

Financing Higher Education

- *Challenges for Students at the University of Ghana*

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ABSTRACT

As the average Ghanaian lives on less than 2 dollars a day, the introduction of cost sharing in higher institutions in Ghana is putting a lot of financial burden on low income families. Although the Ghanaian Government has introduced the Student Loan Scheme to help students financially, it has not eased the financial burden on some parents and students entirely. This study presents the challenges some university students and their parents are facing in financing higher education at the University of Ghana.

A total number of 117 students participated in the research. They included 65 males and 52 females. All the participants were first year students at the University of Ghana. A number of challenges were presented by some of the research participants. In this study, self-completion questionnaire and face-to-face interviews were the methods used in data collection. The data used in the analysis was collected on the premises of the University of Ghana. For the quantitative part of the research, Microsoft Excel was the computer program used for the portrayal of data. Grounded theory was used in the analysis of data for the qualitative part of the study. The study used *Globalization Theory* as the major theory which basically served as a guide.

Five main research questions were used to achieve the major purpose of the study. From the data analysis, interpretation and the whole discussion of major themes and research findings, the study shows that majority of the students at the University of Ghana had at least a parent within the high or middle income group. In addition, these university students depended on either a single source or multiple sources for funds. The study also revealed that the main source that majority of the students at the university depended on for funds was parents.

The few students whose parents fall within the low income group were faced with some challenges when it comes to financing their education. In order to raise money to help finance a child's university education, some parents have to work most of the time. From the analysis it was made known that, some students and their parents have to sell their personal items, belongings or property just to get some extra funds. The study also shows that some junior siblings sometimes have to sacrifice their own needs, in order for the needs of their adult siblings at the university to be met first in families that have financial difficulties.

In relation to gender and the difficulty in financing university education, most of the participants do not see male students having it easier in financing their education than females. In addition majority of the respondents do not agree that male students have it easier finding guarantors to guarantee for their student loan than female students. It was pointed out that the issue of trust in paying back the student loan is portrayed to be more important than gender when one is looking for a guarantor. Finally, majority of the male and female respondents does not see their gender influencing their parents to give them preferential treatment when it comes to financing their university education.

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LIST OF ABBREVIATIONS AND ACRONYMS

ACSEE	Advanced Certificate of Secondary Education Examinations
CIE	Comparative and International Education
COP	Cut-off Point
CPVC	Committee of Principals and Vice Chancellors
EPSSA	Educational Policies for Sub-Saharan Africa
ERP	Education Reform Program
FCUBE	Free Compulsory Universal Basic Education
GDP	Gross Domestic Product
GER	Gross Enrolment Ratio
GFME	Global Foundation to Management Education
GIMPA	Ghana Institute of Management Public Administration
GOU	Government of Uganda
IMF	International Monetary Fund
ISCO	International Standard Classification of Occupations
JAB	Joint Admissions Board
JHS	Junior High School
JSS	Junior Secondary School
KHELB	Kenyan Higher Education Loan Board
KNUST	Kwame Nkrumah University of Science and Technology
NGO	Non-governmental Organization

OECD	Organization for Economic Cooperation and Development
PES	Private Entry Scheme
PUJAB	Public Universities Joint Admissions Board
SAP	Structural Adjustment Program
SFAO	Student Financial Aid Office
SHS	Senior High School
SLS	Student Loan Scheme
SPSS	Statistical Package for the Social Sciences
SSA	Sub-Saharan Africa
SSNIT	Social Security and National Insurance Trust
SSPS	Social Security Pension Scheme
SSS	Senior Secondary School
SSSCE	Senior Secondary School Certificate Examination
TNCs	Transnational Corporations
UACEE	Uganda Advanced Certificate of Education Examination
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Program
UNESCO	United Nations Educational, Scientific and Cultural Organization
UIS	United Nations Educational, Scientific and Cultural Organization Institute for Statistics

CHAPTER ONE: INTRODUCTION

1.1 BACKGROUND TO THE PROBLEM

Higher education is very important in the development of every country. After the end of colonization, higher education used to be free for all in Sub Saharan Africa. In most Sub-Saharan African countries, free higher education changed in the 80's when structural adjustment programs were introduced in most developing countries to stabilize debt-ridden economies. The introduction of structural adjustment programs did not help most of these developing countries. It rather impacted negative effects on most sectors of the economy including the education sector.

Moreover, the past attitude of the World Bank towards higher education also led to the neglect of tertiary education in the developing countries (Brock-Utne 2000). The Bank encouraged an increase of public funds to be given to primary education while those allocated to tertiary education were reduced. The Bank also perceived higher education in Africa to be a luxury and not a necessity.

With a reduction in public funds in the higher education sector, it became necessary for the sector to find other sources for raising funds as it could not depend solely on public funds. In this case the World Bank introduced cost-sharing measures like user fees to be paid by university students and their parents.

Although the perception of the World Bank has changed as it now sees higher education to be significant in the development of the developing countries, it has not changed its neo-liberal agenda and still advocates cost-sharing for higher education. As a consequence the burden of financing higher education is pushed onto the shoulders of students and parents. It is those in the low income group who suffer as they have to struggle to look for money to pay for user fees.

Just like most countries in Sub Saharan Africa, Ghanaians in the low income group are faced with certain challenges when it comes to financing higher education. The average Ghanaian lives on less than \$2 a day. Therefore, as the user fees in the public universities keep on rising every year, it becomes financially difficult for the average Ghanaian parent or parents in the low income group to send their children to the university or higher institutions. The

question is what challenges do students and parents in the low income group face when it comes to financing higher education in Ghana?

1.2 STATEMENT OF THE PROBLEM

Higher education is now like basic education in the world that we are living in today. Since the 80s when cost-sharing was introduced in the tertiary institutions in Ghana, higher education is now very expensive to take if you are a student who has parents within the low income group. The cost of user fees keeps on rising every year in all public universities. Even though the Ghanaian Government has introduced the Student Loan Scheme (SLS) to assist students especially those who come from poor background in financing their education, some students and their parents still face difficulties when it comes to financing higher education in Ghana.

How do students at the University of Ghana, coming from low income background and their parents get money to finance their education? What are the problems these students and their parents encounter due to lack of funds in financing their education? These two questions together entail the core of the research problem that I worked on.

1.3 PURPOSE OF THE STUDY

The main purpose of this study was to find out the challenges students at the University of Ghana whose parents have low income background encounter, when financing their higher education, since the average Ghanaian lives on less than two dollars a day.

1.4 RESEARCH QUESTIONS

To achieve the objective presented in the previous section, the following questions were fundamental to the investigations in the study.

- ❖ What is the occupational background of parents whose children attend the university?
- ❖ How do students get money to finance their university education?

-
- ❖ Are there any difficulties university students and their parents are facing due to lack of funds? If so, what are the difficulties?
 - ❖ Do the costs of university studies affect female students more than male students?
 - ❖ Does gender influence the amount of financial assistance university students get from their parents?

1.5 SIGNIFICANCE OF THE STUDY

The impact of globalization on financing higher education in Ghana and the fact that some university students are finding it difficult to finance their education is gradually turning the universities in Sub Saharan Africa into educational places only for the well to do (Brock-Utne 2002a & Mazrui 1997). Below are some of the factors explaining why I have seen this study significant to conduct:

- ❖ *To highlight the impact of globalization on financing higher.* This study shows that globalization favours the rich more than the poor when it comes to financing education in the universities in Ghana. As cost-sharing leads to the introduction of fees in the universities, it is the have-nots who struggle to look for money to pay for these fees.
- ❖ *To show the challenges some university students and their parents are facing in financing education.* There have been a lot of studies on the impact of cost-sharing on higher education in Sub Saharan Africa. But not much has been done on the impact of cost-sharing on university students and their parents who are poor in Ghana. This study hopes to bring to light what families who are in the low income occupation are going through to finance higher education in Ghana.
- ❖ *To draw attention to the financial plights of university students coming from the low income group so that they can get more financial support.* This study may also alert the Government of Ghana, the World Bank, donor agencies and other organizations interested in the financing of higher education that, there are some university students who need financial support and if these students are not given more financial help, the universities will be places for only those who come from the higher socio-economic groups.

1.6 LIMITATIONS OF THE STUDY

This study had some limitations which must be pointed out. The main restrictions were lack of time and funds. Due to lack of time I could not interview all the students that I wanted to interview. I had to interview only a handful of participants who could be available during the limited time frame that I had. Moreover, due to lack of funds, I could not go on campus everyday. I had to limit the whole data collection process on the field to some few days.

The restricted number of pages in thesis writing in the Master of Philosophy in Comparative and International Education program offered at the University of Oslo was seen as a limitation to this study. Due to restricted lengths in thesis writing, I had to be as brief as possible even though I could have written at greater lengths in certain areas.

1.7 DELIMITATIONS OF THE STUDY

This study was limited to financing higher education at the University of Ghana from the perspective of students who are within the low income group and their parents. The main point in the study was to find out the problems faced by these university students and their parents when it comes to financing their education.

The phenomenon in question was chosen due to my own lived experience at the University of Ghana when I was a student there. I saw some of the struggles some student went through due to lack of funds. Even though financing higher education was not as expensive as it is now, it wasn't easy for some families at that time. Now that higher education is more expensive, it is interesting to know the challenges faced by students and their parents due to lack of funds in financing higher education at the university. In addition, there isn't much research on financing higher education from the perspective of students and their parents.

The study focused on first degree students at the University of Ghana excluding foreign, matured and part-time students. The participants in the study were first year students and all of them were given self-completion questionnaires to fill in. The questions they answered varied from what their parent's occupational background was, to the difficulties they encounter in financing their education, if there were any. Out the information given some students were also selected to be interviewed in order for them to give me in-depth information on the problems they and their parents face due to lack of funds in financing

their education at the university. All the participants were interviewed through face-to-face sessions.

Considering all the limitations and delimitations that have been mentioned above, however, all the major findings in this study are valid.

1.8 STRUCTURE OF THE DISSERTATION

This study is made up of six chapters. The beginning chapter which is *chapter one* presents introduction to the study. It discusses the background to and statement of the problem. Moreover the purpose of the study, the main research questions which guided the research and the significance of the study are among the issues addressed here. The latter part of the chapter also examines the limitations of the study in general.

Chapter two is the literature review section. Within this chapter the World Banks' influence on financing higher education in Sub Saharan Africa is discussed. Some countries are looked at to see how cost-sharing is affecting the higher education system and students in other African countries. Subsequently Ghana's educational systems, the historical background of the problem related to financing higher education in Ghana and the University of Ghana are all presented here.

Chapter three which is the theoretical framework chapter discusses globalization theory which is the theory that guided the study. Globalization in general and its impact on higher education in Sub Saharan Africa are all presented here. In addition the four main concepts in the study which are higher education, financing, challenge and cost-sharing are all conceptualized under this third chapter.

Chapter four presents the research methodology of the study. This section presents how the whole research was conducted. This chapter begins by presenting the choice of research strategies and the reasons for their selections. Besides the data collection procedures, population and sampling techniques are all presented here as well. Other issues covered include self-completion questionnaire and interview guide and how they were administered in data collection. The chapter ends with the crucial issues of validity and reliability.

Chapter five demonstrates the whole process of analysis, interpretation and discussion of the research findings. Microsoft Excel was the software used in the display of the quantitative

data. ISCO-88 was the tool used in classifying parents occupations into groups of different skills and grounded theory was used in the analysis of the data collected through interviews.

Chapter six which is the last section in the thesis presents a summary of the research findings. This is followed by recommendation and suggestions for further research or investigations of the problem at hand.

CHAPTER TWO: LITERATURE REVIEW

2.1 INTRODUCTION

This chapter presents a literature review which comprises books, articles from academic journals, documents from the internet as well as websites of institutions, companies and organizations sources gathered before taking off for field work. The chapter consists of eight sections in all.

Section one presents the view and the attitude of the World Bank on higher education in developing countries. It discusses the Bank's past and present attitude to Africa's higher education; the structural adjustment program as well as the impact the attitude of the World Bank and the introduction of structural adjustment program has had on higher education in Africa. Related literature from other African countries is talked about in Section two. The first country to be discussed is Uganda including the miracle story at The Makerere University. The other countries that follow in the discussion are Tanzania and Kenya.

The third section takes us to Ghana where some basic facts are given on the country. This is followed by a section which discusses the old and new educational system in the country as well. Section five discusses the historical background of the problem in Ghana; while section six presents the Student Loan Scheme that the government has made available to help university students, especially those from very low income families. In section seven the case of the University of Ghana is presented and section eight which is the last, gives a conclusion of the whole chapter.

2.2 THE WORLD BANK

The World Bank is the largest single source of external finance for education in developing countries and higher education receives a significant share of the Bank's investment. In addition the Bank also formulates advice to policy makers in developing countries. The World Bank's stance on higher education in Africa has been very influential when it comes to international donors as well as local governments. With the purpose of improving economic and social performance the Bank and the International Monetary Fund (IMF) introduced structural adjustment programs (SAP) in most African countries in the 1980s,

which turned out to be disastrous for quite a lot of sectors including education. Until recent years, the attitude of the World Bank towards higher education in developing countries led to the neglect of tertiary education in Africa and this has negatively affected Africa's tertiary education sector. In recent times, the perception of the Bank on higher education in Africa has changed and is now encouraging international donors and governments to give more attention to it.

2.2.1 The World Bank's Past Attitude towards Higher Education in Africa

In the World Bank's 1974 publication titled *Education Sector Working Paper*, it began the process of emphasizing the importance of primary, basic as well as non-formal education (Brock-Utne 2003). The Bank urged the proportion of education lending to the primary and basic education sector to be increased from 11% to 27%, thus reducing the proportion going to higher education from 40% to 30% (King 1995 in Brock-Utne 2000). It encouraged priority of public spending to be on primary education in low and middle income countries, since the rate of return on investment in basic education was generally greater than that of higher education (World Bank 1995a in Brock-Utne 2000). Over the next twenty years, the Bank was able to raise the proportion of lending for primary education and reduce that of higher education to approximately 30% (King 1995).

The World Bank came out with another paper in 1988, titled *Educational Policies for Sub-Saharan Africa (EPSSA)* and in this document; it was suggested that university students pay for their upkeep. In its 1994 paper titled *Higher Education: The Lessons of Experience*, one of the main themes is centred on diversification of funds. It states that:

The overwhelming fiscal reality in most developing countries is such that quality improvements and enrolment expansion in higher education will have to be achieved with little or no increase in public expenditure (World Bank 1994:25).

This means that the higher education sector in developing countries must find other sources in raising money than depending solely on public funds. According to Colclough (1995), it is very shocking for the Bank to assert that the improvements in the quantity of higher education will have to be done without any increase in public expenditures. This is because the higher education sector in many developing countries is already in a parlous state.

The neo-liberal¹ agenda is even stronger in this 1994 paper than in the 1988 paper. The World Bank introduces cost-sharing measures including user fees, university partnerships with business, privatization and diversification of the higher education system. In relation to cost sharing and user fees, Colclough (1995) poses a question in his paper that:

If the state is in some sense unable to raise more monies from taxation levied on the whole population, what grounds are there for believing that such resources can be raised from the rather smaller numbers of households who are users of the college or university system (Colclough 1995:147)?

Those who advocate for user charges at the tertiary level assume that the net private returns would remain high enough, even after the imposition of fees for higher education, to make studies a rational personal investment (Brock-Utne 2003). The Bank also claims that it is the rich children that attend the universities; therefore they must pay for their education. The World Bank 1994 paper states that:

High subsidies to public university students are not only inefficient education investment but also regressive social spending, because students enrolled in higher education in all developing countries are disproportionately from the upper end of the income distribution (World Bank 1994:20).

Another argument for introducing user charges is that tax systems in developing countries are regressive, hence increasing taxation would simply serve to redistribute income further away from the poor (Colclough 1995).

The lens through which the World Bank sees higher education in its document is primarily an economic one (Buchert 1995 cited in Brock-Utne 2003). According to Brock-Utne (2000), the World Bank's view on education in developing countries is closely related to human capital theory² and to the globalization paradigm with its neo-liberal economic orthodoxy. The dominance of neo-liberal economics has been facilitated by the growing indebtedness of the poor and it is this indebtedness that makes it possible for the World Bank to put up conditionalities for the aid given to developing countries. Conditionalities given by the World Bank, International Monetary Fund and also bilateral donors to the education

¹ Neo-liberalism is defined as an economic doctrine that sees the market as the most effective way of determining production and satisfying peoples needs (Stromquist 2002). The neo-liberals encourage individual autonomy and market principle over state power (Held et al. 1999).

² That is education should be regarded as an investment in developing human resource (Brock-Utne 2000)

sector in Africa normally include among others the so called cost-sharing measures (Brock-Utne 1995), at the university level.

In the past the Bank saw higher education as a luxury. At a meeting with African vice-chancellors in Harare in 1986, the Bank argued that higher education in Africa was a luxury and most African countries were better off closing universities at home and training graduates overseas. When the Bank recognized that its call for a closure of universities was politically untenable, it subsequently modified its agenda, calling for universities in Africa to be trimmed and restructured to produce only those skills that the “market” demands (Brock-Utne 2003).

2.2.2 The World Bank’s Present Attitude towards Higher Education in Africa

In two recent documents by the World Bank, they show that the Bank has been rethinking its stance on higher education in Africa and is now actually giving some emphasis to the higher education sector across the continent. According to Brock-Utne (2003) after over a decade of pressuring developing countries and donor community to cut down on higher education and give priority to basic education, the World Bank has come to realize that higher education is essential for the survival of a nation. In the words of Henry Rosovsky, Professor Emeritus, Harvard University, and Co-Chair of the Task Force on Higher Education and Society:

Higher education is the modern world’s “basic education,” but developing countries are falling further and further behind. It’s time to drive home a new message: higher education is no longer a luxury, it is essential to survival (Brock-Utne 2003:39).

With the start of the new millennium, the World Bank has given loans to African nations for higher education development and now encourages agencies to give aid to tertiary education in Africa. Although African universities are seen to be vital for the development of Africa, the Bank has not changed its neo-liberal agenda and still advocates cost-sharing for higher education. It has also not changed its belief that, ultimately, growth will reduce poverty. It argues that:

Strengthening the capacity of tertiary education institutions to respond flexibly to the new demands of knowledge societies will increase their contribution to poverty reduction through the long-term economic effects and the associated welfare benefits that come from sustained growth (World Bank 2002:xxxi).

The World Bank (2000) states that higher education promotes the following:

❖ *Income growth*

Higher education contributes to labour productivity, entrepreneurial energy and quality of life, enhances social mobility, encourages political participation, strengthens civil society and promotes democratic governance. Since economic growth is a powerful determinant of poverty alleviation and improvements in people's lives, higher education's contribution to growth means better living standards for people at all levels of a society.

❖ *Enlightened leaders*

Higher education can provide leaders with the confidence, flexibility, breadth of knowledge, and technical skills that they need to confront effectively the economic and political realities of the 21st century. It can also generate cadres of well-trained teachers for all levels of the education system.

❖ *Expand choices*

Development is basically concerned with expanding the choices people can make. Therefore an accessible higher education system which offers a wide range of quality options for study is a major achievement, reinforcing social mobility and helping the talented to fulfil their potential.

❖ *Provide relevant skills*

Higher education is necessary for training scientists, engineers, and others to help invent, adopt, and operate modern technology in all sectors. Therefore if scientists in developing countries are motivated to define and address local problems, they are likely to contribute to appropriate solutions in such vital areas as environmental protection, the prevention and treatment of illness, industrial expansion, and infrastructural provision.

According to the Bank, although a well functioning higher education system, operating under the most favourable of circumstances is not sufficient for social and economic development, it is necessary in most countries, if vibrant development is to take place. It states that:

We have not asked whether higher education matters more than other key sectors such as agriculture, health, transportation, and basic education. But we are absolutely confident that it is much more important to development than one would surmise

from the comparative neglect it has received in most quarters of the international development community in recent decades. Higher education's benefits must now be recognized more widely so it can take its place in the mainstream of the international development agenda. The information revolution that is driving the new economy is dependent on educated and literate workers; and more than ever, the new ideas fuelling this expansion have come from people with tertiary degrees (World Bank 2000:92).

