

Sources of Funding for Higher Education in Ghana

Twene Pius



DEPARTMENT OF EDUCATION
FACULTY OF EDUCATIONAL SCIENCE
UNIVERSITETET I OSLO

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SOURCES OF FUNDING FOR HIGHER EDUCATION IN GHANA

Twene Pius

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Dedication

This study is dedicated to my parents, Stephen Kwame Ankamah and Madam Janet Fofie for their support during my entire education.

For my brothers Ankamah Bernard, Frank Owusu and my sister Esther Ferkaa for their contribution toward my education carrier.

Finally, to my one and only friend Prince Bright and my daughter Christabel Ankamah, not forgetting my dearest Selina Anim for their massive support.

You are all special to me and may God richly bless you forever.

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ABSTRACT

Funding is a very significant issue which plays a crucial role in higher education. The government is considered to play a central role in the funding of the higher education system in both the developed world and the developing world. This study points out that universities and other tertiary institutions in Ghana obtain financial resources from the Internal Generated Fund, GETFund revenue and local authority revenue. International organisations such as the Ford Foundation, the World Bank, and the Benedal Foundation also have contributed their quota towards the successful building of higher education in Ghana. According to the study, the private higher education providers in Ghana received approximately 95% of their revenue from tuition fees and only 5% is obtained from other external sources.

If Ghana is to strengthen its economy then there is the need for the government to put more financial resources into higher education. The higher education sector provides knowledge that is beneficial to the entire nation and its economy. The study found that polytechnics and the universities struggle to obtain enough resources to manage the affairs of the institution. The decline of government expenditure towards higher has especially influenced the payment of university workers.

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List of Abbreviations

AFUF= Academic Facilities User Fee

CUG = Catholic University of Ghana

GDP= Gross Domestic Product

GETFUNDS = Ghana education Trust Funds

GIFMIS= Ghana Integrated Financial Management Information System

GSS= Ghana Statistical Service

IGF= Internally Generated Funds

SSNIT=Social Security and National Trust Funds

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SOURCES OF FUNDING FOR HIGHER EDUCATION IN GHANA

CHAPTER ONE

1.1 INTRODUCTION

Sources of funding for higher education have become a major issue for both developing and developed nations across the globe. The ability of higher education institutions to arrive at enough funding to ensure the day-to-day running of the administration, teaching and research of universities has become a major obstacle for many countries in the world. Therefore, it has become necessary to draw up substantial funding policies to create a regular flow of income for the function of the entire system, often from both private and public sources. The creation and application of these sources of funding policies have become a very strong burden for most countries in the developing and middle-income world, of which Ghana cannot be exempted. This research will analyse the sources of funding for higher education in Ghana. These funding sources will be scrutinised to find out some of the main challenges and also to offer various recommendations associated with it. In doing so, study will contribute towards a better understanding of funding and the functioning of higher education in Ghana.

1.2 MOTIVATION OF THE STUDY

The researcher intends to investigate the sources of funding for the Ghanaian higher education system due to the fact that funding is an essential element for any successful higher education system in the world. In addition, the Ghanaian higher education system is mainly based on public funding obtained from the government. The study will look into the current emerging stakeholders who have vested interests in the provision of appropriate levels of funding to support higher education in the country. Also, there are ineffective flows of income, especially from the government, in support of higher education: even though money is approved and allocated in the national budget, it sometimes becomes very difficult for the universities to receive it on time due to ineffective functioning of some of the national institutions in the system.

In addition, as an academic research it will be essential on the part of the researcher to conduct a project that will investigate issues to promote the development of the entire system. This is because an effective system of funding will help strengthen the knowledge base of the entire nation, since higher education is one of the main pivots directing the affairs of an economy. Finally, resources are very scarce on the continent of Africa, especially monetary resources, and Ghana cannot be neglected in a study of this matter. The researcher's ability to embark upon research activities that will help address sustainable sources of funding and emerging revenue will always be the prime target. The study will generate new knowledge that will be available for all people who wish to know from where the universities in Ghana receive their income for their day-to-day activities. The above-highlighted issues prompted the researcher to investigate the various sources of funding for higher education in Ghana.

1.3 RESEARCH PROBLEM

Sources of funding is an issue bothering a great portion of higher education systems throughout the world, including those in the United States, several European countries but also in Africa. However, Ghana remains the main target as far as this study is concerned. The ability of the public and private higher education systems to design a successful mechanism to handle sources funding in Ghana will be an important step towards education. This step will help to reduce the nature of poor sources of funding and ensure a better higher education system in Ghana. The degree and tendency for students to drop out of higher education institutions in Ghana is unbearable. Most of the time, it could be attributed to financial difficulties and improper funding policies as the main causes. In support of the dropout rate and access issues, Atuahene and Owusu-Ansah (2013) outlined that access and dropout have not been opened to all social groups in Ghana. Poor women's participation in the higher education sector has especially been noted in their research.

