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Author(s)

Cornelius Adablah (PhD)
Institute of Project Management
Professionals, Faculty of Competency-
Based Training & Learning
Email: cornelius.adablah@gmail.com

David Ackah (PhD)
Texila American University
School of Business
Email: drackah@ipmp.edu.gh

Amina Sammo
Business University of Costa Rica
School of Finance & Financial
Management, Ghana Campus.

Correspondence

Cornelius Adablah (PhD)
Institute of Project Management
Professionals, Faculty of Competency-
Based Training & Learning
Email: cornelius.adablah@gmail.com

Universal Basic Income, and Economic Inequality Affects Societies

¹Cornelius Adablah (PhD) | ²David Ackah (PhD) | ³Amina Sammo

Abstract

In recent months, there has been much discussion worldwide about a concept or an idea known as Universal Basic Income or UBI. This term that captures the provision of a basic income to all citizens of a country irrespective of their income or nature of work is thought to be the answer to the increasing concern about automation taking away jobs as well as the solution to the ever-widening inequalities and disparities between the top wealth earners and those at the bottom of the income and wealth pyramid. Indeed, while the concept of a UBI has been around at least in the West since the end of the Second World War and the advent of the Welfare State in Europe, it has gained traction in recent years so much so that countries such as Norway, Sweden, and Finland or the Scandinavian countries have either held referenda to gauge popular support or have already implemented it in some basic form on a trial basis in some cities and towns. Economic growth (or GDP growth) should not be considered the only barometer to gauge the well-being of a state. How much wealth a society generates is no longer the only important parameter. How this wealth is distributed amongst the different strata of the population is also equally important, if not more. The question of distribution of wealth has been present since the time of Adam Smith himself. However, during that time there wasn't enough data available to understand the magnitude of problems that social inequality causes. The data and tools for analysis have been made available to the economists of late. The results have only affirmed that social equality is a desirable characteristic of an economy. This feature is a fundamental ingredient in creating a society which provides a good standard of living to its individuals.

Keywords: *Universal Basic Income, and Economic Inequality*

1.0 INTRODUCTION

Universal Basic Income, as the term implies envisages providing an income to all citizens or on a “Universal Basis” wherein the cash or the cash equivalent provided thus is of a “basic” nature enough to live on for all citizens. Further, UBI is also a concept that takes into account the cost of living and the standard of living according to the geographical aspects such as how much income is needed in each region or country to live comfortably without necessarily living luxuriously or on the other end, living on a “hand to mouth basis”. In other words, UBI refers to the state providing just about enough for its citizens to get by after taking into account factors such as housing, food, clothing, and some added extras. The reason why UBI as an idea or a concept finds takers both on the right as well as the left sides of the political and economic ideological spectrum is that it is supposed to be an alternative to subsidies (which the right abhors but nonetheless tolerates since there would be social strife without some form of assistance to the poor) and on the other hand, the left believes that UBI can be a good answer to joblessness and the threat of automation making workers redundant even in the most developed countries. Having said that, it is also the case that many economists believe that UBI has to be debated and discussed before it can be implemented since the state is not really in the business of being a “nanny” to its citizens. On the other hand, there are many economists who also believe that unless the state provides some form of a basic income to its citizens, the challenges arising from the intersecting trends of globalization, automation, immigration, and the aging societies of the West cannot be addressed. Moreover, UBI can be a substitute to the ever increasing subsidies that seem to balloon out of control.

However, UBI as a concept has found support only in Europe at the moment since the European Countries and especially the Western European Countries have always been generous towards their citizens. Further, UBI as an implementable policy runs the risk of deterring people from finding gainful employment since they are assured of a monthly check or UBI payments thereby “dis-incentivizing” them from working. Moreover, even in these countries, there are many who argue that the “Welfare Queens” or those who live on “dole” would idle away their time and worse, become drug users or otherwise atrophy themselves since the state is meeting their basic needs. Thus, it is indeed the case that like any other welfare measure that the governments worldwide envisage or propose, UBI too has polarized the economic ideologues. On the other hand, some of the support for UBI has increased in recent years since automation is expected to the “next disruption” that has the potential to take away even “white collar jobs” the anxieties surrounding which have led to many among the upper-income segments lending their support for UBI. Moreover, UBI is also a good way to link some form of employment to the provision of the basic income so that people do not stop working completely and on the other hand, they are also provided support in case they cannot find employment for reasons beyond their control. As for developing countries such as India, UBI has been mooted by the Government in recent months as an alternative to the already huge subsidies that are estimated to be around 4-5% of GDP or Gross

