Impact of Government Policies on Learning Outcomes among Students in Selected Schools in Onna Local Government Area of Akwa Ibom State

#### BY

EKONG, Ekaette Umanah, *Ph.D* Department of History and International Studies Faculty of Arts, University of Uyo, Nigeria

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JAMES, Samuel Francis Department of Educational Foundations, Guidance and Counseling, Faculty of Education, University of Uyo, Nigeria

#### ABSTRACT

This study investigated the impact of government policies on learning outcomes among Senior Secondary School Students in Selected Schools in ONNA LGA of Akwa Ibom state. The study focused on poor learning outcomes occasioned by unfavourable government policies towards rural communities in the state. Existing scholarly works on rural education, analysis from economic development experts and the experience of students who lived and schooled in rural areas and several other indices have shown that rural education system is in a sorry-state of disrepair and neglect. The study made use of exploratory, observation and survey design. A population of 220 was the number of persons randomly sampled for the study. The mean, standard deviation and Chi square ( $X^2$ ) were the tools used for the data analysis. The study revealed that government educational policies are not geared towards the development of the rural education sector as almost all the human and material resources in the sector are on the verge of total collapse. The study recommends a complete overhaul of the nation's educational system, an effective and efficient government and private sector intervention in rural education and a partnership between governments, individuals, local and international orgnanisations to rescue the sector from imminent disintegration.

#### **KEYWORDS:** Government policies, learning outcomes, academic performance.

#### **INTRODUCTION**

It can never be over-emphasized that education plays an important role in the life of an individual and in the development of the nation in general. Education of the citizens of any country is undoubtedly, the life-wire of that state. Without an effective and qualitative educational system, no individual, group or nation can ever hope to achieve its full potential or aspire to compete in the comity of nations.

History is rife with records that show just how overwhelmingly important education is to national development. This has spurred leaders and development experts to always place education on the front-burner of national discourse. But in spite of the value of education to the

individual, group and national development, education managers and government at all levels appear to treat education issues with levity.

Living and schooling in rural areas of Akwa Ibom State to all intents and purposes is a nightmare even for the rural child. First, education in these places is characterized by non-existent infrastructure as stated earlier: Insufficient and poorly trained teachers, teacher-to student ratio are about 1:200. There is a problem of general insecurity, poor salaries, inability and sometimes refusal of education monitors to take the pains to travel to rural areas to monitor educational activities in these areas, teachers' preference to live in major towns and cities instead of rural areas, teaching once or twice a week, shortage of teachers and over-reliance on National Youth Service Corp (NYSC) members.

The neglect of rural areas in Akwa Ibom State and Nigeria in general has far reaching consequences on the educational sector. It leads to the turn-out of half-baked, ignorant, uncompetitive, poorly educated and retrogressive populace. Bearing in mind that 75 percent of Akwa Ibom people live in rural communities, the socio-economic, political and social backwardness of the state is made more glaring. (Ekong, 2015). Public secondary schools in the state are decrepit with roofs that have carved in, walls riddled with termites, lack of tables and chairs, here libraries do not exist and classes are held under trees and teachers teach all subjects regardless of their areas of specialization. Education to a nation is what the blood is to the human being - a life-wire. An individual with half-baked education is a diseased mind. A diseased individual cannot contribute to the social, political, economic and cultural development of his or her society. Such an individual invariably becomes a clog in the wheel of progress of his or her village, state and country. The first post-independence National Educational Conference on Curriculum Development organized by the Nigerian Educational Council, held in 1969 made the following resolutions:

- (a) Provision and expansion of educational facilities to ensure education gets to the door step of every Nigerian child.
- (b) Overhauling and reforming the content of general education
- (c) Developing and consolidating the nation's higher education in response to the manpower needs of the country.
- (d) Developing technological education in order to meet the growing needs of the nations.

Laudable as the provisions were, sixty years down the line, the educational sector has not recorded meaningful progress. Schools in Akwa Ibom state are still bedeviled with collapsed classroom roofs, libraries without books, classrooms without tables and chairs; laboratories bereft of equipment and several others. Of particular interest to this research is the impact of government policies on learning outcomes among Senior Secondary School students in rural areas of the state. One must take cognizance of the fact that learning facilities in rural areas of the state are in poor condition; lack of electricity, lack of computers and computer laboratories, one teacher teaching virtually all the subjects and no internet facilities. Considering the fact that the West African Examination Council (WAEC) and the National Educational Council (NECO) does not set separate examination questions for candidates who live in rural communities, the onus is on the state government and all the stake holders in the education sector to improve the

quality of teaching and thereby determine the quality of learning outcomes among students in rural communities in the state.

