
A CONCEPTUAL FRAMEWORK FOR ENCOURAGING EDUCATIONAL INVESTMENT THROUGH “NNOBOA” IN GHANA

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ABSTRACT: *Traditionally, using “Nnoboaa”, a mutual-aid, for small number of people has worked miracles to improve standard of living and quality of life of rural dwellers. Dadson [3] points out that the concept has been developed into a multi-purpose network-based theory of raising social capital. The need to use it nationwide has not been tested. With the technology such social networking, future educational investment could be implemented to help the poor to work together to achieve synergy that uplifts the quality of life. We propose a conceptual model that shows how to accelerate individual and institutional development of society through careful implementation of the “Nnoboaa” or mutual-aid concept.*

KEYWORDS: Educational Investment, Nnoboaa, Ghana

INTRODUCTION

After thirty six years of serving the Adventist Church from very low income communities, the researcher has gone through economic stress by working it alone to mobilized funds for future sustainability. Informally the researcher developed a traditional investment program which consisted of ten to twenty people to help better their quality of life. The result was that it worked very well and orchestrated prosperity for members. It has become obvious the need for research in this regard to affirm and confirm this concept for a nationwide development agenda. The researchers were also motivated by the socio-cultural readiness of Ghanaian for an education investment plan as demonstrated through the traditional ‘Nnoboaa’ practices. Indeed, there is a long-lasting loud cry to find a more reliable strategy for educational investment plan and financial assistance to the rural poor.

According to Dadson “Nnoboaa” – literally means mutual assistance in weeding. It is a traditional form of cooperation involving group action and mutual aid. It is based on social, ethnic, and family factors in the area. It could be compared with the conventional cooperatives which entails a permanent and continuous commitment to an enterprise within and without its community and requires institutional and bureaucratic framework [3].

Dadson continue to point out that the concept can be developed into a multi-purpose network-based theory of social capital like the traditional system of labor organization. It is this new meaning that warranted and informed the interest of the researcher. This education is principal to personal and national development that cannot be refutable. Through formal education or other

forms of skills learning, knowledge can be acquired in various settings. It can actually be demonstrated that there is a proportional correlation between a country's educational background and its socio-economic advancement. Education then has a unique privilege as a built-in feature of any capacity development strategy. Moreover, the higher education sector and research institutions also play a specific role in any capacity development strategy. [9].

Ghana, as one of many fledgling and struggling lower middle income countries, is seriously confronted with educating her high school graduates due to financial challenges. University of Ghana, panel report presented to the university indicates that, up to date, not only are the existing public and private universities unable to absorb one fourth of the qualified candidates, most students who enroll drop out as a result of financial challenges. University where the researchers are serving for the past decade in various administrative positions, there have been hundreds of prospective students who gain admissions but never report to school. Many others register but never completed their programs; still others have to spend up to seven years to complete a 4-year program due to financial handicaps.

Decades of research [15] shows that the socio-economic profile of students in countries that charge fees while providing scholarships and loans for poorer students far outclass that of those that do not charge fees”

Ghana is now changing its philosophy from free fee tertiary education into academic facility user fees, scholarships and loans. It behooves on the government to search for better alternative funding that, will help the poor and the needy to easily get into higher education with flexible financial commitments It is from this background that as Christian educators, have sensed the responsibility to design to fill the knowledge gap to help low income families to plan ahead of time so that they can invest in their children's tertiary education with little but consistent long-term investments that will yield enough to care for educational expenses.

BACKGROUND

The proposed research seeks to establish that, “the practice of *“Nnobia”*, Information Technology and educational investment are key to development. In this regard it would be proper to assess the *“Nnobia”* philosophy in the strength of current social capital network for the average Ghanaian. The paper will also assesses the level of investment habits, and design strategies that would suit the ideologies of the targeted population, especially young parents. With Information technology and educational investment as other variables a new *“Nnobia”* social network philosophy, is imminent. The network-based theory of social capital takes into account this duality while maintaining the conceptual linkages among purposes of action, network density, embedded resources, and binding the community, as is the case in micro-finance [10]. It is against this background that we proposed the use of *“Nnobia”*, information technology and educational investment as key factors to sustainable development in rural communities. The convergence of these three variables should provide future capital growth in income for the targeted population.