At the 2000 Education for All Conference in Dakar, primary education was given the job of reducing or alleviating poverty. But today, it is tertiary education that has been given that job (Brock-Utne 2003).

The Declaration and Action Plan for Higher Education in Africa starts by stating that:

Recalling the Universal Declaration of Human Rights, Article 26 which affirms that: "Everyone has the right to education..." and that "higher education shall be accessible to all, on the basis of merit," and further recalling the Convention Against Discrimination in the field of Education adopted by UNESCO in 1960, which calls on Member States to "make higher education accessible to all, based on individual abilities (UNESCO 1998a:599 cited in Brock-Utne 2003).

The Declaration goes on to "Strongly advise that the economic conditions of families be taken into consideration, and that the only criteria for access or non-access should be merit (UNESCO, 1998a:610)." This used to be true for African countries after independence. The small numbers of students that enrolled in the African universities were drawn from different social classes and all parts of the countries. But now it is unfortunately proven to be no more than wishful thinking (Brock-Utne 2003).

2.2.3 Structural Adjustment Program in Africa

Ki-Zerbo (1994), states that the structural adjustment program is the offspring of the International Monetary Fund and the World Bank. In the 1980s, the structural adjustment program was introduced in several developing countries to stabilize debt-ridden economies (Heward 1999). This economic and social policy, generally known as structural adjustment programs, was implemented with the purpose of improving economic and social performance. Among the basic aims in the introduction of the structural adjustment program were reduction in the role of governments and encouraging privatization of many economic and social sectors (Stromquist 1999). It had a standard formula: reduce or remove taxes and import duties; cut expenditure on social services such as health, housing and education; privatise state-owned assets; and deregulate the economy to encourage foreign investment

(Small 1997). These conditionalities were the prerequisite for receiving aid loans (Crossley & Watson 2003).

In countries where the structural adjustment program was introduced, it was found to have negative consequences (Cornia and Mkandawire 1992, Samoff 1994, Reimers and Tiburcio 1993 in Stromquist 1999). According to Stromquist (1999), countries in Sub-Saharan Africa (SSA) entered a period of steady deterioration which was reflected in the mounting external debt and a continuous financial bleeding to meet debt service payments. There was a clear pattern of negative shifts in the distribution of national budgets during the period when structural adjustment program reforms were introduced. This resulted in a negative impact on education sector in Africa. A strong association was found between structural adjustment program measures and reductions in national educational budgets and consequently in gross enrolment in primary and secondary schooling. Poor families were the hardest hit by government cuts in education budgets.

To reduce the negative effects of structural adjustment programs on education, the World Bank increased the amount of lending to the education sector, encouraged finance-driven education reforms, and increased its emphasis on efficiency over equity issues. Greater state support has been given to primary education. But at the same time, increasing segments of secondary and higher education were privatized and fees encouraged (Jones 1997 in Stromquist 1999), thus making it more difficult for lower-income groups to attain competitive levels of schooling (Stromquist 1999).

2.2.4 The Impact of The World Bank's Attitude and Structural Adjustment Program on Higher Education in Sub-Saharan Africa

The attitude of the World Bank to higher education and the introduction of structural adjustment program in developing countries have had negative effects on Africa's tertiary education. One of the direct consequences that donor policies have had on African universities is that:

The increase in user fees at the universities in Africa (and dropping of book allowances, food allowances, free tuition) make the universities in Africa become places of learning only for the well-to do (Brock-Utne 2002a:7).

Brock-Utne (2002a) states that figures given by the World Bank show that the majority of students in Africa (an average of about 60 percent) previously came from the ranks of the

peasantry, workers and small traders who are not likely to have the means to meet the increasing cost of university education. The natural outcome will be an increase in drop-out rates among students from poorer family backgrounds. According to Alamin Mazrui:

The net effect of the World Bank's structural adjustment programs in education, therefore, is increasingly to transform the African universities into a "white collar" institution in terms of the parental background of its student population (Mazrui 1997: 40)

Sawyer (2002) refers to recent studies which suggest that, although there is explicit policy and much rhetoric on equitable access to education at all levels, the sources of recruitment into universities have become narrower during the last decade. This can evidently be seen in recent reports on enrolment in Ghana, Mozambique and Uganda. He cites as an example that in 1999/2000 data from two prestigious universities in Ghana showed that, 2 out of 3 students admitted at the University of Ghana and 3 out of 4 student admitted at the Kwame Nkrumah University of Science and Technology (KNUST) were drawn from only 50 out of the 500- plus secondary school in the country, while two-thirds of the matriculants were residents in 3 of the 10 regions of the country. The data showed a skewed university admission in favour of high incomes and residence in selected urban centres.

In a paper by Brock-Utne (2003) titled *Formulating Higher Education Policies in Africa - the Pressure from External Forces and the Neo-liberal Agenda*, she states that the thinking of the World Bank was instrumental in shaping the 1990 Jomtien conference "Education for All." Knowing the World Bank's attitude toward higher education in Africa Brock-Utne (1996a, 2000), Colclough (1995) and King (1995) claim there is reason to fear that, the renewed stress on basic education would lead to a further starvation of higher education and intellectual life in Africa (in Brock-Utne 2002a).

The World Bank's stance has been influential. Many donors had emphasized primary, and to some extent secondary education, as instruments for promoting economic and social development (World Bank 2000). According to Lene Buchert (1995) even agencies, which had usually allocated a large section of their bilateral education assistance to the higher education sub-sector now adopted policies in favour of the basic education level. These donor agencies clearly indicate that the increase in resource allocation towards basic education is being undertaken at the expense of higher education.

2.3 RELATED LITERATURE FROM OTHER AFRICAN COUNTRIES (EAST AFRICA)

Financing higher education in Africa and the challenges that goes with it is not peculiar to universities in Ghana alone. Most African universities are also faced with the problem of how to increase their financial resources through other alternative means other than that of the state. In East Africa, some countries have introduced cost-sharing in their universities as the means of increasing their funds. Uganda for example is one country that has been able to do “miracles” with cost-sharing in its Makerere University. The university was restored from one that almost fell to pieces to a functioning institution and the way this was achieved is looked at as a miracle and a success story by the Task Force³ authors (Brock-Utne 2003). The following subsections discuss related literature from Uganda, Tanzania and Kenya.

2.3.1 The case of Uganda

After Uganda had attained independence in 1962, university students got entitled to free tuition, standard student entitlement which is free room and board and also spending money just like what university students in Ghana enjoyed at one point in time. But once cost sharing policy was introduced in the public universities, government sponsorship to university students also changed. Students continue to receive standard student entitlement but it is only governmentally sponsored students who enjoy free tuition (Marcucci, Johnstone and Ngolovi 2006). Presently, funding of university education in Uganda is seen as one which most students have to pay tuition fees while only a few academically excellent students receive merit scholarships (Carrol 2004 in Marcucci, Johnstone and Ngolovi 2006).

The dual track tuition policy⁴ has been adopted by public universities in Uganda. As a result of that, there are two different admission processes that take place at the universities. Students are selected based on their Uganda Advanced Certificate of Education Examination

³ The Task Force on Higher Education and Societies was convened by the World Bank and the United Nations Educational, Scientific and Cultural Organisation (UNESCO). It is made up of education experts from 13 countries to explore the future of higher education in developing countries (World Bank 2000).

⁴ The dual track tuition policy is characterized by a highly restricted, “merit-based” entry to free or very low cost higher education, with other applicants not so admitted permitted entry on a fee-paying basis (Marcucci, Johnstone and Ngolovi 2006).

(UACEE) scores. The first admission is conducted to select students who will be awarded government scholarships (publicly sponsored students). To earn government scholarship one needs to be outstanding and must meet the cut-off points (COP) set for scores for public admissions. The selection is conducted by the Public Universities Joint Admissions Board (PUJAB) and is based on the number of students that the Government of Uganda (GOU) decides to sponsor.

After the completion of selecting publicly sponsored students, the second admissions process takes off to select privately sponsored students through the Private Entry Scheme (PES). The tuition fees paid by private students varies depending on the program one studies. For example Science faculties tend to charge more than humanities. In 2004, tuition fees for that year averaged about 1,800,000 Ush (US\$948) (Marcucci, Johnstone and Ngolovi 2006).

According to Marcucci, Johnstone and Ngolovi (2006) the dual track tuition policy has greatly expanded the number who gets admitted to the university system but a survey also suggests that it does not increase the access of traditionally underrepresented groups in the absence of the student financial assistance programs like the means tested grants and student loans programs. Moreover, while the private entry scheme may even reinforce existing inequities in participation at the university; there is also little socio-economic difference between government and privately sponsored students with both coming from very affluent families (Carrol 2004).

Not all students who have finished the upper secondary school and who do not get publicly sponsored places at the public universities can afford the self financing option available. Therefore while some try to raise money at a later time or repeat S6⁵ hoping to better their Uganda Advanced Certificate of Education Examination and qualify for government sponsorship the next year, many of them also opt to start working (Marcucci, Johnstone and Ngolovi 2006). University students in Uganda whether fee paying or governmentally sponsored, have multiple sources of getting money. According to Carrol (2004) over 30 percent receive financial support from siblings, 12 percent receive support from extended

⁵ Educational system in Uganda is made up of 7 years of Primary education, 6 years of Secondary education (4 years lower secondary and 2 years upper secondary) and 3-5 years of tertiary education. The upper secondary consist of S5 and S6 and it is in S6 that students write the Uganda Advanced Certificate of Education Examination.

families, 27 percent contribute to their own expenses by working while others also receive funding from friends and other acquaintances.

❖ **The Makerere University**

According to Brock-Utne (2003) by the 1980s, the Government of Uganda did not have the funds to cover the demand for higher education because of deteriorating terms of trade and high cost of debt servicing. As a result of the above mentioned problem, the Government bought into the solution which comes with the neo-liberal agenda which is: make education a commodity, sell what can be sold and privatize what can be privatized.

Therefore, in 1992, the Government of Uganda allowed Makerere University to charge fees for evening courses and special programs and the Faculties of Law and of Commerce started evening classes exclusively for paying students. In 1995, the University Council allowed Faculties to admit fee-paying students to fill quotas not taken up by government sponsored students and this resulted in an increase in enrolment of students. In 1993/1994 for example, the enrolment of students was 3361 and it was made up of 2,299 governments sponsored and 1062 private students. As at 1999/00 the total enrolment of students had increased to 14,239 making up of 1923 government sponsored and 12,316 private students.

Despite a decline in state support, student enrolment increased with private students accounting for more than half of the students admitted. In addition a semester system was instituted with new courses, degrees, new departments, and new faculties (Reddy 2002) and the average staff incomes rose above a “living wage”, facilitating staff retention. Through income from student fees and the small profits from commercialized units, as well as considerable donor support, Makerere University succeeded in reducing its dependence on government subvention (Brock-Utne 2003).

Some serious concerns have been expressed about the transformations occurring at Makerere University, despite the obvious success since the introduction of fees or private students. Some of the problems included overcrowded facilities, overworked staff, and unequal development of academic programs with the sciences receiving little support. There is also the concern of high rate of student dropouts and worry about students’ abilities to pay fees (Reddy 2002). In addition a report issued by the Makerere University Staff Association stated that more than half of the registered students in some courses did not attend lectures simply because of lack of seats and poor audibility in the lecturer halls (Sawyer 2002 in

Brock-Utne 2000). The study by Musisi and Muwanga (2001) referenced by Sawyerr (2002) finds it “remarkable how little attention has been paid to student welfare compared to that given to their capacity to pay and provide the university with income. In addition to the insufficiency of learning facilities, students living conditions are particularly egregious. ”

According to Court (1999) although concerns have been expressed, the history of Makerere University offers a ray of hope for the rejuvenation of the higher education sector in Africa (in Reddy 2002). The World Bank (2000) states that:

The Makerere accomplishment has lessons for other universities in Africa that face similar resource constraints. It shows that expansion – and the maintenance of quality – can be achieved simultaneously in a context of reduced state funding. It puts to rest the notion that the state must be the sole provider of higher education in Africa. It dramatizes the point that a supportive political and economic environment is a prerequisite for institutional reform (World Bank 2000:55).

2.3.2 The case of Tanzania

After Tanzania’s independence in 1961, university students like their colleagues in Uganda were also entitled to free room and board, free tuition and spending money. In addition bursaries were also introduced in 1967 (Marcucci, Johnstone and Ngolovi 2006). In 1988, cost-sharing policy in higher education was adopted by the Government because it viewed cost sharing in public higher education to be necessary in order to maintain the quality of academic programs, improve access to higher education, while simultaneously containing government fiscal expenditures in public higher education (URT 1998 in Ishengoma 2004). With the introduction of cost-sharing in the universities, government sponsorship changed and in 1993, all standard student entitlement and allowances were withdrawn. But tuition continued to be free for all governmentally sponsored students. In the year 2004, a means-tested student loan program was introduced for all university students whether governmentally- sponsored or not to cover food and lodging, books and various fees.

Tanzania has also adopted the dual track tuition policy in its universities and admissions to both the government and self-sponsored places are based on the Advanced Certificate of Secondary Education Examinations (ACSEE). For example the minimum cut-off point for government sponsored places set by the University of Dar es Salaam varies from 6.5 to 10.5 depending on the degree programs. Students, who want to be admitted in the self-sponsored places, must receive principal level passes in appropriate subjects with a total of at least 5 points from three subjects obtained at the same sitting.

In 2004, the tuition fees for self-sponsored students ranged between Tsh 600,000 (US\$529) for most studies and Tsh 1,000,000 (US\$881) for medicine and law (Marcucci, Johnstone and Ngolovi 2006). This is quite expensive for most families since Tanzania is a low income country. According to United Nations Development Program (1999) fifty-one percent (51%) of the population lives on less than US\$ 1 per day, 42% of these live in absolute poverty which is on less than US\$ 0.75 cents per day (in Ishengoma 2004). As a result of this students from better off families still disproportionately undertake higher education. While a hand full of high school graduates who cannot afford fee paying places apply for admission the following year at less prestigious and cheaper public institutions or private universities, others also re-sit their high school exams to improve their score and reapply to university. There are also others who abandon plans of higher education altogether (Marcucci, Johnstone and Ngolovi 2006).

As stated earlier on, one of the reasons for introducing cost-sharing in higher education in Tanzania was to increase access and participation to all higher education institutions. But in reality there has been only a slight increase in undergraduate admission rates and a modest expansion in total undergraduate enrolments since the implementing of cost sharing policy. It is important to state that these slight increases do not even reflect the increasing numbers of students graduating from high school.

In 2001/2002 academic year, the total admission of privately sponsored students in the four public universities was 677 or 6.4 percent of the total candidates of 10,552. It can be seen that Tanzanians are not positively responding to the privately sponsored students program in public universities when compared to that of Ugandans and Kenyans. One probable explanation to this low enrolment is due to the fact that majority of Tanzanian households have low household incomes and therefore cannot afford to pay for tuition and other related costs charged by public universities. In addition there is documentary evidence that suggests that even rich parents want their children to get “free” higher education in a public university (Ishengoma 2004). These universities still have higher academic standards.

2.3.3 The case of Kenya

Just like Tanzania and Uganda, university students in Kenya enjoyed free room and board, free tuition and spending money after independence. But with the introduction of cost sharing policy in the public universities, government sponsorship in higher education has

also changed. It is assumed that in 2004 the average cost of each degree program was Ksh 120,000 (US\$1,534) per year. Out of this amount the government covers Ksh 70,000 (US\$895) while the remaining Ksh 50,000 (US\$639) was to be raised by students from the Kenyan Higher Education Loan Board (KHELB) or private sources. Governmentally sponsored students are entitled to a means-tested Higher Education Loan Board loan that at best covers up to three quarters of educational and living cost for the year and it is available only to the poorest students. The tuition fees for privately sponsored students vary between 96,000 Ksh (US\$1,227) for most programs to 450,000 Ksh (US\$5,754) for dental and medical programs (Marcucci, Johnstone and Ngolovi 2006).

In Kenya, while most students have to pay tuition for their university education, a few academically excellent students also receive merit scholarships. Students who attain the prescribed cut-off point are admitted into the regular state supported or Module I program by the Joint Admissions Board (JAB) which is a non-statutory body which is made up of the Vice Chancellors, Deputy Vice Chancellors, Principals and Deans of the six public universities and representatives from the Ministry of Education. Students who are admitted on a self paying basis or to the Module II programs, gain entry to the universities on the basis of different criteria that vary from university to university (Marcucci, Johnstone and Ngolovi 2006).

Mazrui (1997) states that in Kenya's Moi and Egerton universities, for example, with a combined population of about 6,000 students, over 2,000 students were deregistered in early May 1996 due to non-payment of fees and tuition (in Brock-Utne 2003). These tuition "defaulters" are more likely to have come from lower class than upper class families (Brock-Utne 2003). According to Otieno (2005) a survey showed that governmentally and privately sponsored students come from the better off segment of the society. 89% of the privately sponsored students come from the richer segments of the society and are concentrated in high and middle income families, as compared to 68% of the governmentally sponsored students (in Marcucci, Johnstone and Ngolovi 2006).

Marcucci, Johnstone and Ngolovi (2006) point out that until loans are offered to privately sponsored students, the above mentioned trend will undoubtedly continue. Government sponsored students pay a modest amount of tuition fees and just like their colleagues, the self financed students, they receive a significant amount of money from their families. That is 87% of the self financed students and 78% of the government sponsored students reported

that resources from their families were critical in allowing them to go to the university (Otieno 2005).

2.4 BASIC FACTS ABOUT GHANA

According to UNESCO Institute of statistics, Ghana⁶ has a total population of 22,113,000 as at 2005. It is a low income country just like most Sub-Saharan African (SSA) countries. The average Ghanaian lives on less than \$2 a day and as at 2005 the per capita income⁷ had increased from \$450 to \$600 per year (Ghanaweb 2005)⁸. Although faced with a lot of educational problems, the Government of Ghana is doing its best to encourage children and especially girls to enrol in school. It has introduced free tuition into the lower levels of the educational systems as well as free meals in order to attract children with poor parents enrol and stay in school. In 2005, children of primary school age who were out of school were 34% and the gross enrolment ratio (GER)⁹ at the primary level was 88%. Whilst in the same year, the secondary gross enrolment rate was estimated to be 44% that of tertiary institution was also 5%. The distribution of public expenditure per each educational level in 2005 was 35% on primary level, 42% on secondary level and 18% on tertiary level (United Nations Educational, Scientific and Cultural Organization Institute for Statistics)¹⁰.

2.5 EDUCATION SYSTEM IN GHANA

Since Ghana's independence in 1957, there have been two major educational reforms. The first educational reform was in 1987 and it led to the introduction of the 6-3-3-4 educational system. It also replaced the British-based Ordinary and Advanced level system that was in

⁶ Ghana is located in West Africa

⁷ Per capita income is the amount of money that each individual receives in monetary terms in a country if the yearly income generated in that country through productive activities were divided equally among everyone (Wikipedia). Retrieved on 10th August, 2007. http://en.wikipedia.org/wiki/Per_capita_income

⁸ Ghanaweb (2005). Ghana Near 1000 Dollar Per Capita Income. Retrieved on 12th August, 2007. <http://www.ghanaweb.com/GhanaHomePage/NewsArchive/artikel.php?ID=87871>

⁹ GER is the total enrolment in a specific level of education, regardless of age. It is expressed as a percentage of the population in the official age group corresponding to this level of education (UNESCO 2004).

¹⁰ UNESCO Institute of Statistics (UIS). (no date). *Education in Ghana*. Retrieved on 12th August, 2007. http://stats.uis.unesco.org/unesco/TableViewer/document.aspx?ReportId=289&IF_Language=eng&BR_Country=2880&BR_Region=40540

use after independence. After 20 years of its implementation a new Education Reform Program (ERP) was launched in Ghana on the 11th April, 2007 and a new system is now being implemented from the 1st September, 2007 called the 2-6-3-4 system.

