deprived Districts</td>
<td>55.3</td>
<td>53.2</td>
<td>55.9</td>
</tr>
</tbody>
</table>


Repetition and drop-out rates

Other key indicators which can affect the achievement of MDG2 are promotion, repetition and dropout rates. Across all public primary grades the average rate of promotion, repetition and dropout in 2005/2006 were 90.85, 6.0% and 3.2% respectively. If this trend continues, it means that 3.2% of pupils (possibly higher) will not complete school, thereby affecting the attainment of MDG 2.

Economic and Socio-Cultural Practices

Socio-cultural practices can also have an effect on enrollment figures, particularly of girls. Prevailing cultural/traditional beliefs, perceptions and practices towards the role of girls in communities and families, including the opportunity costs of sending girls to school. In the Northern Region, for instance, the practice of sending girls to live with their aunts serve to keep many girls out of school as many of these aunts keep the girls at home to help them in their income-generating businesses. Some of these aunts, especially the old ones, may also be too poor to pay for the education of such girls. Often there is a mismatch between school calendar/timetable and household duties (e.g. fetching water, collecting firewood, cooking, caring for younger siblings and sick family members) resulting in some children not being able to go to school.

Also opportunity costs can be a reason for parents or caretakers not to send their children to school. Children are often expected to contribute to be engaged with farming, herding, and other income generating activities in such places as markets and streets. In many cases, when a choice has to be made between schooling for girls and demand for her services at home or in an income generating venture, the girls’ education is sacrificed.
Special Education

Between 2001/2002-2005/2006 there has been steady increase in the enrolment of children with disabilities in special schools of about 40.5% (3,361 to 4,722). Female enrolment also increased from 1,249 to 1,901 (i.e. 40.3% increase). Between 2004/2005-2005/2006 there was an increase of 6.7% (i.e. 4,435 to 4,722). However, efforts need to be made to increase enrolment, especially of girls’ as there are a number of children with disability who are not enrolled. Besides, even for those enrolled, there is a problem of a shortage of teaching and learning materials. In particular, there is a lack of Braille teaching materials in the schools for the blind. The reason cited for this is a lack of funding.

From the analysis so far, it can be seen that despite the successes achieved still over one million children are out of school in Ghana and being denied the right to education (see also table). The following remain as major challenges which need to be addressed if MDG2 is to be achieved in Ghana:

- Gross inadequacy of teachers in some places of the country
- Insufficiency of some school infrastructure (classrooms, sanitary facilities, etc) in some places in the country.
- Unfavorable socio-economic and cultural factors
- Geographically hard to reach areas, hard to reach children

The goal of universal access to primary quality education cannot be achieved through the linear expansion of existing public schools system alone. What will be an alternative policy option to ensure that the last 10% enroll in primary education as well so UPC can be achieved in 2015.

6. Alternative policy options/the way forward

Analysis of the current trend of enrolment growth rate at the national level in primary schools, points to difficulties ahead in the attainment of Universal Primary Completion (UPC) by 2015, unless a special approach is adopted to reach the unreached. There is, therefore, the need to adopt a programme that is flexible and adaptive and can reach large numbers of children in 'hard to reach areas' including urban slum areas or children who have to perform other duties besides schooling as well as children living in under-served areas.

Complementary education programmes which are designed specifically to extend the reach of formal public schooling in developing countries to better serve the most disadvantaged and/or remote areas will best serve this need. Successful complementary programmes leverage community interest, resources and management capabilities with the technical, development and administrative capabilities of international, local and governmental partners to create schools that increase the access, completion and learning of local children in underserved areas. This is achieved through its ability to:

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15 ADEA Biennale 2006 – Complementary Education Programs in ADEA Countries
• bring schools closer to pupils
• enroll older children who may feel uncomfortable to enroll in grade one and may drop out later due to their age
• utilize local volunteers as teachers
• allow children to be educated while still supporting their parents
• utilize local resources as classrooms, teaching and learning materials, etc
• reduce number of years spent by pupils in school (cost effectiveness)

Evidence from a number of developing countries with some characteristics similar to Ghana’s such as Tanzania, Uganda, Malawi, Bangladesh, Ethiopia show that complementary basic education has been used to address a number of problems in education.

