

UNIVERSITY OF EDUCATION, WINNEBA



**MALE CHILD EDUCATIONAL INVESTMENT AS SOCIAL SECURITY
AGAINST OLD AGE IN THE OFFINSO-NORTH DISTRICT**



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**A thesis submitted to the school of graduate studies in
partial fulfilment of the requirement for the award of
the degree of Master of Philosophy
(Social Studies Education)**

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APRIL, 2025

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DECLARATION

Student's Declaration

I Desmond Kofi Adjei, declare that this thesis, with the exception of quotations and references contained in published works which have been identified and duly acknowledged, is entirely my own original work and it has not been submitted, either in part or whole for another degree elsewhere.

Signature.....

Date.....

Supervisor's Declaration

I hereby declare that the preparation and presentation of this work was supervised in accordance with the guidelines for supervision of thesis/dissertation/project as laid down by the University of Education, Winneba.

Dr. Simon Kyei (Supervisor)

Signature.....

Date.....

DEDICATION

To my family (wife and children)



ACKNOWLEDMENTS

I would like to express my deepest gratitude to everyone who contributed to the successful completion of this research. Firstly, I am indebted to my supervisor, Dr. Simon Kyei for his invaluable guidance, support, and encouragement throughout this journey. His expertise and constructive feedback were instrumental in shaping this research.

I would also like to thank Professor Lucy Effeh Attom, Mr. Stephen Osei Akyiaw and Miss Diana Ampomah for their helpful discussions, suggestions, and critiques as it was essential to my growth as a researcher. Also, I thank my friends and colleagues, the collaborative environment they fostered was essential in making this research a success.

Furthermore, I appreciate the support provided by the University of Education, Winneba particularly School of Graduate Studies (SGS) and Social studies Department for granting me access to resources and facilities in making this research a success. Additionally, I am grateful to the research participants who took part in this study, sharing their experiences and insights, which formed the backbone of this research.

Lastly, I would like to acknowledge and appreciate the impeccable role of my lovely wife Mrs. Bless Goka Adjei and my parents Mr. and Mrs. Adjei for their constant financial support, motivation and inspiration. Their unwavering encouragement, support and patience helped me navigate the challenges and setbacks encountered during this research.

Thank you.

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ABBREVIATIONS

ADL	Activities of Daily Living
BECE	Basic Education Certificate Examination
CEU	Council of European Union
CSE	Civic and Social Engagement
DNA	Deoxyribonucleic Acid
EC	European Commission
GAAH	Global Aging and Adult Health
GDP	Gross Domestic Product
GEM	Global Education Monitoring
GSS	Ghana Statistical Service
HND	Higher National Diploma
IGCSE	International General Certificate of Secondary Education
NGO	Non-Governmental Organisation
SRIMPR	Statistics, Research, Information, Management and Public Relations
TVET	Technical and Vocational Education and Training
UNESCO	United Nations Education, Scientific and Cultural Organisation
WASSCE	West African Secondary School Certificate Examination
WHO	World Health Organisation

ABSTRACT

This study examined male child educational investment as a form of social security against old age in the Offinso-North District of Ghana. Grounded in Social Exchange Theory and supported by Social Role Theory, the study explored how parents invest in their male children's education from basic to tertiary level, the motivations and expectations underpinning such investments, and the extent to which these investments are reciprocated during parents' old age. Adopting a qualitative research approach, the study employed in-depth interviews as the primary data collection instrument. A total of thirty respondents were selected through purposive, convenience, and simple random sampling techniques, comprising fifteen parents and fifteen of their male children. Data were transcribed and analysed thematically. The findings revealed that although parents invest substantially in their male children's education with the expectation of old-age support, only a few parents received adequate returns on their investment. Most parents experienced little or no reciprocation due to factors such as unemployment and low income levels of male children, competing nuclear family responsibilities, divorce, religious beliefs, and witchcraft accusations against elderly parents. The study concludes that investment in male children's education alone is no longer a reliable or sufficient form of social security for parents in old age. It therefore recommends that the Government of Ghana strengthen formal social protection systems for the elderly, expand employment opportunities with improved wages, and intensify public sensitisation on the moral and social responsibility of adult children towards ageing parents. The study contributes to social studies scholarship by highlighting the limitations of traditional family-based old-age security mechanisms amid changing social dynamics.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

The world's population is growing older and that includes African countries, although they remain primarily youthful (WHO, 2015). The concept of old age refers to a category of adults who have attained advanced ages. Old age is a complex and multifaceted concept that varies across cultures and societies. According to the United Nations, old age is typically defined as 60 years or older (World Health Organization, 2015). However, this definition is not universally accepted, and different countries and cultures have their own definitions and perceptions of old age (Gelder et al., 2014). The Ghana National Aging Policy (2010) defines elderly persons as adults who have attained advanced ages, 60 or 65 years. However, some sources suggest that the operational definition of old age in Ghana is the period of life when one mandatorily retires from active public service, normally at age 60. This age group expanded from 200,000 to 1.6 million between 1960 and 2010 in Ghana (Ghana Statistical Service, 2010). The Ghana Statistical Service (GSS) reveals that the elderly population (60 years and older) has increased almost 10 times in the past six decades, from a little over 200,000 (213,477) in 1960 to almost 2 million (1,991,736) in 2021 (Ghana Statistical Service, 2021). The elderly population comprises 861,830 (43.3%) males and 1,129,906 (56.7%) females. The report further indicates that 341,960 elderly persons are living alone, with 62,480 out of that number being 80 years and older. The findings also indicate that one out of every four elderly persons is multidimensionally poor, slightly lower than that which prevails in the total population. The incidence of multidimensional poverty among the elderly ranges from 8.8% in the Greater Accra Region to 53.0% in the Savannah Region (GSS, 2021).

As already indicated in the Ghana Statistical Service report (2021), old age in Ghana is mostly characterised by poverty or financial challenges due to retirement from active service. In Ghana, approximately 58.5% of older adults remain economically active, although this rate decreases with age. Males tend to have a slightly higher economic participation rate than females, who often prioritize social and family responsibilities (Doepke & Tertilt, 2008). Most economically active seniors work in agriculture, sales, or crafts, while only a small percentage hold professional or managerial positions, largely due to limited educational opportunities. The private informal sector employs about 90% of economically active older adults, who generally earn low incomes. Rural areas see higher economic activity among seniors (63%) compared to urban areas (46%), with many working in skilled agriculture. However, Ghana's aging population faces significant health challenges, including high rates of hypertension (54.6%), arthritis (13.8%), and diabetes (3.8%). Many older adults experience geriatric conditions like falls, mobility issues, and cognitive impairment (Ghana National Aging Policy, 2010). According to the World Health Organisation (2015), over 50% of Ghanaians aged 65-75 require assistance with daily activities. Religion and spirituality play a vital role in the lives of Ghanaian seniors. Unfortunately, negative attitudes and ageism are prevalent, particularly against female older adults, who are sometimes labeled as witches and blamed for community misfortunes.

Most of the elderly (71.1%) live in dwellings owned by a household member (not necessarily the elderly) and almost a fifth (23%) reside in houses that are owned by a relative (GSS, 2021). Ownership of house is quite low among the elderly, considering that the elderly are expected to have their own houses and command some respect accordingly. The young old, especially, have the lowest proportion that owns a house. A high proportion of the elderly reside in dwellings, particularly compound houses,

with limited access to sanitation facilities and amenities. As high as 22 per cent of them have no access to a toilet facility and 34 per cent use public toilet facility (GSS, 2021).

Considering the challenges of old age parents in Ghana, social security is the surest way to guarantee a good and healthy life in old age. Social security is the protection that individuals and households provide for themselves at old age to ensure access to health care and to guarantee income security, sickness, invalidity, work injury, maternity or loss, among others (Ginn, 2004). Social security benefits can take various forms, including financial assistance or in-kind support, to cover medical expenses, rehabilitation, home care during illness, legal aid, or funeral costs. These benefits can be provided through different channels, such as court-ordered compensation, Employer-based support, sometimes facilitated through insurance providers, government departments, either central or local, semi-public or autonomous agencies. These diverse sources aim to provide essential support to individuals in need. Since old age is inevitable in one's life, people socially secure their old age mainly through investment (Dweck, 2000).

An investment is defined as putting money, time, or effort into something, be it a material or an intangible asset, with the hope that it will generate a profit or advantage in the future (Heckman et al., 2010). Investment is traditionally defined as the commitment of resources to achieve later benefits. The contribution may gain interest or appreciation over time. In finance, the purpose of investing is to generate returns from the invested asset (Bodie et al., 2014). Investing involves allocating resources, typically money, with the expectation of generating value or returns over time. The goal is to improve one's financial position or achieve long-term benefits through strategic resource allocation. In essence, investing is a means of putting money to work to

potentially earn more money (Heckman et al., 2010). There are usually more benefits than drawbacks with investment, meaning that most people find it worthwhile to take the risk of putting money or time into an asset. However, an asset being successful in gaining interest is never a guarantee. Investments could end up causing more loss than gain in some situations and should be considered carefully (Dweck, 2000). Investment can be made in several areas, examples include: bonds, real estate, agriculture, mining, entertainment, health, stocks, mutual funds, and education, among others.

Notwithstanding the various notable areas for investment, this study will concentrate on Educational Investment in the male child as a means to socially secure old age because it is arguably the most expensive investment parents make in their children. Education is the process of providing information to an inexperienced person to help him/her develop physically, mentally, socially, spiritually, politically, and economically (Mensah-Bonsu, 2017). That is why at graduation ceremonies, one hears the Vice-Chancellors pronounce these words while awarding degrees to their institutions' graduates, "you have been found worthy in character and learning", in education parlance, it means that the individual has acquired adequate and appropriate knowledge, skills and attitudes and values, known as cognitive, psychomotor and affective behaviours to be able to function optimally as a citizen. These behaviours are the focus of training individuals in institutions of learning (Deci & Ryan, 2000). The planned and systematic training given in an institution of learning is formal education. The programme is organized, planned, and systematically implemented. In an informal education, there is no plan, and the training is haphazard and incidental (Mensah-Bonsu, 2017). Education is the process through which individuals are made functional members of their society (Rochlen, 2011). It is a process through which the young

acquire knowledge and realise their potentialities and use them for self-actualisation, to be useful to themselves and others.

Education helps in preserving, transmitting, and improving the culture of the society. In every society, education connotes the acquisition of something good, something worthwhile. Formal education is one of the fundamental rights of individuals, Article 26, of the Universal Declaration of Human Rights, which was adopted by the United Nations General Assembly in December, 1949 stipulated that everyone has the right to education. This shall be free at least in the elementary and primary stages, as education is widely recognized as key to national development. An increase in access, retention, and completion of quality education is critical to socioeconomic growth and productivity, increased individual earnings, and subsequently reduced income irregularities and poverty (UNESCO, 2006). Education contributes significantly to improved health, enhanced democracy, good governance, and effective leadership (Gadagbui, 2010).

To this end, the first aim of every family and society is to raise healthy and productive individuals who are physically, psychologically, socially, and mentally well developed. In recent decades, the enrolment of females at all levels of schooling has been increasing rapidly and faster than that of males, except in very poor countries (Klein, 2007). When noticing that female enrolment surpasses that of males in primary and secondary education, preoccupation with the reverse gender gap has been generated in industrialized countries, for example, the United Kingdom (UK), the United States (US), and Australia. It does appear that notions of masculinity negatively affect the participation and even performance of males in schooling, as reflected in higher rates of repetition, primary and secondary school completion, and academic performance in

reading (UNESCO, 2006). The educational experience can vary significantly for males and females, starting from primary school and continuing through secondary school. Understanding these differences and their impact on students' outcomes is essential for informing education policy and ensuring equal opportunities.

In many African societies, parents invest in the education of their male children based on the principle of Reciprocity. Reciprocity is defined as the mutual exchange between two or more participants (Gillespie & McGarvey, 2017). It is a social norm in which one person gives something to one person and that person gives something back in return, either immediately or in the future (Knodel et al., 2010). An example is two people smiling at each other or the exchange of Christmas gifts. The principle of reciprocity, or the exchange of goods, services, and favours, is a cornerstone of social cohesion and economic survival, emphasising mutual obligation and interdependence within communities and that actions and behaviours have consequences that affect others (Lloyd-Sherlock, 2010). Old age support is an important motive for parents to invest in the education of their male children in developing countries. Hence, based on the principle of reciprocity, parents are rooted in the idea that their children, especially their sons, will support them (parents) financially, medically, socially and emotionally in their old age. By investing in their male children's education, parents are in effect making a long-term investment in their own well-being, social status and emotional fulfillment with the expectation of reciprocity in various forms.

From a social studies perspective, this study is relevant for several reasons. Firstly, it highlights the complex relationships between family dynamics, social security, and economic stability (Hashimoto, 2015; Williamson & Pampel, 2007). Secondly, it underscores the significance of education as a means of achieving economic security

and social mobility (Becker, 2009). Finally, it reveals how cultural and social norms shape investment decisions and old-age support strategies.

By examining the topic of "Male Child Educational Investment as Social Security Against Old Age," social studies scholars can gain insights into the intricate web of social, economic, and cultural factors that influence family decision-making and old-age support. This knowledge can inform policies and interventions aimed at promoting social security, education, and economic development.

1.2 Statement of the problem

In many developing countries, traditional social security systems are limited or non-existent, leaving individuals to rely on informal support networks, such as family and community for their old age security (Silverstein, 2012). In many Ghanaian societies, investing in children's education is a strategic decision that serves multiple purposes, including ensuring financial support in old age. The preference for investing in male children over female children is often rooted in cultural and social norms, particularly in patriarchal societies where sons are expected to take on greater family responsibilities (Agyekum, 2015).

Old age in Ghana is mostly characterised by a high poverty rate, which ranges from 8.8% in the Southern sector and 53.0% in the Northern sector (Ghana Statistical Service Report, 2021), several health complications, social isolation, limited access to social services and untimely death (Essuman et al., 2019). For this reason, investing in male children's education becomes a form of socially securing the wellbeing of parents at their old age through the existence of the traditional sense of reciprocity with an Akan adage which says "When your parents take care of you for your teeth to erupt, you in turn take care of them until their teeth come off" meaning, children are expected to care

for their parents during their old age after taking care and investing in them. However, with the changing social dynamics such as increasing urbanisation, migration, change in family values and norms, there is a growing need to investigate whether investing in male children's education can serve as a reliable form of social security against old age.

This study, therefore, looks at the current social dynamics that could potentially affect male children's ability to reciprocate their parents' investments. This raises the multimillion-dollar question, "Can investing in male children's education serve as a reliable form of social security against old age amidst the current social dynamics?"

Despite the widespread practice of investing in male child education as a form of social security, there is limited research on the effectiveness of this approach. Many studies have examined the relationship between education and old age support, but few have explored the specific dynamics of male child educational investment as a form of social security (Devereux, & Sabates-Wheeler, 2004). This study aims to fill this research gap by adopting a qualitative research approach to investigate male child educational investment as social security against old age in the Offinso-North district.

1.3 Purpose of the study

This study explored the dynamics of male child educational investment as a form of social security against old age, with a focus on understanding the motivations and expectations of parents, the perceptions and attitudes of sons, and the relationship between male child educational investment and old-age support.

1.4 The study objectives

The objectives of the study were to:

- i. Explore parents' investment in their male children's educational journey from basic to tertiary level.
- ii. Investigate the motivations and expectations of parents who invest in their male children's education as a form of social security against old age.
- iii. Assess how parents' investment in their male children's education is reciprocated at old age.

1.5 Research questions

The study sought answers to the following research questions;

1. How do parents invest in their male children's educational journey from basic to tertiary level?
2. What are the motivations and expectations of parents who invest in their male children's education as a form of social security against old age?
3. How are parents' investment in their male children's education reciprocated at old age?

1.6 Delimitations of the study

The study was delimited to:

- i. Focus on Male Children Only: The study deliberately focused on male children, excluding female children, to examine the culturally dominant belief that sons are primary providers of old-age support.
- ii. Educational Investment Scope: The study was limited to parental investment in formal education (basic, secondary, and tertiary) and did not

consider informal training, apprenticeships, or vocational skills acquired outside formal schooling.

- iii. Qualitative Research Approach: The study adopted a purely qualitative design using in-depth interviews. Quantitative measurements of the extent or monetary value of reciprocation were not included.
- iv. Age Threshold of Respondents: Only parents aged sixty (60) years and above were included, in line with Ghana's definition of old age. Parents below this age threshold were excluded.
- v. Reciprocation Definition: The study examined reciprocation mainly in terms of financial support, healthcare, emotional care, and companionship, excluding broader community or institutional support mechanisms.

1.7 Scope of the study

The study focused on parents who have invested in their male children's education as a form of social security against old age, and their sons who have received this investment.

1.8 Significance of the study

This study is significant because it addresses a critical gap in the literature on social security and old age support. By exploring the dynamics of male child educational investment, the study provides insights into the effectiveness of this approach and identifies potential areas for improvement. The findings of this study are useful to the Government of Ghana through the Ministry of Education (MOE), the Ministry for Gender, Children and Social Protection, the Social Welfare Department and other relevant institutions for policy and practice, particularly in the areas of social security, education, and poverty reduction.

1.9 Definition of Terms

The following definitions are provided to facilitate understanding of the terms that were used throughout this study;

Old Age Support: This refers to the financial, emotional, and social assistance provided to elderly individuals, typically by their family members, community, or government (Hashimoto, 2015). This support is essential for ensuring the well-being and quality of life of older adults, particularly in the absence of formal pension or social security systems.

Old age parents: Old age parents in this study refer to biological and non-biological parents who have invested in the education of their children and have reached an advanced age (60 years or older) and require support and care from their children due to declining physical and cognitive abilities (Help Age International, 2008).

Social security: As used in this study, social security refers to the mechanisms, formal or informal, through which individuals ensure economic, health, and social support in old age. In the Ghanaian context, where formal pension and welfare systems are limited, social security is largely family-based rather than state-based. The study conceptualises social security as parents' reliance on their male children, particularly those whose education they have financed, to provide financial assistance, healthcare, emotional support, and general care during old age. Thus, investment in male child education is viewed as an informal social security strategy aimed at safeguarding parents' wellbeing when they can no longer actively work.

Education: In this study, education refers to the formal, structured process of teaching and learning that equips individuals with knowledge, skills, values, and competencies necessary for productive participation in society. It specifically

covers basic, secondary, and tertiary education received by male children. Education is treated not only as a human development tool but also as a long-term investment by parents, intended to enhance their sons' employment prospects, income potential, and social status. The study views education as the means through which male children are empowered to later support their parents, thereby linking education directly to old-age security.

Reciprocation: Reciprocation, as used in this study, refers to the act of adult male children returning the support they received from their parents, particularly educational investment through care and assistance in the parents' old age. This includes financial support, healthcare provision, emotional care, companionship, and social protection. The concept is grounded in Social Exchange Theory, which assumes that social relationships are based on mutual obligation and expected returns over time. In the study, reciprocation is not automatic; it is influenced by social dynamics such as unemployment, marriage responsibilities, migration, changing family values, and cultural beliefs.

Male child educational investment: Male child educational investment refers to the financial, emotional, and social resources invested by parents or guardians in the education of their male children.