Further, given the fact that with UBI, the government in India can do reduce or even do away with the multiple subsidy channels and instead, consolidate all the per capita subsidy payouts into a single monthly income payout makes the idea attractive to the entire body politic. In addition, the fact that biometric identification cards and the concept of digital banking and banking for all are all tied into the UBI idea is something that works to its advantage. Apart from this, the concept of UBI has also been mooted in India along with the ongoing Demonetization exercise as a means of empowering and enabling the poor to be self-reliant as well as live decently without recourse to underhand methods of making money. Thus, UBI has been received more enthusiastically in India when compared to other Asian countries for these reasons.

2.0 ECONOMICS AND FAMILY SIZE

Many economists have tried to distinguish the behaviors that help create wealth from the ones that create poverty. However, almost all of them have been looking at a fixed paradigm. This means that they consider values like thrift, hard work and entrepreneurship to be the defining factors for success. An underlying assumption of this analysis is that all individuals had an equal opportunity to grow and develop themselves. Adam Vass Gal has challenged this assumption in his new book “Generational Poverty: A Look at the Culture of the Poor”. According to Vass Gal, hard work cannot be discounted as being the single most important factor for defining success. However, there are other factors at play. These other factors are largely dependent on the family that individuals are born in. Since the type of family does not change for several generations, poverty and wealth both run in cycles! The rich remain rich for several generations whereas the poor remain poor for several generations. In this article, we will understand how family size can have an impact on the economic well-being of an individual, a group of individuals or society in general.

2.1 Single Parenthood

Vass Gal studied the economic hardships associated with the poor. One of the most glaring challenges that were faced by them was the issue of single parenthood. Single parenthood is an extremely common occurrence in poor neighborhoods whereas it is not so common in upscale neighborhoods. This is the case with both rural as well as urban America. The issue is more glaring because of high costs and low incomes associated with it. Most people that are single parents are in their teens or early adulthood. As a result, they have not acquired significant educational qualifications or jobs skills which would enable them to earn higher wages. They typically work low-end jobs at fast food restaurants or retail chains. These jobs involve a lot of physical labor and very less skill. As a result, they are paid less.

On an average, the cost of child rearing comes to about \$230000 whereas the income of a single parent is less than \$30,000 per year. These figures have been reported by the Department of Agriculture in the United States. The financial burden falls both on the female and the male. While females are more exposed to these issues, males also have to fork out a significant sum in the form of alimony. In either case, single parenthood has an adverse impact across generations.

Single parents are not able to take care of themselves in this generation since they have to shell out money to raise children. Also, since the children are not raised in a conventional manner, there are high odds that they might take to a life of crime, addiction or such anti-social behaviors. To sum it, the average single parent begins a cycle of poverty that might propagate itself across generations. This may not be strictly true, though. There have been cases like Steve Jobs, who was the son of a single parent and yet has created the most valuable corporation in the world.

2.2 No Children

Vass Gal pointed out that the most affluent class is where both spouses are working and do not have any children. This has a myriad number of reasons. Firstly, two incomes are coming in the door. This means twice the amount of money if both spouses are working is highly skilled jobs. Also, houses with no children have very few household chores. As a result, the time and money spent on these chores are minimum allowing people to advance in their careers. The favorability of this demographic is what is prompting women to get married and reproduce at a later age. This arrangement may be favorable from an economic point of view.

However, there are certain disadvantages. Firstly, earning money should not be the sole reason for life. Secondly, kids born to older mothers may have medical complications which may nullify any advantage gained monetarily. This demographic is favorably poised for affluence. The challenge here is to make choices that would allow a balance between personal and work life.

2.3 One Child Policy

China had famously implemented a one child policy. This is because they realized the correlation between family size and affluence. However, the decision made was wrong. One child per couple would mean that every person in the next generation would have to support two people who are not working. This is the demographic time bomb that China is facing. This policy had to be ultimately repealed to ensure that resources are not spent on taking care of old people. If each young worker has to support two elderly people, they are pretty much destined to be poor all their lives. China and other nations of the world need to balance their policies.

The children must be few enough to be educated and skilled correctly and plenty enough to take care of the previous generation in their old age. To sum it up, research does point out that family background has a greater say in the economic position of an individual than any other factor. Economic policy must, therefore, be geared towards creating favorable incentives for people to adhere to these family guidelines.