Atuahene and Owusu-Ansah added that people from poor socio-economic backgrounds sometimes find it very difficult to have access to higher education in the country due to financial reasons. According to Atuahene and Owusu-Ansah (2013), between the academic years 2009/2010 and 2011/2012 the numbers in higher education rose by 57% among universities, while polytechnics experienced an impressive enrolment rise of 21.4%. This

implies that there is a large demand for higher education and still much work to be done in the sector with a majority of problem that may be attributed to financial problems. However, there are also other minor factors contributing to the poor running of higher education in Ghana, but those factors have a low impact on the system such as poor supervision and non-dedicated nature of some workers (World Bank, 1999). Also, the Ghanaian case is very interesting because of the democratic governance system operating successfully in the nation, especially regarding all decisions being made. People expect higher education to deliver at its best and serve as a platform for other African nations to learn from it, especially the good aspects of it. The researcher will mention that funding policy in Ghanaian higher education is facing a lot of impediments and the system's ability to overcome these obstacles at the end of the day will help to position and market higher education well in Ghana.

Financial difficulties have created a lot of obstacles among some talented high school graduates, preventing them from entering higher education in Ghana. In addition to research activities, which are the major pathway to the development of any nation, this has not been given the attention needed as a result of financial problems. Because of this, researchers mainly depend on external funding for their research work. In the light of these obstacles, the researcher wishes to investigate the various funding sources and contribute knowledge to help develop strategies for improving the entire system. The researcher is aiming at providing a very clear understanding of sources of funding in order to help address some of the existing shortcomings.

1.4 OBJECTIVE OF THE STUDY

The main objective of the study is to contribute towards a better understanding of the sources of funding for contemporary Ghanaian higher education. However, the study will also provide a historical perspective of the funding system in Ghana's higher education. The main features of Ghanaian sources of funding for higher education will be highlighted. The project will also look into details of various bodies which support Ghanaian higher education through funding and infrastructure. Finally, the research project will outline the challenges associated with the funding of higher education in Ghana. To be able to achieve the above-stipulated objectives, various research questions have been raised, including:

1.5 RESEARCH QUESTIONS:

- ❖ What are and have been the main sources of funding for higher education in Ghana?
- ❖ How can the sources of funding for higher education in Ghana be characterised?
- ❖ Who are the major stakeholders involved in the funding system for higher education in Ghana?
- ❖ What are the major challenges associated with the system of funding for higher education in Ghana?

1.6 SIGNIFICANCE OF THE STUDY

Sources of funding are an essential part of every successful higher education system. First, the study will provide a standardised platform that will contribute to the knowledge base of higher education in Ghana, especially regarding financing quality and accountability in higher education. Second, the study will create room for future researchers to organise similar research. In addition, the project will help to reveal a number of issues concerning funding sources which have not been addressed before.

The European experiences, especially in the frame of the Lisbon Strategy and the Bologna Process, can serve as a frame of comparison to help the Ghanaian system, and aid collaboration with the outside world in terms of sponsorship for research funding and other related issues which are very significant for the effective growth of higher education in Ghana. The Lisbon Strategy is an economic agenda which focuses on how Europe could be more competitive in economic terms with regards to their global competitors, such as the United States and Japan, and how to make Europe a more knowledge-based economy (De Bruijn, and Lagendijk, 2005). The Bologna Process focuses on the standardisation of European higher education. It focuses on a universal grading system, internationalisation, and the role of universities in knowledge building in the European area (Keeling, 2006).

The study can contribute essential information on the Ghanaian higher education system and other important stakeholders regarding the financing of higher education and how the system

is able to merge higher education with the sustainable development of the entire nation. This will help to improve the Ghanaian system when taken into consideration.

1.7 ORGANISATION OF THE STUDY

The study will be divided into five chapters. The first chapter will be the overview of and introduction to the study. Under this section issues such as the statement of the problem, the background as well as the objectives of the paper will be highlighted. The second chapter will focus on the theoretical framework and the literature review employed for the study. The third chapter will give an account of the methodology, with an emphasis on the interview guide, the document analysis and finally the processing of the data. The fourth chapter will focus on the analysis and discussion of the results of the study. The last chapter will present conclusions, various recommendations, any shortcomings of the study and avenues for further research.