1.10 Organisation of the study

The study consists of five (5) chapters. Chapter one constitutes background to the study, statement of the problem, purpose of the study, significance of the study, objectives of the study, research questions, limitations, delimitations, scope of the study and organisation of the study. Chapter two covers a review of related literature to the topic and the theoretical framework of this study. The methodology was presented in chapter

three. It involves the study approach, design, sample technique, population, data collection instrument, method of data analysis, ethics and positionality. Chapter four presented data collected and analyzed. Finally, chapter five summarised the study findings and conclusions that were discovered during the study, as well as suggestions for further studies.



CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter aims to review the related literature necessary for building a robust theoretical foundation for answering the research questions. This chapter emphasises reviewing journals and articles in the topical area of the concept under consideration in this study.

2.2 Theoretical Framework

The theory on which this study is grounded is the Social Exchange Theory, with Social Role Theory as a supporting theory.

2.3 Social Exchange Theory

Social exchange theory posits that social behaviour is motivated by the exchange of resources, such as emotional support, material goods, and social status (Emerson, 2010). According to this theory, individuals engage in social interactions based on the expectation of reciprocity and the potential for future benefits (Gouldner, 2006). Research has shown that social exchange processes play a crucial role in shaping relationships, including romantic partnerships (Foa & Foa, 2011), friendships (Hays, 2002), and professional networks (Seibert et al., 2001). Social exchange theory has also been applied to understand organisational behaviour, including employee motivation (Eisenberger et al., 2003) and leadership dynamics (Graen & Scandura, 2005). Social exchange theory remains a fundamental framework for understanding social behaviour and relationships (Davlembayeva, & Alamanos, 2023)

The social exchange theory has evolved, with contributions from various researchers. Homans (1958) laid the groundwork for social exchange theory, proposing that social behaviour is motivated by the desire for rewards and the avoidance of costs. Gouldner (2006) introduced the concept of reciprocity, arguing that social norms dictate that individuals return benefits received from others. Blau (2002) expanded on Homans' work, emphasising the role of power and dependence in social exchange relationships. Emerson (2010) refined the theory, highlighting the importance of resource exchange and the emergence of social structures. Foa and Foa (2011) applied social exchange theory to understand interpersonal relationships, including romantic partnerships and friendships. Cook and Whitmeyer (2000) extended the theory to explore social networks and exchange processes within organisations.

Critiques of social exchange theory argue that it oversimplifies the complexity of human relationships and neglects the role of power and inequality (Cook & Whitmeyer, 2000). Nevertheless, social exchange theory remains a fundamental framework for understanding social behaviour and relationships.

The foundation of social exchange theory is the notion that social activity is the outcome of an exchange process. This idea states that people balance the possible advantages and disadvantages of their social connections. The study adopted social exchange theory on the fact that parents invest in the education of their male children so that the male children can return the favour during their old age.

Parents invest in the education of their male children to equip them with knowledge, skills, and competencies to acquire or create employment opportunities with good financial returns in order to cater for their needs and well-being in their old age. Based on the social exchange theory, every parent consciously makes an analysis of the costs

and benefits of his/her investment in the education of the child, and when the risks or losses will outweigh the rewards, they will terminate or abandon the relationship. The SET in this study places emphasis on the fact that the purpose of investing in male child education is to maximise returns at old age. Although most partnerships involve some give and take, this does not imply that they are always equal. According to social exchange, it involves weighing the advantages and disadvantages of every relationship. It establishes whether we decide to maintain a social connection.

2.4 Social Role Theory (SRT)

The study of gender has become a major focus of research in psychology and in social psychology. The social role theory was formulated by Alice Eagly and Wendy Wood in 1999 to describe how men and women behave as well as the sex and gender-related stereotypes, attitudes, and ideologies. This theory became the leading theory of gender in social psychology after being improved by multiple expansions throughout the years (Eagly & Wood, 2012).

Social Role Theory (SRT) proposes that individuals learn and internalize socially defined gender roles, influencing their behaviour, attitudes, and expectations. These roles are constructed and perpetuated by societal norms, cultural values, and historical contexts. SRT suggests that gender roles are not fixed or innate, but rather are acquired through socialization processes. From a young age, individuals are taught what is considered appropriate behaviour for their gender, shaping their identity and influencing their choices. Linton, in 1936, introduced the concept of social roles, defining them as culturally defined patterns of behaviours. Hines (2009) developed the concept of role sets, highlighting the multiple roles individuals occupy. Eagly and Wood (2012) expanded on Linton's work, emphasising the importance of social roles in

maintaining social order. Amato (2018) introduced the idea of role conflict, where individuals experience conflicting demands from different roles.

Eagly and Wood (2012) applied social role theory to understand gender roles and stereotypes. Bandura (2003) applied social learning theory to explain how individuals learn social roles through observation and imitation. Lopez (2003) explored how social roles shape power dynamics and social status. Bandura (2003) applied social role theory to understand intergroup conflict and social identity. Ridgeway (2009) revised the theory to incorporate factors like social identity and social structure. While it has been influential, criticisms and revisions highlight the need for continued refinement. Aygekum (2015) argues that gender role attitudes are often used to refer to the perspective that more traditional attitudes see women as homemakers and men as breadwinners, while more egalitarian attitudes are associated with a more equal division of tasks.

The social role theory is used to explain the role of males as fathers and husbands, which includes providing financial support, emotional care, and moral and cultural training to the immediate family. Finally, the social role theory explains the role of the male child as a son, which includes providing financial support to parents, health care, emotional care, cultural preservation, protection, and preservation of lineage, among others. Hence, the study is looking at how the investment in ‘adult male child’ returns to aged parents in male child education as against the role of the male child to his immediate family.

2.5 Social Exchange and Social Role Theory Nexus

This study is grounded in the Social Exchange Theory (SET), which provides the basis for the exchange of the parents’ investment in their children for future security. The

study argues that parents rationally invest in their male child's education with the expectation of the parent receiving returns in their old age. On the other hand, social role theory suggests that the male child has a social responsibility to play, and therefore may face a series of challenges in reciprocating the investment made in them. The male child, when turned into a full adult, has the responsibility as husband and father to his immediate family, which he makes. The intersection between the two theories is that, as the Social Theory Exchange theory emphasizes investment returns, the Social Role Theory (SRT) explains the responsibilities of the adult male child beyond his investment return obligations. Hence, the study looks at the gap between the male child's social responsibility and that of social investment returns.

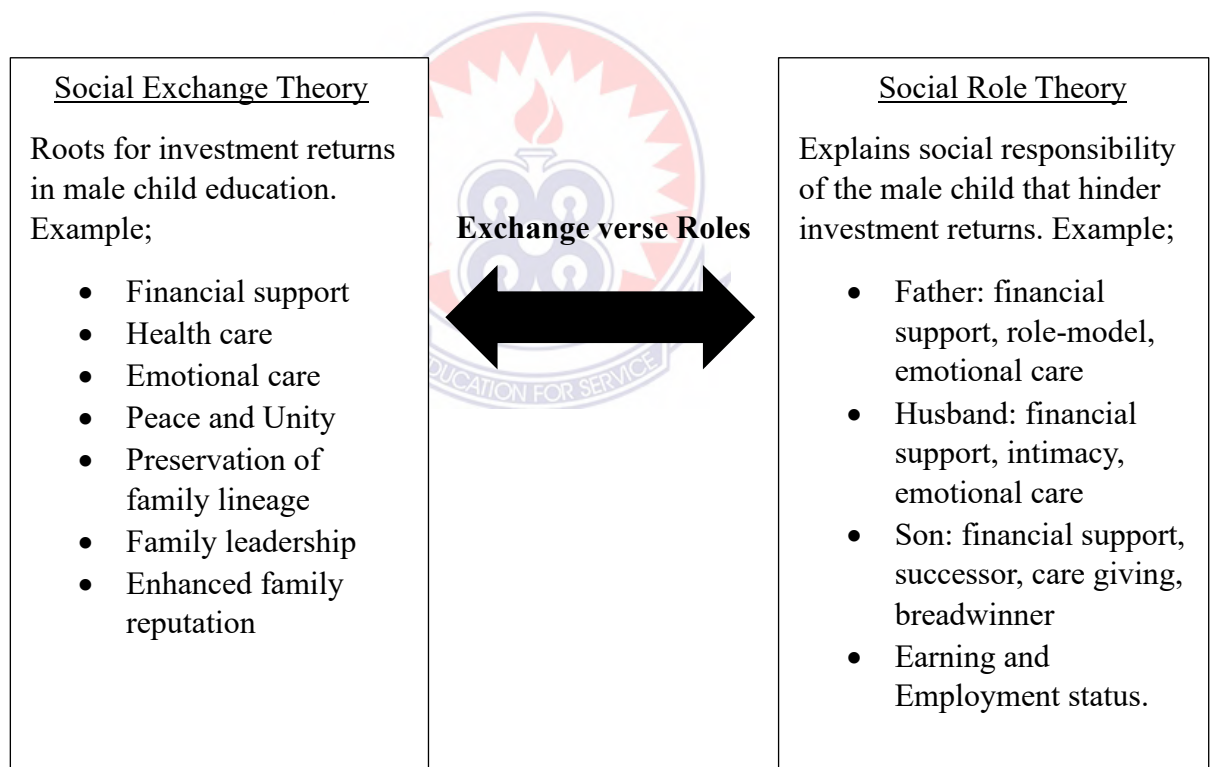


Fig. 1 Returns on Social Investment and Social Role Obstacles

Source: Author construct (2024)

2.6 Justifications for The Use of Social Exchange Theory and Social Role Theory

Other theories, like Intergenerational Theory emphasizes solidarity, continuity, and mutual dependence between generations, it is limited in three key respects for this study. First, it does not adequately explain why parents selectively invest more in male children than female children. Again, it lacks a strong focus on reciprocity as a calculated expectation, which is central to understanding educational investment as a social security strategy. Furthermore, it does not sufficiently engage with power, obligation, and role differentiation within families. By combining Social Exchange Theory and Social Role Theory, this study is able to explain both the economic logic of reciprocity and the cultural logic of gender roles. Social Exchange Theory captures the expectation of returns on educational investment, while Social Role Theory explains why those expectations are disproportionately placed on male children. Together, these theories provide a more comprehensive and contextually grounded framework for analysing male child educational investment as social security against old age than Intergenerational Theory.

2.7 Conceptual Framework

A conceptual framework refers to a researcher's logical structure of concepts and variables that explains the presumed relationships among them in a study, guided by relevant theories and empirical literature (Miles et al., 2014; Ravitch & Riggan, 2017). It helps clarify what is being studied, why it is being studied, and how the variables interact to address the research problem (Creswell & Poth, 2018).

In the study, the conceptual framework illustrates the relationship between parents' investment in male child education and old-age support, with reciprocation as the expected outcome. The framework is informed by Social Exchange Theory, which

assumes that social relationships are based on expected returns over time (Emerson, 2010), and Social Role Theory, which explains how culturally defined gender roles shape expectations of male children as family providers (Eagly & Wood, 2012).

Parental educational investment (independent variable) is expected to lead to reciprocation in old age (dependent variable). However, this relationship is influenced by intervening factors such as unemployment, low income, nuclear family responsibilities, migration, and changing social norms, which may weaken or disrupt reciprocity.

Below is a diagram illustrating the key variables in the study and their presumed relationships;



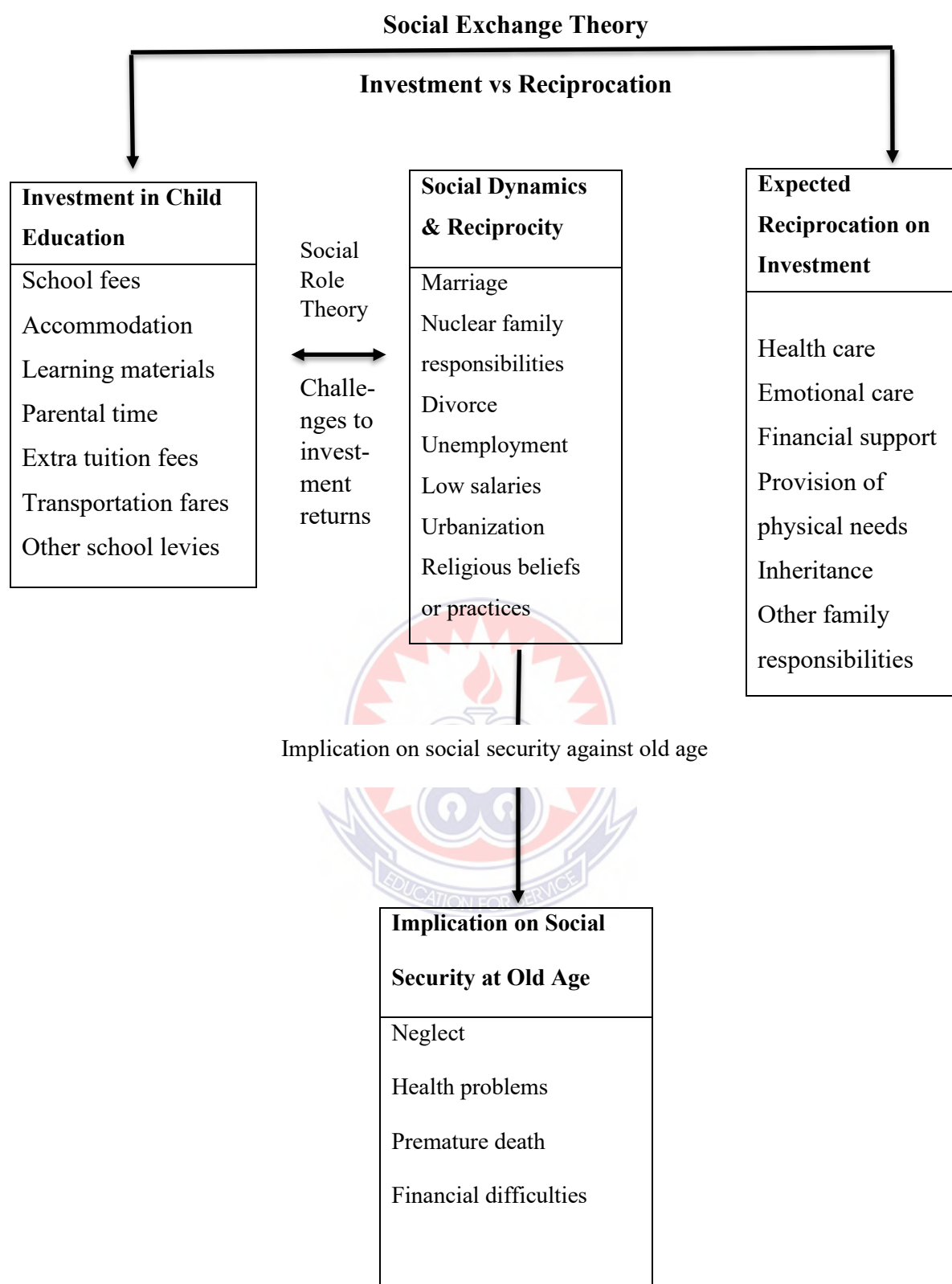


Figure 2: Conceptual framework

Source: Author construct (2024)

Figure 2 illustrates the relationship between parents' investment in their male child's education and social security in old age, grounded in Social Exchange Theory and Social Role Theory. The framework shows that investment in male child education, including school fees, learning materials, accommodation, transportation, and parental supervision from basic to tertiary level, constitutes the independent variable.

The figure further indicates that parents' investment is driven by expectations of reciprocity, where educated male children are expected to provide financial support, health care, emotional care, and physical assistance to their parents in old age, consistent with Social Exchange Theory. These expectations serve as the mediating link between educational investment and old-age security.

However, the framework also highlights moderating factors informed by Social Role Theory. These include marriage and nuclear family responsibilities, fatherhood, employment status, income level, migration, divorce, religious beliefs, and witchcraft accusations. These social roles and dynamics may either weaken or obstruct the ability of adult male children to reciprocate parental investment.

The dependent variable in the framework is social security against old age, reflected in financial stability, access to health care, emotional support, physical care, and preservation of dignity for ageing parents. The figure, therefore, demonstrates that while investment in male child education is intended to function as an informal social security strategy, its effectiveness is contingent upon competing social roles and broader social dynamics.

2.8 Investment

Investment is defined as the commitment of current financial resources in order to achieve higher gains in the future (Yan, 2013). An investment is a financial commitment made with the hope of earning a favourable rate of return. For instance, debentures, preference shares, and equity shares. According to oxford dictionary, “investment is defined as the action or process of investing money for profit”. According to Kumlin et al (2005), investment is defined as the addition of the value of the capital equipment that has resulted from the productive activity of the period. Zhu (2020) opines that investment should not be made for immediate consumption but for use in the future, creating wealth. Investment is made with the hope of a greater payment in the future than the original amount (Zhang, 2017). In other words, it is the asset that provides better income in the future or will fetch a higher profit when sold later. The traditional way of investment involved are buying gold, deposits in banks, savings in a post office, buying land in real estates and policies in insurance (Hatfield et al., 2019). But due to industrial development and the growth of the nation, the investment has changed to the next level as investment of money in shares, purchase in bonds, debentures, mutual funds, cryptocurrency, etc. (Virlics, 2013).

2.9 Investment in Child Education

According to Belan et al (2004), education is “a cumulative process of development of intellectual abilities, Skills and attitudes, all of which form our various outlooks and dispositions to action in life generally” (p. 9) education is the pristine essence of learning which makes us permanently able and disposed to benefit ourselves and other members of the society in the use we make of such learning. Schooling may lead to negative behaviour, knowledge can be negatively used, learning can also be negative, but education must be positive (Bloch, 2002). Education, broadly speaking, consists of

all the influences involved in shaping the development of an individual (Gockel, 2013). The whole life of an individual is education, and it ceases when one dies (Soares et al., 2007). Education can be given at home, in school, church or mosque, community village, or town. Only the literacy aspect of education is best given at school (UNESCO, 2006).

Ortiz et al., (2010), argue that the driving forces to investment in Child education are attributed to the World Bank's stance in the meeting held in Tunisia in 1962. At that time, the educational attainments were quite alarming in that 41% of the world's children aged 6-11 were not in school, while in Sub-Saharan Africa, only 25% of primary-aged children were in school. These were some of the shocking realisations that led the World Bank to invest \$69 billion in various developing countries in order to make education a driving force for health and economy (Onsarigo, 2018). The World Bank initiative mentioned above clearly illuminates the concepts of "costs" and "benefits" of education. Palkovitz (2002) defines cost-benefit analysis in education as a convenient approach intended to assess the expected expenses against the predicted profits. Such an approach leads to a tentative educational rate-of-return that in most cases are in favour of additional investment in education. In support of this, it was substantially confirmed that individuals who receive bachelor's degrees achieve higher socioeconomic status compared to those less educated (University of Carolina, 2009). Educational financing involves the sacrifice of alternative possible investments (Rolleri, 2012). For instance, instead of gaining more qualifications after a bachelor's degree, one may decide to use their resources (time, money, and physical energy) in business. This brings about the concept of opportunity cost (Sepúlveda-Loyola et al., 2020) for both the individual and society or government. However, the rates of return on schooling, the social and spill-over benefits from education, still outweigh the

educational costs. Hence, the opportunity cost is not much opposing the educational investments because education holds both quantitative and qualitative benefits (Worzala, 2004). In fact, besides the quantifiable educational outputs measured, for instance in terms of graduation rates, education reflects qualitative benefits to individuals themselves and to the society at large (Tulchin, 2000). In reference to individuals, Hill and Tayson (2015) have shown that one's education level is a determinant of the "private rate of returns" translated into social consideration, earnings, salaries, achievements, and further life enjoyments. At the society level, Hall (2006) points out civic participation and creation/adoption of new technologies as two major qualitative positive externalities from education. Further societal benefits apart from a better educated population include the substantial progressive decrease of unemployment rates, increase in productivity, tax revenue, and hence GDP, and lowering of crime rates (Becker, 2009). Therefore, the nature of having both private and social aspects of educational benefits is to be highly appreciated and acknowledged, as this heterogeneity characterizes Marginson (2007), optimizing not only the educational returns in general but also determining their interrelationship nature whereby the social benefits eventually raise the private benefits of some other individuals (Molyneux, 2007).