CONCEPT DEVELOPMENT

The traditional concept of 'Nnobia'

Nnobia is an Akan philosophy of network wealth creation through mutual aid. “*Nnobia*” – literally means network, communal or mutual assistance in weeding. It is a traditional form of cooperation involving group action and mutual aid. It is based on social, ethnic, and family factors in the area. It can be converted to the permanent and continuous commitment to an enterprise within as well as outside the limits of its community [3]. This gives credence to the fact that it is manageable. These traditional principles of development in Ghana were as follows:

1. It consisted of at most 10 people wishing to farm together.
 2. Group members would acquire land themselves, to be farmed partly individually and partly collectively.
 3. “*Nnobia*” groups did not require formal registration, but work as an informal group, and could be registered under the cooperative law if they wanted such legal recognition
 4. Each group developed at its own paced and into a multi-purpose cooperative organization if they so wished.
 5. crop associations were formed consisting of farmers growing the same crop [3]
- It could be deduced that “*Nnobia*” has the potential of transforming into a modern day financial enterprise to alleviate poverty

A. *Nnobia Education Characteristics*

Creating an equitable fees regime is a special challenge for many countries, including Ghana, which made tertiary education free i.e. totally subsidised by the state in the days when only a tiny proportion of the population was expected to go to university. This work should encourage the Government of Ghana to move determinedly to an equitable fees regime, in both public and private institutions, that will generate some of the resources for the rapid expansion to meet public demands. High fees charged do not appear to discourage demand. In the UK, one year after the introduction of annual top-up fees of £3,070, demand for university places was stronger than ever with half a million applicants for entry in 2007”. [15]

B. *Self Help (Nnobia)*

The traditional situation has been the back bone for the people to raise capital without borrowing from any one. The secret is the synergy from the combine effort was higher or bigger than going solo. It is known that “ in all countries of Africa self-help activities have found other venues for organizations such as traditional rotating saving and credit associations(ROSCA) adapting themselves to the conditions of a money economy mutual aid working group of young people” [12].

Munker in his observation states that, “for long period of times development planners considered mutual assistance to be the only genuine form of organized self-help. Today, while cooperatives have degenerated into state controlled development tools, the informally and unconventional types of self-help organization, “*Nnobia*” become more and more attractive to development planners.” [12] Looking at Latin America, Philippines and Indomesia one can see the practice been well developed, but for why and how it died down in Ghana no one knows. Munker say, in all countries in Africa “the abundance of new form of self-help organizations, is marched to tangible benefits derived from them” [12].

Munker further assert that, “*Nnobo*” or Self-help can only develop among individuals who are aware of their ability to improve their own position. As individuals have to be willing to act jointly with others who have the same or similar problems, in order to achieve their common objectives through synergy. [12] “*Nnobo*” implies self-determining of goals, active participation in planning execution and evaluation of self-help activities. Suitable planning period for self-help promotion projects or programs should provide for time period of eight to ten years or even longer. During which funds allocated to the projects could be used for a generally agreed purpose. Here the model of Self-help or “*Nnobo*” “organization should not be based on imported model, but local models on traditional practice of the “*Nnobo*”.” Munker, [12].