3.0 SOCIETAL GOALS CHANGE

Various studies have been conducted with the help of data collected by the United Nations, IMF and other such organizations. One of the biggest findings is that amongst the developed nations, higher GDP does not mean a better quality of life. Many developed countries such as Japan, South Korea, US, UK, Denmark, Norway, Singapore, etc. were listed down. Their GDP growth rate was listed down. Also, the income of the top 20% was divided by the income of the bottom 20% to come up with a measure of social equality. It turned out that countries which had a lower inequality coefficient, i.e., the variation in incomes was not very large were more productive societies which provided better standards of living. Countries like Norway and Denmark were rated as being happier than countries like the United States and Singapore.

Hence, the argument was made that societal goals change depending upon their stage of development. Till the economies are in the developing stage, they require a higher growth rate number to fuel more employment and opportunities. However, once the economy becomes a developed economy, higher and higher GDP growth number become meaningless. Instead, the focus should be on reducing the wealth gap amongst different segments of the society.

3.1 Different Methods of Achieving Equality

Another significant finding of the study was the fact that it did not matter how societies gained equality. If the income gap reduced, the quality of life improved automatically. Some countries like Japan had a lower income gap, to begin with. On the other hand, countries like Denmark have a vast income gap, and they create a level playing field using progressive taxation. Even though the methods used by both the countries have been very different, the results that they have obtained are the same.

Less Developed Human Resources: One of the most significant pitfalls of having high social inequality is that the human resource of the country suffers. Once again, the list of developed countries was ranked on the basis of their social equality. It was concluded that the countries with lower levels of inequality had a better workforce. The workforce of these nations also had higher social mobility. They were more likely to be educated and possess job skills. Hence, there were lower levels of addictions and all the health hazards that come with it as well.

Financial Stability: Many eminent economists such as Joseph Stiglitz believe that there is a correlation between social inequality and financial stability. They think that if there is higher income inequality, it is demonstrated in housing prices. This causes the average worker to pick up more and more leverage. As a result, the economy as a whole becomes highly levered. This exposes it to high amounts of risk and destabilizes the economy. Economies where income levels do not vary that much, don't have high asset prices and as such leverage is not required.

3.2 Crime Rate and Rehabilitation

It is no mystery that countries with more unequal societies tend to have a higher crime rate and more violence. This is even true in a smaller set up like neighborhoods. Cities where the income gap is not too much tending to be peaceful. On the other hand, cities with wide variations in income are home to criminals who try to steal from the rich and make a living. From a national perspective, these criminals are a drain on the society. Firstly, the state has to pay money to keep their activities in check. If they are caught, the state has to pay to imprison and rehabilitate them. Lastly, the state never earns taxes from these people. Hence, if social inequality is reduced, a lot of wasteful expenditure done by the state is reduced. This is why societies like Norway spend less on crime per capita than the United States. They spend more money on providing education and employment. Hence, there is no need to spend on prisons later.

The income equality statistics have undergone a sea of change in the past couple of decades. Countries like the United States which are seeing their jobs being shipped overseas are facing rising levels of inequality. On the other hand, countries like India which are on the receiving end of these jobs are seeing social inequality decline. Globalization is also an essential factor and hence must be considered while planning to make all economies in the world as equal as possible. It is essential to understand that equality of opportunity is a fundamental right, not equality of outcome. Equality of outcome is what happens in socialistic societies, and we all know how successful those societies have been.

4.0 HOW SAVINGS AFFECT THE ECONOMY?

Economics is divided on the role of savings. Many economists believe that saving is a personal virtue but social vice. This is because if all the people start saving, the expenditure will go down. Since the current system measures GDP and economic growth based on expenditure, a higher savings rate makes it appear like the economy is not growing. In fact, it may appear like the economy is about to enter a recession. On the other hand, many economists do acknowledge that this GDP based view of savings is incorrect. They refer to the unanimity in all of economic history. No country in the world has achieved economic prosperity without having a high savings rate. Right from the United States to China, any country that has reached the peak of global finance has been largely powered by their high savings rate.

4.1 The Dire State of Savings Rate in the United States

Americans used to save a lot of money till the 1970's. However, in the recent past, they seemed to have fallen out of the savings habit. The Bureau of Economic Research has declared that the savings rate in America has fallen to a meager 3.8% in 2017! This means that over three-quarter Americans do not have the wherewithal to sustain for even six months in the event of a personal emergency like a job loss or any health issues. To make matters worse, the population is aging. This means that there will be more people withdrawing from their savings. Hence, the national savings rate is likely to deteriorate to 3% by 2030.