According to Courtenay (2000), investing in children's education is one of the best choices that people and societies may ever make. With the fact that education empowers its beneficiaries with skills, knowledge, and potentials, these ultimately turn into tangible personal and social capital that accrue health and socio-economic status (Nzioka, 2018). It is based on such evidence that the investigation by Reisman, (2001) led to establishing a clear link between schooling in developing countries with economic progress and autonomy. Education is a driving force to economic growth

(Clarke & Crawford, 2013) and therefore, policymakers ought to acknowledge its benefits. In fact, although education increases the wages, prosperity, wealth, and health of its beneficiaries in terms of private returns, education has external returns that reach others in terms of externalities or spill-overs. These educational externalities, also known as spill-overs, constitute what is coined as the public benefits of education because they benefit existing and forthcoming generations in terms of democracy, human rights, better governance, trade, political stability, and longevity (Dachi & Garrett, 2003), among others. As evidence of externalities, Merriam and Tisdell's (2010) study has shown that the availability of computers in primary schools has boosted the availability and use of computers in households. Furthermore, education acknowledges both monetary and non-monetary returns that together constitute the key contributors to GDP in direct and indirect ways (Mkandawire, 2004). This consideration has incited, on one hand, scholars to document more about human capital externalities as a prime leading factor to productivity and economic growth and on the other hand, governments to raise investments in education as they strive to build up knowledge-based societies and competitive economies worldwide (Mapp, 2010). The need for gender sensitivity in education supply is a current concern. It is in this respect that a study carried out by Rihani et al (2006) has underlined key major benefits of girls' secondary education, including an increase in access to education, democratic change, and decline of infant mortality, mitigation of HIV and AIDS, and finally, poverty alleviation. To a more advanced level, education improves the general quality of life (Guo et al., 2012) and substantiates the possibilities for innovation, entrepreneurship and job creation (University of Carolina, 2009). Such assertions are also shared by Sepúlveda-Loyola et al (2020) who has established the link between the years of schooling and the school quality with economic growth.

2.10 Investment in Male Child Education in Ghana

Ghana has made significant strides in its education sector as illustrated by an increase in enrolment rates over the past decade. With a set goal to achieve universal primary education, the country is making strides to ensure quality education for all (Gurian & Henley, 2005, p. 42). Gender parity in primary and junior secondary education was achieved in 2005 and 2015, respectively (Hayashi et al., 2017).

The male child is often overlooked or ignored in the sphere of education because most societies think he is already born with an advantage (Juma, 2009). For this reason, there has been little to no attention given to the educational needs of the male child. More often than not, the accomplishments of the male child are assumed. Such assumptions have in recent years been proven to be unfounded as it has come to light that there exists an underserved need to cater for the educational needs of the male child as well (Jeyadevi, 2021). In recent years, due to the growing number of youth crimes and vices, it has become even more pertinent to address the needs of the male child at an earlier stage in his life. Moreover, the number of street children and at-risk youth abounds in society; enough evidence that the male child is not immune to the situations that affect children and youth of the world (Kida & Mackintosh, 2005). This, therefore needs urgent attention in order to create a conducive environment not just for the male child but for all of society.

Lack of special incentive package for male teachers to address the special needs of males planning to stay in school, lack of mentors for males at the basic school level due to inadequate male role models in the educational system, lack of resources for males who come from deprived homes (Kiunacarol, 2018). Dunne and Leach (2005) argue that the cost of educational materials which are required of males doing Technical as

well as Vocational studies has led to the continued perception by parents that educating males is more expensive than educating girls and their belief is that educating males is not a worthy venture. According to Konate and Kanate (2005) 496,381 males who are of school-going age are out of school. Dropout rates for males enrolled in primary schools within their five-year course of study is 9%, those in the JHS is 11% and those in the SHS is 29%. In the Northern Region alone, 56.5% of primary pupils who enrol do not continue to the SHS level.

2.11 Stages of Investment in Male Child Education in Ghana

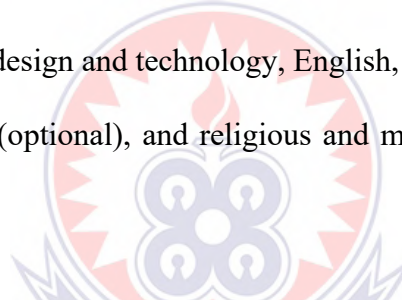
Investment in the male child education in Ghana (Ghana Education Service) comes in three main stages these include: Basic education, Secondary education, and Tertiary education (Kwon, 2009). The academic year usually goes from August to May inclusive and lasts 40 weeks in primary and senior high school, and 45 weeks in junior high school (Kwon, 2009). Lessons are taught primarily in English. The following are detailed stages of investment in male child education in Ghana;

Basic Education

Twelve years of basic education (ages 4–15) are required. According to Create (2007) the minimum period of schooling needed to ensure that children acquire basic literacy, numeracy, and problem-solving skills as well as skills for creativity and healthy living is the definition of the free and required curriculum. According to Etse et al. (2009) kindergarten, elementary school, and junior high school (JHS) are its divisions, and the Basic Education Certificate Examination (BECE) marks its conclusion. Kindergarten (ages 4–6) lasts for two years. The curriculum is broken down into six main sections: Creative Activities (Drawing), Language and Literacy (Language Development), Environmental studies, movement and drama (dance and music), mathematics (number

work), and physical development (physical education) Mathematics (Number Work), Environmental Studies, Movement and Drama (Music and Dance), and Physical Development (Physical Education).

Ages 6–11 make up the six years of primary school. English, Ghanaian languages and culture, ICT, mathematics, environmental studies, social studies, Mandarin and French (since Ghana is an OIF associate member), integrated or general science, pre-vocational and pre-technical skills, religious and moral education, and physical education are among the subjects taught at the primary or basic school level. At the conclusion of primary school, there is no certificate of completion. Ages 12 to 15 make up the three years of junior high school. JHS culminates in the BECE, which includes integrated science, mathematics, design and technology, English, Ghanaian language and culture, social studies, French (optional), and religious and moral education (Government of Ghana, 2015).



Secondary Education

After passing the Basic Education Certificate Examination (BECE), students can pursue secondary education through academic or vocational programs. Students attend Senior High School (SHS) for three years, studying core subjects like English, mathematics, science, and social studies (Etse et al., 2016). They choose three or four elective subjects from programs like agriculture, arts, science, business, or vocational and technical studies. The SHS curriculum culminates in the West African Senior School Certificate Examination (WASSCE). Students can opt for vocational programs within SHS or attend a Technical and Vocational Institute (TVI). SHS students follow the standard three-year curriculum, while TVI students typically complete a four-year program with two cycles of two years. TVI programs lead to awards from organisations

like City & Guilds or the West African Examinations Council. Vocational education in Ghana remains largely informal, with 90% of training occurring through apprenticeships. The private sector's role in formal vocational education is unclear, and the Ministry of Education faces challenges in providing public vocational programs. Multiple ministries offer their own programs, and several international schools operate in Ghana, providing alternative educational options (Government of Ghana, 2015).

Tertiary Education

Over the past 20 years, Ghana's tertiary education system has seen notable growth in terms of both institutions and enrolment (Docquier & Rapoport, 2012). The private sector is responsible for a significant portion of this progress. Academic education is available at universities (6 public and 49 private), ranging from bachelor's to doctoral degrees. A maximum of 24 points is typically needed to apply to a bachelor's degree program; admission is determined by the student's performance on the WASSCE. After four years of majoring in a particular field, a bachelor's degree is often earned. Two types of master's degrees are available: one-year programs that culminate in a final paper based on a literature review, or two-year programs that culminate in a final paper based on a year of independent study. Both can result in a PhD, which is typically earned in three years of study. In Ghana, twelve polytechnics provide three-year vocational programs that culminate in a Higher National Diploma (HND). After that, students can complete a unique 18-month curriculum to get a Bachelor of Technology degree. There are numerous governmental and private "colleges of education" in Ghana. Typically, they specialise in a single field, such as teacher training colleges, nurse training colleges, or agricultural colleges. Freshmen in higher school are required to do a year of National Service. Agriculture, health, education, local government, rural development, the military, and youth programs are the seven sectors in which

respondents can work. Many Ghanaian colleges adopted educational technology to facilitate distance and virtual learning during the coronavirus outbreak. ICTs have long been a cornerstone of Ghana's educational system, a survey conducted in 2022 found that Covid-driven virtual learning presented difficulties for undergraduate programs at public universities in Ghana. Issues included inadequate understanding of the learning platforms utilised, inadequate communication between institutions and students about the learning platforms, and a lack of dedication on the part of educators and students to virtual learning (Government of Ghana, 2015).

2.12 Parents' Investment in Child Education in Ghana

The child belongs to the parents or family (Addae-Koranteng, 2013). This claim implies that the parents' roles in educating their children determine the level of success the child will have in life. It is crucial to note, nonetheless, that it is defined as the entirety of the efforts made to raise a person in a way that ensures or undermines the likelihood of achieving sustainable living by ensuring that the person acquires the necessary values, abilities, and knowledge (Akyeampong, 2017).

A parent may be a child's biological mother or father. Parental status can be obtained through social or legal methods in addition to the biological relationship (Glewwe, 2019). According to Oduro (2015), parents who share a biological bond with their children have the same DNA as them, but social parents who legally establish familial ties with their children do not. The various social acquisitions of parenting, such as adoption, fostering, and surrogacy, must now be described (Oduro, 2015).

For both people and societies, education is an essential investment and a fundamental right. According to Sikes (2004), education is essential for opening doors and raising living standards. Ghana places a great importance on education, and great efforts have

been taken to guarantee that everyone has access to it. But for many parents and families, the expense of education from elementary to university is a major obstacle. In Ghana, the cost of basic and tertiary education is a significant component of a family's budget (Akyeampong, 2017). It includes a range of costs, including extracurricular activities, textbooks, school fees, uniforms, transportation, and, in certain situations, additional tuition or fees for specialised education (Government of Ghana, 2015). The average expenses of education in Ghana at every level are covered in the following, with an emphasis on the financial strain on parents or guardians:

Basic Education (Primary and Junior High School)

School Fees: In Ghana, primary education is tuition-free in public schools, although there may be additional charges for textbooks, uniforms, and other materials. Private schools, however, charge school fees which can range from around GHS 500 to GHS 5,000 per term, approximately \$31.85 to \$318.8 (UNESCO, Ghana Country Report, 2020).

Uniforms and Books: The cost of uniforms for a child attending school in Ghana can range from GHS 100 to GHS 300 (approximately \$17 to \$51) per set. Textbooks, stationery, and school supplies can cost about GHS 500 to GHS 1000 (\$85 to \$170) per year (UNESCO, Ghana Country Report, 2020).

Transportation: Transportation costs vary depending on the distance a child has to travel to get to school. In urban areas, parents may spend around GHS 200 to GHS 500 (\$34 to \$85) per month on transportation (UNESCO, Ghana Country Report, 2020).

Secondary Education (Senior High School)

School Fees: In public Senior High Schools (SHS) in Ghana, tuition is subsidized by the government. However, parents still need to pay for things like textbooks, uniforms, and other educational materials. Private SHS can have fees ranging from GHS 1,000 to GHS 5,000 (approximately \$170 to \$852) per term (UNESCO, Ghana Country Report, 2020).

Boarding and Lodging: Boarding fees in SHS can range from GHS 1000 to GHS 2,000 (\$85 170 to \$341) per term, depending on the school and the services provided (UNESCO, Ghana Country Report, 2020).

Tertiary Education

Tuition fees: Tuition fees in tertiary education in Ghana are relatively affordable, ranging from GHS 3,500 to GHS 8, 000 (approximately \$596.09 to \$1,363.55) per academic year. Private universities may have higher tuition fees ranging from GHS 8,000 to GHS 15,000 (\$1,363 to \$2,554.52) per year (UNESCO, Ghana Country Report, 2020).

Accommodation: Accommodation costs for students living on or off-campus can vary significantly but may range from GHS 1,500 to GHS 8000 (\$255 to \$1,363) per semester. *Books and Supplies:* Textbooks and other educational materials can cost around GHS 500 to GHS 1,000 (\$85 to \$170) per academic year (UNESCO, Ghana Country Report, 2020).

Other Expenses: Additional costs for transportation, food, and personal items can be estimated at around GHS 2,000 to GHS 5,000 (\$341 to \$852) per academic year (UNESCO, Ghana Country Report, 2020).

The total cost of education from basic to tertiary level in Ghana can vary significantly based on various factors such as the type of institution, location, and individual needs of the student. On average, parents in Ghana may spend anywhere from GHS 500 to GHS 20,000 (approximately \$85 to \$3,400) per year per child on education, depending on the level of education and whether they opt for public or private schools (UNESCO, Ghana Country Report, 2020).

Other forms of non-financial investment in male child education by parents include;

Parents saving ahead of your children's education and training

When it comes to funding children's education and training, the adage "we must save for the rainy days" is applicable. The Ghanaian government does not compensate any child for attending school, in contrast to many other nations. As a result, parents are ultimately responsible for providing the funds for their child's education (Mills, 2008). Parents must have a plan in place to save money for their children's and wards' education if they are to succeed. The fact that some nations pay for their children's education may not seem real. In reference to the money parents receive from the government, Stephens (2016) defined it as a way for parents to profit monetarily. Without a doubt, the majority of parents in those nations will put money saved from government generosity towards their child's future education (Sun, 2005). Parents in Ghana must plan and save money for their male children's education and training because both the parents and the youngsters are left to fend for themselves (Tilton, 2010).

Parents providing useful educational information and support to children's education at home

According to Epstein (2001), parents have an obligation to give their kids information that will help them achieve. Without basic knowledge, no one can prosper. According to Epstein (2001), parents need to give their children the following information:

- i. Details that could result in kids being admitted
- ii. Details that may help kids receive scholarships
- iii. Details about the top educational institutions
- iv. Details on where and how to obtain educational resources, among many other things.

A child's education is greatly aided by the family, which serves as a miniature society and is the centre of learning. According to the US Department of Education (1997), all families serve as learning environments regardless of a person's ethnicity, cultural background, income, or level of education. This viewpoint emphasises that every family has the power to help every kid thrive in school and in other areas of life. Parents of children in the twenty-first century need to be up to date by giving them the fundamental knowledge that will enable them to contribute more effectively to society.

Parents participating in their child's educational activities

It appears that the majority of parents are unaware that they participate in the educational programs that their children and wards attend. A child's sense of belonging increases with the number of times a parent participates in school activities (Bandura, 2003). Creating a sense of acceptance for the child has a significant impact on how well they adjust to school and handle both academic and extracurricular activities. There exist multiple avenues or activities for parents to get involved in their children's

education. The US Department of Education (1997) recommended the following as a list of some such activities:

- i. Involvement in Parent Teachers Association programs and meetings;
- ii. Attendance at the child orientation sessions held on the first day of classes again;
- iii. Attendance at school functions. These events include cultural days, exhibition days, award nights, open days, and other gatherings.
- iv. Respond to all school-related memos and notifications; v. Transport the child to and from school.

By participating in these activities, a parent can successfully raise their child's spirits at all school-related events and programs. Therefore, it becomes crucial for parents to reflect on themselves and carry out the tasks mentioned in this paragraph if they want their kids to succeed academically and handle the challenges of the twenty-first century.

Parents serving as a model at home and elsewhere

People's behaviour is influenced by the people they encountered in their early years. As role models and mentors, parents must model behaviours that instill in their children a work ethic, integrity, fear of God, and respect for elders and others (Opoku, 2016). Without a doubt, the foundation established throughout the early childhood years helps children acquire the fundamental beliefs, attitudes, abilities, behaviours, and habits that will allow them to support themselves. In this regard, Anaeto et al. (2018) noted that Thomas Aquinas, one of the early philosophers, argued that children should be forced to pray and worship God wherever they are assembled. Through worship and prayer in schools and homes, they acknowledge the existence of God, which helps them become closer to him and behave well. By praying with children during family morning

devotions, parents and other family members can serve as excellent role models in this regard (Bandura, 2003). Children will learn how to develop fundamental principles that will enable them to live sustainably if the opportunity is properly used. Parents can set an example for their children by reading to them and praying with them in the morning. They instill a love of reading in children by reading to them all the time. Reading does, in fact, have the wonderful advantage of elevating a man in every way.

2.13 Motivations/Expectations on Parents' Investment in Male Child Education

According to Dahl and Moretti (2008) education is the most effective tool for bringing about global change. The male youngster must receive an education that equips him with the information and abilities he will need to improve his future position as a father and guardian. Ghanaians have a tradition of taking care of their parents as they age (Morgan & Walker, 2005). When there is no state social security, children provide for their parents' requirements to maintain a sustainable standard of living in their latter years (Wolfe & Zuvekas, 2014). In Ghana, the majority of adult children view caring for their elderly parents as both an honour and a responsibility that brings them supernatural blessings, according to Christenson (2004). However, most people now live far from their elderly parents and cannot afford the time to care for them alone as they would have liked to due to a combination of factors such as growing urbanisation and emigration, the gradual breakdown of the Ghanaian extended family system, and mounting social and economic pressures (Fawe, 2011). The following list identifies the advantages of funding male children's education as social security against old age:

The Male child prevents feelings of isolation and loneliness

Koech (2010) contends that in order to prevent his old parents from feeling alone and unhappy, the male child takes care of them by fostering ties with them. The older

parents find companionship in the male child. In Ghana, the majority of elderly parents are widowed or divorced. 60% of elderly parents are living alone, meaning they are either divorced or their spouses have passed away, according to Ghana Statistical Service (GSS) data from 2021. Most male offspring try to spend as much time as possible with their elderly parents in order to prevent feelings of loneliness or isolation (Koech, 2010). Plan frequent visits, arrange for their grandchildren to visit them, or set up frequent video chats with them on Zoom, Google Meet, Skype, and other social media sites (Laura, 2010). According to Landberg et al. (2007), men assist their elderly parents in establishing and preserving connections with friends and relatives.

Provision of health care

Parents typically develop chronic diseases that necessitate greater medical attention as they age (Psacharopoulos & Patrinos, 2004). Therefore, it is not unusual for older adults to have multiple medical issues, take multiple prescriptions, and need to connect with healthcare practitioners more frequently. They require proper medical attention at this crucial juncture in their lives, including doctor appointments, foot care, dental care, eye care, physical therapy, and mental health care. They frequently lack the capacity to independently get these care services (Dee, 2004). By making sure their medical needs are consistently satisfied, the male kid takes care of their elderly parents (Lochner, 2008).