1.8 ETHICAL ISSUES LINKED TO THE RESEARCH ACTIVITIES

With regard to research ethics, four basic issues will be highlighted in an attempt to minimise their impact. These are, according to Diener and Crandall (1978), "*whether there is harm to participants, whether there is a lack of informed consent, whether there is an invasion of privacy and finally whether there is deception involved*" (cited in Bryman 2008, pp. 118-119).

This recommended practice was observed during the interviews and the analysis of relevant documents. The first issue is informed consent, which implies that the researcher is responsible for discussing the purpose of the research with all participants and participation must be voluntary. For that matter, a participant may choose not to answer questions they may not be comfortable with. The second issue is the confidentiality of the informants. Participants' answers will only be used for the thesis and their anonymity will be strongly protected.

The ability of the researcher to keep secret the information provided by respondents would enhance the quality and the standard of his/her work. It keeps the respondents in a much safer position when given that assurance. All these recommendations made by Diener and

Crandall were linked to the interview sections. The invasion of privacy and deception could be linked during the document analysis of the study.

1.9 EXPECTATIONS OF THE STUDY

There are several outcomes that the researcher will be able to identify at the end of the study. The study will help to contribute towards the existing knowledge level regarding sources of funding which may affect the Ghanaian higher education system positively, in order to design effective sources of funding that will attract a lot of attention, both locally and in the international arena. Other African countries could learn several lessons from this study, which could offer them the opportunity of improving their current state to a level that could be compared to the world-recognised higher education systems. An example would be countries such as South Africa, the United States, Norway, the United Kingdom and other places regarding their funding sources and other relevant issues which will be addressed in the study at large. Norway is included here in the sense that they have a strong national government support for higher education, and Ghana may have this too depending on the governmental source of funding for higher education activities. The United States has an existing private higher education system and their means of funding could be compared to that of Ghana's private higher education. South Africa has a very transparent system of funding and the government continues to remain a key actor of financing higher education in the country; Ghana can learn a lot from this.

CHAPTER TWO

2.1 THEORETICAL FRAMEWORK AND LITERATURE REVIEW

This chapter focuses on the theoretical framework and the literatures employed for the study. Issues concerning the funding of higher education in a global context will be discussed. There will be a review of the literature concerning the system of funding for higher education in Ghana. The theoretical basis of the study has been linked to Levy's 1986 typology of the various distinctions and similarities between private and public financing of higher education institutions and Jongbloed's (2000) assumptions of funding for higher education in the developing world.

There are strong linkages between Levy's (1986) typology and Jongbloed's (2000) concept of funding for higher education: both are working toward the same goals with different ideas behind them, in the sense that the scholars present funding of higher education in different contexts. The researcher decided to combine the work of Jongbloed and Levy because both give a general funding overview of higher education from different perspectives. The work of Jongbloed (2000) and Levy (1986) will be very useful for the case of Ghana as far as this study is concerned.

Levy's (1986) typology will be used because it helps the researcher to address his research questions concerning the funding of higher education in both the private and the public sector in Ghana. Levy's typology continues to give a detailed description of the role of government support towards funding and ministerial interference due to the government's support of the sector. The Levy typology describes how public funding tends to be allocated in higher education institutions in a country, in which Ghana could be used as a practical example.

Jongbloed (2000) on the other hand addresses the various sources of funding for higher education in third world countries, which gives a clear reference point for Ghanaian sources of funding for higher education. Jongbloed highlights the various policy frameworks and pathways that will help a system to improve their means of getting funding to support higher education.

Jongbloed (2000, pp. 59-61), reflecting on funding issues, posed the question: "how should public funds for higher education be made available to institutions and students?".

He further elaborates that most of the developed world, through their policy framework for the funding of institutions and students, has cut down their expenditure on public higher education regarding teaching and research activities. Therefore, there is a possibility that developing world countries such as Ghana stand the chance of cutting down their expenditure towards the higher education sector due to the poor economic situation in the country; the national government tends to be more attentive to the basic social needs of the people rather than to higher education.

In addition, the creation of financial motivation has given a platform that is enabling the universities to achieve and adapt successfully to regulatory instruments. The system of the reduction of funding was designed in such a way that it will be able to perform efficiently and look elsewhere for private sources of funding to replace the large costs incurred by public sources (Jongbloed, 2000). The framework of Jongbloed, which asks several questions about funding already highlighted below, will be used to analyse the Ghanaian sources of funding and create various assumptions through which monetary resources could be obtained for the day-to-day administration of higher education institutions.