The consistent marginalization of rural communities by federal and state governments has had tremendous impact on the educational sector, and is contrary to the provisions of the NPE (6<sup>th</sup> Edition, 2014) particularly in teaching and learning outcomes among Senior Secondary School students in Akwa Ibom State. Of particular interest to this research are the students who have to prepare and participate in the WAEC and NECO examinations, in spite of the very challenging situations under which they live and study.

## STATEMENT OF THE PROBLEM

Most teachers in secondary schools prefer to live in Uyo the state capital, Ikot Ekpene, Abak, Eket, Etinan and other major towns and cities from where they commute to their respective schools located in far-flung local government areas. The distance teachers have to travel to get to school: hence justifies their not attending school regularly – sometimes once or twice a week. Teachers in the rural areas are made to teach four subjects or more to entire SSS students regardless of their areas of specialization. One of the consequences of this practice is that the quality of teaching is negatively affected and its effect on learning outcomes among the SSS students is also negative. Most of the students who school in rural areas rarely measure up to their counterparts in the towns and cities as the number of teachers available to teach, the quality of what is taught and the learning outcomes is considerably poor. The academic performance of these students during WAEC and NECO among others is therefore abysmally low when compared to that of their counterparts in urban areas.

The fall-out of this challenge is that learning in rural communities is currently at a low level. It is therefore of great importance to explore some of the challenges facing teaching and learning outcomes among SSS students in ONNA Local Government Area. Whether these challenges impact on their academic performance is a question that needs to be answered. This research work therefore, investigates government policies and how it has impacted on learning outcomes in rural communities.

## PURPOSE OF THE STUDY

The purpose of this study is to examine the impact of government policies on learning outcomes among SSS students in selected rural communities in ONNA Local Government Area of Akwa Ibom State. Specifically, the study seeks to:

- 1. To examine government policies on education and its impact on learning outcomes among SS students based in rural areas in ONNA LGA.
- 2. To ascertain the relationship between government policies and learning outcomes in secondary schools based in urban areas.

## SIGNIFICANCE OF THE STUDY

The essence of this research work is to galvanise government at all levels to implement policies which will raise the standard of living in rural areas. It is also expected to encourage local government educational authorities to take proactive steps in providing basic educational facilities in rural communities to improve the academic performance of students and reduce the academic gap between rural and urban dwellers.

### **RESEARCH QUESTIONS**

The following questions were generated by the researcher and were tested in this study:

- 1. Is there a significant relationship between government policies and learning outcomes among SSS students based in rural areas in ONNA?
- 2. To what extent does learning outcomes determine the performance of SSS students based in urban areas?

## **RESEARCH HYPOTHESIS**

The following research hypotheses were generated by the researcher and tested in this study:

- 1. There is no relationship between government policies and learning outcomes among SSS students in ONNA rural areas.
- 2. There is no significant influence of learning outcomes on the academic performance of SSS students in ONNA urban areas.

## SCOPE AND OF THE STUDY

The main thrust of this research work is to study the impact of government policies on learning outcomes among SSS students in selected schools in ONNA. But due to the huge population of SSS students in ONNA, this study focuses on Community Secondary Commercial School in Ikot Akpan Ishiet. The study examined how the absence of basic rural infrastructure such as motorable roads, electricity, dilapidated schools buildings, absence of tables and chairs, libraries, lack of portable water, health centres, absence of communication gadgets, educational equipment, affect students attendance and the posting of teaching staff to rural secondary schools in ONNA. The study gathered relevant information through a questionnaire administered to the students. It also got information from the principal and the teaching staff in the schools. Information was also gathered from newsletters, magazines, and books on ONNA and an interview with residents of host communities and ONNA local government education authority.

### **CONCEPTUAL REVIEW**

It is important to first define the concept of 'rural' and learning outcomes. According to Otite (1990) in his article 'Rural Nigeria', the historian defined rural people by their exclusion from the assorted types and quality of urban amenities and services, and from access to modern social and physical structures. Rural people are believed to possess unique behavioural and psychological complexes. They are rightly or wrongly associated with farming, poverty, illiteracy, tradition and resistance to technological change and dependence. Rural societies are characterized by their direct relation to land.