According to the President of Ghana, J. A. Kufuor, this current reform among other things was designed to prepare the appropriate human resource in the form of skilled, technologically-advanced and disciplined workforce with the right ethics to service the growing economy (Ghanaweb 2007)¹¹.

2.5.1 The 6-3-3-4 Educational System

The educational system introduced in 1987 was the 6-3-3-4 system which is made up of four different levels. They are:

- ❖ Six years of Primary School.
- ❖ Three years of Junior Secondary School (JSS).
- ❖ Three years of Senior Secondary School (SSS).
- ❖ Four years of Tertiary Institution.

The Ghanaian child begins Primary School at Class One during the calendar year in which s/he turns six years. This is followed by three years of Junior Secondary School and three years of Senior Secondary School. The primary school and Junior Secondary School made up the Basic Education scheme which was nine years of schooling and all Ghanaian children were entitled to. In October, 1996, the Free Compulsory Universal Basic Education (FCUBE) programme was launched to be implemented for a ten year period from 1996 to 2005 (Republic of Ghana website)¹². The final level of the educational system is the Tertiary Institution which offers a minimum of four years of tertiary education depending on the program one studies.

¹¹Ghanaweb. (2007). New Educational Reform Launched. Retrieved on 12th August, 2007. <http://www.ghanaweb.com/GhanaHomePage/NewsArchive/artikel.php?ID=122293>

¹²Republic of Ghana. (no date). Ghana's Education System. http://www.ghana.gov.gh/ghanas_education_system Retrieved on 15th July, 2007.

2.5.2 The 2-6-3-4 Educational System

The new system termed the 2-6-3-4 system consists of:

- ❖ Two years of Kindergarten for pupils at age four (4).
- ❖ Six years of Primary School.
- ❖ Three years of Junior High School (JHS).
- ❖ Four years of Senior High School (SHS).

This new Educational Reform Program offers eleven years of Free Compulsory Universal Basic Education. This means that Kindergarten, Primary and Junior High School are compulsory and free for all Ghanaian children. At the Senior High School there will be diverse programs that students can take to help them enter either into the Tertiary Institutions or the job market.

2.5.3 Tertiary Education in Ghana

Students who want to take higher education must pass their Senior Secondary School Certificate Examination (SSSCE) before they can be admitted into Tertiary Institutions. As of August 2005, there were seven public universities amongst which University of Ghana is the oldest and largest university in Ghana. In addition there are twenty-four private universities colleges (GFME 2006)¹³ and a number of polytechnic institutions which make up the higher education sector.

The number of years one spends to obtain a Bachelor's degree in an accredited university in Ghana is a minimum of four years with the exception of one public university, Ghana Institute of Management Public Administration (GIMPA) which offers a three year matured student program (GFME 2006). There are several programs that students can select from at the universities and some of them are Medicine, Business Administration, Law, Engineering and Nursing. As of 2005, the student's gross enrolment ratio in tertiary institutions in Ghana was 5.2% (The World Bank Group Edstats website)¹⁴. According to Awuah (2007), the

¹³The Global Foundation to Management Education (GFME). (2006). *A Global Guide to Management Education* 2006. Retrieved on 12th August, 2007. http://www.gfme.org/global_guide/index.htm

¹⁴ The World Bank Group Edstats (no date). Summary Education Profile: Ghana. Retrieved on 12th August, 2007. <http://devdata.worldbank.org/edstats/SummaryEducationProfiles/CountryData/GetShowData.asp?sCtry=GHA.Ghana>

founder and president of Ashesi University College¹⁵, this enrolment ratio shows how Ghanaians have hardly made any progress in access to higher education since independence. He states that it was in the year 2005 that tertiary enrolment exceeded hundred thousand students for the first time in Ghana's history.

2.6 HISTORICAL BACKGROUND OF THE PROBLEM IN GHANA

In 1948, Ghana government's funding of tertiary education started when the University College of Gold Coast¹⁶ was established. Higher education was entirely free for the students because the government funded it. During that period, university students were provided with almost everything (Ghanaweb 2005)¹⁷. They enjoyed free tuition as well as free boarding and lodging. In addition, they were also given allowances to defray incidental expenses (Chambas 1998) and pocket money by the government, just to ensure that the needed psychological and physiological comfort was obtained for smooth scholarly work.

The government of Ghana acknowledges the role of university education and the importance of the acquisition of critical skills needed for socio-economic development. But although the 1992 constitution makes it mandatory for the government to fund education from the basic to tertiary level, the Ghanaian government has also clearly stated its inability to act as the sole financier of tertiary education. Funding of higher education has posed tremendous challenge on the Government due to economic constraints coupled with the fact that, there are equally other important sectors of the economy that need to be catered for (Ghanaweb 2005).

In the 1980s structural adjustment programme was introduced and it had a negative effect on Ghana's education. In the mid 1980s student's subsidies were withdrawn which meant that students, parents and other beneficiaries of higher education were now compelled to contribute to the funding of higher education. Most of the foreign loans (85%) received,

¹⁵ Ashesi University College is one of the private universities in Ghana.

¹⁶ University College of Gold Coast is now the University of Ghana.

¹⁷ Ghanaweb. (2005). Funding Tertiary Education in Ghana. Retrieved on 12th August, 2007
<http://www.ghanaweb.com/GhanaHomePage/features/artikel.php?ID=77639>.

financed primary education leaving secondary and tertiary education virtually unfunded (Saprin 1998)¹⁸.

The need to increase funding to tertiary education, led to the introduction of cost sharing (Chambas 1998). It was found to be the natural response to the financial strains affecting higher education. Cost sharing in Ghana's universities used to be limited to small fees and user fees Johnstone (2004). But now it also includes tuition fees as well. Due to the difficulties in financing higher education, the government came out with a white paper on tertiary education in 1992. In the paper it presented that it was impossible for the government to continue bearing the increasing cost of higher education alone. Therefore, there was the need for cost sharing amongst all stakeholders (Ghanaweb 2005)¹⁹.

Up to the year 1994, governments' expenditure on education rose respectively each year. But this trend changed since it was bent on promoting cost sharing to decrease its expenditure on tertiary education. Thus, in 1996 the government, leading to a short fall of 26.3% of government funds to education, provided only 73.7 % of the total amount needed to fund tertiary education. In 1997, the amount provided was 61.5% of the total amount required resulting in a deficit of 38.5%. As of 1999, the deficit was 40%. The Government's commitment in reducing expenditure on tertiary education is in fulfilment of the International Monetary Fund (IMF) and the World Bank's sponsored adjustment programme with its emphasis on drastic cuts on public expenditure including that on education (Ghanaweb 2005).

In 1998, due to budgetary constraints, the government decided that it could no longer continue with periodical subventions and grants to cover the payment of students' residential and academic user fees. Therefore, it asked students to pay for fees for the use of residential and academic facilities. This was not taken well by university students and it prompted some serious reactions from them not only through the exchange of broadside and trading of accusations but also through street demonstrations and other forms of protests (Ghanaweb 2005). For example in the late 1999, university students briefly went on strike to protest

¹⁸ Saprin. (1998). Civil Society Perspectives on Structural Adjustment Policies. Retrieved on 12th August, 2007. http://www.saprin.org/ghana/ghana_forum1.htm

¹⁹Ghanaweb. (2005). Retrieved on 12th August, 2007. <http://www.ghanaweb.com/GhanaHomePage/features/artikel.php?ID=77639>

rising “user fees,” which are the charges that university administrations levy on students for accommodations, meals and use of laboratories and libraries. Although a lot of students recognize the need to make a contribution to financing their education, they bristle at the rising fee levels as those from poorer families are finding it difficult to meet the expense. Although these students accept the cost-sharing principle, they insist that the government and other sources like private donations assume the lion’s share (Harsch 2000).

With the rising cost of tertiary education and the attendant problem of rising enrolment, the problem of funding tertiary education, reached its elastic limit during the beginning of 2000/2001 academic year. As a result of that the Committee of Principals and Vice Chancellors (CPVCs) threatened in the daily newspapers (Daily Graphic and Ghanaian Times) to close down the universities or cut down their admission intake till a solution could be found to the chronic under-funding of the universities and other tertiary institutions as a result of starvation of budgetary allocations to the tertiary sector (Ghanaweb 2005)²⁰. This led to more increase in user fees and the introduction of self-financed students in the public universities.

2.7 THE STUDENT LOAN SCHEME

Ghana is a low income country with most people living on less than two dollars a day. Therefore the rising cost of user fees as well as the introduction of tuition fees is more likely to turn these higher institutions into places only for the elite. Most university students find it difficult to finance their higher education simply because they just cannot afford it. The Government has been aware of and is sensitive to the plights of students who might not be able to take advantage of tertiary education in spite of the fact that they qualify to enter tertiary institutions. As a result of that, the Government put in place a loan scheme for students (Chambas 1998) to help them fund their tertiary education.

The Students’ Loan Scheme was initially introduced in 1971, but the scheme was abandoned the following year due to a change of government. A revised scheme was introduced in 1975, but faced problems of high rates of default (Kotey 1992). In 1988 a new Student Loan

²⁰Ghanaweb. (2005). Accessed on 12th August, 2007.
<http://www.ghanaweb.com/GhanaHomePage/features/artikel.php?ID=77639>

Scheme was reintroduced again and administered by the Social Security and National Insurance Trust (SSNIT) on behalf of the Government of Ghana. This Loan Scheme is a financial arrangement under which Ghanaian students enrolled and pursuing approved courses in tertiary institutions in Ghana are granted loans to assist with the financing of their education. Basically, this loan is meant to supplement the students' own private resources, such as the financial support they get from their parents.

The loan level given in each academic year is determined by Governments in consultation with Tertiary students' representatives and Social Security and National Insurance Trust. For example in 2004/2005, the loan level was ₵350 (\$355)²¹ at an interest rate of 10% (SSNIT 2006)²².

University students must have three guarantors before they can get their student loan. There is also a condition that the guarantors must be current contributors to the Social Security and National Insurance Trust since if the student should default in his/her repayments; the Social Security and National Insurance Trust has the authority to take the amount from the guarantor's pension contribution. This conditionality makes it quite difficult for some students to get guarantors for the student loan. As soon as students start working, they start paying back their student loan with interest on monthly basis.

2.8 THE CASE OF THE UNIVERSITY OF GHANA

In 1948, the University College of the Gold Coast was established and was founded as an affiliated college of the University of London. In 1961, by an Act of Parliament it became the University of Ghana (Lamptey 1994). It is the first, largest and oldest university in Ghana. As of 2005 it had a student population of about 28,482 (University of Ghana 2005)²³.

University of Ghana uses a similar track system in admitting students into the university just like that of the public universities in Uganda, Tanzania and Kenya in which students who are not academically accepted into the small and selective pool of fully state supported slots may

²¹ 2008 exchange rate ₵1=US\$0.9852 (Myjoyonline website). Retrieved on 16th May, 2008. <http://www.myjoyonline.com>

²² Social Security and National Insurance Trust (SSNIT). (2006). Students' Loan. Retrieved on 12th August, 2007. http://www.ssnit.com/corp_n.cfm?CorpID=5

²³ University of Ghana. (2005). Profile of the University. Retrieved on 12th August, 2007. <http://www.ug.edu.gh/profile.php>

still be accepted for a fee (Johnstone 2003). The university admits students into government sponsored or subsidized slots, partial fee paying slots and full or self financed or sponsored slots. Those admitted into the government sponsored slots are students whose Senior Secondary School Certificate Examination grade meets that of the aggregate “cut-off” point set by the University Admission Board and they do not pay any tuition fees.

Those selected into the partial fee paying slots are students who are selected after the selection of the government sponsored students have been completed. Their aggregate cut-off point is higher than that of the government sponsored students and they are on a different campus called the Accra City Campus. These students usually take some of their lectures on the University of Ghana’s Campus and they pay half of the tuition fee paid by the self financed students.

The final admission selection is for the self financed students whose Senior Secondary School Certificate Examination grade exceed that of the aggregate “cut-off” for the partial fee paying students and have to sponsor their university education themselves by paying full tuition fees.

Government sponsored students pay user fees and some other small fees. In addition, students who have lodgings in the residential halls also pay residential fees. For partial and self financed students, they pay for tuition fees, user fees and other small fees. In addition they will have to pay for lodgings fees if they rent a place to stay in a hostel.

Fees paid by students vary according to the type of program one takes. For example students studying medicine pay more fees than those studying social sciences or arts. In the academic year 2006/2007, the minimum amount of fee that a government sponsored student paid was approximately ₵210 (\$213) while that of self financed sponsored students was approximately ₵2000 (\$2030). In addition all students needed money to pay for hall dues which cost around ₵23 (\$23.3), Junior Common Room dues which also cost approximately ₵12 (\$12.2) and they needed money to register for each course that they would take in a semester.

The cost of lodging for students living in private hostels ranged from ₵150 (\$152) to ₵600 (\$609) per semester (University of Ghana website)²⁴. The costs of lodging for students living

²⁴ University of Ghana. (no year). Hostels Around University of Ghana, Legon. Retrieved on 15th May, 2007. <http://ug.edu.gh/mainadmin/downloads/Legon%20Shelter%20Publication.pdf>

in the university's hall of residences was approximately ₵190 (\$193). This must be paid before they can have access to the hostels or halls of residences. For the 2007/2008 academic year, the minimum amount of money needed by government sponsored students to pay for user and residential fee was approximately ₵420 (\$426). Students receive the Student Loans during the course of the semester and not at the beginning when they really need money to pay for user fees, tuition fees, lodging and other small fees. Apart from the above mentioned cost they also need money for books, food, clothing, transport and other miscellaneous expenses.

It can be seen that the ₵350 (US\$355) that is given as Student Loans cannot cater for all the above mentioned expenses that these university students need to cover. To get money to cover the rest of the above mentioned expenses can be very difficult for some students, especially for those whose parents are poor or are in the low income group. As mentioned earlier on, the average Ghanaian lives on less than \$2 a day.

2.9 CONCLUSION

At the end of this chapter, we have come to realize that the World Bank has played an important role in decisions related to financing higher education in Africa. Now with the tertiary education sector being neglected for decades, it has come to the attention of international bodies, governments and other stakeholders to give more attention to this area. It is now an accepted norm that governments or states in developing countries cannot be the sole financiers of higher education. Therefore other alternative sources should be looked at in order to raise funds.

Taking a look at Ghana and the other three African countries, one can see that students and parents are now sharing some of the responsibilities of financing higher education. For those who are self financed students, they bare virtually all the cost. In Ghana where the average Ghanaian lives on less than \$2 a day, one may wonder how students and their parents manage to raise money to finance higher education. For students who have rich families, this is not an issue, but for those whose parents are in the low income group this can be a challenge.

CHAPTER THREE: THEORETICAL FRAMEWORK

3.1 INTRODUCTION

After the completion of the literature review in the previous chapter, we will now have a look at the main theory that will be used as a guide in this study. This chapter is made up of three main sections. The first section discusses Globalization Theory. Within this section, a short account of Globalization Theory as well as its relevance to the study is presented. The second section presents the conceptualization of the four main concepts in the study which are higher education, financing, challenge and cost-sharing. Finally, the third section which is the conclusion part, presents a summary of the whole chapter.

3.2 GLOBALIZATION THEORY

Globalization Theory is a theoretical framework that has been in frequent use since the 80's. It began with strong accounts of the globalization of economy, politics and culture and the sweeping away of the significance of territorial boundaries and national economies, states and cultures (Martell 2007). There are varieties of approaches that have been used to explain and understand globalization. Held et al (1999) divide globalization into three broad schools of thoughts which are the *hyperglobalizers*, the *sceptics* and the *transformationalists*.

From the perspective of *hyperglobalizers*, globalization defines a new period or global age of human history. It is an era in which traditional nation-states have become unnatural and people in all places are increasingly subject to the disciplines of the global market place. This school of thoughts is made up of the neo-liberals on one hand and the radicals or neo-Marxists on the other. For the *sceptics* they see globalization as a myth and they rely on a wholly economic conception of globalization equating it primarily with a perfectly integrated global market. They believe that the conceptualization of current trends is captured by the terms internationalization and regionalization, rather than globalization. Finally, the *transformationalists*, conceive globalization as historically unprecedented levels of global interconnectedness. To them there is no clear distinction between international and domestic as well as external and internal affairs and globalization is transforming state power and world politics (Held et al 1999).

3.3 GLOBALIZATION

3.3.1 *What is globalization?*

According to the Organization for Economic Cooperation and Development (OECD), the term “globalization” was first used in 1985 (Stromquist 2002) and it may have different meanings to different people. To some people it is a term that merely denotes a multiplicity of international relations. While to others globalization is the personal meetings with foreign peoples and their food, clothes, languages, music and dances or the experiences of satellite broadcasting and world-wide contacts via the Internet (Brock-Utne 2001).

❖ *Definition*

The meaning of globalization also varies depending on the angle that is emphasized when defining it. It can be discussed in economic, political and cultural terms as well as expressed in neo-liberal economic perspective, critical theory and postmodernity (Stromquist & Monkman 2000). According to Brock-Utne (2002b), the economic penetration and domination by transnational corporations (TNCs)²⁵ over the last few decades, have accelerated at such a pace and to such a degree that we are faced with a global phenomenon called GLOBALIZATION.

David Held and his associates refer to globalization as:

A process (or set of processes) which embodies a transformation in the spatial organization of social relations and transactions –assessed in terms of their extensity, intensity - generating transcontinental or interregional flows and networks of activity, interaction and the exercise of power (Held et al 1999 :16).

The flows in the definition refer to the movement of people, symbols and information across space and time, while networks refers to regularized or patterned interactions between independent agents, nodes of activity, or sites of power (Modelski, 1972; Mann, 1986; Castells, 1996 cited in Held et al, 1999)

²⁵ According to Mucchielli (1998), transnational corporations can be defined as firms with at least one production unit abroad (in Stromquist 2002).

❖ *Features of Globalization*

Globalization has three features which are economic, political and cultural. The economic features of it involve an export orientation to production, the ample use of subcontracting and the growth of the informal sector. In the area of global economics, free trade, private enterprise, foreign investment and liberalized trade are encouraged. The political features of globalization also include the emergence of a minimalist state with mediating rather than intervening roles and a trend towards privatization of industrial production and services. For the culture feature it is characterized by high respect for industry and technology and the exercise of a new social and technical division of labour (Stromquist & Monkman 2000).

3.3.2 *Impact of Globalization on Financing Education*

Globalization is known to have an impact on education through out the world. In developing countries, one area that it has affected most is how higher education is financed. It has changed the role of the state from being the sole financier of higher education to partial financier. As a result of that we now hear of such phenomena like cost-sharing and privatization as alternative sources of funding within the higher education sector. “According to globalization theory, the state is there to facilitate the market, but public spending should be kept to a minimum (Brock-Utne 2002b:286).”

3.3.2.1 *Finance-driven Reforms*

UNESCO (1999) presents finance-driven reforms as one of the responses that globalization has provoked in the education sector. Finance-driven reforms are reforms that “respond to cuts in public-sector budgets and private company incomes, reducing public and private resources available for financing education and training (UNESCO 1999:37)”. The main goal of these reforms is to reduce public spending on education. IMF and the World Bank are among the international agencies that are the main advocates of these reforms.

The three main finance-driven reforms are:

- ❖ The shift of public funding for education from higher to lower levels of education (World Bank 1995b). This shift has some direct consequences on the universities in Africa. It has led to an increase in user fees which in turn has made the universities places of learning only for the well-to-do (Brock-Utne 2000).

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- ❖ The privatization of secondary and higher education in order to expand those levels (World Bank 1995b).
 - ❖ The reduction of cost per student at all levels of the public schools.

With the first two forms of finance-driven reforms, there is a heavy reliance on families to finance a high fraction of higher education costs privately (UNESCO 1999). This is due to the fact that public funding to this sector is reduced and there is the need to look for funds from the private sector. There is a great reliance on cost recovery of education through parent and community participation within the education sector (Brock-Utne 2000).