Moreover, the follow up question is who should bear the cost of higher education? Should it be covered by the parents, students, taxpayers or other third parties? At the end of the day, policy tools concerning tuition fees, student loans, student grants, borrowed funds and other forms of funding should be addressed in the policy context of higher education. Again, the private sources of funding are essential since they ease the pressure mounted on the national government as to how much it will provide toward higher education building. So in the case of Ghana, universities are looking for other avenues to finance higher education in order to promote the activities of the institutions.

Mixed funding sources will help the higher education institutions to engage in a long term project and offer the best quality of education to their students. Jongbloed (2000, p. 82-83) advocates for the following policy options that will help higher education institutions in developing countries to stand on their own feet and enable them to perform according to the expectations of their society: in the first place, universities should be given room to engage in public-private partnerships; for example, parent universities, university alumni and student universities should be established. This implies that there should be strong collaborations among the above listed personalities and the higher education institutions in order to

formulate good policy for the operation of higher education and to generate enough funding for the system.

Another policy option is the intensive integration of the university into the entire community. For example, representatives of different groups of people from all parts of the region should engage in partnership with the higher education institutions. There should be effective collaboration between the university and industries in the country. This will enable the institutions to be closer to the people in the community; such similar pattern exists in Ghana.

Furthermore, governments should engage in the revision of existing policies concerning the allocation of the resources for higher education. Funding policies considered to be out of date should be eliminated from the system in order to generate new ideas.

Such reforms will help to ensure the efficient allocation of funding resources. Also, universities should serve as role models for their fellow institutions to help establish good platforms for both up-and-coming universities and existing ones. The student loan system should be designed in a way that will motivate students to learn and ensure a regular flow of income to help promote the welfare of the students and improve their living standards. Moreover, records should be made available regarding expenditure and performances in order to provide good feedback for the purpose of having fair ideas and strengthening the entire system (Jongbloed, 2000).

Jongbloed and Salerno (2002) reflected that funding, convenience and worth are the main trinity of higher education. This indicates how important funding is as far as higher education is concerned.

Jongbloed (2000) finally points out that there are a number of challenges that higher education in the developing world is facing which are often not unique. He continues to outline that such impediments are similarly found in the developed world but their relative impact is very low; developed nations also have mechanisms for handling such difficulties associated with the system.

Levy (1986) precisely outlined the various typology regarding private and public sources of financing for higher education. He adopted what is called the 90-90% rule. The Levy typology will be employed to identify the various sources of private and public contributions

toward higher education through the support of Figure one. Levy (1986, pp. 105-106, cited in Salerno 2004) explains that the 90-90% rule simply means "*at least 90% public enrolments and 90% state financing*". Such a higher education system is characterised by a high level of ministerial interference and low levels of institutional autonomy regarding the allocation of the available funds; as such it is well suited to the case of the Ghanaian higher education system. In Figure one this represents the section of the figure (i) that is called Statist. The second part, namely Public Autonomous (ii), is somewhat similar to the first pattern. It is concerned about a single sector which is funded publicly. The major difference between statist and public autonomous is that public autonomous solicits funds from private sources to supplement the available state appropriations (Levy, 1986).

Tuition fees and philanthropic donations are very significant sources of income to support the functioning of the entire system, and such phenomena should also be identified in the sources of funding higher education. A historic example of this system can be identified in the United Kingdom. The third pattern of the Levy typology has the feature of equitability regarding both financing and controlling the entire system of funding. Due to the private sector's inability to raise all the needed funds, the government has to provide subsidies to create enough revenue for the function of the entire system. This case is directly opposite to the Ghanaian system. This practice is considered to be very common in countries such as Belgium, the Netherlands and New Zealand (Levy, 1986).

Moreover, the fourth pattern is named Minority Private under the dual system. Levy (1986) referred to this system as a situation where enrolment in private higher education ranges from 10% to 50% and in which large amounts of funding are received from non-governmental sources. The present private systems obtain their funds from tuition fees. On the other hand, the public sectors have become the major form of enrolment for higher education. It's mainly funded by state appropriation. Tuition fees are considered to be very low as compared to other patterns. Countries such as France and Latin America are characterised by this pattern system of funding. Figure one (1) gives a detailed account of Levy's typology of financing higher education.