According to Oxford dictionary, learning outcomes are statements that describe significant and essential learning that learners have achieved, and can reliably demonstrate at the end of a course or programme. In other words, learning outcomes identify what the learner will know and be able to do by the end of a course or programme. Learning outcomes as it concerns students are statements that describe the knowledge or skills students should acquire by the end of a

particular assignment, class, course or programme, and help students understand why that knowledge and those skills will be useful to them.

#### **Concept of Education**

What really is education? Must a child or any individual be educated? According to Fafunwa (1974) education is the inculcation of values of social responsibility, political participation, job orientation and spiritual and moral uprightness in the citizens. Ozigi (1984) is of the view that education has existed in African societies for centuries. According to the author, education is when we teach our children formally or informally, how to behave as members and how to produce things needed for the survival of the society. Nigeria's National Policy on Education (NPE: 6<sup>th</sup> Edition, 2014) sees education as the inculcation of the right types of values and skills that should enable children to become useful members of the society.

Several definitions have been put forward in an attempt to define what the concept education really means. Adeyemo (2009) is of the view that education is the acquisition of not only knowledge but societal rules and regulations. Omonkalo (2014), quoted in Matthew (2016) views education as a major tool of national socio-economic development and for individual's socio-economic empowerment and poverty reduction. Education is also a key development index and plays a complementary role for the overall individual, social and national development from whatever perspective or angle it is viewed, education gives room for an individual to contribute to the growth of society. To this end, education can also be summed up as an economic investment that raises the quality of life, improves health and productivity in the market and non-market and generally increases an individual's access to paid employment, and also enables his or her active participation in the social and political activities of the community.

According to Matthew (2016), education can be categorized into two broad sections – the formal and informal. The informal education is also the traditional system of education which was already prevalent in Akwa Ibom State and its environs long before the advent of colonialism. In the formal sector, education is continuous; every member of the society is a student and a learner. In the informal or traditional system of education there are unwritten modes of learning, behaviour and what the learner is expected to acquire after a pre-determined period of apprenticeship. Though it is not documented like the formal school, there is an agreed method of teaching and learning by copying the master's in this case the supervisor. The classroom in this case is the master's workshop and the learner is continuously being assessed and evaluated until the completion of the apprenticeship programme. This traditional system of education involves everyone and serves immediate benefits.

The formal education system which is Western European system of education was initiated during the colonial era. This system of education is based on a documented curriculum, clearly defined content, subject syllabus, teaching-learning process with a designated classroom and school. Matthew pointed out that, formal education in Nigeria consist of the primary, secondary and tertiary institutions. The early childhood stage which was previously ignored have of recent been recognised and captured in the National Policy on Education (2014). According to NPE, section, sub-section 41 states that:

Government shall regulate the establishment of schools and inspect schools, supervise and inspect schools regularly and ensure that all schools follow

approved curricula and conform to the National Policy on Education (NPE: 2014:23).

Laudable as this policy is, schools located in the rural communities of Akwa Ibom State have been alienated from some of the directives discussed in the NPE. First, most schools in the rural areas seemed to be operated along parallel lines, doing their own thing, while the schools in the urban areas do theirs. Since education is regarded as a means of making an individual understand their society and its structure, there is the need to ensure that all Nigerians, regardless of who they are and where they live, have access to a quality and effective education. For an allinclusive National Development, the issue of quality and equal educational opportunities cannot be over-emphasized.

The writer emphasized extensively on the influence of the environment on learning outcomes particularly the development of children. Piaget (1952) pointed out that intelligence is both an open as well as a closed system. It is open in the sense that it goes on developing and at the same time reacts to the environment, and derives knowledge. In his view, for the development of knowledge to take place, the school must provide the enabling environment which makes the child ready, both in terms of learning and physical development. Ekong (2012) is of the view that environment constitute all the factors that influence the development of an individual right from the time of conception.