In most developing countries, globalization is mainly articulated in the form of finance-driven decentralization reforms. The primary effect of these reforms on the education systems is to increase inequality of access and quality (UNESCO 1999). This is because only those who can pay can have access to the best and good schools.

3.3.2.2 User fees

In the globalized world that we are living in today, the principle that one pays for the service one receives, has been adopted in the higher education sector in many countries. This is the reason why higher institutions charge tuition fees or user fees. This principle is at odds with socially accepted definitions of education as a common good because most countries (especially developing countries) have not attained mass higher education²⁶. Therefore higher education cannot be considered a free good as would basic education (Stromquist 2002).

According to Stromquist, the charging of tuition fees is controversial in many developing countries since it is seen likely to lead to further discrimination between the poor and the rich in access to higher forms of knowledge. But the international agencies encourage the need for user fees on the principle of social equity. They suggest a system of student loans in order to minimize the negative impacts of tuition fees on the poor.

²⁶ Mass higher education is defined as enrolling a minimum of 40 percent of those of ages eighteen to twenty-four (Stromquist 2002).

Many students dispute the notion of user fees not simply because they will be asked to pay tuition but because they fear that once fees are established, they may jump in the future to the point of creating considerable exclusion of low-income students. Those from low-income background do not consider the student loan to be attractive since the loans become due at graduation time and if the student has not been able to find a job, he or she faces payments that cannot be made.

3.3.2.3 Privatization

According to Stromquist (2002) the twin forces of globalization and neoliberal philosophy have led to the privatization of the higher education system. Privatization of this sector is encouraged by the World Bank on the grounds that it promotes equity and thus democratizes higher education. In addition privatization expands the higher education sector as well.

There have been many concerns linked to privatization of higher education. With regard to the expansion of higher education through private resources, Stromquist argues that this expansion give rise to new, weaker institutions that are less prestigious than the established ones. Some observers also predict that this expansion will create educational inflation without contributing to the growth of its economy. Others believe that privatization will contribute to the formation of a student body that is less dependent, financially and politically, on the state and thus more critical of the public educational institutions (Mojab 2000 in Stromquist 2002).

Stromquist poses two questions which we all have to think about in relation to higher education becoming more dependent on business for its subsistence. The questions are:

- ❖ What will happen in countries where there is no tradition and little material base for corporate-funded research and for donations from alumni and foundations?
- ❖ What will happen also in societies where poor families cannot contribute to the tuition of their children?

3.3.3 Impact of Globalization on Inequality

Globalization allows those who are most efficient to earn the most. It has led to a growing gap between winners and losers in the global economy. This inequality can be seen at both intra-national and international level. For the *transformationalists*, globalization is connected

with new patterns of global stratification in which some states, societies and communities are becoming increasingly entangled in the global order while others are becoming increasingly marginalized (Held et al 1999). This shows that not everyone is benefiting from globalization. It does not provide global equality. It makes the rich richer, guarantees the perpetuation of privilege and maintains the caprices of the moneyed, over the very survival of those without it.

The impact of globalization on inequality is not only seen in the developing countries but it can be seen in the developed countries as well. At the national level this trend has already been seen in the United States. Beginning about 1975, the economic fate of the top 5 percent and bottom 20 percent of the US population substantially diverged. By 1995, the real family income of the top 5 percent stood at 130 percent of the 1973 level while that of the bottom 20 percent still stayed at the 1973 level (Gilpin 2000:307).

At the international level there is a similar trend when the Organization for Economic Cooperation and Development (OECD) countries were compared to the rest of the world between the 1970s and 1995. In 1970 while the OECD countries enjoyed 66 percent of Global Gross Domestic Product (GDP), the rest of the world enjoyed only 34 percent. By 1995 the Global GDP of the OECD countries had increased to 78 percent while that of the rest of the world had diminished to 22 percent (Gilpin 2000:307).

According to United Nations Conference on Trade and Development (UNCTAD), while the real per capita GDP of the developing countries increased from \$936 to \$1,417 from 1980 to 2000, that of the developed soared from \$20,397 to \$30,557 (UNCTAD 2004:18).

It can be seen that the most productive are winning, accumulating wealth in their own hands. The consequences of globalization appear to be favouring some over others- the rising tide is not lifting all the boats at the same rate (Doyle 2007). The gap between the rich and the poor is widening and there is a lot of financial pressure on the have-nots. According to neo-liberal economics, the provision of education as a “public good” paid for through taxation is unjustified (Yang 2003). Therefore, the burden of financing higher education falls on the consumer, a situation which does not harm the rich, but certainly the poor.

3.4 RELEVANCE OF GLOBALIZATION THEORY TO THIS STUDY

Globalization has had a lot of influence on the higher education sector in the global world we are living in today. The economic aspect of globalization has changed and reduced the role of the state and in addition it has also reduced government revenue and spending in the public sectors including education.

As stated in the previous chapter, Ghanaian students taking higher education and their parents are experiencing the burden of funding their education due to the fact that public spending on the higher education sector has been reduced. Therefore, since the influence of globalization is felt in the higher education sector in Ghana; it is therefore relevant to use globalization theory in the analysis of this study to find out how globalization is affecting students and parents in financing higher education in Ghana.

3.5 CONCEPTUALIZING OF CENTRAL CONCEPTS IN THE STUDY

3.5.1 Conceptualizing Higher Education

UNESCO (1998b) has defined higher education this way:

All types of studies, training or training for research at the post-secondary level, provided by universities or other educational establishments that are approved as institutions of higher education by the competent State authorities (UNESCO1998b:1).

This definition was approved by the General Conference of UNESCO at its 27th session in the Recommendation on the Recognition of Studies and Qualifications in Higher Education. At The World Conference on Higher Education in the Twenty-first Century: Vision and Action²⁷ it was stated that:

In keeping with Article 26.1 of the universal declaration of Human Rights, admission to higher education should be based on the merit, capacity, efforts, perseverance and devotion, showed by those seeking access to it, and can take place in a lifelong scheme, at any time, with due recognition of previously acquired skills. As a

²⁷ This was a conference held in UNESCO Headquarters in Paris, from 5-9 October 1998.

consequence, no discrimination can be accepted in granting access to higher education on grounds of race, gender, language, religion or economic, cultural or social distinctions, or physical disabilities (UNESCO1998b:4).

This means that everybody should have the right to higher education if that person is qualified. Higher education is very important in the world we are living in today and it is offered by institutions which include universities and colleges. Those who take higher education are awarded different types of certificates depending on the type of program they take. In addition, the number of years one spends at these higher institutions varies depending on the program one takes. For example, those who receive higher education qualification at the first degree level use a minimum of three or four years to complete their program. The main goal of higher education is to educate, train, undertake research and provide services to the community (UNESCO website)²⁸.

3.5.2 Conceptualizing Financing

From *The Oxford Compact English Dictionary* (1996), finance can be referred to as providing capital for a person or an enterprise. Financing higher education refers to providing or supplying money for higher education. Higher education used to be financed with public funds alone in the public higher education institutions. But with a lot of pressure from other sectors of the economy within a country as well as the influence of globalization, private funds are now sought to assist in the financing of higher education. Higher education is publicly financed when public revenues are used to fund it. On the other hand it can be privately financed through cost-sharing with students, raising funds from alumni and external sources, and engaging in other income generating activities World Bank (1994).

In this study, it is the private financing through cost sharing that I am always referring to. That implies students and their parents raising money to fund student's higher education to cover the following costs: user fees, room and board, books and materials, food and other miscellaneous expenses.

²⁸UNESCO. Retrieved on 5th November, 2007. http://portal.unesco.org/education/en/ev.php-URL_ID=19294&URL_DO=DO_TOPIC&URL_SECTION=201.html

3.5.3 Conceptualizing Challenge

“Challenge” has a lot of different meaning depending on the angle one is looking at the concept from. It could mean among other things a demanding or difficult task or an invitation to prove or justify something (Oxford Compact English Dictionary 1996). Challenge can be referred to as the difficulties or problems a person encounters. It could be emotionally, physically, mentally or financially related. In this context, it is the financially related challenges that I am referring to. That is the difficulties or the hardships people (referring to students and their parents) are faced with, when they do not have enough money to pay for the costs or expenses that are related to higher education.

3.5.4 Conceptualizing Cost-Sharing

According to the World Bank (1994), the financial base of public higher education should be strengthened by having a greater share of the necessary financing being mobilized from the students themselves. The World Bank assumes that these students come from families with the ability to contribute to the cost of higher education and they will in the future have greater earnings in their lifetime because they have higher education.

Cost-sharing in higher education is referred to as:

The shift in the burden of higher education costs from being borne exclusively or predominantly by governments, or taxpayers, to being shared with parents and students (Johnstone 2003:351).

In the World Bank 1994 paper, cost-sharing is pursued in public higher education institution when tuition fees are charged and there is an elimination of subsidies for non instructional costs. According to Johnstone (2003), cost-sharing may take the form of tuition which may either be introduced where it did not previously exist or being rapidly increased where it already did. In addition, cost-sharing may also be public institutions charging more nearly break-even, or full, cost fees for room, board, books and other costs of student living that may formerly have been covered mainly by the government.

He further explains that the shift of the cost burden from the government to student and family may also come in the form of a reduction or a freezing of student grants or a reduction of the effective grants represented by student loan subsidies, as interest rates are increased to become closer to the costs of money or market rates.

3.6 CONCLUSION

So far, we have taken a look at globalization which is the fundamental theory used as a guide in this study. As revealed, globalization has affected education. It has got a lot of influence on financing the higher education sector and a close gaze at it, shows how the burden of financing higher education has gradually been shifted onto the shoulders of students and parents irrespective of whether they can afford it or not. In addition four major concepts in this study which are higher education, financing, challenge and cost-sharing have also been discussed to make their understanding and meaning less ambiguous.

CHAPTER FOUR: METHODOLOGY

4.1 INTRODUCTION

This is the research methodology chapter that deals with the detailed steps of how this study was conducted. It begins with the type of research strategy used and the reasons for choosing it. This is followed by the choice and reasons for choosing the research design, data collection procedures and population and sampling techniques. Other issues covered in the chapter are self-completion questionnaire and how it was administered as well as the interview guide and how the interviews were administered. The later part of the chapter discusses the crucial issues of validity and reliability and how the collected data and the study in general deal with them. Finally this chapter ends with a conclusion that presents an overview of the whole chapter.

4.2 RESEARCH STRATEGY AND REASONS FOR ITS CHOICE

Research strategy refers to a general orientation to the conduct of social research. There are two distinct clusters of research strategies; qualitative and quantitative research. Qualitative research usually emphasizes words rather than quantification in the collection and analysis of data. It has an inductive view of the relationship between theory and research; it stresses the understanding of the social world through an examination of the interpretation of that world by its participants and also views social properties to be the outcomes of the interactions between individuals (Bryman 2004). According to Brock-Utne:

Qualitative research is holistic, in the sense that it attempts to provide a contextual understanding of the complex interrelationships of causes and consequences that affect human behaviour. In doing so it seeks to avoid both the deliberate manipulation of variables (characteristic of the experimental traditions of educational research) and the study of attitudes or indicators as variables isolated from the wider totality (characteristic of the survey tradition) (Brock-Utne 1996b: 609).

Quantitative research on the other hand emphasizes quantification in the collection and analysis of data. It exhibits the view of the relationship between theory and research as deductive, a tendency for a natural science approach and has an objectivist conception of social reality (Bryman 2004).

Considering the main objectives of my research and the questions that need to be answered, I chose triangulation or a multi-strategy approach for this study. Triangulation is referred to by Bryman as the use of more than one method or source of data in the study of a social phenomenon so that findings may be cross-checked. According to Marshall and Rossman (1989), using a combination of different data increases validity as the strength of one approach can compensate for the weaknesses of another.

There are several reasons why I chose triangulation or both a qualitative and quantitative research strategy. I chose a quantitative research strategy because some of the questions that need to be answered in my study cannot be done through interviewing a handful of students. It was therefore very important for me to get information from a lot of students and the fastest, simplest and most cost-efficient way to do that was to use a quantitative research method. The second reason for selecting this method was due to the fact that quantitative research facilitates qualitative research. That is quantitative research prepares the ground for qualitative research through the selection of people to be interviewed (Bryman 2004). Lastly, this research strategy was selected because it helped me to collect some general information from a number of students. For example I was able to gather information on the average amount of money students spend on food in a day.

The main reasons for my choice of qualitative research, is due to the fact that this research strategy facilitates study of issues in depth and detail. It produces a wealth of detailed information about a much smaller number of people and cases (Patton 2002). It seeks to understand social reality naturally, make it possible to see issues from the eyes of the people being studied and it also make it possible to probe beneath surface appearances (Bryman 2004).

4.3 RESEARCH DESIGN AND REASON FOR ITS CHOICE

Bryman refers to research design as a framework for the collection and analysis of data. For me to carry out an effective investigation, I chose case study as the research design to be used for this study. A case study research is concerned with the complexity and particular nature of the case in question (Stake 1995). The reason for this choice is due to the fact that, a case study involves “the detailed exploration of a specific case, which could be community, organization, or person (Bryman 2004:27)” and in my study, the case is a

university. Other researchers such as Miles and Huberman (1994) also define case studies in terms of phenomena occurring in 'bounded context'. In relation to my study my bounded community or case is first degree university students (excluding foreign, part-time and mature students) at the University of Ghana. This case will provide a suitable context for my research questions to be answered.

4.4 DATA COLLECTION PROCEDURE

My fieldwork took place in Ghana in October 2007 and the whole data collection process took four weeks. Data was collected from students at the University of Ghana. In this study, two main research methods were used in data collection. Bryman (2004) refers to research method as a technique for collecting data and the methods used in this study are questionnaire and interview.

4.4.1 Questionnaire

Questionnaire is a collection of questions administered to respondents. It is referred to as a self-completion questionnaire when respondents answer questions by completing the questionnaire themselves. Self-completion questionnaire has several different forms. It could be a postal questionnaire if it is sent through to the post to respondents or a mail questionnaire, if it is sent by e-mail to respondents. In addition, the concept self-completion questionnaire also covers forms of administration, such as when a researcher hands out questionnaire to all students in a class and collects them back after they have been completed (Bryman 2004). This latter form of self-completion questionnaire is what I used in this study. University students were given questionnaire to fill in while in lecture rooms and the completed questionnaire were collected back immediately.

There were several reasons or motives for choosing self-completion questionnaire as one of the research methods in this study. First and foremost, I needed a large sample size to answer some of the questions in the study, especially when I was trying to find out the social class background of parents whose children attend the university now. In addition a larger sample was needed to answer some questions and out of their answers or the information given, it then became possible for me to select some students to be interviewed. Moreover, I did not have enough time on my side considering the fact that I could spend only four weeks in Ghana. Therefore, taking all these factors into consideration, the best and most efficient

research method to use to get the relevant information needed, was to use the self-completion questionnaire.

4.4.2 Interview

An interview is explained as a normal conversation with a purpose (Creswell 1998). According to Bryman (2004), there are two major approaches that an interviewer can take. An interview can either be unstructured or semi-structured. In this study, the interview approach used was semi-structured.

With a semi-structured interview, the researcher uses an interview guide which is a list of questions of fairly specific topics to be covered. During interview, the order in which the questions are asked may vary from interviewee to interviewee as questions may not follow exactly in the way outlined on the schedule. Again, similar wording was used for each interviewee and all the questions in the guide were asked. Questions that are not included in the guide may be asked as the interviewer picks up on things said by interviewees.

Interviews can be conducted face-to-face, on the telephone or they can be conducted by e-mail. Face-to-face interviewing was conducted in this study since it was easier to get the students on campus. The main motive behind the use of the interview was that I wanted to get in-depth and rich information about the challenges students and their parents are facing in financing higher education.

4.5 POPULATION AND SAMPLING TECHNIQUES

4.5.1 Population

Population is referred to as the universe of units from which a sample is to be selected (Bryman 2004). In this study the target population was first degree university students at the University of Ghana excluding foreign students, part-time students as well as mature students. First degree students were the target population because they are normally young, fresh from Senior Secondary School; they are not working and have to depend on someone, mostly parents, for financial support. Moreover, first degree is now like a basic education. It is now a necessity in life and having this degree helps the individual to have a good living standard.

Foreign students were excluded from the population because this study involved only Ghanaian students at the University of Ghana. Part-time students were also excluded because it was assumed that they are working. The rationale behind excluding mature students from the population is that, all the mature students at the university are above thirty years. Therefore, it was assumed that most of these mature students are working, they are independent and financing their education will not be very challenging.

Having access to the target population was not very difficult due to the fact that these students are on campus most of the time during the day. Taking into consideration the four weeks I had to spend on my field work, the scheduled time frame I had in order for me to finish my research work and the total number of students, it was impossible for me to hand out the self-completion questionnaire to all the students in my population and also impossible to interview all the students who might be having problems with financing their education.

4.5.2 Selection of Research Participants (Sampling Techniques)

Since I had to limit my access to a larger population due to time constraints, it was very important for me to use sampling to select potential representatives of the target population. A sample is referred to as the segment of the population that is selected for investigation. It is the subset of the population (Bryman 2004). Two sampling methods were used in the study and they are convenience and purposeful sampling.

4.5.2.1 Convenience Sampling

Convenience sampling is a non-probability sampling method. This sample is one that is simply available to the researcher by virtue of its accessibility (Bryman 2004). In my study convenience sampling method was used because it was easier and convenient for me to have access to some first year students taking Academic Writing²⁹. This is due to the fact that a friend of mine who lectures this course at the University of Ghana made students in her class available for me to use in my research. One of the benefits I had with this sampling method was that it gave me a very high response rate, when the self-completion questionnaire was

²⁹ This is a compulsory course for all first year students at the University of Ghana and it is organized by the Language Department.

administered to the students in class. A total of 117 students were selected to participate in the study through the use of this sampling technique.

4.5.2.2 Purposeful Sampling

The second method used was purposeful sampling. Since the main purpose of the study was to find out the challenges students and their parents are facing in financing their education, the second appropriate technique to use was purposeful sampling. According to Patton (2002), the logic and power of purposeful sampling lie in selecting information-rich cases for study in depth. From the information-rich cases I will be able to learn a great deal about issues of central importance to the purpose of my inquiry.

15 students were selected to be interviewed with this sampling technique, but only 8 students had the time to be interviewed. These interviewees were also students who had completed the self-completion questionnaires and based on the information or answers given were selected to be interviewed. These students in this sample were known to have rich information that could be studied in detail.

4.6 SELF-COMPLETION QUESTIONNAIRE

A self-completion questionnaire is a type of questionnaire that is given to respondents to answer the questions by completing the questionnaire themselves. The language used in preparing the self-completion questionnaire for data collection was English. This is because the language of instructions in schools and universities in Ghana is English. It is therefore assumed that, every student at the university can speak, read, write and understand English.

The self-completion questionnaire was made up 17 questions. The beginning part of the questionnaire was made up of questions inquiring about the respondent's background. This background information was very important because they help the researcher identify characteristics of the person who completes the questionnaire (Patton 2002). Questions in the self-completion questionnaire were of two kinds. There were closed questions as well as open questions. With the closed questions, respondents were asked to tick the appropriate answer(s) and to give additional information if necessary in some of the questions. With the open questions respondents were instructed either to specify or to state briefly their answers.

4.7 ADMINISTERING THE SELF-COMPLETION QUESTIONNAIRE

The questionnaire was administered at the University of Ghana in two of the lecture rooms at the Language Center. Initially I planned to administer the questionnaire in only one class. The self-completion questionnaire was handed out to some first year students at the end of one of their class sessions. Before the questionnaire was administered my friend who is also their lecturer introduced me to the students briefly. She told them my name and the fact that I was currently a student at the University of Oslo, taking a Masters degree in Comparative and International Education (CIE). After her introduction I then explained in a nutshell my research topic and why it was important for them to complete the self-completion questionnaire. The students were asked to complete the questionnaire as sincerely as they could. I also promised them that their answers and information would be treated with confidentiality and anonymity as their names were requested not to be written on the questionnaire. Foreign students, part-time and mature students in the lecture room were asked not to complete the questionnaire.