**Complementary Basic Education in Ghana**

Since the mid-1990s, some organizations notably School For Life (supported by DANIDA), have piloted complementary basic education programmes in the three northern regions of the country for children between 8 and 12 years of age who do not otherwise receive primary schooling. In Phase 1 of the SFL programme (1995-1998), 10,500 children in 2 districts were given the opportunity to get basic education in reading, writing and arithmetic. In Phase 2 (1998-2003), 50,000 children in 8 districts were given the possibility to get basic education in their mother tongue while in Phase 3 (2003-2008), another 48,000 children will get the same opportunity.

The major characteristics of the SFL programme include:

• focus on children between the age of 8-14 years (50% should be girls)
• all communities with complementary schools provided their own teachers or facilitators. Facilitators are residents from the community who volunteer to do the work and are literate in the language of the community (Preference given to females)
• use of mother tongues as both literacy language and medium of instruction
• strong community involvement / animation
• flexible School Calendar / Hours (9 months starting from October; 3 hours every afternoon (generally 2 to 5 PM); and, 5 days a week (two off days are typically the market day and Friday or Sunday depending on major day of worship)
• allow children to maintain daily duties and to contribute to everyday activities in the communities
• calendar is adapted to the community
• use of primary school classroom in the afternoon or any other suitable places
• link with Formal Education (One third of the students can read fluently after nine months and more than 60% of the graduates enter the formal school system and continue their education. In 2004, out of 10,959 pupils enrolled a total number of 10,586 graduated. The number of pupils integrated into the public system was 8,940 (boys 5,254, girls 3,686)

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16 Bertinus Bagbin, Unpublished report on Complementary Basic Education systems in Ghana, 2006 (supported by UNICEF)
most of the complementary schools were sited in remote, isolated and deprived communities where there were either no public schools or where a considerable number of children were outside the formal school system.

- high enrolment rate: within the period 1995 to 2004, the total number of children enrolled in SfL schools in the Northern Region. In 1995, the number of pupils enrolled during the pilot phase of the project was 2,422 (1,405 boys and 1,017 girls. In 2004, the enrolment figure rose to 10,959 (6,373 boys and 4,586 girls) covering 10 districts. The enrolment growth rate recorded between 1997 and 2004 was therefore 10.5% (10.75 for boys and 10.2% for girls).

- high transition rates: the transition rate in SfL schools in 1998 was 66.5% (59.5% for boys, 76.3% for girls). In 2004, the rate increased to 80.7% (85.5% for boys, 83.4% for girls). The observed growth rate was 4.1% (6.25 for boys, 1.5% for girls). The SfL system therefore showed a higher growth rate than the public primary schools, whose rate seemed to have stagnated. The transition trend is illustrated in Fig 3.

Annual recurrent per/pupil costs

During the period 1998 – 2003, annual operating costs for School for Life averaged $349,020 for an enrolment of 9,000, or approximately $39 per pupil. Of this, incentives for the facilitator come to $2.45, instructional materials and texts are $10.00. Supervision and staff training are $14.50, and management and operations (rentals, fuel, overhead, etc) comes to $11.70.

Going to Scale with Complimentary Basic Education in Ghana

Complementary education approaches are proving to be not only effective but essential in assisting children, who would otherwise not be reached by the formal system. Taking such a programme to scale will ensure the provision of basic education opportunities to all out-of-school children. Taking the programme to scale will call for the implementation of a number of key activities such as:

- school mapping exercise specifically linked to out-of-school children (Location and size of structures to be used as schools, Governance and decision-making in the school, etc)
- identification and improvement in capacities of key partners such as NGOs, Faith Based organisations (FBOs), community based organizations, and employers involved in providing basic education, to plan and implement education for out-of-school children;
- sensitisation of communities and parents to be receptive to and appreciative of educational and other basic rights of all children in order to increase their (communities) support and participation in complementary basic education.
- identification of a relevant time-tabling to allow children to participate in other duties typical of the rural: such as farming, fishing, household chores (fetching water, fire wood, taking care of siblings/ the sick);
- identification of locally available human resources to be trained as teachers for the programme;
- establishment of monitoring bodies for the programme

17 Schools for Life: Budget and Financing report, Phase II.2003
• a system for linking the programme with existing education structures so as not to create
a parallel structure. The programme is envisaged as an interim solution to the lack of
access to education in the target areas.