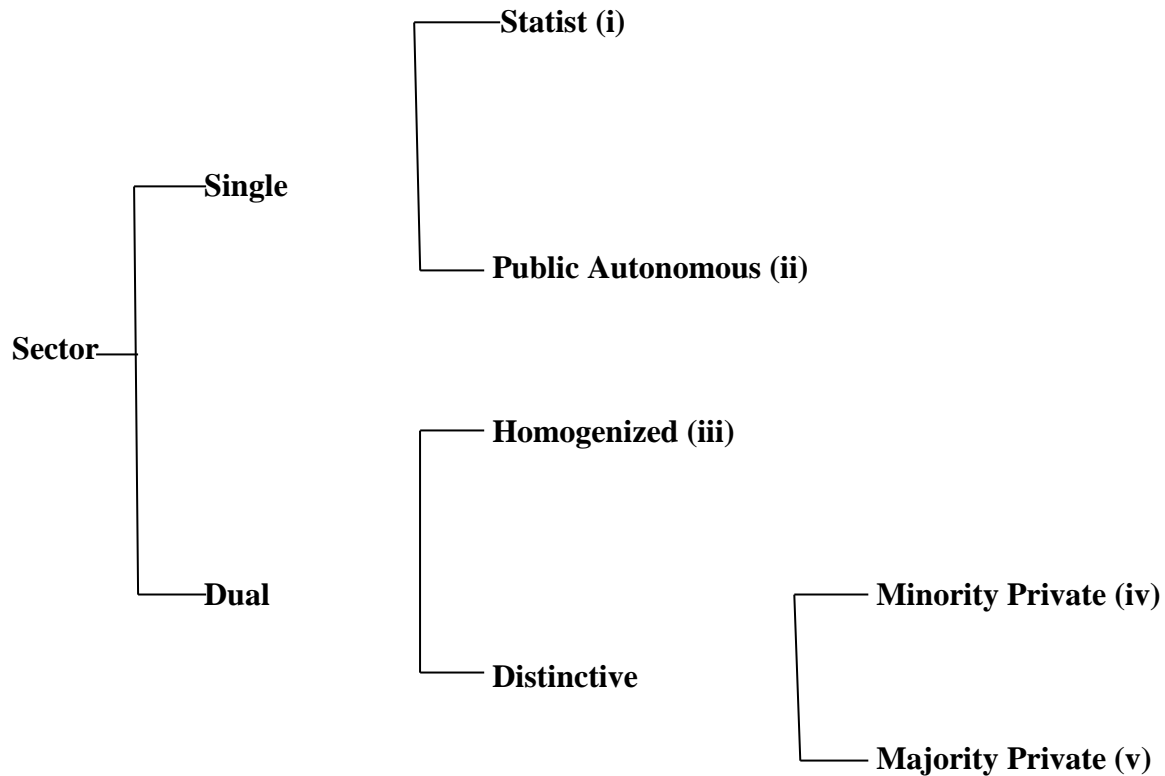


Figure one: Typology of public/private mixes in higher education systems: Levy (1986)

Finally, the above discussion for both Jongbloed's (2000) and Levy's (1986) typologies gives a clear image about how sources of funding of higher education can be portrayed in the Ghanaian system. It emphasizes on ministerial interference in universities' activities as far as government support is concerned. The role of taxpayers in terms of funding higher education in the Ghanaian context was also identified. The private higher education system received little or no support from the central government. The mixed method system of funding could also be an appropriate tool for generating funding to support higher education. Therefore, the arguments given by both authors give a clear meaning and picture about sources of funding for higher education in Ghana. The above are the key arguments why the researcher employed both the Levy's and Jongbloed's typology to analyse sources of funding in Ghanaian higher education.

2.2 DEFINITION OF CONCEPT

The operationalization of a concept is a very important aspect of any successful study. The two major concepts to be used in the study are policy and funding. The section below will give a detailed account of how they are applicable in the context of a higher education funding. Although both concepts were used in the study, one is more important than the other. The concept of funding is more significant than that of policy since the project is linked to the funding sources of higher education in Ghana. Policy as a concept will enable the researcher to explain the concept of funding well.

2.3 THE CONCEPT OF FUNDING

Studies have shown that there are differences between US universities' system of funding and that of European universities due to variations in national governance practices and different forms of incentives in the higher education sector concerning funding (Bray, 2007).

Also, money put into the higher education sector is geared toward research activities and other programmes defined to be important by the system (Tilak, 2006). Jandhyala and Tilak (2006) further added that the best way to finance higher education is through the government obtaining money from taxes and non-taxes sources. This is often termed as the golden rule of education.

Notwithstanding the above demands for more investment in the higher education sector, one should not overlook that there is a general decline as to how much the government should invest into higher education due to the global financial crisis; therefore it has become prudent on the part of the governmental sector to cut down on the amount of money invested in higher education in both third world countries and developed nations in order to balance situations (Bray, 2007).

