

Running head: FINANCING QUALITY AUTISM EDUCATION

ASHESI UNIVERSITY COLLEGE

**Who foots the Bill for Quality Autism Education?-An Exploratory Study on the
Role of Social Entrepreneurs in Financing Early Intervention Programs for
Children with Autism in Ghana**

BY

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Business Administration

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Declaration page

I hereby declare that this dissertation is a presentation of my own original work and no part of it has been presented for another degree in this university or elsewhere

Candidate's signature.....

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I hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by Ashesi University College.

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Abstract

This dissertation explores the role of social entrepreneurs in financing the educational needs of children with autism in Ghana with three goals in mind: to expose the need for financing autism education, to identify the role of social entrepreneurs in financing quality education of children with autism, and to assess the feasibility of existing financing models employed in other countries to the Ghanaian context. Review of existing literature reveals the focus on the role of the state or government in financing special education, ignoring the fact that most governments cannot adequately meet these special education needs. Also, parents of children with special needs struggle financially to educate them, leaving a funding gap in the provision of quality special education. The theoretical framework of social entrepreneurship is utilized to explore ways in which this funding gap can be filled. Interviews were conducted and the findings from the data collected indicated that financing autism education remains a challenge for parents and special institutions. The findings affirm the need to focus on social entrepreneurship and corporate social responsibility in meeting the financing needs of children with autism. Suggestions for further research centre on exploring ways in which corporate organizations can create social change through intentional and meaningful corporate social responsibility undertakings.

Key Concepts: *Social Entrepreneurs, Quality autism education, Financing*

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CHAPTER 1

INTRODUCTION AND BACKGROUND

“Education is a right, just like the right to have proper food or a roof over your head. Article 26 of the 1948 Universal Declaration of Human Rights states that ‘everyone has the right to education’. Education is not only a right but a passport to human development” (“United Nations Resources for Speakers on Global Issues - Education for All (EFA)”, 2016). In the year 2000, The United Nations established a set of goals in the field of education known as the “Education for All (EFA)” goals with the aim of sustainable development (“United Nations Resources for Speakers on Global Issues - Education for All (EFA)”, 2016) The first of the six goals is to “expand early childhood care and education” while the last is to “Improve the quality of education” (“United Nations Resources for Speakers on Global Issues - Education for All (EFA)”, 2016). These two goals can be summarized into a compelling statement that calls for action: every child has a right to quality education.

In line with the achievement of the EFA goals, Jane H. Anthony published a report in 2009 on access to education for students living with autism in Ghana and its implications for the “Education for All” goals. One of her key conclusions was that children with disabilities are still underrepresented in the Ghanaian Educational system (Anthony, 2009). Some of the reasons for this conclusion were that special education is expensive and is for the minority and as such, is not given priority funding by the government. Also, the general attitude of some parents is that special education for children with autism is a waste of resources that are already limited because no returns will accrue from educating these children (Anthony, 2009). These realizations leave a funding gap for educating children with autism: The government is unable to fully fund

education intervention programs for children with autism and the average Ghanaian parent might be unable to afford evidence-based intervention programs in a country with an annual Gross Domestic Product Per Capita of USD1442.8 ("GDP per capita (current US\$) | Data | Graph", 2016).

It is the right of every child, including children with autism, to receive quality education, but the state budget is consistently swimming in the negative and the costs of intervention programs are too expensive for parents to bear. So how can investments in intervention programs be paid for? Where will the funds come from?

This research addresses the issue of financing intervention programs for children with autism in Ghana and how to harness the terrain of social entrepreneurship to finance these programs. This paper investigates the view that social entrepreneurs can help finance high quality intervention programs for children with autism. The study is beneficial because it explores the ways in which social entrepreneurs can impact the field of special education and how some of them are already impacting the field of special education in Ghana as well as other countries. It also informs heads of special education institutions, especially autism education institutions, on avenues for obtaining finance and requirements of financing from entrepreneurs. The research adds to existing knowledge as it reveals the financing opportunities that social entrepreneurs present to the field of special education.

The issue was investigated through qualitative methods including interviewing parents and heads of institutions about the specific financing challenges they face in providing quality education for children with autism and which alternative modes of financing special needs education they may find attractive. Social entrepreneurs in Ghana were

also interviewed about their views on financing special education, specifically their incentives and motivations.

The findings from this research examines whether social entrepreneurs in Ghana can finance the education of children with autism and which approaches to financing appeal to parents, heads of institutions and social entrepreneurs the most. It also provides information about what these entrepreneurs look out for in deciding where to invest. The research employs quantitative methods because it produces a more nuanced analysis. As a result, the main survey method employed was in-depth interviews which were structured to prevent respondents from veering off the main topic of financing. The sampling method for the research was a non-probability sampling method specifically the snowball and expert sampling approaches due to time and resource constraints. The findings guided my recommendations for the relevant stakeholders.

The main stakeholders that this research is focused on are social entrepreneurs interested in education, parents and heads of special institutions.

Therefore, the research topic is “Who foots the Bill for Quality Autism Education?-An Exploratory Study on the Role of Social Entrepreneurs in Financing Early Intervention Programs for Children with Autism in Ghana.

The objectives for this research are

- To expose the need for financing autism education in Ghana
- To identify the role of social entrepreneurs in financing quality education of children with autism.
- To assess the feasibility of existing financing models employed in other countries in the Ghanaian context.

This research was undertaken because of my interest in ensuring that every child with autism has access to quality education irrespective of the costs associated this education. These children should not just be placed in poor quality institutions to satisfy school attainment goals but the quality of education they receive should be significantly impactful.

The following chapter reviews existing literature on financing special education, identifies and establishes the gaps in the literature and situates the current research in the gap. The chapter also explains the relevant concepts and terms in the research and gives a historical context to autism education in Ghana.

CHAPTER 2

LITERATURE REVIEW

2.1 Background on Autism

The term Autism is a condition that refers to a range of brain related disorders called the Autism Spectrum Disorders (ASD). This condition is characterized by impairments in social interaction and communication and exhibition of unusual behaviours and interests ("What is Autism? - Autism Science Foundation", 2016). There are five main disorders that fall under the autism spectrum and they are Autistic Disorder, Asperger's syndrome, Childhood Disintegrative Disorder, Rett Syndrome and Pervasive Development Disorder Not Otherwise Specified (PDD-NOS) (Ryan, Hughes, Katsiyannis, McDaniel, & Sprinkle, 2011). Due to the fact that individuals with ASD share similar disabilities, they fall along a spectrum with the ends representing mild and very severe impairments. Individuals exhibiting mild behaviours or high functioning autism can attend regular schools and study alongside individuals without ASD. The individuals who are more leaned towards the severely challenged end of the spectrum- those with classic autism- cannot cope with the regular classroom structure and hence require special education which involves a number of intervention programs.

2.2 Early Intervention Programs for Children with Autism

The book "educating children with autism" by Lord, & McGee, (2001) explains in detail the constituents of an effective program for children with autism. According to the book, the goals for educating children with autism are the same for other children- personal independence and social responsibility. The authors list certain elements of an effective education program and they are entry into an intensive daily program which happens every day of the year, the use of planned teaching opportunities both by teachers and parents, sufficient amounts of adult attention; and set objectives for the program.

Iovannone, Dunlap, Huber, & Kincaid, (2003) buttress and expand on the above points by identifying areas of agreement as to the constituents of an effective autism education program and they include the need for supportive and structured learning environments, early intervention, family involvement, specialized curricula focusing on communication and social interaction skills (Iovannone, Dunlap, Huber, & Kincaid, 2003).

There are various intervention programs and practices for educating individuals with autism and one of the critical factors for success of special education is early entry into these intervention programs. It is therefore usually recommended that early diagnosis for individuals from an early age is very essential (Lord, & McGee, 2001). Hence, for the purpose of this research, children are defined as individuals between the ages of two (2) and eleven (12) because adolescence begins to set in after this period.

The article “Research-Based Educational Practices for Children with Autism Spectrum Disorders” describes effective evidence-based strategies or programs that lead to noticeable changes in development of the social and cognitive aspects of children with autism. Some of the effective strategies include Applied Behaviour Analysis. This program involves shaping behaviours by manipulating the environment and participants have shown increases in cognitive and verbal ability as well as social functioning (Ryan, Hughes, Katsiyannis, McDaniel, & Sprinkle, 2011). Another proven effective program is the Developmental, Individual-Difference, Relationship-Based Approach Model also known as Floor time. This strategy serves as an intervention program as well as a method of interacting with children with autism and has proven to lead to the social and emotional development of these children but still requires more research to authenticate its effectiveness. Picture Exchange Communication System is also an intervention program for educating children with autism. This program

promotes communication with these children through exchanges of objects and symbols and the program has also proved promising Ryan, Hughes, Katsiyannis, McDaniel, & Sprinkle, 2011).

There is yet another strategy known as social stories and this program uses brief stories to teach children how to understand and react to social situations. Even though early findings on the effectiveness of this program looks promising, extensive research is still needed concerning this strategy as well Ryan, Hughes, Katsiyannis, McDaniel, & Sprinkle, 2011). Another program that seems established is the Treatment and Education of Autistic and Communication Related Handicapped Children (TEACCH) as this program has been used for over three decades. The emphasis of this program is to teach the child to function more independently and this method has shown to lead to increases in cognitive, psychomotor and other functional living skills of participants. As with some of the other programs, large scale studies have not been done to investigate this program however, it has demonstrated efficacy over the years Ryan, Hughes, Katsiyannis, McDaniel, & Sprinkle, 2011)

2.3 Financing Autism Education

The programs described in the previous section are used by autism education schools either on their own or in a combination with other programs depending on the individualized needs of the children being educated. The programs are usually intensive and require a lot of time both from parents and teachers and sometimes specialists as well as clinical assistants. All of these extra requirements increase the cost of educating children with autism. The cost of educating children with special needs is 2.3 times that of educating the regular child (Parrish, & Chambers, 1996). The existing literature on how these costs will be financed place more emphasis on the role of states or the government.