C. *Information technology*

Though the traditional way of raising fund was working, it appears there was need for it to be changed, for efficiency and effectiveness in wealth creation. It is for this reason that Zachary advocate, Information Technology, as the most likely area from which poor countries can learn from rich ones [16]. The advent of the World Wide Web, new working groups with education emerged. “Observers of computerization and new forms of communications agree that these technology systems promoted productivity and growth, wealth and human happiness [16]. Zachary, says “Information Technology, its application and its creation - is now viewed as central to unlocking Africa's, potential and reducing its reliance on aid [16]. Whenever people have something doing which will keep them from trouble, it makes them use their time wisely and also bring some form of income, which in turn help society to be at peace. That is why if we manage information technology well through “*Nnobo*”, it is destined to create job and generate saving and investment. With this also Zachary, assert that, “We cannot create quality jobs, generate real wealth, without information technology” [16]. There seems to be the need to link information technology and wealth-creation as a way of highlighting the relative lack of thinking about how information technology might address unmet social and material needs in Ghana. This should be able to address the imbalances within the country between rich and poor, urban and rural, men and women. And for Ghana to find its feet among the community of nations there is the need to promote trust and teamwork in communal spirit so the country can move forward through a new savings and investment approach [43]. The need to ignite growth is keenly felt in a country that has seen declines in living standards, in absolute terms, in the past forty years. [13]

D. *Instant Money Transfer*

It was with joy when Ghana News Agency reported the news of a new initiative by Ghana Post, “The advent of Information Communication Technology, had brought new and faster ways of transferring and remitting money,” Ghana Post which had an extensive network covering 400 post offices, was pursuing a computerization programme of its customers in order to give them better services [6]. The name Instant Money Transfer (IMT) came up. IMT is an electronic money transfer service, which provides fast, convenient, safe and reliable means of sending money to beneficiaries anywhere in Ghana [6][7]. This technology can foster modern ways of mobilization funds for savings and investment creation under the ““*Nnobo*” scheme”

IMT as designed, is to help alleviate poverty by way of moving money from one point to the other to meet urgent needs. It helps to bridge the gap between rural and urban workers and vice versa. Helps individuals send money to family members, friends, relatives, business associations and suppliers to meet urgent domestic, business and social needs. [2]

Traders and business people move cash between urban and rural areas thereby facilitating trade and commerce as well as to avoiding highway robbery as traders do not have to carry money on their trips. It helps reduce the cost of remitting moneys to wards in secondary and tertiary institutions as parents and guardians do not have to travel or drive to these institutions. Money can be sent to wards or students conveniently from any location to any school or institution. Other institutions also rely on IMT to distribute money or funds to beneficiaries across the country. In the same vain, individuals also use IMT to receive money or funds from anywhere across the country. Using the same technology for mopping up funds for development in rural and urban area has become very easy. The potential for this financial initiative for development is here to stay.

E. *Educational Investment*

Education as the principal key to manpower capacity building and national development is an irrefutable fact. Through formal education or other forms of skills training, knowledge can be acquired in various settings. It can actually be demonstrated that there is correlation between a country's educational background and its socio-economic advancement. Education then has a unique privilege as a built-in feature of any capacity development strategy. Moreover, the higher education sector also plays a specific role in any capacity development strategy. [9].

Ghana, as one of many poor countries struggling to the middle income status within the next decade, is seriously confronted with educating her high school graduates due to financial challenges. In the University of Ghana, a panel report presented to the university indicated that, up to date, not only that the existing public and private universities are unable to absorb one fourth of the qualified candidates, most students who enroll drop out as a result of financial challenges. This trend is so alarming that less than "8% of the population" has actually "knocked at the doors" of universities" [11].

F. *Characteristics of Education in Ghana*

There are many students who register but never complete their course; still others have to spend up to seven years to complete a 4-year programs due to financial handicaps.

Manuh, Gariba & Budu, say, "In Ghana the private sector currently accounts for less than 5% of total enrolment at tertiary level so there is considerable room for growth. Entry to tertiary education was highly competitive but many believed that the combination of competitive entry and/or low tuition fees would produce equitable participation in tertiary education from all socio-economic groups" [11]. Levin [9] had this to say, "That this belief is simply wrong. The socio-economic profile of students in countries that charge fees while providing scholarships and loans for poorer students is more broadly based than in those that do not charge fees". Here, we see that how Ghana should be moving towards an educational investment alternative program support the economy. This full cost recovery approach is a shared responsibility under the "Nnobo" Educational Investment Schemes [15].