The students were asked to hand over the completed questionnaire to me individually and in person. The reason for that was that, I wanted to go through the questionnaire in front of them, so that I could ask students whose information showed them having problems or difficulties with financing their education to give me their name and mobile number for me to contact them later, if they were willing to have an interview with me.

Asking students to give the questionnaire to me personally posed a problem for me. This is because by the time they had completed the questionnaire; their lecture period for that class had ended. While some were eager to go for other lecturers others also wanted to go and find something to drink, eat or they had something else to do. Therefore I realised they did not have the patience and time to wait for me to go through the questionnaire thoroughly. Later there was such a lot of chaos around me that I had to collect all the questionnaires together. As a result of that I could not contact those students I wanted to interview after going through the questionnaire in detail. This motivated me to administer the questionnaire again to another class.

When administering the questionnaire in the second class, I went about every thing just like I did in the first class, but with some few changes. With students in this class, I asked them to

write down their mobile numbers on the questionnaire so that I could contact those I would like to interview later. This method helped me a lot since my friend could help me collect the questionnaires. It also eliminated the chaos I had with the first class and I had enough time to go through the questionnaires later to select the appropriate students for my interview.

Furthermore, administering the questionnaires in class increased the response rate to almost 100 % since nearly all the completed questionnaires were handed in. This high response rate would not have been possible or would have been very difficult to achieve if I had used the postal or mail questionnaire method.

4.8 INTERVIEW GUIDE

According to Patton (2002) an interview guide lists the questions or issues that will be explored during an interview and it ensures that all the interviewees are presented with the same questions or issues. It also helps the interviewer to explore freely, probe and ask questions that will explain and clarify that particular subject s/he is researching on.

The language used in writing the interview guide was English. Focusing on finding the challenges related to financing higher education, I used face-to-face interview in the process of gathering data. An interview guide was prepared for this semi-structured interview.

The interview guide was made up of 12 questions. Questions related to background information were not listed in the interview guide since they had already been asked on the self-completion questionnaire. All the questions focused on the purpose of the study. That is questions that could help find out what the challenges related to financing higher education are. The questions in the guide were mostly open-ended questions demanding in-depth information about the phenomenon at hand. The open-ended structure of the interview questions was purposefully set to give interviewees freedom to express their views accordingly.

4.9 ADMINISTRATION OF INTERVIEWS

Based on the information given on the questionnaires I selected 15 students to be interviewed. These were students I thought could give me rich and in-depth information in relation to the purpose of my study. I called each individual student on the mobile phone

number that was given to me, introduced myself to remind them of who I was and asked them if they could have time to be interviewed by me. Almost all the 15 students were willing to be interviewed, but because of their busy schedule and the limited time that I had, I was able to interview only 8 students.

My participants were interviewed on the premises of The University of Ghana. I used one of the residential rooms at the VALCO Hostel³⁰ to conduct the interview. The room was sometimes noisy since one of the occupants was around during the time I was conducting the interviews. I used four days to conduct the interviews and each interview session lasted for about twenty minutes. Because the interviews were conducted during the day, it was quite difficult getting a time that suited the students because they were quite busy with lectures and assignments. Participants that agreed to be interviewed when I called them made it very clear to me that time was not on their side. Therefore I had to convince them to use the lunch break as the time for the interview.

With the exception of one student, all the students were between 15-20 minutes late for the interview. I used English to conduct the interview. I could have conducted the interview in Akan, which I thought would have brought out more information than conducting the interview in English. But I chose English because I can only speak Akan and cannot write it. Therefore I thought it would be easier for me to transcribe the recorded interview later. In addition not all the students at the university can speak Akan as there are so many local languages in Ghana. Since these students already knew who I was, I did not introduce myself to them a second time. I welcomed them and told them that I appreciated their time spent. I also told them the purpose of the interview and promised them that whatever information that they gave to me would be kept in confidentiality and their names would not be revealed. I realized that some of the interviewees were not feeling at ease when talking to me. I thought it was due to the fact that I knew one of their lecturer and they felt I was an extension of her. Therefore I had to promise them that their lecturer had nothing to do with my research work and they should feel very comfortable and try to give me candid information.

Since the human mind tends to forget quickly, it was very important for me to store the data collected either by writing down notes or by recording. I used a digital tape recorder to

³⁰ This is one of the residential halls for students taking masters degree at the University of Ghana.

record all the 8 interviews I conducted. I asked my participants the permission to use the digital tape recorders and all the eight participants agreed. The recorder was used because I wanted to be highly alert to what was being said, follow up on interesting points said and prompt and probe where necessary. Since the interviews were scheduled during lunch break, interviewees were given a can of coke and a packet of biscuits at the end of each interview session.

4.10 VALIDITY AND RELIABILITY

Validity and reliability are two judgemental criteria for assessing the quality of a research work. They are both very important within quantitative and qualitative research. Reliability poses the question of whether the results of a study are repeatable (Bryman 2004). That is, it helps answer the question of whether a repeated investigation of the same phenomenon will give the same result (Kvale 1989). Kleven (1995:13) defines reliability as “relative absence of haphazard errors of measurement.” He states that validity is more important than reliability and also reliability only has relevance because it is a necessary condition for attaining validity (in Brock-Utne 1996b). This means that one cannot have reliability without having validity. In other words if a researcher is able to prove the validity of his research work, then it also means that the research work is reliable.

According to Patton (2002), validity in quantitative research depends on careful instrument construction to ensure that the instrument measures what it is supposed to measure. In addition the instrument should be administered in an appropriate, standardized manner according to prescribed procedures. The focus is on the measuring instrument like the survey questions. In qualitative research the researcher is the instrument and the credibility of this method depends to a great extent on the skill, competence, and rigor of the person doing fieldwork. In addition it also depends on things going on in a person’s life that might prove a distraction.

Though some researchers apply the concepts of reliability and validity to qualitative research, others do not. Lincoln and Guba (1985) present alternative terms and ways of assessing qualitative research. They propose trustworthiness as a criterion of how good a qualitative study is. Trustworthiness has four aspects which are credibility, transferability, dependability and confirmability and each of these features has a parallel with quantitative research criteria. Credibility parallels with internal validity, transferability parallels with

external validity, dependability parallels with reliability and confirmability parallels with objectivity (in Bryman 2004).

According to Kirk and Miller “Asking the wrong questions actually is the source of most validity errors (Kirk and Miller 1986:30 in Brock-Utne 1996b).” Therefore to ensure that my research work has a high validity, I discussed with my advisor all the questions I used in both the questionnaire and the interview guide.

As stated earlier on, skills, competence and rigor of the researcher doing fieldwork is very important in the validity of qualitative research. In this respect I have enough skills and competence in the social phenomenon of this study. This is due to the fact that I have a second degree in Master of Science in Marketing and during the course of my studies I had the chance to interview many people. In addition we had some interview rehearsals in our Advanced course in Qualitative Research Methods class before we went for fieldwork.

External validity is related to the question of whether the results of the study can be generalized beyond the specific research context Bryman (2004). The target population in this study is first degree students (excluding foreign, par-time and mature students) at the University of Ghana. The two sampling methods used helped to increase the external validity of my research. Students selected in the purposeful sampling are representative of first degree students at the University of Ghana. They are made up of students from different faculties and departments. Participants selected with the purposeful sampling were students who had rich and lived experience concerning the phenomenon in question. These two methods helped to ensure that the people who participated in the study are representative of the target population.

Ecological Validity is a criterion that is concerned with the question of whether social scientific findings are applicable to people’s everyday, natural social settings (Bryman 2004). In other words it is concerned with the extent to which behaviour observe in one context can be generalized to another (Brock-Utne 1996b). In order to ensure ecological validity, the data was collected in a more natural setting. That is, I used an environment which the participants were familiar with. The questionnaire was handed out in two of the lecture rooms and the interview was conducted in one of the hostel rooms.

Culture blindness is a phenomenon which deals with the fact that one may become blind to what one experience everyday (Brock-Utne 1996b). Being a Ghanaian and also alumni of

The University of Ghana, I had to overcome culture blindness. I was however able to view things and matters from a different perspective since I have been staying in Norway for some years now. In addition, the fact that I am taking a masters degree in Europe, helped me to look at the known phenomena from the perspective of a researcher.

Using both qualitative and quantitative methods in finding the challenges students are facing in financing their higher education also increased the validity of my research as the strength of one approach can compensate for the weaknesses of another. Through the completion of the self-completion questionnaire, students were able to briefly indicate the challenges they were facing while on the other hand the interviews were able to provide in-depth and rich information about the phenomenon under study.

According to Silverman (2000:175):

Unless you can show your audience the procedures you used to ensure that your methods were reliable and your conclusions valid, there is little point in aiming to conclude a research dissertation.

4.11 CONCLUSION

This chapter has dealt with the research methodology and how the study was conducted. I have discussed the research strategy and design as well as the data collection procedures which are self-completion questionnaire and interview used in the research work. The target population and sampling techniques have also been presented and validity and reliability which are the two important criteria for assessing the quality of a research work have also been talked about.

In the following chapter, I shall have a look at the analysis methods used for the quantitative and qualitative data collected. The whole process of the analysis of the data will be presented including their interpretation and discussion of the research findings.

CHAPTER FIVE: ANALYSIS, INTERPRETATION AND DISCUSSION OF RESEARCH FINDINGS

5.1 INTRODUCTION

This chapter deals with the data analysis³¹ methods used in this research. In addition, the interpretation and discussion of the research findings in this study are also presented. The chapter begins with the method used for analysis of the quantitative data and the method used for the analysis of the qualitative data. The reasons why these methods were selected are explained. They are followed by a presentation of the characteristics of the research participants. Later the results from the analysis of the self-completion questionnaire are presented, followed by the major themes identified and analysed from the interviews. The latter part of this chapter presents interpretation and discussion of major research findings followed by a conclusion part which presents a summary of the whole chapter.

5.2 QUANTITATIVE DATA ANALYSIS AND REASONS FOR ITS CHOICE

For the quantitative part of the research, the computer program used for portrayal of data was Microsoft Excel. Microsoft Excel is a spreadsheet program that can be used for easy display of data. With the use of formulas, I was able to make additions, subtractions, percentages and create tables. This software program was used because I was interested in basic arithmetic in the analysis of the data collected with the self-completion questionnaire. In this case, Microsoft Excel was the right choice since it is a less sophisticated computer program to use compared to Statistical Package for the Social Sciences (SPSS)³² for Windows.

³¹ This is the process of bringing order, structure and interpretation to the mass of collected data (Marshall & Rossman 1999).

³² SPSS is “a widely used computer program that allows quantitative data to be managed and analyzed (Bryman 2004:544).”

5.3 QUALITATIVE DATA ANALYSIS AND REASONS FOR ITS CHOICE

Qualitative data analysis is a search for general statements about relationships among categories of data. Taking the purpose of my study into consideration, the most appropriate method for analysis was grounded theory (Strauss & Corbin, 1997). It is the search among data to identify content for ethnographies and for participants' "truths" (Marshall & Rossman 1999).

5.3.1 *Grounded Theory*

Grounded theory has been defined as:

Theory that was derived from data, systematically gathered and analyzed through the research process. In this method, data collection, analysis, and eventual theory stand in close relationship to one another (Strauss and Corbin 1998:12).

According to Strauss and Corbin, theory derived from data is more likely to resemble the "reality" than is theory derived by putting together a series of concepts based on experience or solely through speculations.

I used this method because depending on my research purpose, the time constraint and the limited amount of money available to me, I could use some of the procedures in grounded theory to identify themes which will help me with my interpretation, discussion and research findings. Interviewing only eight students was not enough to go through all the processes available in grounded theory to reach theoretical saturation. According to Strauss and Corbin:

For most theory building researchers, data collection continues until theoretical saturation takes place. This simply means (within the limits of available time and money) that, the researcher finds that no new data are being unearthed. Any new data would add, in a minor way, to the many variations of major patterns..... The researcher must keep in mind; however that if he or she stops gathering data before theoretical saturation, then the researcher's theory, might not be fully developed in terms of density and variation (1998:292).

As the main objective of my study was to find the challenges university students and their parents are facing in financing higher education at the University of Ghana, this analysis strategy was accurate and relevant, since the themes developed offered me an insight and understanding to the issue at hand. In the process of analysis, I used three types of coding

procedures presented by Strauss and Corbin (1998). According to Bryman (2004), these three types of coding are different levels of coding and each relates to a different point in the elaboration of categories in grounded theory.

5.3.2 Coding

This is the key process in grounded theory and it begins immediately after the collection of the initial data. In the coding process, data are broken down into component parts, which are given names (Bryman 2004). The three main types of coding presented by Strauss and Corbin (1998) are open coding, axial coding and selective coding.

❖ Open Coding

This is “the analytic process through which concepts are identified and their properties and dimensions are discovered in data (Strauss and Corbin 1998:101).” This process begins with data being broken down into distinct parts. Later they are closely examined and compared for similarities and differences. Events, happenings, objects and actions/interactions that are found to be conceptually similar in nature or related in meaning are grouped under more abstract concepts termed “categories.” In a nutshell, this is a process that yields concepts, which are later grouped and turned into categories (Bryman 2004).

❖ Axial Coding

This is referred to as

The process of relating categories to their subcategories, termed “axial” because coding occurs around the axis of a category, linking categories at the level of properties and dimensions (Strauss and Corbin 1998:123).

The purpose of this process is to begin the process of assembling data that were fractured during open coding. In axial coding, categories are related to their subcategories along the lines of their properties and dimensions, to form more precise and complete explanations about phenomena.

❖ Selective Coding

According to Strauss and Corbin (1998), selective coding is the process of integrating and refining the theory or categories. It is:

The procedure of selecting the core category, systematically relating it to other categories, validating those relationships, and filling in categories that need further refinement and development (Strauss and Corbin 1990: 116 cited in Bryman 2004).

Using the above coding processes I was able to identify concept, categories, properties and extract and analyse fourteen themes from the data I collected from the eight interviewees (see section 5.6 ahead).

5.4 CHARACTERISTICS OF RESEARCH PARTICIPANTS

From the information gathered from the completed self-completion questionnaire, the background characteristics of the research participants were analysed. The background information of research participants are given due to the fact that it is considered essential to describe the sampling group involved in the study.

A total number of 117 students participated in this study by completing the self-completion questionnaire. These participants were all first year students and based on the background information given in the questionnaire; all the students who completed the questionnaire were government sponsored students. After analysing the background information given in the questionnaire, it was discovered that none of the self-financed students or partial financed students at the university participated in the study. As stated earlier on in the previous chapter, the eight participants that I interviewed were also students who had completed the self-completion questionnaire.

Table 1: Representation of Participants based on Gender

	SELF-COMPLETION QUESTIONNAIRE PARTICIPANTS	INTERVIEW PARTICIPANTS
MALE	65	5
FEMALE	52	3
TOTAL	117	8

Now that we have taken a look at the general background characteristics of the research participants involved in the study, I will present the results from the quantitative analysis as

well as the themes which were identified and analysed from the interviews in the next section.

5.5 RESULTS FROM THE ANALYSES OF THE SELF-COMPLETION QUESTIONNAIRE

A total of 117 first year students completed the self-completion questionnaire. Guided by the research questions on one hand and the use of Microsoft Excel program for display of quantitative data, below are the statistical results that were obtained from the raw data entered into the program. It is important to point out that there were some missing data on the self-completion questionnaire. This means that some of the questions on the self-completion questionnaire were not answered by all the 117 respondents.

5.5.1 Parents Occupational Background

International Standard Classification of Occupations (ISCO) - 88 was the tool used in classifying the occupation of parents whose children attend the university into ten groups. ISCO is a tool for organising jobs into clearly defined set of groups according to the tasks and duties undertaken in the job. The ISCO-88 is made up of ten main groups and the occupations in each major group are classified into sub-major groups (International Labour Organization website)³³.

It is important for me to indicate that some data were missing and some of the job titles given by the students could not be used in the classification. In addition some parents were unemployed or deceased. Therefore only 77 of the father's occupation and 91 of the mother's occupation were used in the classification.

³³ <http://www.ilo.org/public/english/bureau/stat/isco/index.htm> Retrieved on 8th March, 2008.

Table 2: Classification of the Occupation of Parents whose Children Attend the University of Ghana

MAIN GROUPS	SUB GROUPS	FATHERS	%	MOTHERS	%
GROUP 1	Legislators, Senior Officials and managers	3	4	-	
GROUP 2	Professionals	31	40	3	3.3
GROUP 3	Technicians and associate professionals	21	27	29	32
GROUP 4	Clerks	1	1.2	4	4.4
GROUP 5	Service workers and shop and market sales workers	3	4	1	1
GROUP 6	Skilled agricultural and fishery workers	4	5.2	3	3.3
GROUP 7	Craft and related trade workers	8	10.4	11	12
GROUP 8	Plant and machine operators and assemblers	3	4	-	
GROUP 9	Elementary occupation ³⁴	1	1.2	40	44
GROUP 0	Armed forces	2	3	-	
TOTAL		77	100	91	100

As can be seen from the above table, there is a great discrepancy between the occupation of mothers and fathers. While (71%) of the fathers are in the first three main groups, (35.3%) of the mothers are in Groups 2 and 3. On the other hand, (44%) of the mothers are in Group 9 while only (1.2%) of the fathers are within this same elementary occupation group.

³⁴ This consists of simple and routine tasks which mainly require the use of hand-held tools and often some physical effort.

5.5.2 Sources of Funds

❖ RESPONDENTS DEPENDENT ON ONE SOURCE

90 (77%) of the 117 respondents, depended on one source of getting money to finance their education at the university.

Table 3: Results of Respondents who are Dependent on One Source for Funds

	PARENTS	FAMILY MEMBERS	OTHER SOURCES	TOTAL
TOTAL	77	11	2	90
%	86	12	2	100

Note: Other sources could either be working part-time, getting money from a friends mother or from a students own personal savings due to working after the completion of the Senior Secondary School (SSS).

From the table above, a majority of the respondents (86%) depended solely on their parents for financial support.

❖ RESPONDENTS DEPENDENT ON MULTIPLE SOURCES

27 (23%) of the 117 respondents, depended on multiple sources in raising funds for their higher education.

Table 4: Results of Respondents who are dependent on Multiple Sources for Funds

CATEGORY	SL	BM	FM	OS	SL+BM	SL+FM	BM+ OS	SL+BM+FM	TOTAL
PARENTS	10	1	11	1	1	1	1	1	27
%	37	3.7	41	3.7	3.7	3.7	3.7	3.7	100

SL – Student Loan; BM – Borrow Money; FM – Family Members; OS – Other Sources

All the 27 students who depended on multiple sources for financial assistance depended on their parents as one of the sources for funds. Majority (41%) of these students depended on parents and other family members as multiple sources. In addition, the next multiple source that students depend on for funds are parents and student loan (37%).

5.5.3 Student Loan

13 respondents (11%) depended on the student loan while 104 (89%) respondents did not.

❖ REASONS FOR NOT DEPENDING ON THE STUDENT LOAN

Out of the 104 respondents who were not taking the student loan at the time of the field work, 84 students gave reasons as to why they were not depending on the student loan while 20 students did not answer the question. Below are the reasons given by 84 of the participants, for not taking the student loan from Social Security and National Insurance Trust (SSNIT).

Table 5: Reasons why some Students do not take Student Loan

REASONS	TOTAL	%
CAN AFFORD TO FINANCE EDUCATION	49	58
CANNOT FIND A GUARANTOR	24	29
INTEREST RATE IS TOO HIGH	5	6
WANTS TO BE DEBT FREE	1	1
UNCERTAIN ABOUT PAYING BACK	1	1
LOANS COME LATE	1	1
UNDECIDED	3	4
TOTAL	84	100

From the table above, over half (58%) of the 84 students were not collecting the student loan because they could afford to finance their education. On the other hand, (29%) of these students were not collecting the loan due to the fact that they could not find guarantors.