An article by Joseph J. Marinelli titled “Critical Issues in the Financing of Education for the Handicapped” discusses the fact that the education of people with disabilities is their right and so sufficient economic resources and materials should be provided and combined effectively to ensure that their rights are guaranteed (Marinelli, 1975). The author explains that the paper is written on the premise that the child with a disability has the same right to education as the regular child, the education provided should be appropriate in a least restrictive environment and that education for people with disabilities should be entirely at public expense. Based on this premise, the author explains that some states in the United States of America fund only tuition and limited amounts of expenses which do not fully cover all the costs of educating people with disabilities. This causes parents to be charged exorbitantly for educating their children (Marinelli, 1975).

The author advises that adequate funds should be provided for educating children with disabilities so that their parents are not charged for their child’s education and he recommends ways in which states can ensure that this is done. He also suggests that funds should flow directly to the children with disabilities rather than to programs and services so that the appropriate service can be purchased to suit the needs of the children (Marinelli, 1975). Because of the premise that the education of children with special needs is a public expense, whether or not the governments have enough funds to finance all the special education services is not addressed in the paper. Rather, the paper presents a request to the state and federal governments to do what is required of them and to do it effectively whether or not they can afford to do so.

Another article published in 1996 by Thomas B. Parrish and Jay G Chambers examines the ways in which the state and federal governments fund children with special needs in the United States of America. It discusses the fact that special education services are

paid with a combination of local, state and federal funds. It goes on to examine the funding formulas that these governments use to allocate funds to children with special needs and the issues with these formulas. The paper suggests reforms to these formulas to ensure that special educational policies have accountability systems and they are effective. This paper also focuses on funding formulas that are employed by the government to finance special needs, to ensure equity in the distribution of funds (Parrish, & Chambers, 1996). This depicts the continuing focus on the role of the government in financing educational programs for children with special needs, probably on the premise that these governments have enough to finance these programs but are not doing so efficiently.

In addition to the above, a report by the European Agency for Special Needs, presents a study on the relationship between financing of special needs and inclusion using at certain European countries as case studies (Meijer, 1999). It describes the cooperative model as the means to ensure that financing special educational needs promotes inclusion. This model is based on delegation of funding decisions to the regional levels. It also explains that funds should be allocated based on equity. The paper stresses the need for monitoring and evaluation in the decentralized model hence making independent valuation is an essential part of this model. Again, the focus of this paper is not geared towards the financial ability of the government but how the governments allocate funds to special needs children.

Another article by Eileen Ahearn on financing special education assesses the efficacy of state funding formulas employed and not on the financial abilities of the government (Ahearn, 2010). Finally, according to a report by Thomas B. Fordham Institute, the average learning program for children in special education costs more than twice that of children in regular education systems. The paper recommends techniques to ensure

that the government can adequately finance intervention programs to meet the needs of each child (Richmond, & Fairchild, 2013).

As seen from the papers reviewed, literature on financing special education seems to be skewed towards the role of the government, probably with the assumption that these governments have the funds but should allocate them efficiently so that all the educational needs of special needs children are met. This apparent reliance on the government to provide the financial needs of children with special needs in these countries may not be a feasible option for other countries especially countries in Africa.

2.4 Financing Special Education in Africa

Approximately ninety percent (90%) of disabled children in Africa are not attending school. As compared to children in the western countries, African children are less fortunate in accessing education especially to meet the needs of those who require special care ("Special Education", 2016). Private and non-governmental institutions try to fill the gap in providing special education. In Zambia, an organization known as the Butterfly Tree added special education units to schools in the rural areas of Zambia. In 2009, the government of Zambia provided only one special teacher to one of these schools; no teaching materials or equipment were added ("Special Education", 2016) This reveals the inability of the government to fully finance special education in some countries in Africa.

The educational system in South Africa also has certain challenges when it comes to special education. In countries such as the United States of America, children are guaranteed special education rights such as free and appropriate education, specialized education plans and federal funding support (Enos-Matheny, 2016). The situation in South Africa is such that the appropriate educational experiences are provided by private institutions meaning that they are funded independently and not by government

support. Therefore any parent with a child with special needs will either have to enrol these children in expensive private schools or take them to mainstream public schools where quality education is less likely to be given (Enos-Matheny, 2016). Again, this exposes the limitations of governments in providing financing support for children with special needs in Africa.

The challenges of special education are no different in Ghana. A UNESCO report by Jane Anthony on educating children with Autism in Ghana reveals that the country is unable to fully fund special education because it is too costly for the government considering its budget. Therefore children who require special education in the country are not being adequately catered for; they are pushed aside to attend to education issues that affect the majority and not the minority (Anthony, 2009). This leaves parents with children with autism or other special needs no choice but to resort to the private school system if they want and can afford quality education for their children. Moreover, primary school enrolment in private schools in Ghana was 23.23 percent (Trading Economics, 2016) which indicates that the average Ghanaian cannot afford private education much less private special education for children with autism. Parents also face social stigma when it is discovered that they have children with autism which prevents some parents from reporting this condition and seeking help (Anthony, 2009).

2.5 Education of Children with Autism in Ghana

The development of autism education in Ghana started in 1968 when some organizations raised concerns about the situation in the country concerning children with learning difficulties or mental retardation being put together with the mentally ill at psychiatric hospitals. Steps were taken to create a school known as the “Home for the Mentally Handicapped” with the aim of creating a home for children with mental disabilities. The home later became Dzorwulu School for the Mentally Handicapped

and from then on the country began to recognize the importance of educating these children (Avoke, 2001).

Over the years, individuals, institutions and the government have increasingly shown interest in the education of children with disabilities including autism. More specifically, special schools have been set up by private individuals to cater for the educational needs of children with autism. Some of these private institutions include Autism Awareness Care and Training Centre, Awaa Waa² and Operation Hand in Hand (Anthony, 2009). There is also the Multikids Academy which encourages special education and inclusive education as well. In addition, the Ghana Education Service formed a special education division in 1985 to ensure that they achieve their strategy of Inclusive education as part of reaching the goals of “Education for All” set by International Human Rights Organizations (Anthony, 2009). The special education services offered through the Ghana Education Service include special schools, special units at mainstream schools and inclusive education.

Inclusive education is when regular school children and children with special needs are able to study side by side in a classroom setting. With regards to autism, inclusive education works for children who are on the on the less severe end of the spectrum. There has been an international trend towards inclusive education, albeit controversial, and this has informed Ghana’s special education policy. The Ghana Education Strategic Plan aims to ensure that schools in Ghana are inclusive environments for children with non-severe special education needs by 2015 (Anthony, 2009). There is yet to be a report on how well this plan has been implemented. However, certain private schools in Ghana such as The Roman Ridge School and Merton International School are known to accept children, especially autistic children on the moderate to mild end of the spectrum, with parents paying for a one-on-one assistant. Inclusive education caters for children who

have less severe disabilities however, for children with autism who have more severe disabilities, there is the need for a conducive environment in special schools.

As stated early on, for intervention programs are effective, there is the need for an enabling environment and individualized supports for these children (Iovannone, Dunlap, Huber, & Kincaid, 2003). However in Ghana, special schools facing a myriad of challenges that undermine the provision of an enabling environment. One of such challenges in the overcrowding of these special schools. This increases the teacher to student ratio which reduces the impact of intervention programs for these children (Avoke, 2001). Due to the inability of the government to provide any adequate assistance for children with autism in terms of financing, the terrain of social entrepreneurship can be a field to explore because it is known to effectively finance and address social issues to create a lasting impact.

2.6 Social Entrepreneurship

Bill Drayton, the founder of Ashoka and the father of social entrepreneurship, adequately captured the definition of social entrepreneurs the quote below:

”Whenever society is stuck or has an opportunity to seize a new opportunity, it needs an entrepreneur to see the opportunity and then to turn that vision into a realistic idea and then a reality and then, indeed, the new pattern all across society. We need such entrepreneurial leadership at least as much in education and human rights as we do in communications and hotels. This is the work of social entrepreneurs” (Bill Drayton in Abu-Saifan, 2012)

Social entrepreneurs can be broadly defined as individuals who create a hybrid social and profit making entrepreneurial activity or entity with the sole purpose of tackling a social issue. Their activities generate revenue but only to support and sustain their social mission (Abu-Saifan, 2012). Social entrepreneurship was introduced in the 1970s in a bid to solve social problems in a sustainable way and social entrepreneurship practices emerged in the 1980s when Ashoka Foundation was established to support social

entrepreneurs around the globe (El Ebrashi, 2013). The reason for the focus on social entrepreneurs is the efficiency and effectiveness they are known to achieve in tackling social issues using business principles. Profit oriented institutions focus solely on the creation of economic wealth while institutions such as the government focus on dealing with social issues. The problem with not for profit organizations is that they are hardly sustainable and for profit oriented institutions, wealth creation is the priority. Social entrepreneurship is hence a beautifully knit way to create wealth using best practices in business and using that wealth to drive social missions which is the priority. The social mission of focus in this research is the provision of effective special education for children with autism.

According to a report by Emily Darko and Kweku Koranteng on the social entrepreneurship landscape in Ghana, two elements that have given rise to social enterprise in Ghana are the focus on the role of the public sector and the gaps in social service and infrastructure provision by governments (Darko, & Koranteng, 2015). This assertion further reveals the gap that this research is intending to fill; using the role of social entrepreneurs in Ghana to tackle the failures of the government in providing quality autism education for children.