G. *Social Network*

The recent shift from non-fee paying to fee paying needs to be relooked so that prospective students can finished school joyfully without owning huge financial debts [8]. The "Nnobo" social network paradigm provides theoretical and methodological tools for comprehending the nature of contemporary societies... Social network analysis studies social structure and its

effects. It conceives of social structure as a social network, which is set of actors (nodes) and a set of relationships connecting pairs of these actors. The actors can be groups, organizations or even nation-states as well as persons, and the relationships are flows of resources that reflect relations of control, dependence, and cooperation” [14]. The theory on human behavior leading to “*Nnobo*”, Abraham Maslow as cited by Davies, indicated that in all spheres of life there are branches of the society that come to serve in different aspect of the economy to make the network of the society become whole [4]. Maintenance institutions are involved in the socialization and training of human resources for organizational roles in the context of the society as a whole. Davies continue to say, “adaptive societal structures involving knowledge utilization (and to a lesser extent knowledge diffusion) produce moderate quality of Life for communities/societies in which most of its members are preoccupied in satisfying their lower-order needs. Conversely, adaptive societal structures involving knowledge diffusion (and to a lesser extent knowledge creation) produce high quality of life for communities/societies in which most of its members are preoccupied in satisfying their higher-order needs” [4]. If what Davies and Maslow are saying is something to uphold then the society stands to benefit if we were to join hands in networks to reap the reimbursement it bestowed.

H. The Conceptual Framework

The conceptual framework proposition shows that “*Nnobo*”, educational investment today is strongly collaborated by Information Technology for development. Growth of knowledge in society comes at the heels of development new and better ways of fulfilling societal needs. The conceptual framework of “*Nnobo*”, educational investment scheme facilitates collective ownership and achievements. New conceptions of ethics and values, new directions in collaborations suggests action plans that generates real income for real growth and development of poor communities. This builds a sense of community and pulling together for socio-economic development [5].

FRAMEWORK

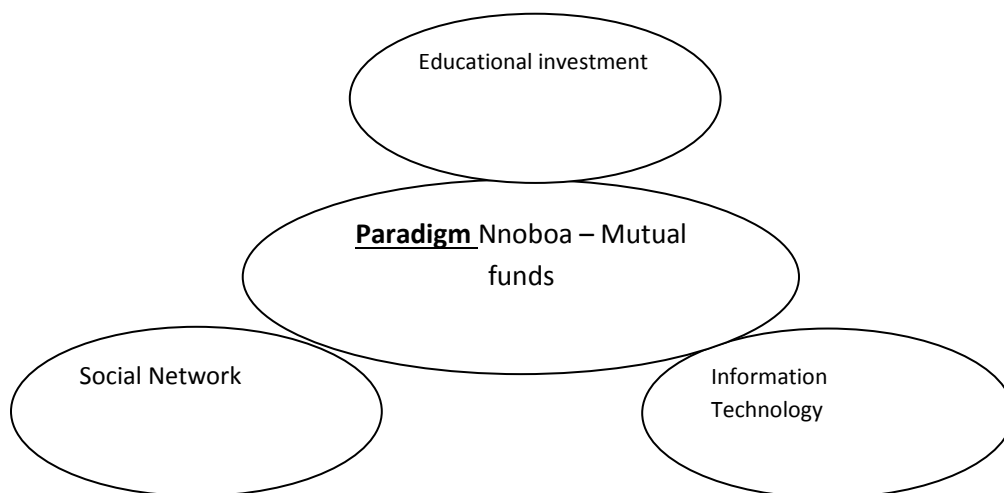


Figure 1: Provides a Conceptual Model of the Cultural Web for The African “Nnobo” Mutual-Funds

CONCLUSION

When individuals or institutions joined hands with collective commitment they create a huge synergy of network pulling resources together for the common good of the community or individual. Through this “*Nnobia*” concept, financial growth and capital could be raised to future investment funds for our children education and other ventures. The result of the direction of the interlocking ties and the raising capital to meet contingencies have the same principle as used in financial mobilization.

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