Provision of financial care and protection

Elderly parents may have amassed significant money over the years, such as a thriving business, an estate of real estate, huge farms, or just a pension and savings (Rogers, 2009). According to Sammons (2007), they would typically have secured these legacies through trusteeship or a will. The male kid can assist them in taking the proper actions

to obtain these if they have not already, particularly if they have reached a point where they are unable to make financial decisions for themselves. If this is not done, dishonest people can use them and steal the rewards of years of hard work in an attempt to reap where they haven't planted (Tilton, 2010).

Placing old age parents in a care/nursing home

According to Mensah-Bonsu (2017), it makes sense that Ghanaians generally do not view placing their elderly parents in a care facility as culturally acceptable because the idea is Western in origin rather than African. Putting one's parents in a care facility after "uprooting" them from their own house and extended family is essentially regarded as punishing or abandoning them (Etse et al., 2009). However, the quality of care that older people have historically received at home is being impacted by the realities of the extended family system's slow breakdown and the rise in female employment to supplement family income, two of the main traditional caregiving support systems for the elderly (Smith, 2012).

According to Mensah-Bonsu (2017), care homes in Ghana are made to offer nursing services and professional care in a setting that is as similar as or better than their homes. They work to make sure that senior citizens' emotional, social, and physical needs are satisfied. Your old parents may be a much better option than you may have thought if you live with other senior citizens who are similar to them, offer them entertainment and recreational options, and ensure that they receive prompt access to quality healthcare, personal care, and food (Hanushek, 2012).

2.14 Social Dynamics that Affect Reciprocation on Parents' Investment

Card (2001) points out that it is essential to acknowledge that not all sons refuse to care for their parents in old age and that caregiving decisions are complex and can be

influenced by a variety of factors, either societal or individual. Here are five detailed factors that could potentially contribute to a male child refusing to take care of his old age parents after investing in their education;

Cultural expectations and gender norms

Gender norms and cultural expectations play a significant role in shaping individuals' behaviours and attitudes towards caregiving responsibilities (Smith, 2012). In many societies, there exists a prevailing belief that the responsibility of caring for elderly parents primarily falls on daughters rather than sons (Mincer, 2010). Tilton (2010) argues males are often socialized to prioritize their careers and personal pursuits over caregiving duties, while girls are taught from a young age to be nurturing and responsible for the well-being of family members, especially as parents age. Consequently, when faced with the prospect of caring for ageing parents, boys may feel ill-equipped or reluctant to take on these responsibilities due to ingrained gender roles that deem such tasks as traditionally female roles (Morgan & Walker, 2005).

Moreover, in patriarchal societies, there may be an expectation that sons are the providers and protectors of the family rather than the primary caregivers (Jeynes, 2005). As a result, males may feel pressured to prioritize financial support for their parents rather than taking on the hands-on caregiving role, leading to a perceived reluctance to fulfill caregiving responsibilities (Jeynes, 2005).

Interpersonal dynamics and family relationships

According to Beine et al (2011) the quality of relationships between parents and their children can significantly impact the willingness of sons to take on caregiving roles in old age. Complex family dynamics, strained relationships, unresolved conflicts, or a lack of emotional connection between parents and their sons can create barriers (Beine

et al., 2011). Males who have experienced strained relationships or emotional neglect during childhood may exhibit resistance or avoidance towards assuming caregiving for parents in their old age (Docquier & Rapoport, 2012). Katz and Krueger (2016) opine, sibling dynamics and expectations can also play a role in influencing caregiving decisions. If there are multiple siblings in the family, the burden of caregiving responsibilities often falls unevenly, leading to feelings of resentment, guilt, or competition among siblings (Lloyd, 2005).

Financial constraints and career priorities

Financial considerations and career aspirations can significantly impact males' decisions regarding caregiving responsibilities for ageing parents (Bundi, 2018). Bushman (2001) indicates males may perceive caregiving as a time-consuming and financially burdensome obligation that could hamper their professional development or jeopardize their financial stability. The opportunity costs associated with caregiving, such as sacrificing career advancement, income potential, or personal aspirations, can deter males from assuming caregiving roles, especially if they view caregiving as a hindrance to their financial independence or long-term goals (Brown et al., 2012).

Marriage & Family

Marriage is a significant life event that can influence family dynamics and relationships (Amato, 2018). When a son gets married, it can impact his ability to provide care for his ageing parents. In some cultures, there are traditional expectations that the son, as a male child, will take on the responsibility of caring for his parents as they age (Asher, 1999). Marriage introduces new dynamics that may affect this traditional caregiving role. Marriage comes with its financial responsibilities, including managing household expenses, children's education, and savings for the future (Sapp, 2010). These financial

pressures can make it difficult for the son to allocate resources for the care of his ageing parents, especially if they require costly medical treatments or assistance (Becker, 2009). The presence and involvement of the son's spouse can influence the level of care provided to the ageing parents. Conflicts or disagreements between the son and his spouse regarding caregiving can impact the care received by the parents (Blau, 2002).

2.15 Impact of Investment in Male Child Education in Ghana

Everyone agrees that education has a variety of financial and non-financial benefits that help the individual invest as well as the community they live in (Oduro, 2015). While tax revenues, social transfer expenses, and health care costs are examples of monetary consequences of learning at the public level, Bawah et al. (2016) identify earnings, income, wealth, and productivity as potential monetary outcomes of learning for individuals. According to Akyeampong (2017), learning can also have beneficial non-monetary effects on people, such as increased life satisfaction and health. Non-monetary learning outcomes at the communal and societal level include political stability, social cohesiveness, trust, and a functioning democracy. Behrman (2007) lists the following as social outcomes of learning: Richer people and higher standards of living are positively connected with more and better education; poor children in good schools do better in life; and an educated person can make social and economic progress on her own. Education gives people greater authority, enables them to take charge of their lives, increases their level of initiative, and expands their possibilities (Paul, 2012).

In addition to influencing people's incomes and productivity, education aids in a number of other goals. Research shows that those who completed more schooling or who attended school for a longer period of time are more likely to report higher subjective well-being, be in better health, and be more involved in society (Galor & Zeira, 2013).

People may be able to lead healthier, more positive lives with education (Grossman, 2019). More educated people have better access to healthcare (Schultz, 2006), less significant health issues (such as diabetes and high blood pressure), and fewer common ailments (like colds, headaches, and aches). They also have lower mortality rates (Haveman & Wolfe, 2006). By influencing people's knowledge, fostering the development of skills that enable them to apply, contribute, and expand their knowledge in CSE, cultivating values, attitudes, beliefs, and motivations that support CSE, and elevating social status, education can promote civic and social engagement (CSE) (Behrman, 2007).

Since education empowers people to take advantage of current opportunities for full participation in social and political life as active citizens, it is also essential for social inclusion (Paul, 2012). The importance of investing in education to build human capital and its role in economic development and progress are demonstrated by a wealth of research literature (Schultz, 2006). Bell (2002) discusses the significance of education in the context of the Lisbon Strategy Europe 2010 and emphasises the critical role that education and training play in attaining social inclusion and economic progress in their Final Report for the European Commission (EC) titled Study on Access to Education and Training –Tender No EAC/38/04, Lot 1.

According to the Council of the European Union (2000), in Souto Otero and McCoshan (2005), p. 11, "Investing in people and creating an active and dynamic welfare state will be crucial both to Europe's place in the knowledge economy and to ensuring that the emergence of this new economy does not compound the existing social problems of unemployment, social exclusion, and poverty." The adult male child navigates difficult roles and relationships as a spouse, father, and son, playing a variety of roles within the

family. As a parent, he offers his kids financial security, emotional support, and direction (Hill & Tyson, 2015). He encourages closeness, dialogue, and cooperation with his spouse in his role as a husband (Sen, 2009). At the same time, he continues to have a close relationship with his own parents as a son, offering filial piety, practical help, and emotional support (Lee et al, 2015).

The adult male child is an important father figure who has a big impact on his kids' mental, emotional, and physical growth (Hill & Tyson, 2015). His role as a father is to shape his children's future and well-being by providing for, nurturing, guiding, and supporting them. providing for his children's fundamental requirements financially (Hill & Tyson, 2015). This covers the provision of clothing, food, shelter, healthcare, and education. impacting his children's growth by modelling morals, beliefs, and behaviour (Amato, 2018). The social, emotional, and cognitive development of children is influenced by the role models that fathers provide. providing love, safety, and direction, promoting emotional health (Lamb, 2010). Children who receive emotional support from their fathers are more resilient, self-assured, and confident. imparting responsibility, boundaries, and life skills (Hart & Risley, 2011). Children who get effective discipline are better able to control themselves, take responsibility for their actions, and solve problems. helping kids with their schooling, careers, and personal development (Schultz, 2006). Children's academic performance, job decisions, and life objectives are influenced by their fathers' mentoring.

The adult male child plays a vital role as a husband, fostering a healthy and fulfilling marital relationship. As a husband, he is expected to provide emotional support, intimacy, and partnership to his spouse (Morgan & Walker, 2005). Effective husbanding involves navigating complex responsibilities, influences, and benefits. Offering

emotional support, empathy, and validation to his spouse (Gilliland, 2003). Nurturing emotional and physical intimacy, maintaining a healthy sexual relationship (Williamson, & Pampel, 2007). Fostering open communication, active listening, and conflict resolution (Gilliland, 2003). Contributing to the household income, managing finances, and planning for the future (Conger, 2010). In order to preserve a complicated and dynamic relationship with his aged parents, the adult male child plays an essential role as a son. He is supposed to offer filial piety, practical help, and emotional support as a son (Lee et al., 2015). Navigating duties, influences, and advantages is necessary for effective sonship.

Sons are expected to provide financial support to their parents, siblings, and other family members (Opoku, 2016). According to Opoku (2016), sons are expected to help their parents and siblings financially and to take care of their elderly parents and grandparents, especially by offering them mental and physical support. According to Agyekum (2015), sons are supposed to keep their family members safe and secure. They are also supposed to settle family issues and disputes in order to keep the peace (Mensah-Bonsu, 2017). They foster unity within the family by assisting in the resolution of disagreements and conflicts (Agyekum, 2015). Sons are supposed to uphold cultural history, customs, and family traditions (Mensah-Bonsu, 2017). Sons are supposed to manage family resources, including as land, property, and money (Mensah-Bonsu, 2017), and be in charge of family planning, which includes decision-making and resource distribution (Agyekum, 2015).

2.16 Old age-support

Operationally, the term "nature of care and support" describes the type of aid and care that senior citizens receive; this could include financial support, household help, and

medical attention (Aboderin, 2004). The term "source of care and support" describes the person who provides care and support, which could come from family, the community, the church, the mosque, the government through the pension plan, etc. According to Aboderin (2004) numerous sociodemographic characteristics determine the type and sources of care and support. The nature and sources of care and support for older adults vary based on socio-demographic factors. Care and support can take various forms, including financial assistance, domestic help, and healthcare (Disney, 2000). Erikson (2008) indicates that, in Ghana, the type of child's work and educational attainment determines how much care and support the elderly parents should receive. For instance, Knodel et al. (2010) research revealed that a lower degree of children's lack of assistance for their ageing parents is correlated with education and specific types of profession. Children with less schooling or only a high school education were likewise less likely to help their parents materially, as were children who worked as farmers. Additionally, those without wage jobs live with their elderly parents, who provide for them. The elderly were fully supported and cared for in the past because doing so was mandated by traditions and conventions. Everyday proverbs were firmly rooted in the roles and expectations of the younger generations. For instance, according to Lloyd-Sherlock (2010) the Yoruba people of South-Western Nigeria say that "the bush rat feeds on its children's breast when it gets old." Such a focus is not unique to Ghana. According to Aboderin (2006), the saying "when your elders take care of you when you cut your teeth, you must in turn take care of them while they are losing theirs" is common in Ghana. In order to care for and support the elderly, family members were essential (Essuman et al., 2018). According to research by Knodel et al (2010), extended families were successful in supporting and caring for the elderly. They offered the

elderly financial, social, and emotional support, particularly during times of widowhood and loss.

Aboderin (2004) asserted that not having children was not an excuse for not receiving care and support. The prevalent extended family structure served as a substitute for those without children or couples. In contrast to the current economic austerity, the cost of living was quite low in traditional Ghanaian communities. Family members used their resources to cover costly expenses. Children's assistance and care for the elderly was obviously founded on a sense of obligation and reciprocity towards parents for the care they got as children. This is consistent with the findings of Gouldner (2006) submission regarding reciprocity and status responsibility standards. Children assisted their elderly parents because it was scriptural for them to do so and for them to benefit as well when they (the kids) require it. Additionally, they took that action to avoid criticism for not doing so. Care and assistance for the elderly were associated with philosophical and religious qualities. This highlights the intricate social, cultural, and ideological realities present in Ghana and other African nations, where providing for the elderly was associated with both financial and spiritual benefits.

2.17 Social Security and Old Age

Becker (2009) argues one of the key challenges confronting countries with an ageing population over the coming years is to guarantee an adequate level of income without placing excessive demands on younger generations and on national economies (Becker, 2009). This dilemma has direct implications for social security systems and their ability to achieve their goals (Becker, 2009). An increasing number of countries are affected by population ageing, which has triggered increasing concern over the future of social security, both for its sustainability and for the capacity of these societies to extend

coverage to the often-large section of the population excluded from receiving social security benefits (Heckman, 2005). Debate on pension reform and on controlling health-care expenditure centres mainly on the financial viability of retirement and health-care plans in ageing societies (Case & Deaton, 2007). Our ability to gauge the future of such societies is inextricably linked to the sustainability of their social protection programmes over the next few decades (Ginn, 2004). There is a need to consider not only the economic dimension, but also the social dynamics of an ageing population (Burtless, 2000). Can free choice and individual responsibility be promoted in a way that avoids social segmentation and instability? Can social security be extended to the non-formal sectors of the economy? It remains to be seen what path social security systems can take to meet the challenges and opportunities of population ageing (Heckman, 2005).

2.18 Socio-Economic and Cultural Aspects of Old-Age in Ghana.

Older persons' life is significantly influenced by Ghanaian cultural values (Gruber & Wise, 2014). According to the traditional concept of reciprocity, adult children are supposed to take care of their elderly parents or other family members (Kim, 2016). According to the Akan language, "You take care of your parents until their teeth fall out after they take care of you for your teeth to erupt." The "compound house," which housed several generations of a household and was frequently controlled by a designated family head, was the standard living arrangement (Kim, 2016). Family heads were revered older individuals who served as adjudicators in cases of conflict and, among other things, provided daily sustenance for vast households (Agyemang, 2015).

The ancient way of life guaranteed a place to live as one aged and the advantage of family members' duty to treat them with dignity and to support them socially,

financially, and spiritually (Burtless, 2000). According to studies, the majority of older individuals in Ghana were either the heads of their families (62%), or their wives.

A third of the families were made up of children under the age of 15, and 39 to 45% of the homes were made up of people in the productive age range (15–59 years), which varied between 39 and 45%. Roughly 10% of senior citizens live alone (GSS, 2021). They owned relatively few homes, and a large percentage of them lived in compound homes with little access to sanitary facilities (GSS, 2021). However, there are new threats to these traditional ideals. A change in the extended family has been brought about by industrialisation and globalization (Lusardi & Mitchell, 2007). Ghanaian rural communities have suffered from ageing in a number of ways. Although Ghana is 56.71% urbanized (World Bank, 2019), the majority of older adults continue to live in rural settings. Unemployment of the youth in rural areas, even though able-bodied and qualified, denies them the opportunity to earn income and provide for their aged parents and relatives (Gruber & Wise, 2014). Migration of the youth from rural areas to seek better job opportunities in urban areas and sometimes abroad has led to increasing isolation and neglect of older adults (Biritwum et al., 2013).

Additionally, increasing demands on the youth in the workforce have contributed to older adults being left on their own for longer periods (Baffoe, M., & Gyeke, K., 2013). An additional issue for the elderly is the departure of the primary carers, who are women, in pursuit of education and work as household and family providers. Children who are employed overseas are increasingly refusing to assist parents who are getting older (Aboderin, 2004). The bulk of Ghanaians and Africans' social contexts are based on the cultural expectation of reciprocity in social and economic assistance, which conflicts with this new tendency (Essuman et al., 2018). The Ghana Statistical Service

[GSS], 2010 population and housing report states that while a comparatively high percentage of senior individuals (58.5%) were economically active, the percentage decreased as persons aged. The percentage of older men who were economically active was somewhat higher than that of women, who were believed to be more involved in the larger social reproduction duty. The majority of elders who were economically engaged (84.8%) worked in three main professions (GSS, 2010).

2.19 Old age and health in Ghana

In Ghana, the health of the elderly is a major topic of concern when it comes to ageing policy. The saying "Health is Wealth" also applies to elderly adults. The Global Strategy and Action Plan on Ageing and Health (2016–2020) restates this, saying approximately one in five individuals will be 60 years of age or older by 2050 (WHO, 2017). However, one important factor in health determines how much society as a whole and individuals can gain from these extra years. Nonetheless, data indicate that older adults' health is not improving as it once was. The worldwide strategy's main objective is to guarantee a decade of Healthy Ageing between 2020 and 2030, with human rights, equity, equality, and non-discrimination (ageism), gender equality, and intergenerational solidarity serving as its guiding principles. According to Essuman et al. (2018), good health is vital for economic growth and the development of societies, as stated in the opening line of Section 3.5 of Ghana's National Ageing Policy, subtitled "Old Age and Health Challenges". Older people's potential to earn a living and participate in national development, and community and family life to a considerable extent depends on their state of health" (Government of Ghana, 2010). There are two seminal reports among the current literature on the health status of older adults. They are the Study on Global Ageing and Adult Health (SAGE) wave 1 and the Ghana Country Assessment Report on Ageing and Health (WHO, 2014). These and other reports demonstrated how

common chronic general medical issues are among Ghana's senior citizens. Significant among them were hypertension (54.6%), arthritis (13.8%), cataracts (5.3%), diabetes (3.8%), and strokes, angina, edentulism (lacking teeth), chronic respiratory diseases, nutritional disorders, and depression (GSS, 2021). In addition, there were geriatric-specific conditions (geriatric syndromes) such as falls and mobility issues, urinary disorder, cognitive impairment and dementia, and functional decline (GSS, 2021). The functional status of the aged is depicted by the Activities of Daily Living (ADL), be it advanced activities like practicing a profession or trade, or instrumental activities like using the telephone or taking medications, or basic activities like mobility and toileting (Eisenberger et al., 2003). The World Report on Ageing and Health, according to the WHO (2015), almost 50% of Ghanaian seniors between the ages of 65 and 75 needed some help with everyday living tasks. For those 75 years of age and older, this trend rose to 65%. In contrast to a developed nation, similar to Switzerland, 20% of adults 75 years of age and older needed help with ADLs, while just 5% of those 65 to 75 years old needed it. Like the rest of the world, Ghana's older adult population has suffered as a result of the COVID-19 epidemic (Government of Ghana, 2020).