2.4 THE CONCEPT OF POLICY

According to the work of Gornitzka (1999), policy could be defined as a public statement of a set of intentions and the set of tools that could be used to obtain them. In the same direction, Pressman and Wildavsky (1971) reflected that policy is a hypothesis where a designed plan shows the conversion of a hypothesis into the action of the government. Gornitzka (1999) added that policy is endowed with the feature of what the policy is aiming at. The desired outcome of a policy is what major stakeholders often look at when formulating policy. Lane (1993) outlined that policy can be considered to vary based on the desired outcome. Lane added that policy and programme are designed to ensure amendments, alterations or maintenance of the character of an association or a target group.

Higher education has gone through many transformations in a couple of decades due to policy reform and the formulation of new policies with the aim of addressing various challenges facing the entire higher education system (Trust Africa Policy Brief)¹. Policy has been observed in various areas of higher education. For example, policies have been designed in the area of quality of the system, funding, the new public management of the university, and other areas. For the purpose of this work much attention will be given to policies and measures designed for funding with the goal of achieving enough financial resources to ensure smooth running of the entire system of higher education.

2.5 REVIEW OF LITERATURE ABOUT THE FUNDING OF HIGHER EDUCATION

According to the works of Albrecht & Ziderman (1999), there are four main procedures in which funding resources are allocated to the various higher education institutions: *negotiated funding*, *input-based funding*, *output-based funding* and finally *student-based funding*. These categories of funding share similarities with both Jongbloed's (2000) ideas and Levy's (1986)

1

<http://www.google.no/url?sa=t&rct=j&q=&esrc=s&source=web&cd=17&ved=0CEUQFjAGOAo&url=http%3A%2F%2Ftrustafrica.org%2FFr%2Fes-publications%2Fsyntheses%3Fdownload%3D208%3Astrengthening-and-transforming-higher-education-in-africa%26start%3D40&ei=k6JLU-cCun-ygOv24GICA&usg=AFQjCNHD4gdovMsOe5-pej9OiMewwKEGBA&bvm=bv.64542518.d.bGQ> Accessed on 12/03/2014)

typology. A World Bank report (1994, p.51) claimed that negotiated funding is the main budgeting device in higher education. In this system of allocation of funds, the previous year's resources are the basis for negotiation between educational institutions and the ministry in charge of higher education. Input-based funding is determined based on measuring the costs likely to be incurred in the running of higher education. These costs are often classified into various aspects, which include salaries, material requirements, investment and funding for maintenance of higher education structures.

In addition, output-based funding is another form of allocation mechanism which focuses on "payment by results" whereby institutions are awarded based on the graduates, post-graduates and research activities they have embarked upon in the previous academic year (Albrecht & Ziderman, 1999). Student-based funding reflects on the allocation system where funding resources are channelled through students without passing the funds through the academic institutions. This system is sometime called a voucher system. Under this system, students obtain vouchers mainly from the government, demonstrating a price in terms of number of years or months of education students will spend. The voucher is further cashed into the tertiary education institution (Albrecht and Ziderman, 1999).

According to the World Bank (1994, p. 65), the voucher system of allocation is termed quality-based funding, as students can "vote with their feet" and move to institutions that promise the highest "value for money".

Moreover, studies are pointing out that the burden is now shifting from tax-paying citizens to more parental responsibility due to the high demand and increases in tuition fees for students. The World Bank report conducted by Banya and Elu (2001, p. 30) indicated that most of the higher education in Sub-Saharan Africa should advocate multiple sources of funding. They continue to mention that a lack of resources is the major obstacle to higher education in the region, from which Ghana cannot be excluded.

Furthermore, South Africa is a reference point because the South African funding system is much more improved than Ghana's own and their system of funding has been well implemented in their national policy. Although there might be loopholes, their standard of financing higher education is ahead of Ghana's and those of other African Nations. They are

good examples to learn from because of their well-defined democratic principles regarding all their activities.

In addition, the South African system has also experienced positive changes in this contemporary era: higher education policies were developed taking into consideration democracy, equitability and how to integrate economic development with higher education simply because it was a major concern of the general public (Moja, and Hayward, 2003). After the research teams conducted a study about the South African system, they realised that its complexity was associated with the system's transformation but both parties – the Union of Democratic University Staff Association (UDUSA) and the Centre for Education Policy Development (CEPD) – decided not to give up in order to achieve their targets (Moja and Hayward, 2003).

The South African system, as one of the key standards of the African system, was identified as having the characteristics of public involvement, clearness and awareness; the nature of the policy has attracted a lot of attention and could serve as a major guide for the Ghanaian system and other emerging higher education sectors in Africa in terms of funding policies in higher education (Moja, and Hayward, 2003).