On the social entrepreneurship space in other countries, the paper “K-12 Education: Opportunities and Strategies for Ontario Entrepreneurs” describes the role Ontario Entrepreneurs play in ensuring quality special education while reducing the burden on provinces in Canada. It portrays how these entrepreneurs can take advantage of technology to develop tools and programs to facilitate teaching and learning in schools especially special education schools since the numbers there are increasing rapidly. The paper suggests strategies that Ontario entrepreneurs can employ in undertaking education ventures and they include navigating the special education system by

understanding exactly the areas of opportunities in the system. There was also the strategy of creative funding where entrepreneurs can fund special education institutions and then gain a stake in these institutions as a return on their investment. They were also encouraged to engage in co-creation where they partner with other entrepreneurs to create value. Technology adoption was another suggested strategy for education ventures and finally, entrepreneurs encouraged to tackle the area of measuring impact of education ventures as well as education in special institutions (Avila, & Wilson, 2011).

2.7. Financial Strategies Employed Elsewhere

Another document on financing strategies for special education written by the Kauffman Foundation discusses the concept of social impact finance. The paper explains the education financing challenges facing the United States of America and describes the PKSE bond example as a tool to increase school readiness and reduce special education costs. Social impact finance is explained as private investors working with philanthropists to achieve the goals of the government on a “pay for success” basis ((Dugger, & Litan, 2012). Social impact bonds are a type of social impact finance where the bonds are used to pay for specific intervention programs with the aim of reducing government costs or increasing its revenues. The earnings and repayment from the bond come from the government’s monetary benefits, according to the contract terms among the bondholders. Some challenges however with these bonds are how the reduction in costs or the enhancing of revenues of the government can be linked to a specific intervention program, how enforceable the contracts are and how the increases in revenue or reduction in costs can be monetized. The paper suggests solutions to these challenges including statistical studies, sound legal foundations and good investor relationships but these solutions are yet to be implemented.

The Voices of Utah Children organization also conducted research into the financial benefits of early intervention programs for special needs children and came up with “the Sustainable Financing Model”. The model explains that there are cost savings when children with special needs are educated in a high quality-pre-school. This cost savings comes from the fact that the children who attend a high quality pre-school require less special education services with less financing requirements as they grow up the education ladder as compared to children who do not. The savings are then reinvested into the pre-school program to serve more children (Voices of Utah Children, 2015). The research shows that the Granite School District in Utah recorded USD1million in cost savings using this model (Voices of Utah Children, 2015). The research however did not discuss exactly how the cost savings were going to be measured and linked to particular special services. It only talked about the fact that the savings should be reinvested which implies that more funds should be given to high quality pre-schools that showed progress with their children over a long span of time.

This study aims to fill these gaps in literature by exploring the issue of financing autism education in Ghana, examining financing strategies currently being employed, assess the feasibility of the social enterprise model in meeting these financing needs and provide a basis for further research on ways to finance autism education in the country aside the traditional means of relying on the government.

2.8 Theoretical Framework

The theoretical framework for his research is the theory of social entrepreneurship. The research explores the role of social entrepreneurs in applying existing financing models in the Ghanaian setting to close the financing gap for special education, in particular autism education.

The subsequent chapter will describe in detail the methodology for this research including the details about population, sampling methods, research questions and how data collected will be analysed.

CHAPTER 3

METHODOLOGY

The purpose of this research is to explore how the concept of social entrepreneurship can be used to address the funding gap in providing quality education for children with autism in Ghana. The following are the over-arching research questions:

- What financing strategies do parents currently employ, to what degree do these strategies meet the financial demands of special education services, specifically autism education services, and what other financing options would they take advantage of if available?
- What financing strategies do institutions employ to finance their delivery of special education services? To what degree have those strategies met the needs of the institution? What other financing options would they take advantage of if available?
- What financing models are social entrepreneurs in other sectors in Ghana using?

These general questions guided the formulation of more specific interview questions that will better address the financing challenges and assess models of financing for autism education in Ghana. This chapter presents the data collection methods and data analysis procedures as well as the research design that were used to address the research questions stated.

A qualitative approach was chosen for this study because the research is exploratory in nature and the purpose is to gain an understanding into the issue of financing of autism education in Ghana, which has been neglected in literature and little research has been done on it (Creswell, 2014). In-depth semi-structured face-to-face and phone interviews were employed as opposed to questionnaires because the questionnaires will limit the amount of information that the respondents will provide which defeats the purpose of

obtaining profound insights from the data collected (Creswell, 2014). The interviews were semi structured to guide the research towards the issue of financing and to prevent the discussion from straying to broader areas outside the scope of the study.

One-on-one interviews were used as opposed to focus group discussions because children with autism are found on a wide spectrum and so the experiences of parents and heads of institutions will be very different from one another and hence, it was necessary to interview the relevant stakeholders separately. Finally, the issue of finance is a very sensitive topic especially for parents and so privacy and the assurance of confidentiality during these interviews may be more comfortable and conducive. However, challenges with the one-on-one interviews are that they are very time consuming and it is costly to reach respondents who are dispersed. Interviews may also provide filtered views by the interviewees, the presence of the researcher might cause a bias in responses and not all interviewees are perceptive and equally articulate (Creswell, 2014).

The theoretical populations for the research are parents with children with autism and heads of primary institutions with children with autism in Ghana. The accessible population based on the time frame of the research and available resources were parents and heads of institutions in the city of Accra. A list of all primary institutions in Accra will form the sampling frame for the institutions and a list of parents obtained from heads of institutions or parent clubs in these institutions will form the sampling frame for the parents. However, the feasible method was to select the sample from a target population who will be accessed through a non-probability sampling method.

This research employed the non-probability sampling approach specifically the purposive sampling method which involved the use of the snowball and expert

sampling methods. These methods were chosen because of the predefined groups of people needed for the research, the difficulty in finding parents, heads of institutions and social entrepreneurs as well as the constraint of time and resources. One limitation of this sampling choice is that it may not adequately represent the entire population which affects the external validity of the research. Another limitation is that subgroups in the population may be over weighted because they will be more accessible.

The threats to external validity recognized in the research methods result from the sample, the time of the research and the place of research. The parents and heads of institutions in Accra may not adequately represent the entire population of school heads and parents across Ghana. Also the economic situation of the country currently may affect the results of the research since it is based on financing. Finally, the Accra metropolis as the place for research might not adequately represent the situation all over the country. Finally, the use of a non-random probability sampling method produces results that cannot be generalized to the entire population of parents of children with autism and school heads providing autism education services in the country.

The target population were put in two subgroups: parents and heads of institutions. Under the subgroup of parents, they were grouped further according to parents whose children attended low cost schools and parents whose children attend high cost schools. Under these two, the parents are were further grouped into parents whose children attended special schools and parents whose children attend inclusive schools.

The heads of primary institutions were also grouped into heads of low cost schools and heads of high cost schools. These groups were sub grouped into heads of special schools and heads of inclusive schools. Four (4) heads of primary institutions, five (5) parents and three (3) social entrepreneurs already in the autism space and three (1) social

entrepreneur in other sectors and one (1) expert in the autism space in Ghana, giving a total of fourteen (14) respondents. The numbers were divided across the subgroups disproportionately depending on the number of accessible respondents for each group.

A thematic analysis was used to analyse the data collected from the interviews and the patterns discovered were interpreted (Creswell, 2014). The nationality of the researcher, her educational background as well as her experiences with education in Ghana, may shape her interpretations of the data collected and may cause her to learn more towards certain themes (Creswell, 2014). Permission has been obtained from the Institutional Review Committee of Ashesi University through a submission of the research proposal along with documents that address ethical concerns in the research.. For the purpose of this research, quality autism education will be defined as the education that leads to noticeable improvements in the cognitive, verbal, social and psychomotor developments of children with autism.

The findings and analysis of findings will be discussed in the subsequent chapters.

CHAPTER 4

FINDINGS AND DISCUSSION

The findings presented in this chapter show the major patterns and themes that came up in relation to financing intervention programs for educating children with autism and also in relation to the research questions that were employed in this research.

Background Information on the Respondents

Overall thirteen (14) respondents were interviewed and they included five (5) parents, four (4) schools or institutions, two (3) social entrepreneurs in the field of autism, one (1) social entrepreneur outside the autism field and one (1) expert when it comes to the autism space in Ghana.

Parents

All but one parent were women. All the parents were working parents who were also actively taking care of their children with autism. These parents had children between the ages of four (4) and eleven (11) who had all received an official diagnosis. For three of the parents, the child with autism was their only child. All but one of these parents were reached as a result of attending a meeting of Autism Society of Ghana at the W.E. Du Bois Centre at Accra, so presumably, these parents reside in the Greater Accra Region, also inferring from the fact that the schools these children attended were located in the Greater Accra Region. The sources of information which the parents used to understand autism, their children's condition and decisions concerning their children included the internet, parent groups, resource groups, acquired academic knowledge on special education and information from medical professionals.

Four of the parents had their children attending private schools. The other parent had his child having a one-one-one home-schooling session with a therapist. Two parents

had their children combining both inclusive schools and special schools so the children attend a special school on some days of the school week and attend the inclusive school on the other days. Their reasons were to improve on their children's speech, communication and social interaction. One parent had her child solely attending a special school because of the transportation cost of taking her child to a mainstream school and also the fact that the school was not accepting of her child's condition. The last parent's child attends an inclusive school only and her reason was to enable her child to mimic appropriate behaviours from the other children.

Institutions/ Schools

The institutions interviewed included three schools and one special centre. All the institutions interviewed were privately owned. Three were special institutions and one was an inclusive school. The inclusive school can be described as a high cost inclusive school. One special school can be described as low cost and the other can be described as a mid-range school. One training centre however has an inclusion program where the students from the centre visit mainstream schools occasionally to socialize with them. Collectively, the students in these schools are between the ages of One (1) twenty one (21). All the schools ensured that the children who were admitted were assessed to determine exactly what their condition is and what kind of treatment they needed hence an official diagnosis was required of parents or guardians.