Older folks are more vulnerable to the virus's deadly effects since they are more likely to have underlying co-morbidities (WHO, 2020). The elderly's exclusion from public events and social alienation have both played a part to older persons being more isolated (SepúlvedaLoyola et al., 2020). There is little information about Ghana's senior citizens' access to healthcare services. Compared to developed nations, older adult care systems are primitive (Agyemang et al., 2015). The provision of healthcare for the elderly faces obstacles at the facility level, which include a shortage of geriatricians and geriatric-focused doctors and nurses, a lack of preferential services in the majority of healthcare facilities, and a lack of skilled health delivery to the elderly. Staff members receive little

instruction on concerns pertaining to the elderly (Ghana Health Service, 2015). Even more difficult circumstances exist in rural and district areas. While they are developing, community-based long-term care systems are still in their infancy.

2.20 Old Age Spirituality and Stigmatisation

As previously said, among Ghana's senior citizens, religion and spirituality are important life factors. Numerous indicators of spirituality or religion have been linked in studies to high levels of psychological well-being, life satisfaction, morale, ageing well, and other well-being metrics (Sapp, 2010; AyeteNyampong, 2014). However, unfavourable views have recently permeated Ghanaian and other African perceptions of older persons. Ageism and stigmatisation of older women is common; some are accused of being witches and held responsible for all family and societal ills. In many regions of Ghana, superstitious cultural and religious beliefs serve to further support this mindset. Sadly, some of these religious communities hold that people with mental illnesses and the elderly are possessed by demonic spirits that need to be exorcised (Baffoe & Dako-Gyeke, 2013; Ayete-Nyampong, 2014). The government (Ministry of Gender, Children, and Social Protection), non-governmental organisations, and other interested parties are continuously working to solve the issue.

2.21 Empirical Review

Several empirical studies have examined the relationship between education and old-age support. Hashimoto (2015) found that parents with well-educated children were more likely to receive financial and emotional support in old age. Essuman et al (2019) similarly reported that higher educational attainment among children is positively associated with improved old-age security for parents. In developing countries, Cain (1981) observed that parents often invest more in sons' education due to expectations

of future support. Knodel et al. (2010), studying intergenerational transfers in Africa and Asia, found that educated sons were more likely to provide financial and healthcare support to elderly parents.

In the Ghanaian context, studies indicate that old-age support remains largely family-based, with children serving as the primary providers of care (Essuman et al., 2019). However, increasing unemployment, migration, urbanisation, and changing family values have weakened traditional support systems, reducing the reliability of intergenerational reciprocity (Silverstein, 2012). Although several studies link children's education to old-age support, few have focused specifically on male child educational investment as a deliberate social security strategy. Most existing studies adopt quantitative approaches and do not adequately capture parents' lived experiences, motivations, and expectations regarding reciprocity.

2.22 Research Gap

The reviewed literature reveals that education plays a significant role in enhancing old-age support, particularly in societies with weak formal social security systems. It also shows that gender norms strongly influence parental investment decisions, often favouring male children due to expectations of reciprocity. However, there is a clear gap in the literature. First, limited studies have explicitly examined male child educational investment as a conscious and strategic form of social security rather than as a general parental responsibility. Second, few studies have explored this phenomenon within the contemporary Ghanaian context, where social dynamics such as migration, urbanisation, unemployment, and changing family values may affect traditional expectations of reciprocity. Third, existing studies largely rely on

quantitative data, leaving a gap in qualitative understanding of parents' motivations, expectations, and experiences of reciprocation.

This study addresses these gaps by adopting a qualitative approach to explore male child educational investment as social security against old age in the Offinso-North District, thereby contributing context-specific and in-depth insights to the existing body of knowledge.

2.23 Summary of Literature Review

The Social Exchange theory posits that relationships involve reciprocal exchanges. People exchange resources expecting something in return, which is a tangible example, money, or an intangible example, emotional support. Individuals engage in social interactions to achieve personal goals and satisfy their needs. People strive to maximise benefits and minimise losses in their social interactions. The social exchange theory claims parents invest in the education of their children to realise returns in their old age. Parents put resources (time, energy, and money) to educate their children to reciprocate in the future.

Social role theory explains how societal expectations and norms shape the behaviour and attitude of individuals based on the social roles they occupy. According to the social role theory, people's behaviour is influenced by the social roles they perform, for example, father, husband, son, worker, friend, among others, which explains why people behave in certain ways in different social contexts. The social exchange theory roots parents' returns on children's educational investment as social security against old age, while the social role theory establishes a hindrance to these returns on investment through the social roles children occupy in society. The theories establish the gap this

study intends to fill, thus explaining how investment can be reciprocated to parents against the role of male children in their nuclear families and social dynamics.

Related literature was reviewed on the concept of investment, which refers to the commitment of resources, efforts, or sacrifices individuals make in a relationship expecting a return or benefit in the future. This was further explored with various definitions from authorities such as Yan (2013), Kumlin et al (2005), Zhu (2020), and Zhang (2017). This was followed by a review of investment in child education, which, broadly speaking, consists of all the influences involved in shaping the development of an individual (Gockel, 2013). Stages of investment in male child education include Basic, Secondary, and Tertiary education stages. Parents' investment in child education in Ghana involves Payment of school fees, providing transport, feeding, educational materials, etc. Returns on investment are the provision of financial support, health care, and emotional support. Factors affecting returns include, marriage & family, divorce, unemployment, and family relationships. Measures to improve investment returns in male children's education are increasing accessibility to education, scholarships, public education, and campaigns, among others.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This Chapter presents the description of the research process. It also describes the various stages of the research, which include Research Philosophy, Research Approach, Design, Population, Sampling Technique, Data Collection Instrument, Data Trustworthiness, Method of Data Analysis, and Ethical Considerations.

3.2 Research Philosophy

Research philosophy refers to a set of beliefs about the nature of reality, knowledge, and how we can understand the world" (Creswell, 2013, p. 15). It refers to the underlying assumptions, beliefs, and values that guide a researcher's approach to conducting research (Guba & Lincoln, 1994). It encompasses the researcher's perspective on the nature of reality, knowledge, and how we can understand the world (Sikes, 2004).

The research philosophy underpinning this study is interpretivism. The philosophical stance that reality is a social construct that is subjectively experienced through social interactions in society. This influenced the methodological choices made to collect reliable information to create reliable judgements and understanding (Sikes, 2004). Based on results from a rather small sample size, this philosophy aims to develop an empathic awareness of the study participants' worldview to explore the intricacies of social phenomena (Creswell, 2013). The interpretivist paradigm typically underlies studies where the research aims involve attempting to understand the meanings and interpretations that people assign to their experiences (Babbie, 2016).

3.3 Research Approach

Research approaches serve as comprehensive plans and procedures that guide researchers through various steps, from broad assumptions to detailed data collection, analysis, and interpretation methods. In line with the research philosophy, the qualitative research approach was used in this investigation. According to qualitative researchers, knowledge is a product of human cognition rather than something that exists on its own to be found out (Kusi, 2012). According to this viewpoint, gathering and interpreting data from study participants within their sociocultural contexts is essential to producing new knowledge (Kusi, 2012).

According to Kusi (2012), qualitative researchers aim to understand the “depth” of a phenomenon rather than its “breadth”. The approach focuses on exploring the meanings that people construct, which involves understanding how individuals make sense of their world and the experiences they navigate (Fowler, 2013). Qualitative research has several key characteristics. Firstly, it involves the collection and analysis of non-numerical data, such as text, images, and observations (Creswell, 2013). Secondly, qualitative research is often flexible and adaptable to changing circumstances, allowing researchers to modify their approach as needed (Creswell, 2018). Qualitative research provides an in-depth understanding of the research topic, it is flexible and can produce rich, detailed data (Guba & Lincoln, 1994). However, qualitative research also has several limitations. It can be time-consuming, subjective, and difficult to generalize findings (Patton, 2002).

The qualitative research approach was most suitable for this study because it enabled the study to explore in detail the stories and experiences of parents who have invested

in their male children education as a form of social security against old age as well as male children who benefited from these investments.

3.4 Research Design

Creswell, (2014) explains, “research designs are the specific procedures involved in the research process: data collection, data analysis, and report writing”. According to Shadish et al (2002), a research design is the set of steps you take to collect and analyse your research data. To ensure this study attains its objectives, it adopted the topical narrative design to explore the stories or experiences of old age parents who invested in the education of their male children as a form of social security against their old age.

Topical narrative design is a qualitative approach in which the researcher collects and analyzes participants’ narratives centered on a particular topic or experience, and then synthesizes these accounts to understand shared meanings, patterns, and social interpretations. According to Creswell (2013), topical narrative design is a methodology that emphasises the importance of understanding the stories and experiences of individuals. Topical narrative research appeals to those interested in “constructivist-oriented, qualitative research that examines people’s experiences from their perspectives” (Barkhuizen & Consoli, 2021, p.2). It is deeply concerned with personal and individual life experiences and events (Bell, 2002; Barkhuizen, 2017). It is intimately connected to how we conceive of and understand identity (Sfard & Prusak, 2005; Swain et al., 2015).

In the study, a topical narrative design was used through in-depth interviews with respondents to examine respondents' lived experiences on their investment in male children’s education. This design enabled the study to explore deeply into various inputs of parents in their investment process of their male children's education. The

design further enabled the study to investigate the motivations and expectations of parents on their investment in male child education and the current social dynamics hindering the returns to parents in some cases. This design was suitable for the study because it enabled the study to access in-depth data which was significant towards the attainment of the study objectives.

One major strength of the narrative study design is that it captures and explores the complexity of a phenomenon for a better understanding. This is what large-scale quantitative studies, including a survey fails to achieve because, in most cases, they collect superficial information about the phenomenon for generalisation (Kusi, 2012). Again, the narrative study design is action-centered and therefore, the findings are useful for improving practice (Van Manen, 2014).

3.5 Population



The population for this study were old age parents who are residents in the Offinso-North district. However, the Target population for the study were old age parents who had invested in their male children's education to serve as social security against their old age and their respective adult male children who had benefited from the investment in their education.

3.6 Sample and Sampling Procedure

The study adopted purposive and convenience sampling to select a total of thirty (30) respondents for the study. The thirty (30) respondents consisted of fifteen (15) old age parents and one (01) male child from the selected parents, making a total of fifteen (15) male children. The old age parent respondents included six (06) males and nine (09) females. The degree to which the research problem has been addressed determines the number of respondents in qualitative research (Malterude et al, 2016). Hence, the

sample size of fifteen (15) for respondents (old age parents) was determined through data saturation. Purposive sampling was adopted because it ensures the selection of respondents based on the possession of certain characteristics of interest in the study. The thirty (30) respondents (old age parents and male children) all fulfilled the following characteristics needed to attain the objectives of the study:

- i. Permanent resident in the Offinso-North district.
- ii. Be at the age of sixty (60) years or above at the time of data collection. Sixty (60) years was considered because, it is supported by the 1992 constitution of Ghana in Article 199 as the retirement age. The Ghana National Aging Policy (2010) defines elderly persons as those 60 years and above.
- iii. Have a male child/children.
- iv. Had invested in the education of their male child/children up to either senior high school or tertiary level as social security against old age.
- v. A male child who has benefited from educational investment by parents up to senior high school or tertiary level.

Convenience sampling ensures research respondents are selected based on their ease of access and availability (Etikan et al., 2016). The convenience sampling was considered to select respondents who were easily accessible and comfortable to ensure a successful study. The study also adopted simple random sampling to select one male child as a respondent in cases where the family had two or more male children with investment in their education up to senior high school or tertiary level. The study decided to select one male child from each family based on the limited time to complete the study, as well as limited financial resources.

The Offinso-North district is made up of ten (10) major towns, namely Akomadan, Nkenkaasu, Asuoso, Darso, Nkwankwaa, Afrancho, Asempanaye, Afrancho, Tanso and Kobreso. Through purposive sampling, four towns were selected, namely: Akomandan, Darso, Nkenkaasu, and Kobreso. The selection of these towns for the study was based on the following justification;

Practice patrilineal inheritance system: Offinso-North is one of the few districts in the Ashanti region with some tribes practicing the patrilineal system. The selected towns are the known and established towns for practicing the patrilineal inheritance system, which is one of the requirements to attain the objectives of the study.

The study selected four (04) respondents (old age parents) in Akomadan, four (04) in Nkenkaasu, four (04) in Darso, and finally three (03) in Kobreso. These respondents were selected and interviewed in each town due to time constraints and limited resources to access a large number of respondents.

3.7 Study Area

Akomadan serves as the administrative centre of the Offinso North District, one of Ghana's 261 Metropolitan, Municipal, and District Assemblies (MMDAs) and one of the 43 MMDAs in the Ashanti Region. The area was separated from Offinso Municipal, formerly Offinso District. The district's entire land area is approximately 945.9 square kilometres, and it is located between latitudes 7°20' N and 6°50' S and longitudes 10°60' W and 10°45' E. The Offinso Municipal to the south, Sunyani Municipal to the west, Ejura Sekyeredumasi Municipal to the east, and Techiman Municipal to the north all share its borders. Other municipalities include Tano North Municipal and Tano South Municipal Assemblies to the southwest, Wenchi Municipal to the northwest, and Nkoranza South Municipal to the northeast.

In terms of employment, revenue, and output, the district's economy depends heavily on the agricultural industry. The majority of residents in the district work as farmers. Moreover, over 70% of the economically active workforce is employed in this sector. But approximately 60% of people who work in industries other than agriculture still do so as a subsidiary. There are currently about 30,000 people living on farms, with 15,030 men and 14,970 women. Thirty percent of farmers are youth, or those between the ages of 15 and 34, who have enormous potential for sustainable agricultural production. The district's agricultural workforce is characterised by a steadily ageing farming population, regardless of the proportion of young people working in the industry. The average age of 45 years old is currently insufficient for sustainable agriculture and demands specific actions to address the demographic imbalance in the agricultural workforce by increasing the sector's appeal to young people. According to the 2021 Population and Housing Census, 83,440 people are living in the district, 40,957 of them are men, and 42,483 of them are women.

The following are the justifications for the selection of the study area (Offinso-North district);

- i. The Offinso-North district is one of the few districts in the Ashanti region with some of its towns practicing the patrilineal lineage system.
- ii. The study area was selected due to its accessibility to save time to complete the study.
- iii. To minimise expenditure or use of financial resources compared to when a broader area is being investigated.

3.8 Data Collection Instrument

The sole method employed for gathering information or data to enable the study achieve its objectives was interviews.

3.8.1 Interview

According to Patton (2015) interview is the means of gathering data from respondents through dialogue. It is a well-intended conversation focused at one party to elicit data from the other (Krueger & Casey, 2015). This qualitative technique for gathering data is used when the interviewer wants specific information, but also wants to “find out what others think and know,” without imposing his or her worldview on the interviewee (Bryman, 2016). An interview is one of the most important sources in qualitative research to get deep insights about how people experience, feel and interpret the social world (Creswell, 2014).

3.9 Data Collection Procedure

The respondents in this study engaged predominantly in semi-structured face-to-face interviews. In the cases of male children living in distant destinations, they were interviewed through telephone and video calls. The interviews were conducted predominantly in Twi, with English in some cases. There were times when respondents used the Twi language to express some idioms during the interview process. Semi-structured interviews were conducted for each respondent throughout the study to explore how male child education serves as social security against old age. A semi-structured interview is a type of interview that makes use of an interview guide with some questions, but allows unanticipated questions as well. This method allowed me to craft relevant questions and ask respondents on the spot as and when necessary, in addition to the predetermined questions.

The interview guides had items that addressed all the research questions that guided the study. The interviews were conducted at the convenience of the respondents, such as in their homes, shops, and other workplaces. Before the interview, respondents were given

some minutes to get prepared due to its duration. Each interview lasted approximately 40 minutes to enable respondents to speak out on their experiences with investment in male child education as a form of social security against old age. The supervisor of this study reviewed the interview guides to ascertain its suitability and reliability before it was used for the main data collection. Two set of interview guides were developed, one for Parents and the other for their Male children. My supervisor helped to fine-tune and focus the interview questions such that the respondents would not have difficulty in responding to them. During the interviews, all respondents were accorded the needed respect to ensure their maximum co-operation (Patton, 2015).

I was careful not to force my opinions on the respondents. The interview was significantly shaped by my social background with the respondents, including their gender, race, and social standing. All of the interviews were captured on tape, transcribed, and verified for accuracy.

3.10 Trustworthiness of Data

Trustworthiness or rigor of a study refers to the degree of confidence in data, interpretation, and methods used to ensure the quality of a study (Bryman, 2016). Trustworthiness or truth value of qualitative research and transparency of the conduct of the study are crucial to the usefulness and integrity of the findings (Denzin, 2017). Trustworthiness of this study was seriously considered; hence, the following measures were implemented;

The question wording was changed by the interviewer when it was considered suitable. This enabled the study to probe into areas in which the respondents were not able to expand, and also gave respondents the freedom to express their ideas about a variety of issues relating to the topic of study. The use of the interview for this study helped to

obtain accurate and in-depth information from the respondents. The interview guides were subjected to expert approval in order to ensure content and face validity (Denzin, 2017). Both interview guides were pilot-tested in the Atwima-Kwanwoma district, also in the Ashanti region. The pilot-testing of the instrument led to the revision and modification of some items for the main data collection in the Offinso-North district. Again, I replayed all the audio recordings against the transcription to make sure all errors involving omissions and insertions were corrected. Also, all transcriptions were cross-checked to ensure that there were no apparent mistakes (Silverman, 2016).

3.11 Data Processing and Analysis

Field (2018) defines Data analysis as the effort of researchers to manage and make sense of their data to transform it into a language form that communicates the purpose of the study's findings. It is a transformation process (organisation to meaning) that involves description, analysis, and interpretation. In the description, I departed from the data that was originally collected and made inferences to complete otherwise important but incomplete statements or to use language and grammar appropriate for a dissertation. A transcript of the recorded interview was prepared for the analysis, using descriptive language. According to Field (2018), descriptive language portrays the context in which events transpired. In the analysis, key issues about the study were identified by listening to the recorded interview several times to make interpretations. I transcended factual data and probed into what to make of the data. Data were put under inductive themes for analysis and based on research questions. Following the advice of Creswell (2014), I constantly sought configuration in the data that suggested that certain pieces of data belonged together. I also looked for common properties in coding to derive analytical conclusions. Through this process, I was able to identify emerging issues.

To ensure respondents' responses remain anonymous, the study used pseudonyms to identify respondents in the data presentation process. The pseudonyms are identified below;

- i. Old Age Parent OAP
- ii. Male child..... MC
- a) Where Old age parents were identified as OAP1, OAP2, OAP3, OAP4...
- b) Male children were also identified as MC1, MC2, MC3, MC4 ...

3.12 Ethical Consideration

A research proposal was submitted to my supervisor. Before the study started, ethical approval was given by the University of Education, Winneba's School of Graduate Students. When performing any kind of research, the investigator needs to constantly consider the effects their study will have on participants and society at large, and act appropriately. I made sure that every respondent gave their informed consent because Creswell (2014) recognises that it is unethical to gather information without the respondents' knowledge, expressed willingness, and informed consent. Again, I made it clear to all respondents that their responses were on a voluntary basis and that they were free to withdraw from the study at any time. I also advised that they were under no obligation to answer any questions they consider uncomfortable. Before the interview, respondents received early notification, a general overview of the topic to be covered, information about the kind of data that would be needed from them, the rationale for the research, and details about how the data would be used. The respondents were informed in advance of the interview duration which was 40 minutes and that there would be ample opportunity for them to ask any questions they may have about the research topic both before and after the interview. Every respondent agreed

to participate in the interview by signing a consent form that guaranteed their privacy and confidentiality at all times.



CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents the analysis of data collected and its results. The purpose of the study is to explore investment in male child education as social security against old age, its prospects, and challenges. The study employed a qualitative research approach and a phenomenological study design, hence using face-to-face and semi-structured interview guide in gathering data. The analysis of data gathered for this study was guided by the interpretivism philosophy, where the researcher aimed to view the narrative (interview responses) against the context in which it was set and the subjective viewpoint of respondents. The responses from the interviews were transcribed manually, coded, and discussed. The results and analysis are presented generally under the biodata of respondents and the research questions guiding the study. However, themes were developed under each research question to help bring out the emerging issues.

4.2 Biodata of Respondents

The respondents for this study were old age parents who have invested in the education of their male children to serve as social security against their old age and male children who have benefited from educational investment in the Offinso-North district. Respondents were selected through the following criteria;

- i. Permanent resident in the Offinso-North district.
- ii. Be at the age of sixty (60) years or above at the time of data collection.
- iii. Have a male child or children.

- iv. Had invested in the education of their male child up to either senior high school or tertiary level.
- v. A male child who has benefited from educational investment by parents up to senior high school or tertiary level.

The male children of the selected elderly parents who have benefited from education up to senior high school or tertiary level were also sampled to support the study. Data from the male children were collected and considered to prevent bias in the study. To ensure anonymity and confidentiality, the identities of respondents (the old age parents and their male children) were not disclosed; instead, pseudonyms were used to identify the information attributed to them.

4.2.1 Description of Respondents

Respondents for this study were purposively and conveniently selected from the district (Offinso-North) or study area to enable the study attain its objectives. To guarantee confidentiality and anonymity of respondents and their respective responses, pseudonyms were used to identify respondents and their responses. Respondents were described with the following pseudonyms;

- i. Old age parents OAP
- ii. Male children..... MC
 - a) Where Old age parents were identified as OAP1, OAP 2, OAP 3, OAP4...
 - b) Male children were also identified as MC1, MC2, MC2, MC3, MC4 ...

4.2.2 Gender Distribution of respondents (Parents)

Gender in the Ghanaian society determines various roles parents play in the education of their children, in essence, the study required the gender distribution of respondents to help the study attain its objectives.

Out of the total number of respondents (old age parents, 15) nine (09) were females, and six (06) were males.

- i. Female old age parents (OAP1, OAP3, OAP5, OAP7, OAP8, OAP9, OAP11, OAP12 and OAP15).
- ii. Male old age parents (OAP2, OAP4, OAP6, OAP10, OAP13 and OAP,14).

4.2.3 Age Distribution of respondents (Parents and Male children)

This study emphasised the investment made by parents in the education of their male children as social security against old age. Old age was one of the primary characteristics required of respondents. Below is the age distribution for Parents;

- i. Out of the total number of respondents (15), most respondents thus ten respondents (10) consisted the age bracket of 60-70 years, whilst five (05) respondents were in the ages 71-80 years.

Age distribution for Male children;

- ii. Out of the total respondents (15), most respondents, thus seven (07) male children, were in the age bracket of 31-40 years, five (05) were within 20-30 years whiles three (03) were within the ages of 41-50 years.

4.2.4 Economic Activities of respondents (Parents)

To ensure this study attains its objectives, the economic background of respondents was considered. The dominant economic activity engaged by old age parents was farming, constituting eight (08) of the total respondents, this was followed by trading with a total of four (04) respondents. Three (03) respondents were economically inactive.

4.2.5 Marital Status of respondents (Parents)

The study was interested in the marital status of respondents, which was imperative in the investment process for their male children. From the study, out of the total number of respondents sampled, seven (07) were couples still married and living together, and five (05) respondents were divorced or separated. Respondents who were single (widow/widower) through the death of their partners were three (03).

4.2.6 Employment Status of respondents (Male children)

Investing in children's education comes with a lot of significance, including creating job opportunities. Most parents invest in their children's education to secure good-paying jobs to improve their standard of living. Hence, the study needed to ascertain the employment status of respondents. From the total number of respondents sampled for the study (15), most of the respondents eight (08) were directly employed either by the government or the private sector, those with indirect employment or entrepreneurs were four (05), whilst two (02) respondents were unemployed.

4.2.7 Marital Status of respondents (Male children)

The study had an interest in the marital status of the male children because marriage in general plays a critical role in the growth and development of families, as well as the destruction of families globally. Considering the inevitable impact of marriage on the individual, the following are the marital statuses of the sampled respondents. The married respondents were the overwhelming group, making up a total of eight (08). Single respondents, through divorce or separation, were three (03). Two (02) were widowers, and two (02) were bachelors.

4.3 Data Presentation of Respondents

Data collection and presentation were guided by the research objectives to ensure the study attains its goals.

4.3.1 Objective I: Explore parents' investment in their male children's educational journey from basic to tertiary level.

This research objective sought to explore the various ways through which parents invested in their male child's education, from basic to tertiary level. To attain this research objective, respondents answered the following research question;

Research Question I: How do parents invest in their male children's educational journey from basic to tertiary level?

This research question explored the ways parents contributed to the investment in their male children's education from basic to tertiary level. Parents' investment in their children's education is a multifaceted concept that encompasses various forms of support, including financial, emotional, and time-based investments (Haveman & Smeeding, 2018; Kim, 2019). This investment can have a profound impact on children's academic achievement, social development, and future opportunities (Hill & Taylor, 2004).

Five main themes through word-based technique emerged from the research question one. These include;

- i. Parenting
- ii. Parenting the male child
- iii. Responsibilities of parents
- iv. Parents' educational investment
- v. Ways parents invest in the education of their male children

These themes are addressed as follows;

Parenting

The study aimed to ascertain respondents' general knowledge of parenting. Most of the respondents explained parenting as the process of bringing up or nurturing one's biological child to become useful in the family and society at large. These are some views of old age parents presented below;

I see parenting as an act of giving birth to your biological child and caring for him or her. Once you can provide the basic needs and teach good morals, it means you are playing the role of a parent. I believe every parent should be able to cater for the needs of his/her children, that's why God gave them to you. In my opinion, once you are capable of giving birth, it means you are equally capable of taking care of him/her as well (OAP 02).

Another parent added:

I always see parenting as a process of raising a child from birth to become independent and useful to the family and society. Having a child comes with a lot of happiness and motivation, especially among we the Akans. Once you have a child, you are assured of the existence of your lineage, and it bestows pride on the parents if the child grows to become independent and responsible to the parents and the society as a whole. In essence, parenting is securing your own future by raising your children to become responsible and independent individuals (OAP 05).

Few respondents, however, view parenting as a humanitarian duty. Which means the process of training a child, whether biological or not, to become useful to him/herself and the family. Some views are presented below;

I believe parenting is the act and process of showing unconditional love. Raising kids can be challenging with extremely difficult times; however, when your relationship with your children is rooted in love, you create a strong bond that brings you together any time you disagree or argue. Loving your children nurtures them and helps them to thrive. A hug, a kiss on the forehead, laughter,

and the joy of being together are perhaps the best description and meaning of parenting (OAP 10).

One other parent narrated by saying:

... ow parenting is a humanitarian duty. To me, parenting doesn't really mean taking care of your biological child alone, I see parenting as an act of responsibility to care for any child in your custody and making sure that child grows to become responsible to the family and society. In life, you can never determine who will be your saviour. Most people trust their children so much, but they sometimes end up disappointing them, so for me ones you are in my custody, I see you as my child and will treat or train you as expected (OAP 07).

The views expressed by the respondents agree with Shonkoff and Philips (2000) that parenting is the total input made to bring up an individual, such that the person acquires the relevant values, skills, and knowledge that will guarantee or mar the chances of attaining sustainable living. The responses again support Harts and Risley's (2011) assertion that parenting involves providing physical, emotional, social, and cognitive support to help children develop into healthy, capable, and independent individuals.

Parenting the Male Child

The second theme sought to explore ways parents can train their male children. Most respondents viewed the best way to train a male child is through mentorship. These are some of the views expressed by respondents;

As a father of three sons, I believe the male child can be trained through mentorship. Who you are today can influence the personality of your son. I say this because, sons easily emulate the traits of their fathers and mothers. For instance, a father who abuses his wife in the presence of his son is indirectly training that son to be abusive towards women. So personally, I believe to have a well-trained young man as a son depends on the behaviour or attitude of his parents. As parents, we need to be more conscious of this and actively model the qualities we want our sons to possess. If you want your son to grow up as

a hard-working man, then as a parent, you need to be hard-working. If you want to raise a courageous young man who can lead his family, then you need to be courageous as well. Parenting begins with modelling, your actions speak louder than anything you say, so as parents, we always have to be conscious of our actions and inactions in the presence of our male children (OAP 12).

Another parent added:

I believe a child, especially males develop their personalities mostly through their parents. They emulate the lifestyles of their parents easily in the aspects of communication, appearance, human relationships, hobbies, and career, among others. In effect, my wife and I never misbehaved in the presence of our son, and this, I believe, has contributed to his general success today (OAP 08).

Other respondents also expressed that male children are best trained by allowing them to pursue or discover their capabilities, skills, or talents. Some parents believe children can easily be misled by their parents or peers in academic or career pathways, and this has contributed to the number of failures among students in schools in recent times.

Some excerpts of views are presented as follows;

... training a male child in this era is very difficult, in my opinion, the best way to nurture a male child is to help him identify and develop his capabilities. My son, for instance, was not enthused with formal education. He was not doing well academically, so right after completing SHS, he decided to pursue his interest, which is construction. To be honest, I have not regretted supporting him in that venture, as I speak to you, he is living in his own house with his wife and children in Techiman. So, from my personal experience, I believe that to nurture a male child to be responsible and successful in the family, he should be allowed to develop his skills, talents, and interests. This will establish a lot of motivation in him to accomplish his dreams rather than coercing him to do what he has no interest in (OAP 15).

Another parent supported by saying:

Having a male child is very important to every parent due to the roles men play in the family and society at large. Nurturing your male child in accordance with our established culture, values, and norms today is extremely difficult. We have a lot of young boys having their lives wasted on the streets, among others...I really think the best way to train your male child is to allow him discover his capabilities and support him. Again, good communication creates good relationships between parents and their children. Try to talk about everything or any issue with your son, give him a listening ear, pay attention to his difficulties or challenges, and try to help him overcome any challenge he is experiencing. By doing so, he will not hide anything from the parents, and it will give the parents total control to guide their son (OAP 11).

One other parent narrated by saying:

Parenting your son to become useful in society does not require one strategy or method. I believe that to succeed as a parent to your male children, you need to blend freedom, restriction, good communication, and emotional care to build them physically and emotionally (OAP 09).

Few respondents view tasking or assigning roles to the male child is the best way train or nurture male children into responsible individuals in the family and society. Few respondents believe assigning roles to the male children develops a sense of responsibility in them, which minimizes negative peer influences. They believe sons should be assigned tasks such as giving them farmlands, shops to operate, vehicles to manage, among others. These are some expressed views of old age parents;

I think training a male child is quite difficult compared to the female child. I am a mother of four children. One male and three females, the male is the eldest of my children. Training him to be responsible was quite difficult, even though my husband was always around. He exhibited a lot of pride, which was difficult to control. Growing up he developed the attitude of I AM THE MAN, so my husband immediately decided to make him feel responsible at a very early age by assigning him to certain responsibilities like taking charge of

some business activities in his absence. When my husband returns from a trip, he does not call me to ask anything from me, he instead calls his son to brief him on all events in his absence. So, I realised our son became more accountable and responsible because he realised his father had a lot of trust in him and he did not want to disappoint him (OAP 03).

Another parent said:

... to avoid my son from negative peer influence, I gave him two plots of land to start farming for his own benefit. Today, some of my son's year mates are still lingering around and changing women up and down with little sense of purpose, but fortunately, my son is a successful businessman and he is married, and I currently have two grandchildren (OAP 12).

The views from respondents confirm that a male child should be trained to acquire the capabilities and skills needed to solve family and societal issues. This is in agreement with Hart and Carlo (2005) that the male child should be trained to demonstrate effective problem-solving skills, such as critical thinking and persistence, to help solve problems. The response supports Gofin and Adler's (2015) argument that male children learn healthy emotional regulation by observing role models.

Responsibilities of parents

This is the third theme under the research question one. All respondents agreed that parenting comes with unavoidable responsibilities, which are significant in the process of parenting. Some of the views of old age parents on the responsibilities of parents were captured and presented as follows;

...once you are a parent, you have to try to perform your responsibilities, even though I will admit it is not easy to perform certain responsibilities. However, there are major responsibilities parents must perform to ensure their children, especially the male children, become responsible. Some of the responsibilities I performed are deciding where the children will live, giving the children's names, making decisions about their education, including where they will

attend school, taking care of their health and medical needs, and making decisions about religious upbringing (OAP 04).

Another parent supported:

...if you are a parent, you should be able to cater for the needs of that child/children. Some of the responsibilities I performed as a parent include: providing food, clothes, shoes, taking them to school, checking the friends they associate with, providing for their health needs, praying for them every day, and teaching them some domestic duties such as scrubbing, sweeping, washing clothes, weeding, cooking etc (OAP 14).

One other parent supported by saying:

Parenting is a blessing from God, in my opinion, and therefore if you fail to perform your responsibilities, God will hold you accountable on the judgment day. Personally, some of the responsibilities I performed towards my children are providing them with food, shelter, clothes, enrolled them in school, gave them domestic training such as respect, humility, honesty, patience, kindness, forgiveness etc took them to the hospital when they were sick, advise them and I even helped my first son in choosing his wife (OAP 03).

The responses from the respondents on the responsibilities of parents indicate parents understand and acknowledge their responsibilities as parents by providing basic needs such as food and nutrition, shelter and safety, and health care, which are in line with Birch and Ventura (2009) and Hagan et al. (2017). However, these responsibilities differ from one society to another based on the diverse culture, values, norms, financial and educational background of parents as argued by Henderson et al. (2002).

Parents' educational investment

Parents invest in the education of their male children up to various levels in the educational ladder, thus Basic, Senior high school or tertiary level. The level of educational investment determines the level of investment made. The study explored

the various levels parents were able to invest in the education of their male children.

Here are some responses from old age parents;

... we know education is very expensive, however, with the support of my wife, we were able to invest in our sons' education up to the tertiary level (OAP 04).

Another parent said:

Initially, I had wanted to sponsor his education up to the senior high school, but his incredible performance motivated me to enroll him in his tertiary education (OAP 06).

One other parent added:

Hmmm, it wasn't easy oo, after his basic education, I wanted to end it because money was a serious challenge, but because he was so determined, he engaged in some jobs during vacation to help me invest in his education up to senior high school level (OAP 12).

Another parent further said:

I knew the significance of education even though during our days, education was not as attractive as it is today. However, I knew education would play a key role in his development as a man in the future, which is why I decided to educate him up to the tertiary level (OAP 15).

On the side of male children, the study sought to investigate from the male children the level of education sponsored by their parents. The responses of the male children were captured and presented as follows;

...my parents supported my education up to the tertiary level, where I obtained a certificate in Registered General Nursing in the year 1995. After posting and working for four years, I obtained a study leave to further my education for a first degree, and after which I also obtained my master's degree and am currently studying for my Phd program. I am a senior tutor in SDA nursing and midwifery training school, Kwadaso (MC 04).

Another male child said:

I will forever appreciate the effort of my mother, this woman sacrificed so much, especially during my senior high school days. Things became extremely difficult after the death of my father, but this did not discourage her. She supported me until I completed my Teacher Training Education with a certificate “A”. I am currently teaching at Obuasi Senior High Technical School (MC 06).

One other male child added:

...my father has really defined parenthood to me, and I am also training my children with what I learnt from my parents. After senior high school, I enrolled in Akropong Training College in the Eastern Region for my Professional Teacher Certificate “A”. After school, I had a passion to work with my hands, and I developed so much interest in mechanics. Initially, my father hesitated, but considering my determination, he had no option but to support me in pursuing my interest. I don’t have any intention of going to school, I need to concentrate on my business and take care of my children, that’s my priority now. (MC 01).

The rest of the respondents indicated that their parents invested in their education up to the senior secondary school with either ‘O’ LEVEL or ‘A’ LEVEL qualifications. Some of their responses are as follows;

One male child said:

Well, my father died after my basic education due to an unknown health complication. Our condition worsened, and my uncles took over most of their major properties at a time when I needed support for my senior high school education. My mother was only a farmer and a petty trader, she didn’t have so much money, and the funeral also took a lot of money from her savings. However, she did all she could to enrol me for senior secondary school education for five years. I completed and obtained my GCE-O LEVEL. After senior secondary school, considering the difficulty and the challenges my

mother faced, I had to enrol in a driving school to acquire driving skills to support her (MC 12).

Another male child added:

...my educational journey wasn't that easy, but the determination and commitment of my mother pulled me through successfully. My mother supported me up to the senior secondary school level, where I earned my GCE-O LEVEL and A LEVEL. After senior secondary school, again through the support of my mother, I secured recruitment into the Ghana Police Service. I am currently stationed at the Eastern regional headquarters, Koforidua. I continued my education and obtained a first degree from Garden City University College (OAP 10).

The presented responses from the respondents confirm that most male children were educated on average up to the tertiary level, and a good number also had senior high school education through the efforts and support of their parents. This supports Jeynes' (2005) argument that parents are determined to invest in the education of their male children to capacitate and equip them for better job opportunities.

Ways parents invest in the education of their male children

This is the final theme under research question one, which sought to investigate the specific ways parents invested in their male children's education. Parents invest in their children's education through direct financial means, such as paying tuition fees and purchasing educational resources, as well as indirect means, like providing emotional support and spending quality time with their children (Haveman & Smeeding, 2018). By investing in their children's education, parents can help them develop the skills, knowledge, and competencies necessary to succeed in school and beyond.

All respondents expressed significant ways or roles in the investment of their male children's education. From the responses, notable contributions made by parents were

payment of school fees, providing learning materials, attending PTA meetings, organising home tuition, paying fees, assisting in homework/assignment, and a host of other activities. Some of the responses of old age parents were captured and presented as follows;

... i know the importance of education, that why I decided to enroll my sons in school. I enrolled them for basic education at age four up to the tertiary level. The eldest attended SDA nursing training school, whilst the other had a university education, specifically at UCC. Throughout their education, I paid their school fees, bought their books and uniforms, assisted in their assignment especially during their basic education, attended PTA meetings, regular visits to them during their secondary school education in the boarding house, among others (OAP 05).

Another parent said:

...oh yes! I educated my son to enable him earn a white-color job to avoid him experiencing the suffering I endured throughout my years growing up. Even though I experienced financial challenges, I enrolled him in school at an early age of three in one of the private schools in this town. He had his basic education in RC Basic School and senior school in Akomadan Senior Secondary School for his O LEVEL and A LEVEL certificate. I again enrolled him for his tertiary education in Offinso Training College, which made him a professional teacher with a certificate "A". I sacrificed a lot for my son during his education, for instance, I paid his school fees on time, organized home tuition for him, and he never lacked uniforms, provisions, and books. I attended PTA Meetings, I aided in his secondary school and course selection, even the college of education he attended, it was through my relentless effort that I secured his admission. I did so much that, I denied myself pleasure to give my son the best of education (OAP 01).