The numbers provide a clear story. Americans will have a tough choice to make. A lot of them may have to work longer than the sixty-five-year retirement age in order to have the financial capability to sustain during retirement. The other alternative is to have a significantly lower standard of living. They also run the risk of running out of money completely if any health issues arise. Surveys have revealed that most people who are retiring expect the government to take care of them. It is for this reason that there has been a push towards socialistic policies. Americans now vote for the idea of welfare state instead of the capitalistic ideology that they were once known for. The implication of this is that the United States government could face a welfare crisis. At the present moment, the government provides unemployment income and medical benefits to its citizens.

4.2 Savings Rate and Income Tax Policy

The income tax policy of the United States has been discouraging saving by reducing the incentive to save. The reason is that policymakers often get caught between long-term and short-term objectives. In the long run, they would like to see the individuals become more self-sufficient. However, in the short run, they fear that the economy would spiral into a recession if savings were done more aggressively. The bottom 25% of the income earners need to save the maximum. According to the survey by the Bureau of economic research, they need to save twenty-one percentage points more! The second lowest quartile needs to save eight percentage points more. However, the top two quartiles are not in dire needs of savings. It is therefore essential that the tax policy be created in such a way that the bottom two quartiles have the incentive to increase their savings. If the government focuses on tax collection now, they may have to pay a significantly higher amount in welfare payments shortly

The problem is that plans like 401(k) incentivize the top earners to save their income. However, these plans are expensive and therefore only provided by large employers. The government needs to come up with an alternative

to these plans which can be provided by small businesses as well. Most of the employees working for small businesses have a dismal savings rate. The government needs to create incentives for improvement of this rate.

4.3 Savings Rate and the Government

We also need to understand that savings rate is not necessarily bad for the government. This is because right now the United States is highly dependent upon China to fill the savings gap. They need to constantly borrow money from China to fund the current account and fiscal deficit. The high dependence on Chinese capital is a threat the American economy. This is because there is a chance that the Chinese may suddenly decide not to lend to America. This could have an adverse impact on the economy. If the savings rate of the United States household were to increase substantially, the reliance on foreign capital would reduce drastically. Hence, an increase in the household savings rate is good both for the government and for the people. The problem is that the government is too caught up in short-term objectives to see what is actually important in the long run.

4.4 The Economics of Education

Education continues to remain one of the biggest line item in the budget of every nation. This brings up the question, why do countries and their governments spend money on educating people. Is it a public good or a social good? Several economists have suggested that education should be completely privatized. However, governments all over the world refrain from doing so. This is because privatization would encourage profit-seeking mentality. This would lead to the exclusion of several people, particularly those belonging to the lower class, from the system. On the other hand, there are many governments in the world that are using taxpayer money to fund at least a basic level of education for every person.

4.5 The Cost of Not Educating the Workforce

Before we talk about the costs of education, we need to first understand the real cost of not educating the workforce. Education is a tool that reduces poverty and brings down social inequality. This means that for a nation like America, education really is an investment. If the nation pays more money in educating its workforce today, tomorrow it does not have to pay out money in welfare payments and other entitlement programs. Education makes individuals self-sufficient.

In fact, once these individuals become educated, they become a part of the solution rather than being a part of the problem. Educated individuals are able to pay taxes. These taxes generate revenue for the government which can be used for the betterment of society. Also, educated individuals are usually not involved in crime. As a result, more education has a direct correlation with lower rates of incarceration. Fewer incarcerated people means that the state does not have to waste as much money on law enforcement and judicial costs. This is the reason why spending billions of dollars of public money on educating the masses is justified. It is a win-win deal for everybody.

4.6 Primary and Secondary Education

Governments across the world spend huge sums of money trying to provide primary education to each and every individual. In many European nations, primary and secondary education is provided free of cost to every student. In America, the education provided is not free. However, the tuition fee is heavily subsidized. The American government spends over \$600 billion or close to \$12500 per student trying to educate young citizens. However, there is a problem with government spending. It is a known fact that private schools provide a better education than public schools even if both are given the same amount of resources. This is because private schools know that their stakeholders are powerful. If the quality of education drops, the parents will simply take their kids to another school. Hence, there is an incentive to continuously increase the quality of education in order to stay competitive. On the other hand, public schools know that they are receiving grants from the government. They know that parents do not have much of an influence on how much funding they get. As a result, they are not particularly concerned about the opinion of the parents. To solve this problem, the American government has started a system of school vouchers. This means that just like private schools, the funding of public schools can also be increased or decreased by parents. Instead of paying cash, the parents pay in vouchers which can later be exchanged for cash by giving it to the government. In theory, this voucher system has increased competition amongst the public schools. This is likely to increase the quality of education as well. However, there are several external factors like time and skill level of parents which also influence the results that students get on their tests. This is the reason why despite all the efforts taken by the government, the students from private schools continue to outperform students from public schools.