All the institutions had staff members who were trained to provide special needs attention and one institution goes the extra mile to provide free training for Parents. One special institution could be considered as a low cost centre, in the sense that, it charged the lowest fees and this was because it offered no therapy sessions. That institution noted that they got admissions based on referrals. The tuition per term amounts for the low cost special school was GHS525, that of the special school was

GHS700 and the tuition fee for the other training centres was between GHS700 and GHS1500 per term. The inclusive school had no specific tuition because it was dependent on the child's individualized education plan.

[Social Entrepreneurs in the Autism Field](#)

Three social entrepreneurs who were already in the autism space in Ghana were interviewed to get their views on financing. One was a social entrepreneur who is using technology to create autism awareness, the other has a centre that provides speech therapy and social communication training for children lacking in that area, including children with autism and the last one is a mother who is using her experience to run an initiative that helps families with children with autism.

[Social Entrepreneur outside the Autism Field](#)

The participant is a woman providing IT education to young girls with the hope of bringing the female perspective to technology. She has been recognized on various occasions and on different stages about the amazing work she is doing with her social enterprise.

[Expert in the Ghanaian Autism space](#)

An expert on the autism space in Ghana and West Africa was interviewed as part of the research, having had years of experience interacting with various stakeholders and institutions across the sub region. She had a lot to say regarding financing of quality autism education in the country and she has been instrumental in promoting the cause of autism in the country.

The table below shows a summary of the background information of the respondents.

Table 1 Summary of Respondents

Groups of Respondents	Information		Categories	Number
Parents	A. Gender	1	Male	1
		2	Female	4
	B. Number of children	1	One (1)	3
		2	More than one (>1)	2
	C.Sources of Information	1	Internet	3
		2	Parent Associations/ Groups	2
		3	Resource Groups	1
		4	Academic Knowledge	1
		5	Information from Medical Professionals	1
	D. Schools the children attend		Private school	
		1	Inclusive school only	1
		2	Special school only	1
		3	Combination of Inclusive and special schools	2
		4	Home school	1
Institutions	E.Type of Institution / tuition per term	1	Low cost special school (GHS525)	1
		2	Inclusive school (highly varied)	1
		3	Special School (GHS700)	1
		4	Training Centre (GHS700 -GHS1500)	1
Social Entrepreneurs	F. Field of work	1	Autism	3
		2	Other Fields	1
Expert	G. Field of work		Autism	1

Themes

The results are organized first by themes and then second by sub themes. Quotes from the interview are used to give evidence and to personalize the data. Table two below shows a summary of the results from the data collected categorized by themes and sub themes.

Theme One: Cost of Autism Management

Almost all the parents admitted that it was expensive in general to care for their children with autism. This is because, aside tuition costs for schooling, there are other costs such as paying for therapies, facilitators, special diet, medications and supplements, as well as other expenses.

One parent whose child attends an inclusive school described her experiences on autism management in the following manner:

“Medications are costly... Speech therapy is very costly...You have people charging anywhere from GHS60-120 an hour for speech therapy. ABA therapy is even more costly. RPM is virtually non-existent in Ghana. The few who know it and practice it, also very costly. Metabolic tests that you need to do to find out if your child reacts to certain foods, very costly... costs about 375 dollars...so autism management is very costly, very, very costly.”

The expert who was interviewed confirmed with the general consensus that Autism Management is expensive:

“Special needs students are much more expensive. Again every child is different and they require a different amount of support but kids with really high needs require a one on one support so that is a whole employee salary, lots of therapies. Some kids have special diet which means we had to buy special food for them to have prepared and other kids who just have maybe learning disabilities like dyslexia require very little support in regards to financial burdens on the school. So it is different for everyone.”

Sub-Theme 1.1: Education

The education costs were varied depending on the type of school and extra academic activities the child was involved in. The tuition costs were GHS600 a month for the child who was home schooling, GHS1480 and GHS3080 a term for the parents who combined both special and inclusive schooling, GHS350 a term special schooling and USD1500 dollars a term (with a cedi equivalent of GHS5, 760 a term) for inclusive

education. One parent whose child attended both special and inclusive schools, responded in this manner when asked about tuition:

“...Eii don't talk about money oh hmm. It's GHS2000 a term.”

Another parent whose child also combines both special and inclusive schooling commented that she paid only GHS580 for her regular second child as compared to GHS1480 for the child with autism and from that cost of GHS1480, GHS1000 came from only the child's special education lessons.

One challenge that a social entrepreneur mentioned was how difficult it is for parents to afford the fees she charges which are already not enough to run her venture smoothly. She described the struggle of the parents as well as her challenge in this manner:

“When you have a child with a disability and you want them to develop and to learn, then it's like you are paying like 2, 3 times more than the regular child...apart from the emotional bit there's this financial bit as well that is extremely challenging for many many people most of the time...so it's very expensive, very expensive. So ideally we would have loved to maybe charge a really nominal fee so more people can attend so more people can be helped but it's very difficult. if you charge that nominal fee then you can't pay workers, you can't pay for the services that we need to be able to have the centre open...in spite of charging we still have to top it up to pay for wages and all of that, social security, tax, assemblies charging you for putting up your advert or your signage and all that so it is expensive so we have to charge something...but I would prefer that we could charge something less than we are charging now.”

Theme 1.2: General Management

General management will be described as extra expenses including supplements, special diet and daily living expenses. Some of the parents mentioned supplements as being part of the costs they have to deal with as expressed by one parent:

“...supplements alone cost about 500 dollars a month.”

Another parent clearly described the costs of supplements and the problems associated with them:

“...supplements so if you want to get the cost of the supplements, if I was doing all of it we are looking at about every month hmm it could be close to 1000 if we were doing everything... we can peg the supplements at about, for now, maybe we can say because I am doing just two, maybe GHS300. Am doing just two but for other mothers it can be as much as GHS1000 because we don't buy it from here yes. We have to order from the US or UK...”

In relation to the stress associated with getting a special diet as well as the cost, a parent with a child attending both inclusive and special schools said:

“...Like every other day I am in the market because it's always fresh. We don't do processed, we don't know tin tomatoes, and we don't do nothing processed. Everything is fresh yes. Milk you have to do coconut milk, you have to do your own almond milk, you have to nothing processed. You know so yes it's tough.”

With general living expenses, one parent with her child attending a special school went into details about transportation, food and some sanitary items:

“Myself I am a teacher and you know sometimes it, I am paying 500 a month and the T&T every week I spend 150 on T&T. Because from my house to the school I pay 15 15 and that is GHS30 a day. So every week 150 so 150 by 4 weeks is 600 and its gets by the day sometimes my sisters assist me, it's not been easy and apart from the fees and then the T&T, I have told you she is not potty trained yet so every month I buy diaper worth GHS100 every month then her, in autism too anytime they take carbohydrates and sugary products, you know.. Sugar it makes them very hyper active and you know we stopped taking carbohydrates. We take plantain, the local rice. Even the oil that I use to cook her food, the small bottle, like the small Voltic bottle, is GHS20. The gallon is GHS80. The local coconut oil. Aha we have a special one ,Makola. We buy it GHS80. So everything about them is expensive”.

All the institutions discussed the various cost elements that went into educating children with autism.

Sub Theme 1.3: Classroom Aide/ Facilitator/Carer

In addition to the tuition, due to the special attention the children need, they usually require facilitators or carers to help them at school. For the respondents interviewed, the parent whose child was home-schooling did not hire the services of a facilitator. The second parent whose child attended an inclusive school had the fee for the facilitator factored into the tuition. The rest of the respondents had facilitators employed

by the parents or in conjunction with the school. The parent whose child attended a low cost special school paid GHS150 for a facilitator. Two parents paid GHS500 and GHS800 a month respectively for facilitators to care for their children who attend both special and inclusive schools.

The mid-range cost special school makes use of classroom aides who are provided by the parents and paid by the parents as well. Another special school, which was low cost, had the option of the parent bringing in his or her own carer, otherwise, the school provides the carer at a fee. According to this school, the cost of paying for the carer however is not adequate considering the work that these facilitators do. She said:

“...So that is how much we pay our carers which is very low. If you look at the job they are doing here...”

Another school which was a high cost inclusive school, mentioned that it makes use of its own trained staff to care for the children and accepts external carers only when the child in question has severe needs.

Sub Theme 1.4: Therapy

One parent whose child attends an inclusive school reported that she pays for therapy which is between GHS400 and GHS600 a month. Another parent whose child attends both an inclusive and special school commented that she does the therapy herself at home as well as academic tutoring outside of school. Relating it to cost and accessibility she said:

“... I had to even go for the training myself in the states because I can't afford to pay a therapist here to do it. In fact there are no therapists here to do it. You have to do it yourself...”

A third parent who patronizes a low cost special school, took a semester course on special education as a teacher to enable her give therapies and academic tutoring

herself. One low cost special school was not actively offering therapy services for students because it was expensive. Their perspective is expressed below:

“Actually we need therapists. We need therapists and then bringing therapists in is a lot of money because when they come to train, we do have people come to train from time to time but it very expensive.”

One mid-range cost special school and one high cost inclusive school talked about providing therapy including physiotherapy and speech and language which is included in tuition.

Theme 1:5: Additional Costs

One mid-range cost special school stated additional costs as being swimming, cookery, and the cost of meals and other caregivers are borne by the school. Another school, a low cost special school, mentioned that the children go to the gymnasium once a week and that is also a cost that is factored into the tuition. The special centre mentioned that it needed to relocate so it needs support for infrastructure as well. The high cost inclusive school mentioned that there were extra costs that came from after-school services provided by the school which was not factored into the tuition and so parents have to pay for that extra service.

The mid-range cost special school stated that they provided between fifty percent (50%) and hundred percent (100%) subsidy for children based on the charity funding they are able to get. These subsidies are provided by raising funds. Another school also mentioned that it gives students who cannot afford the full tuition discounts so that they are able to go through. The head of the institution said:

“...But then there are also others who we can see genuinely are consistent and want to come but they can't afford it and give a discount. Yeah we give a reduced rate because it's very difficult.”