Rationale for Recommending Complementary Education programme

• **Areas of low population:** In areas of very low population, it is not economical to
establish a school. A complementary education programme can be used to mop up
children of school-going age and prepare them to join schools elsewhere. This will be
especially necessary where it is difficult for the children to commute to school in the
initial stages and also where it does not make economic-sense to use scarce resources like
classrooms and teachers.

• **Long distance to school.** Evidence from School Mapping done in nine regions in Ghana
show that some children commute long distances to school. In the Afram Plains District
of the Eastern Region\(^\text{18}\), some children commute seven kilometers each day to school.
This makes it difficult for very young children to go to school. It is possible to organize a
complementary education programme to prepare them to school later when they are old
enough to walk the long distances to school.

• **Over-aged children:** Majority of over-aged out-of-school children, especially girls, find
it difficult to enroll because of the number of years they will have to spend in school and
also the “embarrassment” of sitting in the same classroom with children much younger
than them. A Complementary Education (CE) programme can be used to prepare the
older children and place them in upper classes to be with their age mates.

• **Reducing of opportunity cost of education, especially for girls:** One major reason,
according to the School Mapping reports referred to earlier, for children staying out of
school is that they are needed to support their families carry out household duties or in
commercial ventures. In the Buiisa district of Upper East Region, most of out-of-school
children are involved in cattle herding while in the Pru District of Brong Ahafo Region
and Afram Plains district of the Eastern Region, most of the out-of-school children in
communities along the Volta Lake are involved in fishing. Their parents/guardians are
often very reluctant to release them to spend eight hours a day at school. Besides, most of
these boys are over-aged and cannot be made to start grade one. Once again, it is possible
to use CE to get them interested in school. The school mapping report on the Afram
Plains district indicates that such children claim they can attend classes during late
afternoons for about three hours per day. Their parents also reported that they could
release their children for those periods.

Challenges of the programme as a basic education model for achieving UPE

• Difficulty to ensure quality of complementary basic education, considering the financial,
physical and human resources gaps, especially for children of hard-to-reach communities;

• Weak linkages for co-ordination especially between state and non-state actors

• Ensuring active community participation (in monitoring attendance, ensuring access of
the most vulnerable children (including children with disabilities);

\(\text{18 Afram Plains School Mapping Report, 2002}\)
• Ensuring that complementary basic education is not treated like a separate program rather than a complement to the formal system, and the formal primary school is regarded as the ‘real’ school.

• Defining a definite time-line for the programme (as this is a temporary solution to address existing problems) and ensuring that it does not become a permanent programme running parallel to the formal education system.

• Provision of adequate funding for the programme.

7. Conclusion

In this paper, it has been shown that due to various policy and programme interventions, Ghana has made great strides in enrolment of children in school. Unfortunately, the efforts made so far, have not been able, and do not appear capable, to enroll ALL school-aged children. A complementary education programme appears able to supplement efforts made through the formal school system. For such a system to be adopted, however, will require strong government commitment, backed by a strategic vision and policy framework for the education sector that has the support of other key ministries like Finance, Local Government, and Women and Children’s Affairs. It also calls for the establishment of inclusive, effective partnerships, domestic and international, which will help to build a strong constituency for education. Expansion of complementary education calls for reallocation of existing resources or mobilisation of additional resources.

Expanding complementary education in Ghana to rope in hard to reach children will ensure that the achievement of MDG 2 (Universal Primary Completion) will be a reality rather than a dream.
References


Association for Development of Education in Africa (ADEA), Biennale 2006 – Complementary Education Programs in ADEA Countries.