4.7 Higher Education

Higher education, on the other hand, is largely privatized in most countries of the world. In the United States, the average college tuition fee is about \$27,000 and more than 70% of the students have to take a loan in order to be able to pay this fee. However, the government provides credit to students without any income documents. This is both good as well as bad. If these loans are not used responsibly, they can end up indebting the students for a long time. However, students still want to pursue a college education. Also, students that are college educated tend to earn significantly more than their high school counterparts. This may be because of the following reasons:

- **Skills:** College graduates tend to have more skills than high school graduates. As a result, the employers are willing to pay more for a more productive employee.
- **Signaling:** The mere fact that a student has gone to college signals to the employer that they are willing to learn and develop more skills. This also causes the employers to pay a premium in order to be able to bag a good resource.

4.8 Apprenticeship

Several researchers have concluded that college is not the only way to a high paying career. There are several vocations such as plumbers, electricians and even carpenters that earn a decent amount of money. These crafts can be learned free of costs via apprenticeship. Also, given the shortage of these professionals, this might turn out to be a good alternative way for high school graduates to move up the economic ladder. To sum it up, it is necessary for the state to incur some amount of expenditure on education. This is because it is the state that saves money in the form of lower entitlement payouts and it also earns more money in the form of increased tax revenue. However, newer and cheaper methods such as apprenticeship should also be tried out instead of focusing only on college education.

5.0 CONCLUSION

The reason why UBI as an idea or a concept finds takers both on the right as well as the left sides of the political and economic ideological spectrum is that it is supposed to be an alternative to subsidies (which the right abhors but nonetheless tolerates since there would be social strife without some form of assistance to the poor) and on the other hand, the left believes that UBI can be a good answer to joblessness and the threat of automation making workers redundant even in the most developed countries. Having said that, it is also the case that many economists believe that UBI has to be debated and discussed before it can be implemented since the state is not really in the business of being a “nanny” to its citizens. On the other hand, there are many economists who also believe that unless the state provides some form of a basic income to its citizens, the challenges arising from the intersecting trends of globalization, automation, immigration, and the aging societies of the West cannot be addressed. Moreover, UBI can be a substitute to the ever increasing subsidies that seem to balloon out of control.

However, UBI as a concept has found support only in Europe at the moment since the European Countries and especially the Western European Countries have always been generous towards their citizens. Further, UBI as an implementable policy runs the risk of deterring people from finding gainful employment since they are assured of a monthly check or UBI payments thereby “dis-incentivizing” them from working. Moreover, even in these countries, there are many who argue that the “Welfare Queens” or those who live on “dole” would idle away their time and worse, become drug users or otherwise atrophy themselves since the state is meeting their basic needs. Thus, it is indeed the case that like any other welfare measure that the governments worldwide envisage or propose, UBI too has polarized the economic ideologues. On the other hand, some of the support for UBI has increased in recent years since automation is expected to be the “next disruption” that has the potential to take away even “white collar jobs” the anxieties surrounding which have led to many among the upper-income segments lending their support for UBI. Moreover, UBI is also a good way to link some form of employment to the provision of the basic income so that people do not stop working completely and on the other hand, they are also provided support in case they cannot find employment for reasons beyond their control. As for developing countries such as India, UBI has been mooted by the Government in recent months as an alternative to the already huge subsidies that are estimated to be around 4-5% of GDP or Gross

Further, given the fact that with UBI, the government in India can do reduce or even do away with the multiple subsidy channels and instead, consolidate all the per capita subsidy payouts into a single monthly income payout makes the idea attractive to the entire body politic. In addition, the fact that biometric identification cards and the concept of digital banking and banking for all are all tied into the UBI idea is something that works to its advantage. Apart from this, the concept of UBI has also been mooted in India along with the ongoing Demonetization exercise as a means of empowering and enabling the poor to be self-reliant as well as live decently without recourse to underhand methods of making money. Thus, UBI has been received more enthusiastically in India when compared to other Asian countries for these reasons.

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