The table three below contains examples of costs that were gathered from all the parents. The costs presented are not costs that every parent mentioned but rather a collection of the different costs that the various parents described.

Table 2 Monthly Cost Table for Parents

Monthly Cost table for Parents In Cedi and Cedi Equivalent of Dollar Amounts(rate of GHS3.83/USD)	
Speech Therapy	GHS60-GHS120
Metabolic Tests	GHS1436.25
Tuition	GHS350- GHS5760
Special Lessons	GHS1000- GHS2000
Facilitators	GHS150 -GHS800
Supplements	GHS300-GHS1915
Transportation Cost	GHS600
Sanitary Products	GHS100
Total	GHS3996.25-GHS12731.25

Theme 2: Sources of Funding and their Adequacy.

For most of the respondents interviewed, their sources of funding were not adequate in meeting the financial needs of their children, wards or social ventures.

Sub Theme 2.1: Personal Funds

One parent whose child was home-schooling stated that he had about three jobs and so his financing strategy of using his income from work to support his child was sufficient. This was because he was not doing any assessments for the child and the child was not engaged in any professional care services like speech therapy. The second parent whose child attended a low cost special school was not engaging her child in any professional

care services gave a contrary view about her financing strategy; it was from her salary as a teacher and to her it was tough. Two parents who were patronizing professional care services for their children complained about the fact that their personal funds from their salary were not sufficient in catering for their children's needs. One of them said:

"...It's not that sufficient because we are always like in arrears, we are always in yeah because it's especially the monthly one it's too much for us..."

The last parent used personal funds, as well as subsidies from support organizations and with these strategies, she still found them not sufficient enough:

"...Our source of funding most of it is personal. We do take advantage of when we have, when there are subsidized interventions for autism action, we do take advantage of that as well... So aside it's totally personal, from personal funds, based on what daddy and I make... well it's not sufficient because one, for now he is our only child but we always think of so what if we have three children, and you have to cater for him as well as cater for the other children...Even with the funding from autism action, because funds, like I said earlier, are not that easy to come by, we are not able to get as big a subsidy as you can. There are no tax breaks for parents who have children with autism... if your child has autism you can't say that treatment is ABA hence you can get it on health insurance so yes it makes managing your child with autism very very very challenging, very difficult".

One social entrepreneur in the autism field mentioned that she sometimes finances her venture with her personal funds. Another also said she used her lifetime savings to start her project because there were no funds from anywhere.

The institutions interviewed had various sources of funding including tuition, donations, grants, scholarships, among others. A summary of the sources of finance for institutions is presented in table 4 below.

Table 3 Sources of Finance for Institutions

<i>Sources</i>	<i>Number of Institutions</i>
<i>Tuition/ Fees</i>	<i>4</i>
<i>Organizations</i>	<i>1</i>
<i>Scholarships</i>	<i>1</i>
<i>Grants and Donations</i>	<i>3</i>
<i>Fund Raising Events</i>	<i>3</i>
<i>Therapy and Training Sessions</i>	<i>2</i>

Sub-Theme 2.2: Tuition/ Fees

All the institutions charged tuition fees to keep the institutions running. One special institution expressed how crucial tuition is to running the place as such children who cannot afford will sadly have to drop out. These were her words:

“...parents who have started training and then maybe along the way they lose one parent so the other parent is not able to able to continue and they will have to withdraw because sometimes we have people who do not pay fees for months and we also need to be able to sustain the centre and also to pay the carer as well... so if the child is not paying for a long time then we will not be able to sustain the place.”

Asked about how sufficient the tuition is, the low cost special school clearly enunciated that it was woefully inadequate, with this comment:

“It is not enough at all, we need more money. But even with the little that we are charging, parents are still not able to afford it.”

Another school, which is also an inclusive school, also remarked that:

“historically, it's only been tuition which has been very challenging cos lots of kids are on scholarships which means we have a very little intake of tuition...it is very expensive to run a school like that because not only are you having to support the therapeutic side of the kids with special needs, also the mainstream kids they need to have a science lab, they need to have resources like any other school...”

One interesting thing one social entrepreneur in the autism field mentioned was that initially she did not want to be charging for her services but as time went on, it became very challenging. In her own words, she said:

“That's how it started, our own money so when we first started we were not taking anything at all from families because that is how I wanted, I thought it could be. It is a service that people need and it is a service that people must have, it's their right to have that...that's why I wanted to do it from government cos that way I know that you know the resources will be provided a bit and they didn't have to pay what they didn't have to pay. So when we started we were not really charging...since then, it's really been just a personal challenge, I just have to find money from my own resources or from my own means to support what goes in it...but as time went on we found out that we needed more people more people were coming through, more people were referring or being referred and we needed more workers ...so we had to start charging something along the line.”

Sub Theme 2.3: Organizations

One institution mentioned its sources of funding as coming from individuals and private organizations, however, this was challenging because the funding is not consistent. The head said:

“...We have looked at private institutions, we have talked to people, some of them have come to support but this kind of training should be continuous. Because if a child trains for maybe a year or two and they have to withdraw because they don't have enough money, you realise that they regress. So it is always important to be able to have someone who can support them fully.”

One social entrepreneur in the autism field stated she has three organizations funding her venture. Another mentioned that organizations donate in cash and kind. A third social entrepreneur also said that she gets sponsorships from corporate firms.

Sub Theme 2.4: Scholarships

One institution reported that it requests for scholarships from organizations to support children at the institution.

Sub Theme 2.5: Grants and Donations

Two institutions stated that they get donations both in kind and in cash from family and friends, as well as organizations, to run the institution. One institution also mentioned that it won grants for certain projects as well.

All the social entrepreneurs in the autism field mentioned that their sources of funding were from donors including philanthropists, tourists and other individuals.

Sub Theme 2.6: Fund Raising Events

Three institutions mentioned fundraising as being the major source of their funding and this was not sufficient.

One challenge a social entrepreneur in the autism field mentioned was that organizations usually did not like to give money but rather in kind which posed an administration problem. Relating this challenge she said:

“...but companies tend to want to give you in kind they don't want to give you the money...they will ask you to get what you want...They don't give the money for admin and revenue that's always a problem, that's still a problem. People tend to want to give you money for things that for them is tangible so they can see it and take a photo of it and present it yes to their group or their people.”

In the words of another entrepreneur who talked about how difficult fundraising was, she said:

“Yes fundraising is very difficult because one there isn't like incentive for people to donate unlike elsewhere where for example people can get tax reliefs because they are donating to a certain charity or something like that. We don't have those things here in Ghana so and then also people want to put money into something that they will get money from and as an NGO...And then also, because of stigma parents, some parents are still at the level where people do not know that their children have autism and so it is difficult for them as individuals to sort of for example, talk about it in their workplaces to raise funds for it.”

Two social entrepreneurs in the autism field also mentioned fund raising events as means by which they raise funds for their venture. One of them had this to say:

“Along the line, my niece and a very good friend of mine also in the UK did a walk in the UK for us and they managed to raise about 2000 pounds so that came through and we used that to continue to run.”

Sub Theme 2.7: Training and Therapy Sessions

One institution stated that it charged other individuals who come to the place for training and this provides a source of funding as well. Another school had children who came from outside the school to access therapies and this served as a source of funding as well.

Theme 3: Financing Options

All the parents wanted one form of assistance or the other and the options they wanted included funding from non-governmental organizations, institutions or companies, individuals as well as insurance.

Sub Theme 3.1: Non-Governmental Organizations/Corporate Organizations

Two parents wanted the cost of professional care such as therapies and facilitators to be taken care of by Non-Governmental Organizations because they found it very costly.

One of them said:

“...Professional care is very very expensive. Talk of professional therapy, speech, it's very expensive. If it is more affordable then I think I will try those options...maybe they come with very high subsidies then I think...yes as in say if the speech therapist is going to charge maybe 150 dollars per 2 hour session or one hour session and is somehow subsidized to 20 dollars and 130 dollars is paid by for instance an NGO or somehow catered for...”

Another parent also noted that getting financing from companies or non-governmental organizations will be appreciated:

“.... If there were companies, more companies or NGOs that something provided sort of financing for children with special needs that would also be great.”

Two schools said that they were interested in getting funding from corporate organizations. One social entrepreneur in the autism field also talked about corporate organizations taking up the work in autism, as part of corporate social responsibility.

Another school vividly captured and stressed the reason why companies can be of great help in the form of corporate social responsibility in these words:

“Corporate Social Responsibility. Looking at so many big companies. Accra is exploding and Ghana is exploding with big companies and we believe very strongly that they should be giving back to the local community so getting some businesses on board with that. Telco companies, they started, Tigo started to give not to the school but to autism in general which is fantastic.”

Sub-Theme 3.2: Instalment Plans

One parent advised the use of instalment plans, a system in which parents will negotiate with the professionals to come with an instalment plan that is flexible enough for the parents. He had this to say:

“...You going to pay to a professional to provide a certain kind of service. It's just finding a way to get in touch with whatever professional there is and come up with some sort of arrangement maybe an instalment of some sort. For instance if you are supposed to see the person every quarter and it's say 200 dollars per quarter and you can't afford the 200 dollars, for instance 200 dollars times 4 quarters a year is 800 dollars so you spread it for a year and it comes to you at like 160 a month...”

Sub-Theme 3.3: Scholarships

One parent expressed interest in the option of scholarships for her child. In her words she said:

“...well if there is a scholarship yes, if there is a scholarship that will be great because even if its part scholarship it cushions the family, if not combined services and medication in terms of supplements...”

A school showed interest in getting scholarships for the students. Another school was offering scholarships but they are part scholarships.