5.5.4 Financing my Education is difficult.

112 respondents answered this question.

Table 6: Results on difficulty in financing Education

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	TOTAL
TOTAL	22	38	36	10	6	112
%	20	34	32	9	5	100

As we see, more than half of the students (54%) see it as difficult to finance their education, while only (14%) do not find it difficult.

Table 7: Male and Female Results on difficulty in financing Education

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	TOTAL
MALE	12	21	19	4	5	61
%	20	34	31	7	8	100
FEMALE	10	17	17	6	1	51
%	20	33	33	12	2	100

There isn't any disparity between male and female students when it comes to the difficulty in financing higher education. While (54%) of the male respondents see it as difficult to finance education, (53%) of the females also see financing education to be difficult. On the other hand, (15 %) of the male students do not see financing education to be difficult, while (14%) of the female students do not find it difficult as well.

5.5.5 Do your parents make sacrifices in helping you finance your higher education?

112 respondents answered the question to whether their parents made any sacrifices in helping them finance their education.

Table 8: Results of Respondents whose Parents make or do not make sacrifices to Finance their Education

	YES	NO	TOTAL
TOTAL	63	49	112
%	56	44	100

A majority of the students (56%) holds that their parents have to make sacrifices to keep them at the university.

Table 9: Results of Male and Female Respondents whose Parents make or do not make sacrifices to Finance their Education

	YES	NO	TOTAL
MALE	34	29	63
%	54	46	100
FEMALE	29	20	49
%	59	41	100

When we take a look at the table above, we can see that in both genders, majority of the students claim that their parents make sacrifices to keep them at the university. Moreover, there isn't much disparity between the results of the male and female students response. While (54%) of the male students holds that their parents make sacrifices to keep them at the university, (59%) of the female students also holds that their parents make sacrifices. On the other hand, (46%) of the male and (41%) of the female students claim that their parents do not make any sacrifices when it comes to financing their education.

5.5.6 Do university students make sacrifices on campus because they do not have enough money?

110 respondents answered the question related to if they (students) made any sacrifices on campus because of lack of funds.

Table 10: Results of Respondents who make or do not make Sacrifices on Campus due to Insufficient Funds

	YES	NO	TOTAL
TOTAL	51	59	110
%	46	54	100

As can be seen from the table, a majority of the respondents (54%) do not make sacrifices on campus due to insufficient funds. It seems like parents sacrifice more to have their children attend university than the students themselves sacrifice.

Table 11: Results of Male and Female Respondents who make or do not make Sacrifices on Campus due to Insufficient Funds

	YES	NO	TOTAL
MALE	27	33	60
%	45	55	100
FEMALE	24	26	50
%	48	52	100

There isn't much difference between male and female respondents results on who make or do not make sacrifices on campus due to insufficient funds. In both genders majority of them did not find that they made sacrifices on campus due to insufficient funds. As (55%) of males and (52%) of females holds that they do not make any sacrifices on campus due to lack of funds, (45%) of males and (48%) of females on the contrary also claimed that they make sacrifices on campus due to lack of funds.

5.5.7 Male Students find it easier to finance their university education than female students.

113 respondents answered this question.

Table 12: Results of Male Students and Easiness in Financing Education than Female Students

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	TOTAL
TOTAL	6	16	30	36	25	113
%	5	14	27	32	22	100

A majority of the respondents (54%) do not see financing university education to be easier for male students than female students.

Table 13: Male and Female Respondents results on Male Students and Easiness in Financing Education than Female Students

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	TOTAL
MALE	4	8	13	19	16	60
%	6.7	13.2	21.7	31.7	26.7	100
FEMALE	2	8	17	17	9	53
%	4	15	32	32	17	100

From the above table it can be seen that, there isn't any difference between the percentage of male (19.9%) and female (19%) respondents who agree to the fact that male students find it easier to finance their education than female students. But there is quite a difference between the percentage of male (58.4%) and female (49%) respondents who disagree to the fact that male students find it easier to finance their education than female students. There are more males than females who disagree that male students find it easier to finance their education than female students.

5.5.8 It is easier for male students to find guarantors for their student loan than female students.

106 respondents answered this question.

Table 14: Results on Male Students and Easiness in Finding a Guarantor for their student loan than Female Students

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	TOTAL
TOTAL	2	8	35	35	26	106
%	2	7	33	33	25	100

A majority of the respondents (58%) do not see it as easier for male students to find guarantors for their student loan than female students.

Table 15: Male and Female Respondents results on Male Students and Easiness in Getting a Guarantor for their student loan than Female Students

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	TOTAL
MALE	2	3	16	20	18	59
%	3	5	27	34	31	100
FEMALE	–	5	19	15	8	47
%	–	11	40	32	17	100

A majority of the male (65%) and female (49%) respondents do not see it as easier for male students to find guarantors for their student loan than female students. As can be seen from the table, there are more males than females who disagree. On the other hand, more females (40%), see it to be neutral than males (27%).

5.8.9 When it comes to financing my education, I get preferential treatment from my parents because of my gender.

111 respondents answered this question.

Table 16: Results on gender and preferential treatment from parents when it comes to financing Education

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	TOTAL
TOTAL	2	18	26	22	43	111
%	2	16	23	20	39	100

A majority of the students (59%) disagree that they get preferential treatment from their parents when it comes to financing their education because of their gender

TABLE 17: Male and Female Respondents results on gender and preferential treatment from parents when it comes to financing Education

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	TOTAL
MALE	1	8	14	13	23	59
%	2	13	24	22	39	100
FEMALE	1	10	12	9	20	52
%	2	19	23	17	39	100

A majority of the male (61%) and female (56%) respondents disagree that they get preferential treatment from their parents when it comes to financing their education because of their gender. Although the percentage of males who disagree is greater than that of females, the difference isn't much. Moreover more females (21%) than males (15%) also agree that their gender helps them to get preferential treatment from their parents when it comes to financing their education.

5.6 MAJOR THEMES IDENTIFIED AND ANALYSED FROM INTERVIEWS

Eight respondents were interviewed to give more insights into the challenges students and their parents are facing in financing education at the University of Ghana. Guided by the research questions and the use of open coding, axial coding and selective coding, I was able to identify themes from the data collected during the interviews I conducted and to analyse them.

Presented below are the themes identified and analysed from all the interviews through the use of grounded theory analysis.

5.6.1 Difficulties in getting a Guarantor

Six (75%) of the eight participants that I interviewed mentioned during their interview session, that it was very difficult getting a guarantor to sign the student loan form. Out of these six participants only one, had managed to find himself a guarantor. Two of these six participants stated that although the number of guarantors needed to sign the student loan form had been reduced from three people to just one person, the reduction had not eased the difficulty students have to go through to get a guarantor.

The participants claimed that it was difficult for students to get a guarantor because of two main reasons. The first reason they gave was that Social Security and National Insurance Trust (SSNIT) had set some criteria which limit the number of people who can guarantee for students. Two criteria they mentioned were that for a person to qualify as a guarantor she or he should be a contributor to the Social Security Pension Scheme and the person should not already have guaranteed for another student. One participant had this to say:

My parents are farmers, but because they do not contribute to the Social Security Pension Scheme they cannot guarantee for me. Some of my family members who are working have already guaranteed for others and they also cannot guarantee for me.

The second reason given for the difficulty in getting a guarantor was that people who were qualified to stand in as guarantors for students were reluctant to do so. This is due to the fact that some students, after completing their programs at the university, do not pay back the student loan. In addition a guarantor, who goes on pension at the time the student he

guaranteed for has not paid off all the student loan with interest, gets the amount of money the student owes deducted from his or her pension money. One of the participants stated this:

I have a friend who wanted to guarantee for me. But her father went on retirement and because her father had guaranteed for someone before and the person did not pay, the money was deducted from the fathers pension pay. And since that time, she refused to help me. It is really difficult. If you do not have a family member or a person who trusts you, you will not have a guarantor.

It can be inferred from this participant's statement that trust that the student will pay back the student loan is very important if a student shall get a guarantor outside the scope of the family.

5.6.2 Unattractive Student Loans

Some students were not interested in taking the student loan, not because they could afford to pay for their higher education, but because they found the student loan scheme to be unattractive. Two (25%) of the students I interviewed were of the view that the interest rate on the student loan was too high and the more one delays paying it off after the completion of studies the more it increases in amount. Therefore with the uncertainty of getting a job after completing their university studies, they were afraid of taking up a loan as they might not be able to pay it back. One of them stated that:

The interest rate is too high. I do not want to be in a situation where I will be owing money after my studies. I do not have any condition that I will find work after studies.

5.6.3 Finance University Education through Money Borrowing

Some parents have to borrow money in order to help with the financing of their children's higher education. One student mentioned that her mother had to borrow money from friends and another respondent also stated that his uncle had to borrow money to help him pay for his accommodation and other fees. These were money borrowed without interest they said. But other parents go to the extent of collecting loans with interest from the bank to help with their children's higher education. One respondent said that:

I have two elder brothers who are also in the university now and when they got admission to the university, my dad collected loan for them with interest. And now to pay the loan plus the interest is a problem. My father was only able to help them during the first year at the university.

There are some problems associated with borrowing money from the bank or from friends, claimed two of these respondents. There is the problem of not being able to pay off the money borrowed as stated in the quotation above. Another problem mentioned by one participant was that it was difficult borrowing money from family friends and it could also be humiliating. She mentioned that:

Sometimes when I need money on campus, my mother has to borrow money from another person and pay her back when she gets the money. On the whole it is not easy getting or borrowing money from someone. He or she does not trust you and so they do not want to give out the money. They are usually friends and so they do not collect interest. Some are not nice at all. You are in need of something; therefore if the person is not nice, you still try to convince the person and also beg the person to still give the money to you.

5.6.4 Dependent on Family Members for Financial Assistance

Five of the respondents mentioned that they got financial assistance from their parents, but the money received from them was not enough. Therefore they had to depend on other sources of financial support. According to them, they depended on family members like siblings, aunties, uncles, grandparents or cousins for financial support. One respondent pointed out that not all the family members are willing to help. She said:

In my family every body fend for himself. They have what they think is sufficient for them and so when you go to them they tell you things are difficult for them as well. Things are not all that easy. But with a cousin, when I go to him he knows I am a student and he has been in the university before. Therefore he knows about the difficulties that students go through at the university. Therefore he has been helping me.

When it comes to this interviewee her cousin is helping her because of past experience and knowledge of the difficulties student can go through as a university student. Others may help because of a sense of 'obligation' especially when the person in need of financial support is a sibling or someone they are very close to. One student had this to say:

It is difficult financing my education. I have asked my brother to bring money and he says he does not have any. He is also going to school in London and he has to work to get money to cater for himself and his education as well. Therefore most of the time, when I ask him for money, he tells me to wait for him to organize something.

5.6.5 Dependent on others for Financial Assistance

One student said he was depending on a friend's mother for financial support. She was helping this student because she could afford to help a young boy in financial need at the university. This interviewee stated that:

My friend's mother did not ask me to pay back the money she has given to me. Therefore it is not that clear if she would want me to pay her back or not. She is not even interested in knowing why I was not able to finance my education.

5.6.6 Dependent on Sponsorships or Grants

Some students also depend on the university and certain organizations for scholarships or grants. One student talked about applying for financial assistance at the Students Financial Aid and a Non-governmental Organization (NGO) called Plan Ghana. He talked about how it was difficult getting sponsorship and the cost one has to incur in order to get financial assistance. This is what he had to say:

Getting sponsorships or grants is not easy. There is the Students Financial Aid that I am depending on. The schools grant is based on academic results. One has to fill out some forms, take an interview and if one qualifies, then one will be given the grant. But the disadvantage is that it will be granted in the second semester. I have also applied to an NGO called Plan Ghana. I have to go there to check on the application and it also incurs costs like transport. Sometimes when I go to Plan Ghana to check on the application, the manager gives me money for transport. This is because she knows the financial situation that I am in and she also knows that if she does not give me some money, going back to school will be a problem.

5.6.7 Food Quality and Food Quantity

The number of times students eat and the quality of food that was eaten was of concern to most of the participants interviewed. Seven (88%) of the respondents mentioned that most of the time they had only two meals a day. These students gave some reasons to why they couldn't afford to eat three times a day on campus. They said that food was expensive to buy on campus and that they had inadequate funds. According to one participant, breakfast, lunch and supper have been represented with code 0 or 1. This is what she had to say:

On campus food is very expensive here. So you cannot be buying food like, in the morning you buy, in the afternoon you buy and so on. Therefore we have something we call the 101 term. This means that you eat in the morning, you do not eat in the afternoon but you eat in the evening. If it is 011, it means you do not eat in the morning, but you rather eat in the afternoon and in the evening. On the other hand if it

is termed 111, then it means you will be having three square meals a day. It means if you do not have money you just have to forgo one.

Three students claimed that they were on a very poor diet and there was nothing they could do about it. They were only interested in satisfying their hunger and to them any food was okay. There was a pattern of not eating varieties of food most of the time but just one type of food. Moreover, the type of food eaten by these students contained so poor nutrition that one interviewee claimed the food was given him some health problems. One student said:

Since I came on campus I have been eating a lot of rice which is not so good. And because it is only just rice it has been giving me some health problems.

Another interviewee also said:

You will really be surprised. In my case I take tea and only bread around 10 and 11 o'clock. Around 3 o'clock I go to the night market to buy food. I do not like kenkey and so I buy banku³⁵ and fried fish. The quality of the food is not good. Sometimes you just take it, just to satisfy you.

5.6.8 Dependent on other Students on Campus

From the interviews, it was found out that university students depended on other students for certain things they cannot afford to buy. While two of the respondents claimed that they sometimes depended on their roommates for food, one respondent claimed he depended on both his roommates and friends for food. This respondent plus two others also mentioned that they depended on their friends on campus for course materials they could not afford to buy. One student explained:

There are things that I cannot afford to buy like handouts and clothes. Therefore I have to depend on my friend for certain things like borrowing his pamphlets. And the problem is that I cannot go to him for everything. I do not even think of meals because where ever I go and there is a meal I just try to eat there. It is because of this reason that I try to socialize a lot with people. In my room I just try to eat with my roommates anytime they cook because if I should use the money that I have on food, then if something urgent comes up for me to buy, there will be no money.

³⁵ Banku and Kenkey are two of the staple foods consumed in Ghana. It is prepared from fermented white corn and normally eaten with fried fish, soup or sauce.

From this respondent, it can be inferred that there is a limit to the things one can depend on from other students. In addition socializing with other students on campus and making more friends is seen as a means of getting food to eat.

5.6.9 Parents do not rest

Two of the interviewees claimed that their parents do not rest because they have to work almost all the time in order to earn some extra money to help with financing their education. In order for some parents to get some extra money to help with the financing of their children's higher education, they had to work for more hours during the day, to work for almost seven days in a week or to look for some extra work even after they had gone on pension. One participant had this to say:

My father is a pensioner and he used to be a teacher. You know if you are a pensioner you have to rest you know. But he is trying to go in for extra classes in order to give me some pocket money and some material things that I need.

Another student also claimed:

My mum is a seamstress and my dad is a commercial driver. Mostly on Sundays they have to work. It is only one Sunday in a month that they take off to rest. It is like they work seven days a week. My mum's workplace is not very far from our house. Therefore during weekend she combines work and taking care of my younger siblings. But as for my dad he is always out working.

From the above quotation we can see that parents who are working almost all the time in order to get some extra funds to help with the financing of a child's university education, spend less time with the younger children at home.

5.6.10 Sale of Items for Money

Some university students and parents sell personal items, belongings or property as a source of getting money to finance higher education. This tells the extents to which some university students and their parents are willing to go just to raise money to fund higher education. One student lamented:

Getting money is very difficult. Because my parents are cocoa farmers it is very difficult for them to get a loan from the bank. When it is off cocoa season, the money issue is very difficult. Especially when I started studying, it was very difficult for my parents to raise money. So I had to sell my personal computer, television and mobile phone. These were items I was able to buy for myself when I worked temporarily at a F.M station after the completion of SSS in 2005. I had to work because I could not

enter the university immediately due to financial problems. I stayed at home for two years. So when I was coming to the university this year and there were still financial problems, I had to sell these things to raise money. My dad on the other hand had to stop his building project because I needed money for my fees. He had to sell the cement he had bought for the building in order to raise money for me.

From the above statement, this family sees the sale of their personal items as the only source of raising money, since they could not borrow money from the bank. Another student also claimed:

When I was in the secondary school, my mother had to rent out the only bedroom she had in order to raise money for me to go to school. But in order for her to raise money for me to come to the university she had to sell her personal plot which was her only land property.

5.6.11 Junior Siblings suffer

Because of senior siblings at the university, some junior siblings suffer. The junior siblings have to sacrifice some of their needs in order for the needs of their adult siblings to be met first. One interviewee stated that her junior siblings school fees had to be postponed in order for her registration fees at the university to be paid first. Two other interviewees also said that due to the financial problems in their family only one child can be in the university at a time. This means that qualified students will have to stay at home for some years before entering the university. One of the participants had the following to say:

We are two brothers and we both qualified to enter the university at the same time. But since I was older than my brother, he couldn't apply for admission to enter the university because our parents could not afford to have the two of us at the university at the same time. Therefore he will have to wait until I have gone further, so that when I am about to finish he can also apply and enter the university.

5.6.12 Difficulty in Financing Education depending on Gender

For some of the participants, gender plays a role when it comes to the difficulties they experience related to the cost of financing higher education. Two of the male interviewees and one female interviewee said that the difficulties related to the cost of financing their education affected them more because of their gender. The female interviewee mentioned that the things needed by female students are more than what male students need. To her, there is a feeling of pain and hurt associated with not having money to buy all the things she wants. This female interviewee stated that:

If I were to be a male the difficulties would have affected me less. This is because we females need lots of things and so if you need something and you are not getting money to buy, it is painful.

On the other hand one male and a female respondent also stated that they were affected less by the difficulties related to the cost of financing their education because of their gender.

Three of the male respondents said that in general, it was easier for female students to finance their education than male students. Therefore the difficulties related to the cost of financing education affects male students more than female students. These respondents held that, it is much easier for female students to get financial assistance from other people like family members or from men who have the intention of making these students their wives in the near future. One of them said this:

Female students stand a better chance being sponsored by other family members than male students. If a man has the aim of marrying a female student in the future, this person will certainly invest his money into this student's education. Even with NGOs, where we can apply for financial help, the female students have a better chance of getting financial help than male students. In general if a lady and I go to the same place for help, I know the lady will get help first before I do.

Two of the female respondents said that it was easier for male students to finance their education than female students. According to these respondents, male students have more opportunities of getting a part-time job than female students. In addition male students are more open to take on any job than female students, since there is less peer pressure on them if they are doing minor jobs. Therefore male students have more opportunity of getting some extra money on their own than female students. One of them had this to say:

It is much easier for male students to get extra money than for female students. This is because it is easier for them to get extra jobs than for females. Male students do not feel shy when doing any job. Like during vacation, they can do any job in order to get some money. But for us girls, we feel shy when doing certain minor jobs like selling ice water³⁶ for example. You will have your friend telling you that this job is below your class. This makes female students reluctant to do certain types of jobs when compared to male students.

³⁶ Ice water is the same as cold or chilled water and one way through which poor people who do not have any skills make money is by selling this ice water. It is a minor job and one does not need much capital to start with. But it can be a very difficult job to do if the seller has to carry it on her head and roam about with it in order to find people to buy.

5.6.13 Finding a Guarantor and the Gender Question

According to six respondents (75%) gender does not play a role in the difficulty or easiness of getting a guarantor to sign the student loan form. One respondent said it is wrong for people to think that female students find it easier to get guarantors than male students. One interviewee had this to say:

The difficulty of getting a guarantor is the same for males and females at the university. A person does not take a student's gender into consideration to decide whether to guarantee for a student or not. If a guarantor guarantees for you and you do not pay back the student loan, he will not say that because you are a male or a female it is okay. What the guarantor is interested in is the student paying back the student loan after completing his or her education. The truth of the matter is students who have disappointed guarantors in the past are both males and females; therefore a guarantor will not differentiate.