One other parent added:

... why will you give birth to a child without having plans or the desire to educate him or her? Personally, I think parenthood is not fulfilled if your child

is not educated, in that sense, I made educating my son one of my priorities. From basic to the tertiary level, I performed my duties as a parent, even though I cannot say everything was perfect. His school fees, uniforms, books, and shoes were bought by his mother, whilst I was mostly taking charge of the school fees and other school-related bills from middle school to senior high school level. He attended Akrokeri College of Education for his tertiary education, where he secured Certificate “A” as a professional teacher through our relentless support (OAP 04).

Another parent further said:

...sincerely, I hesitated in enrolling my son in school, because I wanted him to invest his time in farming, because I realised farming was even more lucrative in our days compared to white-color jobs, but upon careful consideration, I eventually enrolled him for his basic education at the age of eight years in an Islamic basic school. After the basic education, I enrolled him in Nkenkaasu senior secondary school to enable him have secondary education and then engage in farming activities as well. Despite not supporting his education early on, I did my very best to keep him in school until completion. I paid his school fees, provided him with money, bought uniforms and books for him, I would visit his teachers to ask about his performance, paid for extra classes, among others (OAP 11).

On the side of male children, the study explored ways their parents invested in their education from basic to the tertiary level. Excerpts of responses from male children were captured and presented as follows;

...my educational journey hasn't been that smooth. My mother did her best to see me through from the basic, middle, senior high school, and tertiary level. My basic educational needs were provided, such as school fees, books, uniforms, and money for feeding, among others. My mother was always present during PTA meetings, and she always came for my terminal report herself. Becoming a graduate today is exclusively the support and sponsorship of my mother (MC 05).

Another male child said:

...I did not have many problems during my school days. My primary and middle school education was well sponsored by my parents. I cannot say I had everything on a silver platter however, I will always be grateful for their support. My school uniforms, shoes, belts, bag, exercise books, PTA meetings, school fees, classes fees, and other levies from school were the responsibilities of my father, whilst my mother, on the other hand, mostly took charge of my attendance to school and from school (MC 01).

One other male child also said:

...my father truly played his role during my primary, middle, and senior secondary school days. During primary and middle school, education was quite difficult. Situations or conditions weren't favourable. I used to go to school with my books in a sack, and my uniforms, and shoes were changed once in a while. Money given for feeding was not enough, and sometimes my dad struggles with the payment of my school fees. Even though I admit to experiencing some challenges, my father was determined to educate me up to the senior secondary school level. I remember he had a chainsaw machine, which he sold to support my senior high school education in the first year. He never absented himself during PTA meetings, visited me sometimes during visiting hours, sometimes assisted in my assignment, and never denied me his time and attention, which I will forever be grateful for (MC 04).

The responses from respondents regarding Research question one agree with Hill and Tyson (2005), who state that families and parents play extremely important roles in their children's education. When parents effectively fulfill their roles in the educational process, the results are usually positive and encouraging. In this regard, they are typically influenced by and act according to their own parental attitudes, which are transmitted through their mutual confidentiality about their children's capabilities and overall learning potential, leading to success (Handerson & Mapp, 2002). The educational level of children within the family largely depends on the parents'

education; therefore, this factor significantly impacts family relationships and the successful development of children (Christenson, 2004).

4.3.2 Objective II: Investigate the motivations and expectations of parents who invest in their male children's education as a form of social security against old age. Objective II sought to explore the possible motivations or expectations of investing in male children's education for parents at their old age. This research objective was attained by the respondents answering the research question below;

Research question II: What are the motivations and expectations of parents who invest in their male children's education as a form of social security against old age?

The research question explored the possible motivations or expectations of investing in male child education as a form of social security in old age. One major theme was derived from Research question two, and it is stated below;

- i. Needs and expectations of parents on their investment in male children's education.

The theme is addressed as follows;

Needs and expectations of Old age parents

As people age, their needs and expectations often change, and older parents require specific support to maintain their well-being and quality of life. The needs and expectations of aging parents can vary, including physical, emotional, social, and financial aspects (Lee & Kim, 2018). Understanding and addressing these needs is essential to ensure that older parents receive the care and support they need to thrive in their later years (Hashimoto, 2015). Views on the needs of elderly parents were expressed in different ways. Most respondents consider physical and health needs the most important because they form the basis of their survival. Some responses are captured and presented below;

... for now, I am unable to generate enough income to cater for my needs because of my age. As a result, I need the maximum support of my children to guarantee my existence. As I speak to you, I need money to buy some foodstuffs, most of my clothes are worn out, and I have to visit the hospital either this week or next week for a medical checkup due to my blood pressure and diabetes (OAP 02).

Another parent said:

I do not have many needs, the most important ones are my medical and physical needs. I live alone because, as I said earlier, my husband died many years ago, so my son is now my husband, father, brother, and everything to me. You know, old age comes with a lot of health challenges, so constant medical care is key, as well as eating good food and wearing good clothes. This will increase my lifespan to enjoy the fruits of my labour (OAP 03).

One other parent added:

Old age comes with a lot of health complications, which is why most aged are likely to die from these complications. As I speak to you now, I cannot walk or stand for about twenty minutes. I have been experiencing severe waist pain for the past decade, coupled with regular increases in blood pressure and asthma. I have to visit the hospital regularly to have my blood pressure and other conditions to ascertain my survival. In effect, my deepest need at the moment is regular medical care because I feel I can die anytime with the least neglect (OAP 14).

Other respondents (old age parents) also consider emotional care, which is showing love, attention, recognition, respect, and dedication as the most important needs from their male children. Some of their responses were captured below;

...hmmm, this is a very sensitive question, as you can see, I live alone and I do everything all by myself. Sending money for food and other things is not the only solution. I feel practically lonely, and I have told my son I want to relocate from this town so that I don't die prematurely from loneliness (OAP 07).

Another parent said:

Well, I am a retired police officer, and my wife is a retired senior midwife. We were able to prepare adequately for life after retirement, so we do not have many financial problems. We expect our children to show more care, love, and attention. Truly, I am really getting disappointed, but we hope the situation will change with time. (OAP 09).

A few respondents revealed that the needs or expectations for investing in their male children's education were to assume future family leadership or inheritance. In most Ghanaian traditional societies, the male children are regarded as the future head of the family, and the ones to take charge of all family properties or inheritance. Investing in a male child's education is a form of preparation for inheritance. Here are some responses from old age parents;

As a parent, I believe education equips the child with a lot of knowledge, skills, and capabilities to enable the child make good decisions and take up leadership roles. As my only son, he is expected to be my successor when I am gone, according to our culture and tradition. To be sure my efforts and sweat will not be in vain, I need to be assured of my son's capabilities, and I know the only way to equip him or get him prepared to take over from me is through educating him (OAP 13).

Another parent added:

I invested in the education of my sons to capacitate them as my successors, because everything I have acquired today belongs to them. Taking them to school was important, most educated people make better decisions to succeed, hence I believe they will do much better than me (OAP 15).

The study further sought to explore whether the male children are aware of the needs and expectations of their parents regarding their educational investment. The male children indicated various forms of expectations from their parents. Some parents indicated financial support, health needs, properties, and emotional care as their parents'

needs and expectations. Here are some responses from male children captured and presented as follows;

Oh yes, I am aware of my parents' expectations of me as their son. I am aware they are in their advanced age and cannot engage in active economic activities at the moment, hence I have to cater for their financial, health, and other needs (MC 02).

Another male child said:

Yes, I know their needs, and I am aware of their expectations as well. I have to cater for them adequately, in terms of feeding, clothing, medical expenses, among others. It is my duty to cater for them at their old age because they sacrificed a lot for me, and it is only natural to reciprocate the favour at this stage of their lives (MC 03).

One male child added:

Oh yes, they communicate their needs and expectations when I visit them. From our children to our aged parents, it is culturally right to reciprocate the sacrifices of our parents in our lives. At this stage, they are no longer active and productive, so it is our responsibility to show maximum care and pay attention to their needs just as they did when we were young (MC 07).

Again, another male child expressed:

My father having expectations or needs is characteristic of every Ghanaian parent. Once you have a child or children and have invested in them, surely parents expect you to return the same kindness and responsibility towards them at their old age. At the moment, one of the major needs of my father is help him construct a building in his hometown. I have not been able to start because of pressure from my immediate family (wife and children) (MC 09).

One male child further said:

I remember I made a promise to my father to support him in his business after school and eventually take over, so he reminds me of it almost every day, but I

am preparing for it. I don't want to disappoint him because he did not disappoint me when I was schooling (MC 13).

The responses generated help the study to argue that most parents' motive or expectation towards investment in their male children is to financially secure their wellbeing at old age, which is in line with Nugent's (2019) argument that Parents who invest in their male children's education often expect financial support as a reward, particularly in old age. The views of respondents indicate that old age in Ghana requires financial support to cater for their basic needs such as food, clothing, and health care (Aboderin, 2004). The Ghanaian government has implemented programs like Livelihood Empowerment Against Poverty (LEAP) to provide financial support to vulnerable elderly individuals to cater for their needs (Government of Ghana, 2015). From the responses gathered, old age parents need quality healthcare, which is crucial. This confirms Agyemang et al. (2015) assertion that old age parents require regular medical check-ups, medications, and treatment for age-related diseases. Responses indicate parents require social support, which agrees with Cattell (2009) that old age needs social support from family, friends, and community members to alleviate loneliness and isolation.

4.3.3 Objective III: Assess how parents' investment in their male children's education is reciprocated at old age.

This objective sought to investigate how parents' investment in their male children is reciprocated at old age. As parents invest in their male children's education as a form of social security against old age, the study ought to investigate the extent to which parents' investment is reciprocated by their male children. This objective was attained through the research question below;

Research question III: How are parents' investment in their male children's education reciprocated at old age?

This research question enabled the study to examine from respondents how parents' investment is rewarded or reciprocated by their male children at old age. Three main themes emerged from this research question. These are;

- i. Nature of reciprocation on parents' investment
- ii. Male children's relationship with old age parents
- iii. Social dynamics impeding the reciprocation of parents' investment

The themes are addressed as follows;

Nature of reciprocation on parents' investment

This theme explored on the returns the male children are giving to their parents vis-à-vis their old age parents' needs or expectations. The interviews from the male children confirmed few respondents, through commitment, were providing physical, medical, and emotional needs as returns on their parents' investment. Excerpts of old age parents' responses are as follows;

I do not regret investing my money in the education of my son because of what he is doing for me today. He provides for all my needs, including paying my expensive medical bills and checking up on me at the end of every month. If he is unable to come, he sends his wife. He is really doing his best, and I really appreciate all his effort towards making my life comfortable (OAP 01).

Another parent said:

...as for returns I have received from my son, I cannot mention all. I am so proud of him, and I pray God continues to bless him and make him greater. I used to go to the farm regularly to engage myself and also secure some money because I didn't want to depend fully on my son for everything. One day I went to the farm and in the process of weeding, I mistakenly injured my leg deeply with the cutlass. It was so severe that, I could not walk alone for about four to five months. After I fully recovered, my son took it upon himself to establish a

business for me (the sale of agricultural materials). For the past three years, I haven't been to the farm because the business is surviving and all thanks to Allah and my son. If I had failed to invest in his education, who would have done this for me? No one! personally I am so grateful (OAP 06).

One other parent added:

Oh yes! I didn't waste money investing in him. My goal for investing in him was to enable him become self-sufficient. If I hadn't invested in his education, probably, he would have become a huge burden on me at this age, which could even have caused my untimely death. Once he is doing well for himself and he is no longer a burden, I am more than satisfied. If he remembers my existence and sends me money or provides any other thing, I will gladly take it, but as it stands now, I don't depend on him at least I own a shop in which I sell carbonated drinks and water. I earn a lot of profit, especially when I get orders for weddings and funerals, so I am ok at the moment (OAP 08).

Another parent expressed:

.... oow! I will be very ungrateful if I say I have not had or benefited from investing in my sons' education. There are perceptions that females take care of their parents more than males, but in my own case, my sons have proven they are worth my investment. I started building this house during my active years, but because of the massive investment into the education of my children, I could not complete it. However, immediately after my eldest son got employed as a police officer, he took over, and the second son joined after securing some contracts as an electrical engineer. My eldest son made it his priority to complete the house for me before getting married...he wanted to complete it before marriage so that he could fully take care of his new family, that's what I thought. It doesn't end there, they have been my source of survival. They send us money every two weeks through Mobile Money (MOMO) for feeding, medical expenses, and other important expenses. For the amount they send, it is private, but because you are using the information for educational purposes, I will tell you...On average, I receive Gh 500-1000 every two weeks. The eldest sends money within the first two weeks of the month, then the second son also sends

his during the last two weeks of the month, thus somehow rotational, so at every point in time, I know who to expect money from (OAP 13).

The interviews also revealed that most respondents were receiving little or no returns on their investment. From the interviews, some respondents indicated their sons were demonstrating total neglect without considering its implications on their lives as parents. Basic needs such as health care, food, clothing, and good shelter were challenges faced by these parents who had invested so much in the education of their male children from basic to the tertiary level. The interviews in this section were particularly challenging, as some respondents recounted distressing experiences that evoked strong emotions, causing them to become tearful and express deep regret. Some of their responses are presented below;

...my son has lost his sense of reasoning. I do not really understand him. As you can see, I am seriously ill. I went to the farm one day in February (2024) and seriously fell, which resulted in a twisted waist and a broken arm. I became bedridden and couldn't speak properly, I had a swollen face, among other complications. I was admitted to Nkenkaasu Government Hospital for more than two weeks, which required a lot of money for the medical expenses. Can you imagine, my son only sent Gh 200 after calling him for several hours and days. In fact, the way I suffered over this boy and he is neglecting me today, hmmm, I cry anytime I remember or talk about him (OAP 02).

Another parent said:

Sincerely, I don't like talking about my son, after all the sacrifices and efforts into his education, training, and helping him to travel abroad, this is my reward. My son is now telling me he has forgotten all the sleepless nights, sacrifices, and hard work that have made him who he is today. At my age, I should have retired from trading and any other active task, but because my son has failed me, that's why I am still working. I still have to wake up at dawn to work before I earn income. What kind of punishment is this? What did I do to him to deserve this level of

neglect from him? I did not fail in my role as a parent. I did everything I could to ensure he gets a comfortable life (OAP 05).

One other parent indicated:

Any time this question is asked, I eventually end up crying however, I will hold up to answer your question. The problems started after she lost her first two pregnancies, she got pregnant for the third time and lost it again. I was at home quietly minding my business when my son one day arrived home with so much anger and resentment. It was the first time he visited without sleeping over. He has been told by a pastor that I am the cause of his wife's predicament. When he said that, I broke down in tears, and I cried for many days with little food and water. My son and his wife accuse me of bewitching them. I informed some elders about it, and he was summoned, but he never honored the invitation. It has been two years (2) years, and I don't remember the last time my son visited me as his mother, but he comes for funerals and other programs and returns without coming home. I have been reliably informed that the wife has still not given birth. My only prayer now is for her to give birth so that I can be vindicated. As it stands now, I don't receive or get anything from him, not even a phone call, if not for his sisters, I would have been dead by now (OAP 09).

On the side of male children, the study further explored how male children reciprocate their parents' investment as a form of social security against old age. Here are excerpts from male children;

I do well to give back to my parents, they have invested so much, and I cannot afford to disappoint them. I give them money frequently for their upkeep as well as for their medical care (MC 01).

Another male child expressed:

I prioritise the needs of my parents at all times, regardless of the challenges. I call them almost every day to check up on them and find out if they need anything. They have sacrificed so much, especially my mother, and I have to do all I can to ensure they reap the fruits of their labour (MC 06).

Male children who are unable to adequately reciprocate their parents' investment also had their say. Here are some responses;

My brother, to be sincere, I am not doing much for my mother. She has refused to be a mother, so I don't see why I should be so concerned about her needs (MC 09).

One other male child added:

Hmmm, what a difficult question! I will admit I am not doing enough for my mother. In fact, it is not my fault. I have been experiencing job instability for the past five years, which is affecting me psychologically. But I believe when things get better, she will enjoy the fruits of her labour (MC 02).

Another male child further expressed by saying:

Well, I can say for now, things have changed a bit. I don't send them money that often, I give them money when I have, because I have a lot to accomplish. (MC 05).

The responses given by respondents prove some parents are receiving returns on their investment through financial support, as indicated by Lillard & Willis (2010). Data supports Wolf (2000) that care giving include daily activities, transportation, and health care. Parents who invest in their male children's education are more likely to inherit their parents' wealth, property, and social status, providing a sense of continuity and legacy (Zimmer & Kwong, 2003). Data also confirms that most parents, after many years of investment in their male children's education, receive little or no returns due to migration and geographic distance. This supports Seeman et al. (2011) argument that male children who migrate to distant destinations may be disconnected from their parents, reducing the likelihood of returns on educational investment. Data agrees with Larau (2003) that male children who face economic difficulties, such as unemployment or low-paying jobs, may be unable to provide returns to their parents in their old age.

Male children's relationship with old age parents

Parents' relationship with their children can be affected depending on whether the investment made is reciprocated or not. When parents feel that their investment in their child's education, well-being, and future is not reciprocated, it leads to disappointment, resentment, distrust, strained communication, emotional distance, and conflict among others. The study hence sought to investigate the relationship between parents and their male children amidst the expectation of reciprocation.

Below are some recorded responses from parents;

Sincerely, the relationship between my son and me is in the gutter now. To me, he does not exist, and I believe I do not exist in his life as well. The cause of this bad relationship is my separation from his mother (OAP 04).

Another parent said:

My relationship with my son at the moment is very good. I just hope it continues like that till the end. He is doing very well as a son. He calls, visits, supports me financially, and a lot more. Ow am proud of him, and I always pray to God to help him gain more so that I can also receive more (OAP 06).

One other parent added:

Oh, we have a positive relationship with our son, however, my problem is that he has not been acting or performing his roles as the son I expected. I nurtured, trained, and invested my money in his education with the hope of him taking proper care of me at my old age. I sometimes regret wasting my money on him (OAP 08).

The male children, on the other hand, were also interviewed to establish their relationship status with their parents, amidst the state of reciprocation on their parents' investment. Below are a few responses from the male children;

My relationship with my parents is not in the best state, because somewhere last week I called my father on two occasions, but he hasn't returned my calls

as we speak. Hmm, just because I am not able to adequately cater financially for their needs (MC 04).

Another male child added in contrast regarding the relationship with his parents;

Oh, I can say the relationship with my mother is good, just that of late I hardly get time to visit her as I used to because of the workload. Sometimes I have to even work on weekends, but I do my best to call her at least three times within the week (MC 06).

One male child stated:

Honestly, I am happy with the state of my relationship with my parents. I try to make them feel comfortable by calling and visiting them regularly (MC 08).