Ministry of Education, Science and Sports, Ghana:


“Preliminary Education Sector Performance Report”, 2006


” Linking the ESP and White Papers Reforms”, November 2005

Schools for Life, “Budget and Financing report, Phase II”, 2003


UNICEF Ghana, “Abolition of Schoolfees”, Issue Briefing Note 9, July 2006


USAID, “Case Study, Meeting EFA :Ghana School for Life”, 2006
Annex 1

Laws, policy documents and reports, which have helped in meeting the educational needs and aspirations of the people since 1951 are the following:

- Accelerated Development Plan for Education (ADPE) 1951\(^1\);
- The Education Act of 1961\(^2\)
- The Dzobo Report of 1973
- The New Structure and Content of Education 1974
- The Provisional National Defence Council Law 42 of 1983;
- The Education Commission Report of 1986, (which led to the Education Reform Policy of 1987);
- The Education Reform Programme 1987/88
- The Free, 1996\(^19\)
- The FCUBE Policy Document and Programme of Operations, 1996

\(^1\) The ADPE was to address an urgent and popular demand at the time to provide education for every child of school-going age. Major features were: abolition of tuition fees in primary schools; increase in middle, secondary, technical and teacher training facilities; and construction of new classrooms (Mc William, 1967).

\(^2\) The Act stated that “every child who has attained the school-going age as determined by the Minister shall attend a course of instruction as laid down by the Minister in a school recognized for the purpose”, (Government of Ghana, 1961).

\(^19\) The access and participation component of FCUBE focus on expanding infrastructural facilities and services, addressing issues of enrollment and retention for all children of school going age, enhancing equity in the provision of educational services and facilities for all with particular focus on girls, and disadvantaged children, and, ensuring good quality teaching and learning by setting performance targets.
Annex 2

Targeted Growth rates in Primary Net Enrolment

<table>
<thead>
<tr>
<th>Year</th>
<th>Assumption PAF matrix PNER</th>
<th>% Targeted growth</th>
<th>More realistic assumption growth</th>
<th>More realistic PNER projection 21</th>
<th>Primary school Pop (6-11 yrs) 22</th>
<th>Children out of school (realistic assumption)</th>
<th>Pop out of School Based on ESP/WP</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>2005</td>
<td></td>
<td>59.1%</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>2006</td>
<td></td>
<td>68.8%</td>
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<td>6.0%</td>
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<td>3,711,030</td>
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<tr>
<td>2007</td>
<td></td>
<td>77.7%</td>
<td>4.5%</td>
<td>5.0%</td>
<td>74.8%</td>
<td>3,811,228</td>
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<td>2008</td>
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<td>82.2%</td>
<td>4.4%</td>
<td>4.5%</td>
<td>79.8%</td>
<td>3,914,131</td>
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<td>2009</td>
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<td>86.6%</td>
<td>4.4%</td>
<td>4.0%</td>
<td>84.3%</td>
<td>4,019,813</td>
<td>631,111</td>
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<tr>
<td>2010</td>
<td></td>
<td>91.0%</td>
<td>4.4%</td>
<td>3.0%</td>
<td>88.3%</td>
<td>4,128,348</td>
<td>483,017</td>
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<tr>
<td>2011</td>
<td></td>
<td>95.4%</td>
<td>4.6%</td>
<td>2.0%</td>
<td>91.3%</td>
<td>4,239,813</td>
<td>368,864</td>
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<td></td>
<td>100.0%</td>
<td>1.5%</td>
<td>93.3%</td>
<td>4,354,288</td>
<td>291,737</td>
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<td>2013</td>
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<td>1.0%</td>
<td>94.8%</td>
<td>4,471,854</td>
<td>232,536</td>
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<tr>
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<td>1.0%</td>
<td>95.8%</td>
<td>4,592,594</td>
<td>192,889</td>
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<tr>
<td>2015</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4,716,594</td>
<td>4,716,594</td>
<td></td>
</tr>
</tbody>
</table>

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20 PAF is the Performance Assistance Framework which is the matrix being used by the Multi Donor Budget Support Group in Ghana that is a group of Development Partners that provide Direct Budget support to the Government of Ghana
21 Without complementary education
22 Assumes a 2.7% population growth rate
ACHIEVING UNIVERSAL PRIMARY EDUCATION IN GHANA BY 2015: A REALITY OR DREAM?