The issue of trust in paying back the student loan is more important than gender when one is looking for a guarantor.

Two of the interviewees on the other hand were of the view that gender does play a role in finding a guarantor. To them it was easier for female students to find guarantors than for male students. They explained that female students are likely to get either men or women to guarantee for them. Therefore female students have a broader scope of people who can guarantee for them. But for the male students this is not so since their fellow men are not eager to help them. One of the participants said that:

It is easier for female students to find guarantors than male students because if you are female you can get a man to guarantee for you. But if you are a man and you go to a man, he will not be willing to help you.

5.6.14 Gender versus Parents Financial Assistance

Three of the respondents did mention that their gender played a role in the amount of financial help that they received from their parents. One female respondent said she got preferential treatment when it comes to financing her university education because her parents try their best to give her some more money on campus than her brothers since as a female; she had a lot more expenses to cover than her brothers.

One of the male respondent also said that he got preferential treatment when it comes to financing his university education from his parents because to his parents investing in females education was not beneficial and also males had the potential of getting money

through other means other than depending on only their parents. Therefore it was more appropriate to give the little that they had to the males in the family more than to the females. He had this to say:

My parents have prioritized male education over female education because of the following reasons. They feel that if they sponsor females to go to school, they will end up being pregnant and that it means they would have wasted the amount of money they would have put into their education. In another aspect, my parents think that as a man, I will be able to get money from other sources. That is men are more energetic and can engage in hard labor jobs in getting some extra money. Therefore all they have to do is to help me with some little money and I find the rest to finance my education.

Another male student said however that he did not get much financial help from his parents because of his gender. To his parents females are more likely to enter into immoral activities than males if they are financially handicapped. Therefore in order to prevent such activities, they will do their best in getting her enough money to finance her education. This is what he said:

In my case, if I were a girl, my father would have struggled to get more money to give to me because he will not want me to indulge in any immoral activities. But because I am a male, the little money they get they just give it to me.

5.7 INTERPRETATION AND DISCUSSION OF MAJOR RESEARCH FINDINGS

In the subsequent subsections, I have interpreted and discussed all the quantitative results and themes identified using grounded theory, in relation to answering the five main research questions which are as follows:

- ❖ What is the occupational background of parents whose children attend the university?
- ❖ How do students get money to finance their university education?
- ❖ Are there any difficulties university students and their parents are facing due to lack of funds? If so, what are the difficulties?
- ❖ Do the costs of university studies affect female students more than male students?
- ❖ Does gender influence the amount of financial assistance university students get from their parents?

5.7.1 What is the occupational background of parents whose children attend the university?

Using the ISCO-88 to classify parents occupational background (refer to table 2) it was found out that, 55 (71%) of the 77 fathers whose occupations were used in the classification were in the first three main groups which included managers, professional technicians and associate professionals. On the other hand 32 (35.3%) of the 91 mothers whose occupations were used in the classification were in Groups 2 and 3. Moreover 40 (44%) of the mothers were in Group 9, which means that they had elementary occupation.

There is a disparity in the type of work fathers and mothers are doing. I think this is due to the fact that men are the breadwinners in most families in Ghana. In addition in the past, males were encouraged to go to school more than females therefore it is not surprising that the majority of the fathers are within Group 1, 2 and 3 and the mothers are concentrated in Group 3, 7 and 9. But with time, this disparity is likely to change as more girls are encouraged to go to school now.

From table 2 it can be inferred that most of the students on campus have at least one parent who is either in the high or middle income group. This correlates with the World Banks' (refer to the literature review) statement that, students in higher education in developing countries are disproportionately from the upper end of the income distribution (World Bank 1994). But there are also students who are in the low income group and these students really need help to finance their education. A study by Sawyerr (2002) has also shown that students admitted to the University of Ghana and Kwame Nkrumah University of Science and Technology (KNUST) showed a skewed university admission profile in favour of high incomes.

5.7.2 How do students get money to finance their university education?

From the tabulation of the answers on the questionnaire it was found out that some students relied on one single source of funds while others had multiple sources of funds. The main source from which students were getting funds to finance their university education was their parents. When we take a look at section 5.5.2, it can be seen that 104 (89%) of the 117 respondents who completed the questionnaire depended on their parents for money to fund their higher education. Moreover, while 77 (86%) of these respondents depended solely on their parents for financial support, 27 depended on their parents and other sources for funds.

The next source on which students depended to get money to finance their education was family members. There were 24 of the respondents who depended on family members for financial support. Of these, 11 students depended on family members only, while 13 depended on family members plus other sources. Students depended on family members like siblings, aunts, uncles, grandparents and cousins for financial support. This financial dependency of university students on family members can also be seen in other African countries like Uganda and Kenya (refer to section 2.3.1 and 2.3.3). In the literature review chapter, I stated that university students in Uganda have multiple sources of getting money. According to Carrol (2004), over 20 percent of university students in Uganda receive financial support from siblings while 12 percent receive support from extended families.

Two of the interviewees talked about how it could sometimes be difficult to get financial help from family members. According to one of these participants, family members, who feel they have barely enough money for themselves, will not take on an extra financial burden. From one of the quotes in section 5.6.4 it can be inferred that some adult siblings who are working, help their junior siblings who need money for their education. Probably out of a sense of obligation, even if they do not have enough money themselves, they still try to help. In the statement I am referring to, this adult sibling is going to school and is working to cater for his education himself and must cater for his younger sibling at the university as well. This puts extra financial burden on these family members who might be having financial difficulties themselves. It can be seen that as the cost of financing higher education becomes high in Ghana, the burden of financing it is being pushed onto the shoulders of students and their parents. They are however not the only people who will carry the financial burden. In the case where university students have to depend on family members for financial support because their parents cannot afford to fund their education alone, the financial burden of funding higher education will be put on to the shoulders of other family members who some, might be having their own financial problems as well.

Students also get funds through the Student Loan Scheme. Section 5.5.3 tells us that only 13 (11%) students of the 117 participants were collecting student loan. 84 of the participants gave reasons to why they were not taking the student loan. Referring to table 5 in the above mentioned section, 49 (58%) of the participants could afford financing their own fees, therefore there was no need for a student loan. Of these respondents 24 (29%) on the other hand would like to take the student loan, but had not got a guarantor yet, since it is difficult

to get one. Five (6%) of the participants gave high interest rate as the reason for not taking the student loan. One student was not taking it because the loans come late. Yet another participant was not taking the student loan because he wanted to be debt free. One student did not take it because of the uncertainty about paying back the loan. The three remaining respondents were undecided.

Two of the participants interviewed (see section 5.6.1) gave reasons to why it was difficult for university students to get a guarantor for their student loan even though the number of guarantors, needed to sign the student loan form had been reduced from three to one. They mentioned that the condition that has been set by Social Security and National Insurance Trust (SSNIT) for people to meet before they can qualify as guarantors, limits the number of people who can stand in as guarantors for students. To qualify as a guarantor the person should be a contributor to the Social Security Pension Scheme (SSPS). In addition a person who is qualified to be a guarantor can only guarantee for one student at a time, until all the student loan has been paid off.

These conditions that have to be met, make the setting up of the Student Loan Scheme (SLS) very questionable. The SLS was set up to supplement the students' own private resources, since most families do not have enough money. Most students who would like to have this loan cannot apply however because they must have a guarantor which is difficult to get. Their parents cannot guarantee for them because they might be for example farmers or traders and may not be contributing to the Social Security Pension Scheme. Most families in the low income groups tend to have more children yet, parents can guarantee for only one child. The question that needs to be asked is who should guarantee for the other children in the family who will be going to the university later on?

University students whose parents cannot guarantee for them, have to look elsewhere for help and this is not easy. According to the interviewees people who are qualified to stand in as guarantors for students are often reluctant to do so because they are afraid that students that they might guarantee for, will not pay back the loan after graduating. When a student does not pay back the loan, it is his guarantor that suffers because when the guarantor goes on pension, the amount that is owed as student loan will be deducted from his pension money.

The problem with student loan and guarantors, reminds me of the experience I had when I was a student at the University of Ghana. During my time at the university, I needed three guarantors. My dad could guarantee for me and luckily I had two distant relatives to guarantee for me as well. When I came to Norway to do my masters, I did not work in Ghana, so the student loan could not be deducted from my salary and I did not pay back the loan in full. When it was time for the child of one of my distant relatives who guaranteed for me to go to the university, he was not allowed to guarantee for his daughter. But since he knew where my parents were, it was easy for him to contact me. I had to pay off the student loan I owed outright, before he could guarantee for his daughter.

What if this guarantor could not get hold of me because I had travelled? What if I was still in Ghana and unemployed? Or what if I was working in Ghana, but the type of job I was doing did not give me enough money to pay the rest of the loan I owed? These are the problems qualified guarantors try to avoid. Most people who have guaranteed for students have had the experience of students not paying off the loan after graduating.

As stated earlier on, some students did not take the loan because they felt the loan was unattractive due to high interest rate, the uncertainty of being able to pay the loan back after graduation, or the fact that the loan is not received in the beginning of the semester when students need it the most to pay their fees. Two of the students I interviewed held that there is an uncertainty of getting a job after graduation. And since the interest rate is high and as one delays in paying it off after graduation, the more the amount increases, there is a fear of not being able to pay the loan after completing the university. It should be noted that Ghana, just like many of the developing countries has a lot of unemployed graduates in the country.

The Student loan scheme is supported by the World Bank (Stromquist 2002). In the chapter on globalization theory, it has been stated that the World Bank is among the international agencies that are advocates of finance driven reforms that have led to the introduction of cost sharing and user fees at the universities in Africa. The finance driven reforms are the result of globalization. Since students from poor backgrounds cannot cover all their fees, the loan scheme seems to be good funding source for them. But it seems these are the same students who might be having difficulty in getting a guarantor. The sad truth is that most of the students who really need this loan cannot get it because they cannot get a guarantor. Therefore these students who cannot afford the cost of university education and cannot get the student loan to supplement what they can afford during the course of their studies just

have to drop out of the university. This confirms the concerns that cost sharing is likely to lead to further discrimination between the poor and the rich in access to higher forms for knowledge (Stromquist 2002). If university students in the low income group do not get financial help and user fees keeps on increasing as it does every year in Ghana, the University of Ghana will be attended by only the well- to do. This is one of the concerns that have been stated by Brock-Utne (2002a) and Mazrui (1997) about the universities in Africa.

Four participants who completed the questionnaire stated that that their parents borrowed money as an additional source of getting some extra funds to help them with their education (refer to table 4). Two interviewees (see section 5.6.3) talked about their guardians borrowing money from friends to help them finance their education. These are money borrowed without interests, but there are others who go the extent of borrowing money from the bank to help sponsor their children at the university. As the interest rate on bank loans are very high, the paying back of a bank loan that was used as an investment in a child's university education may be very difficult. One of the students I interviewed also talked about how his father had to borrow money from the bank to help with the financing of his two elder brothers' education since they had gained admission to the university. According to this interviewee, his father is finding it difficult to pay back the loan. Therefore, if he used a family property as a security to acquire the loan from the bank, he is likely to loose this property after some years.

Apart from the problem of not being able to pay back money borrowed, one of the students I interviewed also mentioned another problem which is related to the difficulty in borrowing money from family friends and the humiliation some parents can go through to borrow money. From her quote which is in section 5.6.3, she talks about how friends of her mother are unwilling to lend them money because they do not trust her mother's ability to pay back the money. According to her, these family friends can be rude and since her mother has no other alternative to get money, she has to go through harassment and humiliation. Her mother sometimes has to beg her friends just to lend her money.

Why should financing a child's education be so difficult that some parents have to be humiliated in order to get funds to help their children study at the university? According to Stromquist (2002), the World Bank argues for cost sharing and claims it contributes to social equity. But looking at the challenges some university students and their parents are going through to find funds, cost sharing rather contributes to social inequity. This is one of the

concerns some people have expressed in relation to the negative impact of globalization on those with lower incomes.

Four respondents stated other sources as means of getting funds in financing their education. The sources could either be working part-time or through personal savings (see section 5.5.2). One of the students interviewed mentioned that he depended on a friend's mother to finance his education. He is very lucky to have someone outside his family helping him finance his education. There are only a handful of people who will offer such kind of help.

This interviewee also talked about other sources students from poor background could depend on in getting financial help (refer to section 5.6.6.). He mentioned applying to the Students Financial Aid for funds and also to an NGO called Plan Ghana for financial help. According to him it was difficult to get sponsorship or grants. In addition he mentioned that it was unfortunate that, if students were going to get help from the above mentioned source, they do not receive the money at the beginning of the academic year. For first year students, they must pay all their fees in full, therefore for students who do not have the money to pay for their fees in the beginning of the academic year, life can be a nightmare. In addition, students are not 100 percent sure that they can get funds from these sources. It is not like the Student Loan Scheme, which one knows that all I need is a guarantor. In 2005/6 academic year, out of the 181 students (171 males and 10 females) who applied for financial support at the Students Financial Aid Office (SFAO), only 121 of them (113 males and 8 females) were granted aid (University of Ghana website)³⁷.

It is very interesting to know that, there are some NGOs in the country that are giving financial assistance to university students who need financial help. I think we need a lot of such NGOs in Ghana or Africa in general, to help the under privileged. It is just sad that the students have to go there personally to check on their applications as stated by this student, since it incurs transportation cost. It would be much easier for them if they could just make a telephone call or go to a web-site to check on their application.

³⁷ <http://www.ug.edu.gh/announcementdetail.php?recordID=116> retrieved on 8th March, 2008.

5.7.3 Are there any difficulties university students and their parents are facing due to lack of funds? If so, what are the difficulties?

When respondents who completed the questionnaire were asked if financing their education was difficult (see table 6), 22 (20%) of them ticked strongly agree while 38 (34%) ticked agree. This means that 54% of these respondents find financing their education difficult. There wasn't any significant difference between the results of male and female students (see table 7). While (54%) of the males and (53%) of the females see financing their education to be difficult, (15%) of the males and (14%) of the females do not find financing their education to be difficult. Of the 112 respondents, 63 (56%) answered that their parents made sacrifices in helping them finance their university education (see table 8). There wasn't much disparity between the results of the male and female respondents (see table 9). While (54%) of the male and (59%) of the female students hold that their parents make sacrifices due to lack of funds to finance their education, (46%) of the males and (41%) of the females on the contrary also claim that their parents do not make any sacrifices when it comes to financing their education.

When participants were asked if they make sacrifices on campus due to insufficient funds, 51 (46%) of the 110 respondents ticked yes while 59 (54%) ticked no (see table 10). There wasn't much difference between male and female respondents results. As (55%) of the males and (52%) of the females claim that they do not make any sacrifices on campus due to lack of funds, (45%) of the males and (48%) of the females on the other hand, hold that they make sacrifices on campus due to lack of funds (see table 11). As a majority of the students have at least one parent in the high or middle income group, one would assume that most of these students would not see financing their education to be difficult, but over half of the respondents do see financing their education to be difficult.

The number of times students eat on campus was an issue that was discussed by most of the participants interviewed. Seven of the interviewees (see section 5.6.7) claimed that it was normal for them not to eat more than twice a day since they did not have money to eat three times and food was expensive to buy on campus. It is interesting to see from one of the quotes in section 5.6.7 that codes have been used to represent the number of times student eat and when the meal was taken. According to this student that I have quoted, the term 111 means eating breakfast, lunch and supper. The term 101 means eating breakfast and supper

and no lunch. The term 011 on the other hand means skipping breakfast and eating only lunch and supper.

Three of the interviewees also talked about the poor diet they were having on campus because of lack of funds. According to these students, they were just interested in satisfying their hunger and to them the quality of food did not count. They were eating just one type of food most of the time which was poor in nutrition as well. One of the interviewees talked about how the poor diet had started given him health problems, because he has been eating a lot of rice. Rice is made up of only carbohydrate, therefore eating only rice does not give a person a balanced diet. Eating nutritious food and having three meals a day is good for ones health and also helps students to concentrate in class which can also increase ones academic performance.

According to three of the participant interviewed, because they could not afford to buy food all the time due to lack of funds, they had to depend on their roommates for food. One of them said that he did not only depend on roommates for food, but depended on other friends for food as well. In addition he and two other respondents claimed that they depended on friends on campus for course materials they could not afford to buy (see section 5.6.8).

From these respondents, it can be inferred that some students are finding living on campus quite difficult and this makes them depend on other students for things they cannot afford to buy themselves. It is quite sad that some university students cannot afford to buy basic things like food and handouts or pamphlets in the globalized world that we are living in today. In one of the quotes in section 5.6.8, it is seen that there is a limit to the things one can depend on a fellow student for. One cannot depend on a fellow student for all the things he or she cannot afford, since this is an extra burden on the dependant. In the same quote the respondents talked about the strategy he uses to get food to eat, and that is by socializing with a lot of other students and making more friends on campus. These are some of the strategies some students are using just to survive on campus.

One issue that was brought up by two respondents (see section 5.6.9) was that their parents do not rest, since they have to work extra hard in order for them to earn some extra money to help with financing the higher education of their children. One of these respondents talked about how his mother and father had to work through out the week, only taking one Sunday off in a month to rest. This attitude affects the small children at home, since parents who

work too much, do not have much time for the younger children at home. The other respondent also talked about how her pensioner father who used to be a teacher, had to take on some extra classes in order to help her with some pocket money and other things she needs on campus. We all need some time to rest and if people should work throughout their lives without any rest, this behaviour will definitely have a negative effect on their health. This clearly shows that, globalization is not favouring the poor. It is rather putting a lot of stress or pressure on the have-nots since they have to work extra hard just to earn some extra money to support a child's education.

Some university students and their parents will do what ever they can just to raise funds to finance education. Some parents and students sell their personal items, belongings or property just to raise funds (see section 5.6.10). One student talked about how he had to sell his personal computer, television and mobile phone to raise money to come and pay his fees on campus. He also talked about how his father had to stop his building project temporarily because his father had to resell the cement for the project just to raise money for him. Another student also said his mother had to sell the only land property she had in order to raise money to finance his education. If parents and students have to sell their personal belongings as a means of raising funds, how will these university students continue to finance their education, when there is nothing more to sell since first degree in Ghana takes four years to complete? This shows the sacrifices some families are making in order to raise money to finance a child's education.

In families that are having difficulties in financing a child's higher education, it is not only the parents and the child at the university that bear the burden of the cost of education. From the interview it was revealed that junior siblings sometimes suffer at the expense of senior siblings at the university (see section 5.6.11). Junior siblings have to sacrifice some of their needs in order for the needs of their adult siblings at the university to be met first. One respondent talked about how her junior sibling's school fees had to be postponed so that their parents could organize her registration fees first.

According to two other respondents, because their parents do not have much money, only one child in the family can be at the university at a time. In one of the quotes in section 5.6.11, this respondent talked about how he and his junior brother were supposed to enter the university at the same time, but his junior brother did not apply for admission because their parents could only afford to help one of them. Therefore as he was the eldest, he was given

the opportunity to apply for admission to the university first. According to him his junior brother will have to stay at home until he is about to complete his degree.

The issue of qualified students staying at home instead of applying for admission at the university is not a problem for only junior siblings in low income families. It is a problem in many middle income families where parents cannot afford to pay for the cost of higher education. In one of the quotes in section 5.6.10 one of the respondents said that he had to stay at home for two years, before applying for admission at the university. Some qualified students may also have to forget the dreams of going to the university all together, since they cannot afford to pay for the cost of higher education. For the fortunate ones, they will be at home for some years and then go to the university later. But for the unfortunate qualified students, going to the university will never be a reality. According to Marcucci, Johnstone and Ngolovi (2006), this problem is also seen in Tanzania. This is in violation with Article 26.1 of the universal declaration of Human Rights (see section 3.5.1) which gives everybody the right to higher education if the person is qualified. In addition ones economic background should not be used to discriminate a person against access to higher education.