The responses from the respondents obviously show that most old age parents who experience negative returns on their educational investment also, by extension, have a bad parent-child relationship. Data confirms Havighurst and Presser's (2004) assertion that a poor relationship is largely attributed to the little or no returns parents receive from their children. A poor relationship between a parent and child leads to family destruction, which should not be promoted in Ghanaian society. Data confirms Lee et al. (2006) assertion that parents create a good relationship with children irrespective of the state of returns on their investment. Responses support Havighurst and Presser's (2004) assertion that poor relationship is largely attributed to the little or no returns parents receive from their children.

Social dynamics impeding the reciprocation of parents' investment

From the interviews, respondents mostly attributed their children's inability to reciprocate their investment to divorce/separation, unemployment, witchcraft accusations, marriage/nuclear family responsibilities, religious practices, and low

salaries. Out of the number of old age parents who are experiencing little or no returns, majority indicated their children use marriage or nuclear family responsibilities as an excuse not to reciprocate their investment, few attributed it to poor salaries or wages, few indicated divorce or separation, few others identified unemployment as the hinderance, one respondent attributed it to accusations of witchcraft and finally one respondent also pointed to religious beliefs as the cause. Some of the responses of old age parents have been captured and presented as follows;

...the main reason for his neglect of me is my separation from his mother. He will only recognize me as a father if I reunite with his mother, which is not possible at the moment. Once I am not dead and still alive, he can do whatever he wants. I care least about it, I will survive with or without him (OAP 03).

Another parent added:

I have not really gotten the deserved returns from my son due to his inability to secure permanent employment, that notwithstanding, he is doing his very best. As I said earlier, my full judgement can be determined when he gets a full time or permanent employment (OAP 05).

One other parent also said:

Ow its very obvious, to my son, I am the cause of his wife's barrenness, hence referring to me as a witch. He doesn't want to have anything to do with me as a mother, even though I tried on countless occasions through some elders and pastors for reconciliation, he remains adamant. My only prayer is for God to vindicate me in this difficult moment of my life (OAP 09).

Another parent again said:

...before he got married, he was adequately caring for us. We were happy and so proud of him to the extent that he was idolised by others. However, things changed negatively when he got married and started having children. As a father, I initially understood the situation because I am also a husband and a father, as well, but to the extent that any time we call him for financial support,

he uses his financial commitment to his wife and children as an excuse is unacceptable. For now, we have minimised our calls to him for financial support. This is the reason why some parents will rather sponsor their female children at the expense of their male children. (OAP 10).

Another parent further expressed:

Sincerely, I realised a change in behaviour in my son immediately he joined a certain church, which unfortunately I cannot recall the name, but according to some inquiries made, members of that church do not regard biological family members but see their church members as their true family (OAP 12).

One other parent contributed by saying:

...to be very honest, I am not receiving the investment returns I made in my son's education. He is always complaining of financial challenges and attributing them to low salaries or income. Even though I know and understand the current economic situation, at least as his parents, he should make us his priority because he only sends money if he wishes or deems appropriate, and that is very unfortunate. (OAP 14).

The study further explored the social dynamics or challenges that prevent them from reciprocating their parents' investment. The interviews revealed that most respondents admitted to giving little or no returns to their parents' investment in their education.

Below are some responses captured and presented;

My mother is the cause of her own neglect. I really appreciated and loved my mother for her efforts and sacrifices to see me through school, but why will you destroy the very thing you built with lots of effort and sacrifice? Hmmm, I don't like talking about this, but because you are a neutral person, that's why I agreed to speak to you in the first place. I have been married for some time now, and any time my wife conceives, we end up losing the child mysteriously. So, I made some spiritual checks at three places, and they all confirmed my mother has a hand in my predicament. For now, she doesn't exist in my life, and I do not care about whatever happens to her (MC 09).

Another male child said:

...it is not my desire or wish not to give satisfactorily to my parents, however, the salaries we earn in this country are very low and nothing good to write home about. Considering the current economic situation, buying your basic needs sometimes becomes a problem, making it extremely challenging to give to our parents what they truly deserve. I send my mother Ghc 400 a month, which I know is woefully inadequate, but I don't have an option for now (MC 14).

One other male child added:

Hmmm, it is not easy at all. When I was single or a bachelor, I gave a lot of attention and time to my parents, but now most of my time, resources, and attention have been channeled to my wife and children. The nuclear family comes with a lot of demands and responsibilities that you cannot deny as a father and as a husband. I will be honest, things have changed, but it doesn't mean I have neglected my parents, just that what I offer now is minimal (MC10).

Another male child further added:

I am not really performing my role as a son, and I admit to that. At the moment, I am supposed to change the roofing sheet on my father's house because it leaks badly. I have been experiencing job instability for the past five years, and it's having a serious psychological effect on me. I believe once you live, there is hope, so I know things will change for the best (MC 05).

Responses gathered from respondents reveal some male children admitting to giving little or no returns on their parents' investment based on separation/divorce, witchcraft accusations, unemployment, low salaries, marriage (nuclear family), and religious beliefs. This gives evidence to Hochschild's (2009) argument that investment returns in a child's education have potential hinderance hence parents should financially secure their future to mitigate poverty in their old age. Data again is in line with Kamo (2000),

who points out that male children may not provide returns to their parents due to economic, social, and cultural factors.



CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Overview of the study

This study examined male child educational investment as a form of social security against old age in the Offinso-North District of Ghana. Guided by Social Exchange Theory and supported by Social Role Theory, the study explored how parents invest in their male children's education from basic to tertiary levels, the motivations and expectations underlying such investments, and how these investments are reciprocated during parents' old age. A qualitative research approach was adopted, using in-depth interviews with parents and their male children. Data were analysed thematically to capture lived experiences, expectations, and social dynamics influencing reciprocity.

5.2 Introduction

This chapter presents a synthesis of the key findings based on themes that emerged under each research question. It further draws conclusions grounded in the findings and theoretical framework, and offers recommendations for policy, practice, and future research. The chapter highlights the implications of relying on male child educational investment as an informal social security strategy in the context of changing social and economic realities.

5.3 Summary of key findings

The key findings are organised according to the research questions and their associated themes.

5.3.1 Research Question I : How do parents invest in their male children's educational journey from basic to tertiary level?

Analysis of the data revealed that parents made substantial and sustained investments in their male children's education across all stages of schooling. Key themes that emerged include:

- i. **Financial Investment:** Parents invested heavily in school fees, uniforms, learning materials, accommodation, transportation, and other educational logistics from basic to tertiary levels. For many parents, this required significant sacrifices, including selling assets, engaging in multiple economic activities, or foregoing personal needs.
- ii. **Emotional and Moral Support:** Beyond financial contributions, parents provided consistent emotional encouragement, discipline, and moral guidance. They closely monitored academic progress, attended PTA meetings, and motivated their sons to persevere despite academic or financial challenges.
- iii. **Parental Time and Supervision:** Parents devoted considerable time to supervising homework, mentoring their sons, and making educational decisions. This was particularly evident during critical transition periods such as BECE and WASSCE.

Overall, parental investment was holistic, combining financial, emotional, and social resources, with the expectation that education would translate into future economic stability and old-age security.

5.3.2 Research Question II: What are the motivations and expectations of parents who invest in their male children's education as a form of social security against old age?

The findings indicate that parents' motivations were deeply rooted in cultural norms, social expectations, and economic realities. Major themes included:

- i. **Expectation of Reciprocity:** Parents invested in their male children's education with the belief that such investment would be reciprocated through financial

support, healthcare, emotional care, and physical assistance in old age. This expectation aligns with the principle of reciprocity emphasised in Social Exchange Theory.

- ii. Cultural and Gender Norms: Many parents perceived male children as traditional breadwinners and family heads, making them more reliable providers of old-age support compared to female children, who are often expected to support their marital families.
- iii. Absence of Formal Social Security: Weak pension systems, limited savings, and inadequate state support for the elderly compelled parents to rely on their children, particularly sons, as a primary source of social security.
- iv. Desire for Dignity and Respect in Old Age: Parents expected that investing in their sons' education would enhance their social status, ensure respectful treatment, and prevent neglect or abandonment during old age.

5.3.3 Research Question III: How are parents' investments in their male children's education reciprocated at old age?

Findings revealed mixed and largely disappointing outcomes regarding reciprocity. The dominant themes were:

- i. Limited or Inconsistent Financial Support: While a few parents received regular financial assistance, the majority reported irregular or insufficient support that did not match the level of investment made.
- ii. Competing Nuclear Family Responsibilities: Marriage, fatherhood, and spousal obligations significantly constrained male children's ability to support their parents. Many prioritised their nuclear families over extended family responsibilities.

- iii. Unemployment and Low Income: High unemployment, underemployment, and low wages among male children reduced their capacity to provide adequate support, even when the willingness to help existed.
- iv. Migration and Urbanisation: Geographic separation due to rural–urban migration limited physical care and emotional support for ageing parents.
- v. Social and Cultural Barriers: Divorce, strained family relations, religious beliefs, and accusations of witchcraft against elderly parents further weakened reciprocal support.

Overall, the findings indicate that investment in male child education does not guarantee reliable or adequate old-age support under current social dynamics.

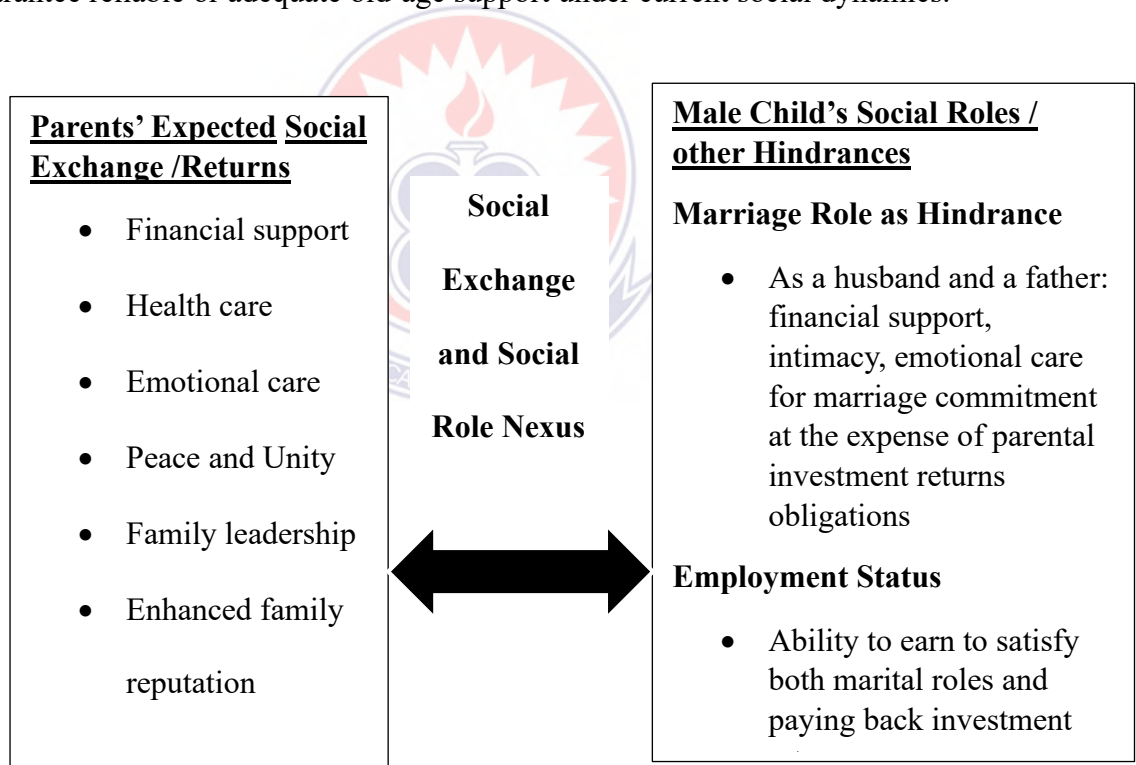


Fig. 3 Male Child's Nuclear family Roles as Hindrance to Parents' Returns on Education Investment

5.4 Conclusions

Based on the findings of the study, several conclusions are drawn in relation to the objectives and research questions.

- i. The study concludes that parents in the Offinso-North District make substantial and long-term investments in the education of their male children from basic to tertiary levels. These investments are not limited to financial commitments such as school fees, learning materials, accommodation, and transportation, but also include emotional support, moral guidance, supervision, and personal sacrifices. Parents view education as a strategic life investment intended to secure their future well-being.
- ii. The study concludes that parents' motivations for investing in male child education are strongly shaped by cultural norms, gender expectations, and the absence of reliable formal social security systems. Male children are culturally perceived as family heads and breadwinners, and are therefore expected to reciprocate parental sacrifices through financial support, healthcare, emotional care, and protection in old age. This expectation reflects the principles of reciprocity embedded in Social Exchange Theory.
- iii. The study establishes that despite these strong expectations, educational investment in male children does not consistently translate into adequate old-age support for parents. While a few parents received some level of assistance, the majority experienced irregular, insufficient, or complete lack of reciprocation. This finding indicates a widening gap between parental expectations and actual outcomes.
- iv. The study concludes that changing social dynamics significantly undermine reciprocity. Factors such as unemployment, low-income levels, marriage and

nuclear family responsibilities, migration, divorce, and strained family relationships limit the capacity of male children to support their ageing parents. In addition, cultural and religious beliefs, including witchcraft accusations against elderly parents, further weaken intergenerational support systems.

- v. Finally, the study concludes that reliance on male child educational investment as a sole or primary form of social security is increasingly unreliable in contemporary Ghanaian society. Although education remains valuable for personal and national development, it no longer guarantees economic stability or old-age security for parents. There is therefore a critical need for alternative and complementary social protection mechanisms to safeguard the wellbeing and dignity of older persons.

5.5 Recommendations

Based on the conclusions, the following recommendations are proposed:

- i. Government and Policy Makers: The Government of Ghana, through the Ministry of Gender, Children and Social Protection and allied agencies, should strengthen and expand formal social protection systems for the elderly. Existing programmes such as pensions, LEAP, and health insurance should be improved to ensure adequate coverage, accessibility, and sustainability for ageing populations, particularly those in rural communities.
- ii. Employment and Economic Policies: There is a need for deliberate policies aimed at job creation, skills development, and income improvement especially among adult males. Enhancing employment opportunities and wage levels will improve the economic capacity of adult male children to support their parents while meeting their own nuclear family responsibilities.

- iii. **Public Education and Sensitisation:** Stakeholders including traditional authorities, religious bodies, civil society organisations, and the media should intensify public sensitisation on intergenerational responsibility and care for the elderly. Emphasis should be placed on reducing ageism, discouraging witchcraft accusations, and promoting respect, dignity, and care for older persons.
- iv. **Family and Community Responsibility:** Families should be encouraged to adopt shared responsibility for old-age support among all children, irrespective of gender. Relying solely on male children places undue pressure on them and exposes parents to vulnerability. Community-based support systems and extended family involvement should be revitalised.
- v. **Personal Old-Age Planning:** Parents should be encouraged to diversify their old-age security strategies by combining educational investment with personal savings, income-generating activities, and participation in formal pension schemes. This will reduce dependence on uncertain reciprocal returns from children.
- vi. **Educational and Social Policy Integration:** Educational policies should be complemented with social policies that address graduate unemployment and underemployment. Ensuring that education leads to meaningful economic opportunities will enhance its potential returns for both individuals and families.

5.6 Limitations of the study

The study has the following limitations;

- i. **Small Sample Size:** The study involved thirty (30) respondents, comprising fifteen (15) old-age parents and fifteen (15) male children. While this sample was adequate for qualitative inquiry and data saturation, the small size limits the generalisability of the findings beyond the study area.

- ii. **Geographical Limitation:** The study was conducted solely in the Offinso-North District. Cultural, economic, and social conditions in other districts or regions of Ghana may differ, which may affect the applicability of the findings to other contexts.
- iii. **Recall Bias:** Some elderly respondents relied on memory to recount past educational investments and experiences of support. This may have resulted in omissions or inaccuracies due to age-related memory challenges.
- iv. **Emotional Sensitivity of the Topic:** Discussions concerning neglect, unmet expectations, and old-age vulnerability were emotionally distressing for some respondents. Emotional reactions may have influenced the depth or openness of responses during interviews.
- v. **Social Desirability Bias:** Some male children may have provided socially acceptable responses regarding support to parents, which could differ from actual practices, thereby affecting the objectivity of the data.

5.7 Suggestions for further studies

- i. Future research could adopt a mixed-methods approach to quantify the extent of reciprocity across different regions of Ghana.
- ii. Comparative studies involving female children's educational investment and old-age support are also recommended.
- iii. Longitudinal studies could provide deeper insights into how educational investment outcomes evolve over the life course of parents and children.

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APPENDICES

APPENDIX A

UNIVERSITY OF EDUCATION, WINNEBA

DEPARTMENT OF SOCIAL STUDIES EDUCATION

MASTER OF PHILOSOPHY (MPHIL) IN SOCIAL STUDIES



PARTICIPANTS INTERVIEW CONSENT FORM

I..... hereby consent to participate in this research study. I understand the purpose, risk and benefit of the study and I am willing to participate.

Signature

Date.....

Contact Information:

Please, if you have any questions or concerns, please contact

Desmond Kofi Adjei

0241945741/0537198058

desmondkofiadjei@gmail.com

APPENDIX B

UNIVERSITY OF EDUCATION, WINNEBA

DEPARTMENT OF SOCIAL STUDIES EDUCATION

MASTER OF PHILOSOPHY (M. PHIL) IN SOCIAL STUDIES



TOPIC: MALE CHILD EDUCATIONAL INVESTMENT AS SOCIAL SECURITY
AGAINST OLD AGE IN THE OFFINSO-NORTH DISTRICT.

INTERVIEW GUIDE FOR RESPONDENTS (OLD AGE PARENTS)

Dear respondent,

Thank you for accepting to be part of this academic study. Your responses shall contribute significantly to the attainment of the objectives of this study.

1. Can you share your knowledge on what parenting is about?
2. Can you share with me some of the responsibilities you performed or are performing as a parent?
3. Can you tell me about your family and how you parent your male children?
4. What was your occupation during your children's education?
5. How did you support your male child's education from basic to tertiary level?
6. What were your motivations or expectations to invest in your male child's education?
7. Has your male child provided support to you in old age? If so, how?
8. Do you feel that your investment in your male child's education has been reciprocated? Why or why not?
9. How has your relationship with your male child changed over time?

APPENDIX C

UNIVERSITY OF EDUCATION, WINNEBA

DEPARTMENT OF SOCIAL STUDIES EDUCATION

MASTER OF PHILOSOPHY (M. PHIL) IN SOCIAL STUDIES



TOPIC: MALE CHILD EDUCATIONAL INVESTMENT AS SOCIAL SECURITY
AGAINST OLD AGE IN THE OFFINSO-NORTH DISTRICT.

INTERVIEW GUIDE FOR RESPONDENTS (MALE CHILDREN)

Dear respondent,

Thank you for accepting to be part of this academic study. Your response shall contribute significantly to the attainment of the objectives of this study.

1. Can you tell me a little bit about yourself and your family?
2. What level of education have you completed, and what are your current plans?
3. How did your parents support your education from basic to tertiary level?
4. Did they communicate their expectations to you? If so, what were they?
5. Are you able to reciprocate your parents' investment? Why or why not?
6. What kind of support do you think you can provide to your parents in old age?

Thank you.