Again, studies conducted by Kelchtermans and Verboven (2006) revealed that government funding of higher education refers to the ability of the government to take into consideration the universities and their policies, taking care of students' responsibilities under a publicly financed system. Jongbloed and Koelman (2000) grouped higher education funding into categories: the "*horizontal axis*", which shows to what degree funding is allocated based on inflow and outflow standards, and the "*vertical axis*", which shows the degree to which the government exercises control over the funding activities it provides to higher education institutions.

In a global review of funding of higher education, Salerno (2004, pp. 101-130) expressed that "*any study about public finance mechanisms would not be complete without giving some consideration to the public policies from which they emanate and it is clear that higher education is no exception*". Salerno continued to argue that individuals should not be prevented from having access to private higher education simply because they cannot afford the cost involved in the private sector, but claimed that higher education should be seen as

a public good. Salerno further added that much significance should be placed on the social value when an individual is able to gain access to higher education institutions. He added that the benefit that the individual obtains will become very beneficial to the entire community and the nation at large. Also, with reference to funding in general, Clark (1983) indicated that the government has a crucial responsibility for funding higher education.

The David Hume Institute pointed out that higher education cannot be considered as a public good since it is not used by all and sundry, and that not all people should be allowed to participate in the higher education sector since it might not be of relevance to them (Barnes and Barr, 1988). Therefore, in the case of Ghana, access to higher education should be more flexible and not compulsory for all, since some people will not earn any benefit from it. In addition, Maassen and Cloete (2002, p.19) pointed out that the state has been endowed with the responsibility of controlling and steering the affairs of society for several years, thereby allowing the state to possess the monopoly of power; the situation has been gradually changing over a period of time now. It has become obvious according to a great number of studies conducted that the majority of funding is coming from the taxpayers’.

Salerno (2004) pointed out that sometimes it becomes very difficult to classify some of the short-attended-certificate institutions either to higher education or other forms of institution. An example is the vocationally oriented and other professional institutions. In the case of Ghana, funds are allocated to higher education institutions based on the kind of tertiary education institutions they are operating. For example, universities receive much more resources than polytechnics due to the kind of services the universities render to the general public being considered to be more crucial than those offered by the polytechnics. So this study will provide different overviews of funding systems among different tertiary education institutions in Ghana.

Based on these considerations the question that emerges is, who is responsible for the funding of university education in Ghana? Is the responsibility lying on the shoulders of the government, students, employers, or a dependency on foreign aid? The World Bank explained fiscal pressure in the context that higher education is encumbered by the major distress of financial difficulty. The paper continues to state that higher education is going through a difficult situation. The report outlined the four major causes leading to this difficult situation (World Bank, 1994):

- Enrolment pressure
- The unit cost of higher education
- The scarcity of public revenues to support higher education which, on the other hand, had been invested in sectors like transportation, health and creation of infrastructure
- The political framework of the country.

Watson (1995) pronounced that there have been several incidents where a government of a country has been overthrown as a result of student riots and chaos. This implies that students sometimes react badly to government inability to support higher education, which sometimes leads to student demonstrations against university authorities and the national government. It helps to keep the government on its toes regarding higher education support.

The World Bank (2010) reported that the number of higher education students in Africa has almost tripled from 2.7 million in 1991 to the level of 9.3 million in the year 2006. Meanwhile, public investment in this sector has only doubled. The study again shows that the main obstacle facing the financial sector was their inability to match the level and needs of higher education, and this can be attributed to high population growth rate without corresponding increases in the available logistics throughout the entire continent of Africa.

To curtail the issue of funding, Cloete and Maassen (2002, p. 24) expressed that funding higher education is one of the major issues that the government pays much attention to with the aim of achieving both quality and improved enrolment in the higher education system of a country.

2.6 HISTORICAL PERSPECTIVE OF GHANAIAN SOURCES OF FUNDING FOR HIGHER EDUCATION

An analysis of the history of Ghana's education system was often seen from the baseline of 1951, when the entire population was still rather limited. Records pointed out that there was an availability of small structures which comprised 3000 educational institutions, constituting 312,000 pupils. The schools were entirely distributed along the four borders of the country. Before the 20th century all the institutions available were missionary in nature. The Dutch and Danes had established schools in Ghana in the early years of 1644 and 1727 respectively.

Schools began to expand as a result of missionaries' activities and government contributions (Ghana Educational Statistics, 1965/1966).

In the year 1948 the first higher education institution was established, called the University College of the Gold Coast, followed by the establishment of the University College of Ghana in the year 1957 when Ghana became independent, and finally the Kumasi College of Technology, which was established in the year 1952. The government was the major source of financial support to all the institutions during that era. After 1959 the enrolment rate had increased to about 1100 students within the higher education sector. Table one gives a vivid description of the general trend of higher education enrolment numbers from 1951 to 1959 (Ghana Educational Statistics, 1968).