It includes such things as diet and health of the mother when the child is in the womb, home influences, school, church and neighbourhood influences, effects of climate, geographical location and all things that stimulate the senses (Ekong, 2012). It then means that the type of environment a child is exposed to have far reaching consequences for the psychological development of the child. This is particularly instructive in a teaching and learning environment such as a school. Whether a learner lives in a rural area or in an urban area have serious repercussions for his or her learning ability and achievement. Rural areas suffer from the absence of modern facilities and government presence which can facilitate learning. The urban areas on the other hand, most often have better infrastructural facilities such as – electricity, water supply, better schools, better road network, amenities and other conditions that promote learning outcomes. Arnold Gessel's (1880–1961) maturation theory believes that a child's learning abilities were determined primarily before their birth. The writer pointed out that the in-born characteristics of children are the major determinants of the level of their psychological growth and not influences from their environment. Gessel was of the view that a child's learning ability and personality is a product of slow gradual growth, which the author pointed out, matures in stages.

Rotimi (2016) in the article 'Education in Rural Nigeria an Assessment', pointed out that education in rural Nigeria is characterised by very poor infrastructure, insufficient academic staff and insecurity. The writer pointed out that due to the importance of education in national development, rural education should be given priority attention by education planners. Amanchukwu (2011) is of the opinion that greater attention needs to be paid to what goes on in the classroom of rural schools with special emphasis on teaching, learning outcomes and time utilization. Amanchukwu believes that quality education should involve contents, relevance, access, and learning outcomes.

UNICEF stressed on the five dimensions of education as: the learners, the environment, the contents, processes and learning outcomes (UNICEF, 2000). UNICEF hinges quality education whether in rural or urban areas on a fourfold principles of learning which it stated as: Learning to know; Learning to do; Learning to live together; and Learning to develop skills. The organisation is concerned about the quality of education children are exposed to, pointing out that whether they live in rural or urban areas it should have recognised and measurable learning outcomes for all the children especially in terms of literacy, numeracy and essential life skills.

Eduviere (2019) stated that the location of a school is a parameter which would determine the availability of secondary school teachers to teach in that school. The writer also said it would also have the resultant effect of determining the learning outcomes in such schools as it could push up the demand for subject teachers in those schools. The situation is worsened by the fact that these students in rural areas still have to compete with their urban counterparts particularly during NECO and WAEC. Eduviere noted that the lack of subject specialization among teachers in rural secondary schools also have a negative effect on the quality of their teaching.

The environment plays a very important role in the child's development, according to Amanchukwu (2011). The writer pointed out that the type of education given to the people of a nation determines to a large extent the type of government that will emerge in such a nation. The author stated that when the citizens are exposed to poor educational standards, there is the likelihood that the graduates of such educational institutions would have little or nothing to offer their society. Amanchukwu also said that when a teacher teaches occasionally and the learner learns occasionally, the nation is the worse for it. When the teacher and learner are both absent from the classroom, what type of learning outcomes is expected from such a situation? When the teacher spends most of his or her time in transit travelling from her place of residence to the location of her school, and the learner spends two hours or more trekking from her home to the school, the resultant effect is that the teacher would only go to teach occasionally, while the learner would also go to learn occasionally.

Aluede (2005) quoted in Amanchukwu (2011) emphasised that rural areas lack well established schools. The writer is of the opinion that even where such schools are available, teachers detest being transferred to such areas primarily due to the lack of social amenities and rural infrastructure. It has been reported that some teachers are ready to part with as much as two or three months' salary to influence their posting to schools located in rural areas. These teachers resist rural posting not only because of themselves, but also because of the welfare of their family members who are bound to be adversely affected by the absence of basic amenities in the rural areas. In Akwa Ibom state teachers sent to teach in rural schools are often those who do not have 'godfathers' who can speak on their behalf at the Schools Management Board, and those who are not properly connected to power-brokers in high government decision-making positions. Government representatives both at the state and local government levels rarely go to monitor teaching and learning in rural communities therefore, the principal, teachers, students and other categories of staff are left entirely to their own whims and caprices. Since teaching and learning activities are rarely monitored and so rarely documented, teachers working in these areas would obviously not be supervised, as many of them will stay away from school as often as they desire. The knowledge and skills they may likely impact on the students would possibly be limited. The learners on their part would also be limited in terms of learning outcomes.

Advocating for a change in government's handling of rural communities, Ette (1991:489) classified some of the main features associated with rural school to be funding, poverty, depression, degradation of the physical environment and the absence of basic social and health facilities. The author stressed that primary and secondary schools located in rural areas are in various stages of disrepair, neglect and collapse.