Sub Theme 3.4 Insurance Policies

Two parents commented on insurance policies, one from the angle of national health insurance and another from the angle of providing personal insurance for the children, both with challenges or hurdles. The parent who wanted to put insurance policies in place said this:

“...in fact for both of them I wanted to put an insurance policy in place for them actually but you realize that, every other month like there is no space for the money do you understand? I take forms to do insurance for them and I know I have to do, in fact, this year, now that you've mentioned it I know I have to put in something in place but it's like the money has no space...”

The second parent who was interested in getting assistance through health insurance commented:

“...So insurance for one, because, health insurance, if some of the things that are recognized to help children with autism would be on insurance...that would be really great..”

Sub Theme 3.5: Grants and Donations

One school said they were actively seeking out donations and donations to enable it finance the running of the school. Two institutions said they were interested in getting donations. Another institution said it was hoping for more grants and donations to support their running.

Theme 3.6: Fundraising Events

One head of an inclusive reported on how effective fundraising events that showcase the skills and talents of the children will be to enable schools and parents get donations.

She said:

“...it is fantastic, it is great you know the kids worked really hard to put on a show and we invited the public to ask them to donate like ‘look amazing how our kids are the incredible talent they have, this is why their education needs funding’. so things like that that really show odd the amazing talents of these kids and that they are not just pushed to the side that we actually educate them and they are going to be amazing people as they grow up if their education is funded.”

Sub Theme 3.7: Government Support

Two institutions mentioned that it would be great to have the support of the government, which they know is close to impossible, but are still hopeful about. They said:

“So like the common fund for example. The 5% common fund for persons with disabilities to be able to access a process that is malleable enough you know and transparent enough for us to be able to complete a form, state the right things and get what is your due to be able to support these children cos I know the government does

give out some small amount for persons with disabilities and so forth to be able to assist parents to be able to apply for some of these funds so that they can get the support to be able to support the children. You know, we will be happy to help parents to do that... ”

“For the government to support kids with special needs that will be nice if there were some money allocated to that. That won’t happen, it won’t happen in our lifetime probably...”

Sub Theme 3.8: A For-Profit Business that Supports the Social Venture

One social entrepreneur in the autism field mentioned that she is currently exploring a financing means that makes use of profits from a for-profit business. She has already tried it and has not worked perfectly yet however, she would like to leverage on it more.

“...Ideally we wish that the economic situation will be such that our clinics, our private practice will be able to thrive and be more successful so we are still making the money and that way we are not always dependent on other people. Even when we are dead and gone, somebody who is taking over, we would like someone who will have the same mind as we do to be able to agree to give us more percent of their profits to fund the activities of this organization so whatever you are taking from others is not too much yeah...that's something that we would really love to improve so that we know that the service can be sustained and more people can benefit from it...”

Another social entrepreneur also liked the idea and remarked:

“So it is also another plan or a good strategy for raising funds so these children have a lot of abilities...some do make beads, some do make a lot of things that the schools do and can still sell out to raise funds to support the centre and then the children which is a good idea. It works.”

Theme 3.9: Long term Donor Relationships.

One of the entrepreneurs in the autism field said that she preferred donors that had a long term relationship with the organizations they are giving out to because that is more sustainable. She said in these words:

“Then I will also looking at donors who would fund some organizations for say a couple of years or maybe up to three years; its more sustainable okay so if you have an organization that kind of adopts you, they adopt you for say three years and in the three years...they fund you...”

Sub Theme 3.10: Members of the Society

One entrepreneur in the autism field advised that all members of the society should get involved to fund autism and that even religious bodies can decide to undertake this venture of helping children with autism. She communicated her view in the following manner:

“...we get funding from you know like a church, getting funding from a philanthropist, it could even be a group of young people saying that okay we are putting something together to support...No matter whom you are, where you are coming from...I was fortunate to get funding from the National Chief Imam, Sheik Usman...so it doesn't matter either religious we are not religious biased, ethnic group biased or anything. All we need is that you have the open heart and the resources to support what we are doing and the children. We will take it.”

Sub Theme 3.11: Options that Require Repayment

All the parents who were asked about financing options that required repayment or banking options such as a repayment plan objected vehemently with the reason of not having the ability to pay back. Two parents who had very similar responses, expressed their views as seen below:

“...no no no no no. Where will I get the money from to pay back?”

“It's the same money that I am using to take care of her. If I take a loan, this same money I have to use to pay the loan so am taking like a loan or something from the bank I don't think I will take that. Where am I going to get the money to repay the loan I have taken?”

All the institutions opposed the view of getting finance that required repayment and to them, they would not be able to pay back. One of them said:

“...Well I think it's difficult. I am not sure that we would want to take a loan. If we want to take a loan then we will be running it like mainstream regular school and that would be really costly for the parents as well and I don't know because my experience of Ghana banking is that the interest rates tend to be very high. I mean if it's not going to generate and we are not, this centre is not set up for profit. We are not aiming to gain for setting up this centre and already we are putting our own money into it so we can't expect that we will be gaining from it and that will be like taking advantage of somebody's misfortune. So banks for loans that will be completely ruled out I don't think we would want to do that.”

One social entrepreneur in the field of autism objected to financing options that require her to pay back. In her words, she said:

“We are starters and we have not done that and as a leader of the group I don’t think I am ready to start that. It is better we keep fighting more to get someone who willingly give it to us than to say we are going for loans to do something. It is a dicey thing... Our work is not like a profit making business when you know that okay if I do this and this in the next few this thing I am going to get a return back. This is a dedicated work we are doing...It has been challenging but I wouldn’t say it is always the best going for loans...”

Theme 4: Social Entrepreneur outside the Autism Field

This theme is solely for the presentation of the data collected from the social entrepreneur outside the field because her experiences are different and she has proven to be successful using the social enterprise model which is crucial to this research.

She explained that she financed the venture through money generated from a for-profit venture, grants, fellowships and donations. In her view these financing models have been very effective:

“I think they’ve been effective. We have, we always run at a, we always have money left over from operational costs and you know some money to start the new year in so we’ve never kind of started the year with nothing. And then we have to go and look for money or something like that yea so I think in that view it’s been very effective.”

Further explaining how the terrain of social entrepreneurship can be explored in relation to her financing models, she made this comment:

“...So for example with donations, you know you can do like crowd funding. That’s another way and how we get donations is like from individuals and the other thing that we do is we also sell, not sell but we work with partners like corporate partners to be able to help them do their corporate social responsibility better so that’s another way like we bring, we sort of like a value proposition to businesses who want to CSR. I mean most, I think all businesses do some type of CSR but the traditional way is just maybe you give a bag of rice or something to an orphanage or something like that. Yes so we look at how they can also kind of create a brand for themselves as an organization that is not just here to make a profit but also cares about the community in which they live in, those kinds of things.”

She advised that people doing social work should find a way of generating income because fundraising in Ghana is hard. She also mentioned that the schools and institutions that need funding should be able to give back value and also find ways to get the community involved:

“So for here it’s hard so the thing is you have to find a way to ensure that number one you generate money from whatever social work that you are doing...and number two if you are going to keep asking people to help you have to find a way that how they help, there is some type of benefit to the person right so don’t look at it like oh am just, just give me the money because it’s a sad story no. You see, you are not the only sad story there are 1000 sad stories that they would have probably heard or know about. ...So the whole notion of giving you have to rethink it, it can’t be just one sad story...You have to find a way that the giver feels like they benefited somewhat somehow from the relationship or from giving...”

On the importance on getting the community involved, she stated:

...also you have to look for ways that the community gets involved and feels that this problem that they are trying to solve, they are all part of solving it...You can’t come at a problem like, I have the solution and I am going to solve it no, you are part of the players to solve it. You must ensure that you engage all the stakeholders to solve the problem and in that way the community takes it on as okay this is something that we are all doing”.

Her advice for social impact projects for autism education was this:

“...The thing is first you must really clearly paint out what the problem is such that it is compelling. You know so your problem statement must be very compelling. Number 2, your solution must give people the assurance that this is something that will solve something. It must be a solution that can move the needle.... In order to raise your funding, you must let people know that you are doing what you are doing...you must make sure that everybody sees what you are doing. You are very transparent and you keep people updated. Let people follow the story... So there is funding available and you must make sure that you target organizations that are interested in solving the disability problem... and the problem you have to use numbers...What are the numbers and your solution how is it going to impact...? It’s all about the numbers...So think about it like you are running a for-profit, you know, if you wanted a shareholder or somebody to invest in your business you have to show them that you can generate a profit... But also the other important thing is impact investors invest in the individual, so it’s not necessarily you can have a great idea, but what shows that you can deliver that idea... So you must be somebody that either your story resonates, you know, your own personal story why you are doing this also has to be a powerful story. You know it’s all about telling your story.”

In summary, she stated that there are various ways to go about getting donations and it includes crowd funding and working with corporate partners. She advised that the stakeholders in the autism space should get the community involved in dealing with the issue of financing intervention programs. She also said that people interested in impacting the autism space should be convincing enough about the gap they are filling and keep people informed about the progress of their projects.

Theme 5: Recommendations/ General Advice/ General Insights

This section presents additional views, advice and general recommendations from social entrepreneurs in working in the autism field, as well as that of the autism expert.

Sub Theme 5.1: Social Entrepreneurs in the Autism Field

One of the social entrepreneurs in the field advised that people who give out money should be more objective and do more research on how their money is going to be used. Another advised that families and schools should be ready to talk about their experiences because that will go a long way to help with financing. This is because it enables them to share their stories with others who might be touched and urged to help them.

One critical statement that was made by a social entrepreneur was about the importance of educating children with autism. She noted that it was essential because some of these children can actually outgrow their symptoms which will be best for all relevant stakeholders:

“Because for example, children with autism we know that if they are to start intervention by age 5, most of them can outgrow the symptoms of autism or their symptoms can be lessened so if you want to increase the number of people who are bringing manpower into our country, the economy, contributing to the economy, it's a great way to do that and to make sure that someone who has autism realizes their full potential...”