5.7.4 Do the costs of university studies affect female students more than male students

As many as 113 respondents answered the question whether male students find it easier to finance their education than female students. In relation to this question there were split views (see table 12). 36 (32%) of the participants disagreed while 25 (22%) of them strongly disagreed. There wasn't any difference between the percentages of male (19.9%) and female (19%) respondents who agree that male students find it easier to finance their education than female students. But there was quite a difference between the percentage of male (58.4%) and female (49%) respondents who disagree that male students find it easier to finance their education than female student (see table 13). In total 54% of these respondents do not see male students having it easier in financing their education than females.

To some of the students interviewed, gender plays a role in the difficulties students are faced with when it comes to the cost of financing higher education. Two of the male interviewees and one of the female respondents (see section 5.6.12) said that the difficulties related to the cost of financing their education affected them more because of their gender. According to the female respondent, females need more things on campus than males. Therefore it really

hurts if one cannot get money to buy the entire things one needs. On the other hand, a male and a female respondent stated that the difficulties related to the cost of financing their education affected them less because of their gender.

Three of the male respondents were of the view that, in general; it is easier for female students to finance their education than male students. According to these respondents, female students find it easier to get financial assistance from other people than male students. Female students are more likely to get financial help from family members or from men who have the intention of making them their future wives. According to one respondent I have quoted in section 5.6.12, female students have a better chance of getting financial support from the NGO called Plan Ghana than male students.

Two of the female respondents were of the opinion that it is easier for male students to finance their education than female students. To these respondents male students have more opportunities of getting extra money through part-time jobs than female students. In addition males are less shy in doing minor jobs than females. The issue of peer pressure on female students was mentioned when their friends see them doing minor jobs.

When respondents were asked if it was easier for male students to find guarantors for their student loan than female students, 35 (33%) disagreed while 26 (25%) strongly disagreed. In total, 58% of the respondents do not see male students having it easier in finding guarantors than female students. In fact, 33 % of the respondents are of the view that the difficulty in finding guarantors is the same for both male and female students (see table 14). More males (65%) than females (49%) disagree that it is easier for male students to find guarantors for their student loan than female students. On the other hand, there were more females (40%) than males (27%) who view the difficulty or easiness of finding a guarantor to be the same for both males and females (see table 15). According to six of the respondents that I interviewed gender does not play a role in the difficulty or easiness of getting a guarantor. According to one participant it is a misconception for people to think that female students have it easier to find guarantors than male students. In one of the quotes presented in section 5.6.13, the respondents said that what the guarantors are interested in is the student paying back the loan after the completion of his or her program at the university. In this case, the issue of trust in paying back the student loan is more important than gender when one is looking for a guarantor.

Two of the male interviewees were however of the view that gender plays a role in finding a guarantor. From their perspective, it is much easier for female students to find guarantors than males students. According to them, female students are likely to get both men and women to guarantee for them, while male students are less likely to get help from men but only from women.

5.7.5 Does gender influence the amount of financial assistance university students get from their parents?

When participants who completed the questionnaire were asked if they got any preferential treatment from their parents because of their gender when it comes to financing their education a majority of the student (59%) disagreed (see table 16). As many as 36 (61%) of the male respondents and 29 (56%) of the female respondents either disagreed or strongly disagreed with the proposition that they got preferential treatment from their parents because of their gender (see table 17). The fact that over 50% of the female students are not getting any preferential treatment from their parents is not surprising since in most African countries, females are discriminated against by their parents when it comes to education, but the result for the male students is. On the other hand 9 (15%) of the male respondents and 11 (21%) of the female respondents either agreed or strongly agreed that they got preferential treatment from their parents because of their gender when it comes to financing their education. One probable course for the above results can be due to the fact that maybe, the message of the importance of educating girls has started having a positive impact on parent's attitude towards female's education.

Three of the respondents that I interviewed were of the view that gender played a role in the amount of financial assistance they got from their parents. One of the female respondents said that she got preferential treatment compared to her brothers because she had a lot of expenses she had to cover. Therefore her parents tried their best to give her money. One male respondent also said that he got preferential treatment compared to his sisters when it comes to financing his education because (see section 5.6.14) according to his parents, investing in female's education was not beneficial. In addition males had the potential of getting money through means other than depending on only their parents. Therefore if they give the little money that they have to the males, they will be able to find their own means and find the rest of the money needed.

One male respondent said that he did not get much financial help from his parents because of his gender. According to him, his parents believe that, females are more likely to enter into immoral activities than males if they are in financial crises. Therefore to prevent such immoral activities amongst females, they do their best in getting his sister enough money more.

5.8 CONCLUSION

So far in this chapter, I have presented and discussed the whole process of the quantitative and qualitative analysis used in this study. A brief description of the participants was also presented as well. Microsoft Excel was the software used in displaying statistical results for the quantitative data. I also used ISCO-88 as a tool in classifying occupations into groups. With the use of the coding processes in grounded theory I was able to identify fourteen themes from the eight interviews I conducted. Later I interpreted and discussed all my research findings in relation to the five main research questions in this study.

In the following concluding chapter, a composite summary of my research findings in this study will be presented.

CHAPTER SIX: SUMMARY, RECOMMENDATIONS AND SUGGESTIONS FOR FURTHER RESEARCH

6.1 INTRODUCTION

This study has revealed that there are some university students and their parents that are faced with a lot of challenges when it comes to financing higher education in Ghana. Although, majority of the students might have at least a parent with middle or high income occupation, the minority of the students that have parents with low income occupations should not be forgotten. The first year students that were interviewed raised and discussed a number of problems which ranged from the difficulties in raising funds for university education from different sources, difficulties in getting guarantors for student loan, difficulties in not being able to buy all they need on campus and sacrifices university students and their parents and siblings have to make due to lack of funds.

In the study I used both a self-completion questionnaire and face-to-face interview in the process of data collection. With the use of Microsoft Excel I was able to display the quantitative data collected with the questionnaire. I also used ISCO-88 in classifying the occupations of parents who have their children at the university into various skill categories. Grounded theory was used to analyse the qualitative data collected from the interviews by identifying themes. I interpreted and discussed the research findings according to the five main questions posed in this research study and the results of the quantitative data collected, Globalization Theory was the main theoretical framework, since globalization has had a lot of impact on financing higher education in Sub-Saharan Africa. One impact that globalization has had on the education sector is the introduction of finance-driven reforms which have led to cost-sharing.

This chapter, which is the concluding part of the study, consists of three main sections. The first section presents a summary of the research findings which were discussed in the preceding chapter. This is followed by a section which gives recommendations to the Ghana Government, the World Bank and other International Organizations as well as NGOs which are interested in financing higher education in Ghana or Sub Saharan Africa as a whole. In the third and final section, suggestions for further research are put forward.

6.2 SUMMARY OF MAJOR RESEARCH FINDINGS

The main purpose of the study was to find out the challenges students at the University of Ghana whose parents have low income background encounter. The average Ghanaian lives on less than two dollars a day. Regarding the accessibility of research participants from the target group through the use of convenience sampling, 117 first year students (65 males and 52 females) were participants in this study. These 117 participants were given a self-completion questionnaire to fill in. In addition through purposeful sampling, 8 students (5 males and 3 males) were selected from the 117 participants, to be interviewed to provide reliable and detailed information in accordance to the research questions. The study centred on five main questions which were as follows:

- ❖ What is the occupational background of parents whose children attend the university?
- ❖ How do students get money to finance their university education?
- ❖ Are there any difficulties university students and their parents are facing due to lack of funds? If so, what are the difficulties?
- ❖ Do the costs of university studies affect female students more than male students?
- ❖ Does gender influence the amount of financial assistance university students get from their parents?

A summary of the discussion of the research findings is summarised below.

The first question was: *What is the occupational background of parents whose children attend the university?* It was found out that there was a disparity in the type of work fathers and mothers were doing. While 55 (71%) of the fathers were in the first three main groups which consists of managers, professionals, technicians and associate professionals, only 32 (35.3%) of the mothers were in Groups 2 and 3. None of the mothers was in Group 1. Majority of the mothers 40 (44%) were concentrated in Group 9 which is the elementary occupation group. It was also inferred that most of the students on campus have at least one parent who is either in the high or middle income group.

The second question was: *How do students get money to finance their university education?* It was found out that while some students depended on one source for money, others

depended on multiple sources. The main source from which 104 (89%) of the students who completed the questionnaire depended for funds to finance their education was their parents. Students who depended on one source for funds depended mainly on either parents or other family members. Those who depended on multiple sources depended on parents and sources like family members, student loan and money borrowing. There were other sources some students depended on that were also mentioned. Some students worked part-time or used their own personal savings as sources of funds. One student depended on a friend's mother for financial help. An NGO called Plan Ghana and the Students Financial Aid at the university were also sources for funding.

According to the interviewees, it was not easy getting money from the above mentioned sources. Some of the family members that were depended upon for financial support were sometimes having their own financial problems. Therefore this put extra financial burden on these family members and they did not find it easy supporting the students who needed financial help. Only 13 (11%) of the students were taking the student loan and another 24 (29%) of them would also have liked to take the loan as well, but had not got a guarantor yet. According to two interviewees, it was difficult getting a guarantor because the condition set by the Social Security and National Insurance Trust (SSNIT) for people to meet before they can qualify as guarantors limits the number of people who can stand in as guarantors for students. People who are qualified to stand in as guarantors for students are often reluctant to do so. This is because they are afraid that if the student that they guarantee for does not pay back the loan after graduating, the student loan owed will be deducted from their pension money of the guarantor.

Some parents also borrowed money to support their children's university education. They borrowed money from either the bank or from friends. Money that is borrowed from the bank is with interest and is quite difficult to pay back. In addition, money borrowed from friends could be humiliating as some family friends could be rude since they do not trust that the money they lend will be paid back. It was also not easy getting money from the NGO called Plan Ghana since the students had to go there personally to check on the applications and this incurs transport cost.

The third question was: *Are there any difficulties university students and their parents are facing due to lack of funds? If so, what are the difficulties?* It was discovered that 60 (54%) of the participants find financing their education to be difficult. While 63 (56%) of the

respondents answered that their parents made sacrifices in helping finance their university education, 51 (46%) also answered that they themselves made sacrifices on campus due to insufficient funds. Some students complained about the inability to eat three times a day and the poor diet they were living on due to insufficient funds. They talked about how they had to depend on some friends for some of the things they could not afford on campus including food and course materials.

It was also revealed by some interviewees that their parents do not rest since they had to work extra hard in order to earn some extra money to help with financing the higher education of their sons and daughters. These parents were working almost every day and for long hours. Even a parent who had gone on pension was taking on jobs in order to earn some extra money to help with a child's university education. In addition some university students and their parents sell their personal items, belongings or property in order to raise funds to finance higher education. They were selling personal computers, television, reselling cements for their building projects and land property.

Some junior siblings sometimes suffer in families that are having difficulties in financing an older sibling's university education. Some junior siblings sometimes have to sacrifice some of their needs in order for the needs of their adult siblings at the university to be met first. One interviewee said her junior sibling's school fees had to be postponed so that their parents could organize her registration fees first. Also in some families due to lack of money, only one child can be in the university at a time. Therefore junior siblings who are qualified to go to the university are likely to stay at home for some years before they can apply to go to the university.

The fourth question was: *Do the costs of university studies affect female students more than male students?* In total, 61 (54%) of the participant do not see male students having it easier in financing their education than females. Some of the interviewees were of the view that gender plays a role in the difficulties students are faced with when it comes to the cost of financing higher education. While one female was of the view that her gender makes the cost of financing her education affect her more, another male and a female stated that the difficulties related to the cost of financing affected them less because of their gender.

Three male interviewees were of the view that in general it is easier for female students to finance their education than male students. According to them, female students are more

likely to get financial support from other people, like men wanting to marry them, than male students. Two of the females were however of the opinion that it is easier for male students to finance their education than female students. Male students, according to these respondents have more opportunities of getting extra money through part-time jobs than female students.

In total, 61 (58%) of the respondents do not agree that male students have it easier finding guarantors than female students. In addition, 35 (33%) of the respondents see the difficulty in finding guarantors to be the same for both male and female students. Most of the interviewees did not see gender to play a role in the difficulty or easiness of getting a guarantor. According to one interviewee the issue of trust in paying back the student loan is more important than gender when one is looking for a guarantor. But two male respondents however were of the opinion that gender plays a role in finding a guarantor. To them it is much easier for female students to get male and female guarantors, while male students are less likely to get help from men but only from women.

The fifth question was: *Does gender influence the amount of financial assistance university students get from their parents?* As many as 36 (61%) of the male and 29 (56%) of the female respondents disagreed with the proposition that, they got preferential treatment from their parents because of their gender. Some of the males 9 (15%) and females 11 (12%) were of the view that they got preferential treatment from their parents because of their gender when it comes to financing their education. One male interviewee said that when it comes to financing his education he got preferential treatment compared to his sisters because his parents do not see investing in female's education to be beneficial. According to another male respondent, he did not get any preferential treatment from his parents when it comes to financing his education. He felt that his parents give preferential treatment to his sisters as they believe females are more likely to enter into immoral activities when they are in financial crises.

6.3 RECOMMENDATIONS

As seen in the major research findings in this study, it is fair to say that some university students and their parents are really finding it difficult to finance higher education in Ghana. Although quite a number of university students might have at least one parent who falls within middle or high income occupation group, it is important to keep an eye on the

minority of students whose background falls within the low income occupation group. As there has been a lot of studies on the impact of globalization on financing higher education in Sub-Saharan Africa, one can say that globalization is favouring the rich more than the poor as has already been pointed out in the theoretical framework chapter. The main goal of finance-driven reforms which is to reduce public spending on education led to the introduction of cost-sharing which pushes financial burdens on the shoulders of university students and parents. Cost-sharing is clearly putting a lot of pressure on families who are poor. It violates Article 26.1 of the universal declaration of Human Rights which states that everybody should have the right to higher education if that person is qualified. No one should be discriminated against in gaining admission to take higher education on the grounds of race, gender and economic means for example.

In Ghana the problem of financing education begins for some families when their children complete Junior High School (JHS) and they have to start Senior Higher School (SHS). This is because it is at the SHS that school fees are introduced. Therefore after the eleven years of Free Compulsory Universal Basic Education (2 years kindergarten, 6 years primary school and 3 years JHS) having access to education in Ghana tends to favour the rich more than the poor.

To help reduce the educational financial burden of families who are the less unfortunate ones, below are some recommendations that I have made to the government of Ghana, the World Bank and NGOs in Ghana.

- ❖ The idea behind the introduction of the Student Loan Scheme which is to supplement students' own private resources in financing higher education is a good thing. But I think it has certain flaws which need to be addressed and improved upon. The group of students who will really benefit from this Loan Scheme are those whose parents have low income occupations and might not be contributing to the Social Security Pension Scheme. Therefore getting a guarantor is likely to be difficult for these students as qualified guarantors are not willing to guarantee for them for fear of these students not paying back the loan. I believe that students should be made to take full responsibility of the loans they take. As a result instead of reducing the number of guarantors from three to one, guarantors should be eliminated from the loan scheme all together. The only condition one needs to fulfil in taking the student loan should be gaining admission at a tertiary institution.

- ❖ In addition SSNIT should try to disburse the first instalment of the loan during the beginning of the first semester. It is during the beginning of the first semester that students have a lot of fees to pay and this is the time they need money the most. Consequently, it will help reduce some of the pressure that some families have to go through in looking for money when the academic year starts.
- ❖ Again, instead of giving a fixed amount of money to all students as student loan, students who come from the low income group should be granted more funds as loans than students who come from the middle and upper income groups. This is because the money given as the student loan is small and Ghana being a low income country; it might find it difficult to increase the loan amount to cover every student.
- ❖ More NGOs should be encouraged to financially help university students who come from the low income group. No matter how little these organisations are able to help; it will definitely be appreciated by these students. These NGOs could either give scholarships for fees or some little funds to cover academic materials and food.

6.4 SUGGESTIONS FOR FURTHER RESEARCH

- ❖ As data was collected from only first year students, there is a need to conduct the same study covering all the first degree students at the university.
- ❖ There is the need to carry out a comparative study on the challenges students are facing when it comes to financing higher education between the public universities and the private universities to see whether the challenges are the same or different for students in these two different settings.

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APPENDIX-A

SELF-COMPLETION QUESTIONNAIRE

This questionnaire is designed to seek information on how students finance their education. The data to be collected is purely for academic purpose. I would therefore request that you answer honestly. I assure you that the answers you provide will be treated as confidential. Thank you.

1. What is your gender?

- Female Male

2. I am a (*Check only one*)

- Government sponsored student
- Partial sponsored student
- Self financed student
- Other (*Please specify*) _____

3. What is your father's occupation? _____

4. What is your mother's occupation? _____

5. Where do you get money to finance your university education? (*Check what is applicable*)

- | | |
|---|---|
| <input type="radio"/> Student loan | <input type="radio"/> External family members |
| <input type="radio"/> Parents | <input type="radio"/> Family friends |
| <input type="radio"/> Borrow | <input type="radio"/> Siblings |
| <input type="radio"/> Other (<i>Please specify</i>) _____ | |

6. If you are not taking student loan what is the reason for not taking it? (Check only one)

I can afford to finance my education without student loan

I cannot find guarantors

Other (*Please specify*) _____

7. Do you \ your parent(s) \ guardian(s) make any sacrifices in raising money to finance your university education?

Yes

No

8. IF YES: Please state briefly what these sacrifices

are. _____

9. Do you make any sacrifices on campus mainly because you do not have enough money?

Yes

No

10. IF YES: Please state briefly what these sacrifices

are. _____

11. I pay my fees (Check only one)

In full

By instalment

12. How much money do you spend on food in a day? _____

Please indicate the extent to which you agree or disagree with the statements below by ticking the appropriate response.

13. Financing my university education is difficult.

Strongly	Agree	Neutral	Disagree	Strongly
Agree				Disagree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. Male students find it easier to finance their university education than female students.

Strongly	Agree	Neutral	Disagree	Strongly
Agree				Disagree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

15. It was easy for me to find guarantors for my student loan.

Strongly	Agree	Neutral	Disagree	Strongly
Agree				Disagree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

16. It is easier for male students to find guarantors for their student loan than female students.

Strongly	Agree	Neutral	Disagree	Strongly
Agree				Disagree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

17. When it comes to financing my education, I get preferential treatment from my parents because of my gender.

Strongly	Agree	Neutral	Disagree	Strongly
Agree				Disagree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**THANK YOU VERY MUCH FOR TAKING THE TIME TO COMPLETE THIS
QUESTIONNAIRE**

APPENDIX-B

INTERVIEW GUIDE

SEMI-STRUCTURED INTERVIEW FOR STUDENTS AT THE UNIVERSITY OF GHANA

1. Do you take Student Loan? In case you do not: Why are you not taking Student Loan?
2. I know that some students find it difficult getting 3 guarantors to guarantee for their student loan; while others do not have any difficulty at all. Can you tell me the experience you had when you were looking for 3 guarantors?
3. It is obvious that the student loan cannot cover all your expenses at the university. Therefore, where do you get the rest of the money from?
4. How easy is it to get money from the above mentioned sources?
5. Are there any sacrifices that you / your parents / guardian make in order to raise money for your university education? Explain
6. Are there any sacrifices you are making on campus just because you do not have enough money? If so, which ones?
7. In your opinion, do you think it is difficult or easy for you and your parents to finance your university education? Explain.
8. Do you know of some of the challenges other students are facing on campus because of financial problems?
9. Do you think the cost of financing your university studies affects you more because of your gender? Explain.
10. Do you have brothers/ sisters? If so, has it been easier for them to have their studies financed?
11. Do you think it is generally easier for male students to get their studies financed and to find guarantors?
12. When it comes to financing your education do you get any preferential treatment from your parents/ guardians because of your gender? Explain