# Government Policies and its Impact on Learning Outcomes in Selected Schools in ONNA LGA.

It cannot be over-emphasized that the environment plays a very important role in the development of the child. The environment provides good growth as well as opportunities for learning. However, the conditions prevalent in a given environment can either hinder or enhance learning outcomes. Here are some of the issues which affect learning outcomes in rural schools in ONNA.

In ONNA, government's presence is virtually non-existent as supervisory agencies rarely visit the area for supervisory purposes. Due to the distance of the area vis-à-vis urban schools, the implementation of educational policies are concentrated more in urban centres before rural areas are even considered. It takes about two hours travelling at 70 - 80 kilometres per hour to drive from Uyo, the state capital to ONNA. Therefore the supply of teachers, books, instructional materials and educational teaching aids are unlikely to get to the community schools at the time it is needed. This will certainly affect the desired outcomes of the schools. Similar to that Godson (2012) observed, from the responses of his respondents, that the major determinant of improved standard of education is government and that the policy made by the government can make or mar the present level of education in Nigeria. He added that if better result for rapid national development must be achieved constructive policies must be made and implemented.

In urban centres like Uyo, Eket, Ikot Ekpene, Abak, Oron and others, there is a high presence of mass media like the radio, television, and digital television. There are also telecommunication facilities like the computer, internet, cyber cafes and other communications hub in these areas. But these facilities are literally very far-removed from ONNA. To be able to access any ICT facility the learner has to spend about N600 to travel from Ikot Akpan Ishiet, Awa or Edem Idim by '*alalok*' (commercial motorbike) to arrive at Eket which is the closest urban centre to ONNA. The journey to Eket and back would require about two hours. But when compared to the urban student in Uyo and Eket, the situation is a different story. The ICT hub could be located next-door to his or her residence and all the student has to do is to walk across. Besides, the urban students in Eket have varieties and plenty of educational resource materials to choose from. But the student who lives in ONNA is restricted to his or her village and is therefore unable to benefit from ICT facilities. This situation places tremendous limitations on the learning ability and learning outcomes of students in the area.

There are improved infrastructural facilities in Uyo, Ikot Ekpene and Eket than in ONNA. Urban areas have better road networks, relatively stable electricity supply, portable water supply, better equipped schools, hospitals, public libraries, playground, stadia and other facilities. An average student in the village has to walk about two kilometres to fetch water from the village stream, and also fetch fire-wood from the nearby farm for household use, before preparing for school. Besides, due to the absence of an organized transportation system, the student like other rural

dwellers has to arrange his or her own transport. In this type of situation, after expending so much energy to fetch water and gather fire-wood for cooking, the learner begins another three kilometres trek to school. The result of these activities is very clear: by the time the student arrives at school, he or she is already exhausted and may not be in a position to assimilate much. Invariably, learning ability and learning outcome is greatly hindered.

The issue of teacher posting is a nightmare for schools in rural areas. Urban schools may have about ten to twenty teachers teaching a particular subject like English language, whereas rural schools in ONNA can only boast of very few teachers who teach the entire school from JSS1 – SSS III English language. Due to the relatively favourable teaching and learning environment in urban schools, students in urban areas would out-perform students in rural communities. Most teachers are ready to part with three months' salary, just to influence their posting and remain in urban schools. Learning outcomes would definitely be affected by the scarcity of teachers available to teach subjects, which is their area of specialization.

According to some students, some teachers only attend school about twice a week, probably due to the distance they have to travel to get to school. Some of the teachers in the school reside in Eket, which is about 40 minutes' drive from ONNA while others live in Uyo which is about two hours' drive. According to Enyi (2014), the beneficiaries of governments' expenditure on education, health, water supply, electricity, industries and road construction are mainly urban dwellers. The author also stressed that less than 30 percent of total government development expenditure is designed for the benefit of rural dwellers.

As Senior Secondary School students in ONNA and other rural communities in the state prepare for the yearly May–June West African School Certificate Examination (WASCE) and the National Examination Council (NECO) the onus is on the learner to look for ingenious ways of making sure that they will pass the exam at first sitting. This usually implies that the students would resort to self-help by getting involved in examination malpractices.

This chapter presents the data gathered during the study. The result of the data analysis is also presented followed by discussion of findings.

### **Data Presentation and Analysis**

Data obtained are presented. These are analysed by means of appropriate statistical device in a bid to test the validity of the stated hypothesis.