Sub Theme 5.2: Expert View on the Autism Space in Ghana

She also talked about the need to get the government and other stakeholders in the society involved to finance autism education such as the government, embassies and companies. The following quotes highlights her sentiments:

“For the government to support kids with special needs, that will be nice if there were some money allocated to that that won’t happen, it won’t happen in our lifetime probably but I mean it will be good but I mean again like having embassies and corporations and these big companies coming here actually make a scholarship fund, pick families who have kids with special kids you know have the scholarship process for the family to apply to whatever like big building companies got I don’t know some system where these big companies who are making tons of money a year are giving that. To me that seems like the most logical”

She also talked about the need for parents to move past the stage of denial and fully accept their child’s condition as this will make it easier for them to get help from other members of the society. She said:

“...I also think that parents and families who have kids with autism or any special needs need to like be okay with it first, to get over with the child which is not easy you know to accept it and tell everyone, go to their church, go to their community, talk to people and say ‘my child has his needs, he or she deserves a aright to be educated and I can’t afford the education part so can we please like come together’ because the more we talk about it the more it doesn’t seem like abnormal strange or any of the other adjectives they use for kids with special needs, the more families can accept their children have different needs, the more people we can have on board to support their education.”

The chapter discusses the findings in greater detail and presents conclusions, recommendations as well as suggestions for future research.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

The purpose of this research is to explore ways in which the terrain of social entrepreneurship can be harnessed to provide quality education for children with autism. Given the importance of quality education in the form of early intervention programs to the development of children with autism and the fact that literature on financing autism education in Ghana was not expansive, this study was carried out.

Discussion

The discussion of the findings will be addressed by themes to gain a more detailed understanding of the results.

Theme One: Cost of Autism Management

In summary, all the participants felt financing quality autism education was expensive and would benefit from greater financial assistance. It was particularly interesting to realize that parents who were paying above GHS3000 for tuition had similar complaints as the parent who was paying GHS500 showing that the issue of financing the education of children with autism was a challenge that all parents were facing irrespective of their income status.

This confirms literature that the education of children with autism is much more expensive than the education of the regular child. (Richmond & Fairchild, 2013). And not just education, the cost of getting medication, therapy, supplements, special diet, among others add up to augment the cost of managing the condition of children with autism which makes the financial burden difficult to bear. Economic conditions in developing countries such as Ghana may compound the financial stress on parents. Currency fluctuations, the cost of imported supplements and supplies, bringing in external experts, are very costly for parents earning salaries in Ghana Cedis.

One key and unexpected finding was the option of home-schooling as an educational option for children with autism. The parent who had chosen home schooling described the method as his child living with a therapist throughout the school year. The therapist cared for both the child's educational and non-educational needs. It came as a surprise that the cost for this service was relatively low (GHS600) as compared to the GHS3000 other parents pay for school services only. It was also interesting to note that this parent who patronized this service was male as opposed to the other parents interviewed who were female and had their children at home with them after school hours. This system can be explored further in subsequent research to find out whether there is a market for this service and how many therapists and carers are providing this service.

It was also surprising to learn that some parents combined both special and inclusive school services for their children instead of patronizing the inclusive school only. One parent mentioned that the inclusive schools did not have the right facilities to properly care for children with special needs and that was why she combined the separate services. She described her reason in the following manner:

“The inclusive school they didn't have, most of them don't have the facilities to take care of them really so yes their methods of teaching or learning is not geared towards helping them.”

This realization may mean that the current state of inclusive education is not entirely different from the unsatisfactory state Jane Anthony described in her paper on the state of inclusive education in Ghana (Anthony, 2009). This is also a viable area for future studies.

One parent's response to the cost of managing her child was remarkably detailed. She knew the various expenses and the costs that went into caring for her child, including the monthly totals and even the cost of diapers. It appeared as though she was very

prepared to express how costly managing her child was to anyone who cared to find out.

The subject of parent-administered therapy was another key finding that was unexpected. Two parents took courses on special education to enable them provide certain therapeutic services themselves because of the cost associated with getting therapy services and because of an apparent lack of therapists in the country. One of the parents had to travel to the United States of America to get such training. She stated that:

“Yes that one I had to even go for the training myself in the states because I can’t afford to pay a therapist here to do it. In fact there are no therapists here to do it. You have to do it yourself. We only have a few speech therapists here. She was attending speech therapy initially but it wasn’t helping because, it wasn’t helping so I had to find a way of doing it myself so I had to go for training in the states on how to help her.”

Other parents can consider this strategy as a means of cutting cost and learning more about their child’s condition when they get the opportunity to do so. People seeking to impact the autism space or therapists who have set up special centres can also see this as an opportunity to provide such training services in Ghana at a fee to support their social ventures.

Theme 2: Sources of Funding and their Adequacy

The participants stated that their sources of funding were from personal funds, tuition/fees, grants and donations, fund raising events, scholarships, therapy and training sessions and organizations. These sources confirm literature that private organizations and non-governmental organizations are trying to fill the financing gap that the government has failed to fill (The ButterFly Tree, 2015). Most of these participants found these sources very inadequate to support children with autism. The responses from the participants expose the need for financing autism education and the

inadequacy of their sources of funding hence the need to reach out seek other avenues of financial support.

Most of the parents used their personal funds to finance their child's condition. Only one parent, who is a paediatrician, said she benefited from a subsidy and it was thought-provoking that this parent, with subsidy benefits, was paying USD1500 (cedi equivalent of GHS5,760) for tuition. One may think that because the paediatrician is able to afford GHS5,750, she should be financially sufficient. If this parent is able to pay such an amount and still needs subsidies, how much more the parent, a teacher by profession, who is lamenting over GHS500? This situation may imply that these parents are trying their best to provide the best services they can afford for their children but these services require more money, irrespective of how much the parents earn. Essentially, every parent is struggling to finance their child with autism, from the local teacher to the paediatrician.

One head of a special institution, also a social entrepreneur, adequately captured her frustrations concerning financing her venture by explaining that she genuinely understood the financial struggle parents were going through, but if she does not charge parents for her services, she will not have enough to keep the institution open. Initially, she wanted to offer her services for free, however, she realized that it was not sustainable and so she gave it up. Perhaps, if these special institutions are adequately supported financially, they can run more smoothly and the financial burden on parents will be lessened. If parents are hard to find and assist, reaching out to special institutions can be a way of indirectly supporting the parents.

Grants and donations as well as fundraising events topped the list for sources of funding for all the institutions and social entrepreneurs in the autism field. This reveals a heavy

reliance on funding sources that come free of charge and out of goodwill. Since this financing strategy can be said to be largely based on the whims of people and organizations, they can be said to be the most unreliable sources of funding yet they are the most patronized probably because they do not require payback.

Theme 3: Financing Options

Most of the respondents wanted financial assistance from non-governmental organizations as well as corporate organizations. Corporate organizations were more preferred because apparently, they have the financial resources to support the autism in Ghana without much struggle. One participant captured this view in the following words:

“..I mean again like having embassies and corporations and these big companies coming here actually make a scholarship fund, pick families who have kids with special kids you know have the scholarship process for the family to apply to...big building companies got I don't know some system where these big companies who are making tons of money a year are giving that...”

One way the respondents identified for corporate organizations to assist was to be more committed to corporate social responsibility projects beyond in kind donations. When companies get actively involved in creating social change through corporate social responsibility, they might end up fitting into the model of a social enterprise without necessarily calling themselves as such. This is because they will be using their profits to support social ventures that create significant impact.

The discovery that companies in Ghana are being relied upon to support the autism cause in Ghana is a topic for further study where research can be undertaken to unearth ways in which companies in Ghana can be engaged to solve social issues in the country.

One key finding regarding financing options was about leveraging insurance policies to reduce the financial burdens of parents. One parent stated that it will be great if the

national health insurance was expanded to accommodate certain therapies and medical tests for children with autism. This financing strategy requires the involvement of the government of Ghana and co-incidentally some respondents saw the government as an ideal source of financial support, however, there is little hope that the government will be of help in the foreseeable future. This view backs the notion that the government may currently not be in a position to assist with the issue of financing intervention programs for children with autism. Hence the models that involve the active engagement of the government such as social impact bonds described by (Dugger, & Litan 2012) may not be feasible models to employ in Ghana. However, even if the government cannot assist in grand ways, further research can be done on how to get the government to assist in the area of the expansion of the national health insurance to accommodate certain medical costs pertaining to children with autism.

Another key finding was the option of having a for-profit venture that supports a social venture. Even though only two respondents mentioned it, signalling that it is not presently popular, this response is crucial because it is essentially the concept of social entrepreneurship which is the subject matter of this research. This option buttresses the theoretical framework of the blending between profit-making and supporting a social cause (Abu-Saifan, 2012). Perhaps this model is still not well known in Ghana as has been (Darko & Koranteng, 2015) observed. With more education on the benefits of implementing this model, there is a good chance that this model could take root in Ghana, even in the autism field.

One interesting finding was that none of the institutions, parents and social entrepreneurs in the field of autism was interested in financing options that required loans to be repaid. They were all sceptical about financing options that required them to pay back because they felt repayment was close to impossible. This finding, coupled

with the fact that grants and donations are currently relied upon, reveals the interest in getting more substantial support through fundraising.

Theme 4: Social Entrepreneur outside the Autism Field

One key realization from interacting with the social entrepreneur outside the autism field was how effective her financing model was to support her social cause. Her financing model had four source which include money generated from a for-profit venture, grants, fellowships and donations. In her view a diverse financing model has been very effective. This serves as an affirmation to the idea that the social enterprise model may work in Ghana to help drive social change. Hence, social entrepreneurs in the autism space and potential social entrepreneurs can carefully consider this model to ensure that they have enough funds to impact the autism space. Training in social entrepreneurship for those running schools and centres serving special needs students may help develop interest in social entrepreneurship and a broader range of financing and fundraising models.

This social entrepreneur also spoke about the need to partner with corporate organizations for corporate social responsibility to help companies create a brand for themselves as good corporate organizations that are genuinely interested in their communities.

The statement above by the social entrepreneur brings out the importance of corporate social responsibility for companies doing business and making significant profits in Ghana. In the study of business administration, one essential area of study is organizations' corporate social responsibility. The organization is seen as a legal being who benefits from the community through the use of the community's resources to make profit. Hence, corporate social responsibility is seen as a fair way to give back to the community part of the profits made. This will not only garner the support of the

community, but will create a good brand image of the corporate organization. Brands are also very important to the profitability of a company and so a good image brings in more business which in turn brings in more money to meet the goals of the organization. Assessing the current state of corporate social responsibility and the extent to which companies understand and engage in active corporate social responsibility projects, can also be another research topic worth exploring.

Theme 5: Recommendations/ General Advice/ General Insights

One advice that was given to philanthropists and other givers was the need to be objective about giving and conduct research to gain a deeper understanding of the areas they want to donate or give to. This recommendation supports literature that recommends that research is vital for ensuring a sustainable impact investing (Avila & Wilson, 2011).

Another piece of advice that was mentioned was the need for families and schools to be ready to talk about their experiences and challenges. This insight was given by two respondents, one social entrepreneur who is very familiar with the autism space and one expert in the autism field in Ghana. This may mean that there is still some form of stigma attached to having a child with autism as Jane Anthony described in her paper on the state of inclusive education in Ghana (Anthony, 2009). The issue of stigmatization and how it affects the provision of quality education for children with autism in Ghana will be a useful research topic for future studies.

A comment by a parent and a social entrepreneur summarizes the significance of this research in the following words:

“Because for example, children with autism we know that if they are to start intervention by age 5, most of them can outgrow the symptoms of autism or their symptoms can be lessened so it(f) you want to increase the number of people who are bringing manpower into our country, the economy, contributing to the economy, it's a

great way to do that and to make sure that someone who has autism realizes their full potential...”

The above comment speaks to the sustainable financing model propounded in existing literature that theorized that there are cost savings for the country when children with special needs attend a high quality pre-school (Voices of Utah Children, 2015). It also affirms existing literature that discusses the need for early intervention programs for children with autism (Lord, & McGee, 2001).

In summary, if these children get the best financial support they can get to access the important services that they need to realize their abilities at an early age, the whole society benefits.

Strengths and Limitations of the study

One strength of the study was the use of interviews as this was instrumental in gathering more data about the real situations that relevant stakeholders in autism education were facing. This data collection method ensured enough flexibility to gather other views that were essential but not originally part of the research questions, hence, making it a good fit for an exploratory study. An example is the cost of additional expenses aside tuition that was clearly expressed by one parent even though that was not part of the research questions.

One limitation of this study is that it lacks external validity hence, it cannot be generalized to other populations in other areas in Ghana. Therefore further research will be needed to give more ground to the findings of this study. Also the sample size of fourteen (14) could have been increased to get more views and experiences that will strengthen the stability of the results. The method of reaching the sample was not the best; it could have been due to the constraints of time and resources. Another limitation there was a disproportionate representation of the different stakeholders in the sample in terms of the number of participants interviewed for each category of stakeholders.

This might have led to a bias in representing the views of the various stakeholders.

These limitations can be duly considered in further research.

Conclusions

This research sought to investigate ways in which social entrepreneurs can play an active role in financing early intervention programs for children with autism. Data collected from interviews with the various participants was analysed and discussed and the following key findings were discovered:

- Parents are struggling financially to cater for their children's needs irrespective of their income status.
- Families were being encouraged to talk about their experiences which may mean that there is still this stigma attached to having a child with autism.
- There is a schooling option of home-schooling which is being patronized, where the children with autism live with a therapist, surprisingly, at an affordable fee.
- Some parents combine special and inclusive schools as opposed to just going for inclusive schools because the facilities in the inclusive schools are not adequate enough. This may speak to or reflect the state of inclusive education in the country.
- One cost-cutting strategy used by some parents to cut down on therapy cost is to learn and administer the therapy themselves.
- Heads of institutions are also struggling as they are caught between a concern for parents and financing the cost of running their institutions effectively to provide quality services.
- Financing sources that come free of charge are preferred and heavily relied upon. Alternatively, financing sources that require payback are resisted.

- Corporate organizations are being looked to by parents and heads of institutions to use their profits to actively support social impact projects through their corporate social responsibility activities.
- There is an opportunity for the government to contribute to financing children with autism through expanding the national health insurance policy to cover some of their needs.
- The social enterprise model may not be well known in Ghana, however, this model coupled with the other traditional sources of funding are working effectively for in other sectors and there is a ray of hope that this model can be employed effectively to ease the issue of financing intervention programs for children with autism.

With the exception of the financial struggles stakeholders were facing as well as the low familiarity of the social enterprise model, all the above findings were unexpected and are viable areas that need the attention of parents, the government, corporate organizations and prospective researchers.

[Recommendations for Future Research](#)

The sample size can be increased for this research to capture the experiences of a wider range of the population to enable a more generalized view of the financing problem in the country. Also, researchers can explore ways in which corporations can act as active social entrepreneurs and focus their corporate social responsibility activities more on the autism space. Research can also be conducted on ways in which the government can actively assist in ensuring quality education of children with autism. Finally, researchers can investigate ways to get parents in Ghana to accept their child's condition and get adequate help from the community, churches and the members of their society.

In a nutshell, this research has revealed more gaps in existing literature concerning the financing of special education in Ghana, specifically, autism education. Using this research as a point of departure, more work can be done to expose the need for financing autism education in Ghana and the effective models to be applied to do so. Also, this is a call to action for the government to assist the autism cause and pay more attention to the needs of children with autism. Support is also needed from community members who should not be ostracizing parents with children with autism but rather assist them emotionally and financially in order to ease their burdens. Finally, it is important to remember that children with autism have the potential to outgrow their symptoms or significantly lessen them if early intervention programs receive the adequate financial support. This is because there is a chance that cost savings will arise from treating the insights from this research with urgent attention to the benefit of everyone in the society. As the adage goes, “A stitch in time, saves nine”.

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Appendix

Appendix A. Summary of Results

	Theme		Sub Theme		Categories	Monthly cost	Number of Respondents
1	Cost of Autism Management	1.1	Education	A	Home-schooling Only Tuition	GHS600	1
				B	Combination of Inclusive and Special Schools Tuition	GHS1480; GHS3080	2
				C	Special School Only Tuition	GHS350	1
				D	Inclusive School Only Tuition	GHS5,760	1
		1.2	General Management	A	Supplements	GHS300; GHS1000; GHS1915 (USD500)	2
				B	Transportation	GHS600	1
		1.3	Classroom Aide/Facilitator/Carer	A	No facilitator		1
				B	Facilitator fee factored in tuition		1
				C	Separate Facilitator Fee	GHS150; GHS500; GHS800	3
		1.4	Therapy	A	Therapy factored in tuition		2

				B	Parent Administered Therapy		2
				C	Separate Therapy Fee	GHS400-GHS600	1
		1.5	Additional Costs	A	Swimming lessons, cookery lessons, meals	Borne by the school	1
				B	Gymnasium	Factored in Tuition	1
				C	After School Services	Comes at extra fee	1
				D	Discounts/Subsidies	Borne by the school	2
2	Sources of Funding and their Adequacy	2.1	Personal Funds	A	Salaries only		4
				B	Salary and Subsidy		1
				C	Lifetime Savings		1
		2.2	Tuition/Fees				4
		2.3	Organizations				4
		2.4	Scholarships				1
		2.5	Grants and Donations				6
		2.6	Fundraising Events				6
		2.7	Therapy and Training Services				2
3	Financing Options	3.1	Non-Governmental Organizations/Corporate Organizations				7
		3.2	Payment Plans				1
		3.3	Scholarships				3

		3. 4	Insurance Policies			2
		3. 5	Grants and Donations			4
		3. 6	Fundraising Events			1
		3. 7	Government Support			2
		3. 8	A For-Profit Business that Supports the Social Venture			2
		3. 9	Long term Donor Relationships			1
		3. 10	Members of the Society/ Individuals			3
		3. 11	Options that Require Repayment			0
4	Social Entrepreneur Outside the Autism Field		Sources of Funding	A	Income from a For-Profit Venture	1
				B	Grants	1
				C	Fellowships	1
				D	Donations	1
			How to capitalize on Funding	A	Crowd Funding	1
				B	Partnering with companies for corporate social responsibility	1
			How to get Funding for Social Work	A	Generate Income from the social work	1
				B	Give value back	1

					to those from whom help is being sought		
			How to get the community involved		Engage them to help bring out solutions together		1
			Advice for Social Impact Projects for Autism Education	A	Get a compelling problem statement		1
				B	Assure stakeholders that the solution proposed is the best to solve the problem		1
				C	Be transparent and keep people updated		1
				D	Do research and target organizations that are interested in the issue		1
				E	Make use of numbers; how many people the solution impacts		1
				F	Tell a personal story		1

5	Recommendations/ General Advice/ General Insights	5.1	Social Entrepreneurs in the Autism Field	A	Givers should be objective		1
				B	Givers should research on areas or ventures that need the most help		1
				C	Givers should find out how their monies will be used for accountability purposes		1
				D	Families should be ready to talk about their challenges		1
				E	Children can outgrow symptoms if early education is of good quality		1
		5.2	Expert View on the Autism Space in Ghana	A	Governments should support even though it is highly unlikely		1
				B	Companies making lots of money		1

					should give back		
				C	Parents should accept their child's condition and be willing to talk about it		1