## **RESULT AND DISCUSSION**

### **Hypothesis One**

There is no significant influence of government policies on learning outcomes among SSS students in ONNA based in urban areas. To test the validity of the above hypothesis, the data is subjected to t test and the result presented in table 1.

Variables	Ν	X	SD	$S^2$	t-cal	t- crit
Government policies	400	54.20	6.5	42.25		
					4.25	1.96
Impact on learning	400	53.20	7.2	51.84		

Table1:Test Analysis of the influence of government policies on learning outcomesamong students in ONNA based on rural areas.

N400, df= 398, P< 0.05

The result from the test 1 was significant. The mean values of 54.30 and 53.30 was obtained tvalue 4.25 is greater than the t test critical of 1.96 hence the hypothesis is rejected. This implies that government policies significantly influence learning outcomes among SSS students in urban areas.

#### Hypothesis Two

There is no significant influence of learning outcomes on the academic performance of SSS students based in urban areas. The data obtained is analysed using Pearson's Product Movement Correlation (PMMC) and the result is presented on Table 2.

 Table2: Test Analysis of the influence of learning outcomes on the academic performance of SSS students based in urban areas.

Variables	Ν	∑x	$\sum x^2$	$\sum \mathbf{y}$	$\sum y^2$	∑xy	r
Learning outcomes	400	121	2206	-	-		
						4146	0.215
Impact on learning	400	-	-	151	3416		

df = 398, P< 0.05, rent = 0.096

The result on table 2 shows the r-cal of 0.215 obtained at 0.05 level of significance and degree of freedom of 198, the value is greater than the vertical of 0.096; hence the hypothesis is rendered invalid and rejected. This implies that there exists a significant influence of learning outcomes on academic performance and therefore impacts on learning among SSS students living in rural communities.

### **Discussion of Findings**

This research was instituted to ascertain the impact of government policies on learning outcomes in the area under study. The general data were carefully analysed using appropriate statistical devices with the following result:

The result of the data analysed in table 1 was significant due to the fact that the calculated t-test of 4.25 was greater than t-test critical (1.96) at 05 level of significance and degree of freedom of 198. Thus, the null hypothesis one is rendered invalid and rejected. This implies that government

policies significantly influence learning outcomes among SSS students in urban areas. The findings of this study is in agreement with that of Godson (2012) who observed, from the responses of his respondents, that the major determinant of improved standard of education is government and that the policy made by the government can make or mar the present level of education in Nigeria. He added that if better result for rapid national development must be achieved constructive policies must be made and implemented.

The result of the data analysed in table 2 was significant due to the fact that the calculated rvalue of 0.215 was greater than t-test critical (0.096) at 05 level of significance and degree of freedom of 198. Thus, the null hypothesis two is rendered invalid and rejected. This implies that there exists a significant influence of learning outcomes on academic performance and therefore impacts on learning among SSS students living in rural communities. The findings of this study is in agreement with that of Nwachukwu (2010) who posited empirically that there exists a high positive correlation between learning outcomes and impact on learning.

### CONCLUSION

In line with the research findings of this study, it was concluded that the state of rural schools in ONNA Local Government Area can be said to be in a poor state and that the academic performance of rural schools in ONNA is poor compared to urban schools. It was also concluded that government policies on rural educational development in ONNA are inadequate. Besides, government policies aimed at improving the quality of education in rural areas in ONNA has not been successful. In addition to the above points it was concluded that rural schools in ONNA face more challenges than schools in urban centres due to government biased policies which is skewed to benefit urban centres. Teachers in rural areas like ONNA face more problems than teachers in urban centres, because government policies favour teachers in urban centres. Also, government faces both institutional and implementation problems in trying to implement policies that would improve rural education in ONNA. Finally, government policies are not geared towards the improvement of rural education in ONNA.

### RECOMMENDATIONS

The following recommendations were proffered based on the research findings:

- i) Teachers need a new orientation and should be made to realize that being posted to rural schools is an opportunity to advance their career and not meant to be a disadvantage.
- ii) Education planners and principals of secondary schools should ensure that the posting of teachers to teach subjects in their area of expertise.
- iii) Government at all level need to take the development of rural communities seriously and to stop paying lip-service to development challenges in the area.
- iv) All the stakeholders in the nation's educational sector should be involved in the development and sustenance of our educational system.
- v) The government should source for funds from the Educational Trust Fund (ETF) and external sources to invest in the education sector.

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