TABLE ONE: Enrollment Numbers

Higher Education/Years	1951	1957	1959
Technical	622	3057	2782
Teacher Training	1916	3873	4274
University	208	783	1134

Source: Ghana educational Statistics 1968.

Table two and three give a clear picture about how the enrolment numbers has increased over the past years within the higher education institution in Ghana from 2008/2009 to 2009/2010 academic year respectively. Comparing table one against two and three, one can notice that the population of the higher education institutions have tremendously raised in in contemporary Ghana.

TABLE TWO: Summary of Student's population in the public universities 2008/2009

Universities	Student's population
University of Ghana	34199

Kwame Nkrumah University of Science and Technology	23659
University of Cape Coast	16404
University of Education Winneba	16323
University for Development Studies	10712
University for mines and Technology Tarkwa	1251

Source: Ghana Education Service Web page²

TABLE THREE: Summary of Student's population in the public universities 2009/2010

Universities	Student's population
University of Ghana	36092
Kwame Nkrumah University of Science and Technology	24116
University of Cape Coast	15492
University of Education Winneba	15464
University for Development Studies	15023
University for mines and Technology Tarkwa	1453

Sources: Ghana Education Service Web page³

In addition, with regards to the history of funding for higher education, table four and five give a detailed account of the central government's expenditure towards higher education throughout the country; this is expressed in Ghanaian Pounds and British Pounds respectively.

TABLE FOUR: Funding from the central government to the higher education sector in 1960

Institutions	Ghanaian Pounds
Technical Training	1500

² <http://www.ges.gov.gh/?q=content/tertiary-education-statistics> (Accessed on 20/02/2014)

³ <http://www.ges.gov.gh/?q=content/tertiary-education-statistics> (Accessed on 20/02/2014)

Teacher Training Colleges	746
University Institutions	3600

Source: Ghana Educational Statistics, 1968.

TABLE FIVE: Government of Ghana support to tertiary Education

Years	Amount in British Pounds
2002	703.13
2003	832.17
2004	821.12
2005	510.63
2006	803.62

Source: Nii Moi Thompson and Leslie Casely-Hayford (2008)

Table four and five also portray the differences about how funding of higher education by the government has gone down during the current decades and how universities and polytechnics are struggling to raise enough resources to manage their own affairs. Because government by now is expected to invest more in the higher education sector in order to promote its development, but this is not the case.

Furthermore, the government of Ghana came out with a seven year policy plan with the primary motive of teaching skills that would ensure efficient running of a modern economy from the year 1966/7 to 1973/4 (Ghana Educational Statistics, 1967). The policy highlighted issues concerning the expansion of the teacher training institution from the then current population of 2000 to 6000 by the year 1970. The universities should share the responsibility of training students to possess the necessary managerial skills and also should produce students who could fit perfectly into the agricultural and industrial sectors. At the end of the ruling era of the president Dr. Kwame Nkrumah, the student population in higher education had multiplied by up to 20 times (Ghana Educational Statistics, 1967).

However, after the overthrow of the Nkrumah regime the military government focused on the introduction of scholarships for Ghanaian citizens to study outside the country, especially in the field of medicine. Policy was also designed in line with the scholarship system to ensure that students who had scholarships to study abroad returned to the country after they had completed their studies. Within the given timeframe (from 1967 to 1974) the number of students who attended higher education increased from 4267 to 5064 at all the various higher education institutions throughout the nation (Ghana Educational Statistics, 1967).

In addition, the Ghanaian constitution of 1992, which is the current operating constitution for the country, made it clear that

“Higher education shall be made equally accessible to all, on the basis of capacity, by every appropriate means, and in particular, by progressive introduction of free education; [...] the development of a system of schools with adequate facilities at all levels shall be actively pursued” (Ghana Web 2009, Accessed on 10/06/2012).

With regard to funding issues in Ghana, the Ghana White Paper (1968–1988), reflecting on the funding of higher education, declared that the costs for higher education would be shared among the government, students and a private system that would be brought onto the scene with the aim of maximizing income creation for the higher education sector. The White Paper stipulated that students would be responsible for their own maintenance and incidental expenditure. The government funding, according to the White Paper, would be provided in the following way: the government would provide equipment and capital grants to institutions through the educational ministry (Ghana Government White Paper, 1968).

“Identify grants that will be made available to students and academic staff”

“Provision of scholarship for students”

“Students’ access to loan facilities”

A temporary report indicated that employers were supposed to pay about 1-3% yearly to raise money into the education funds since they were the major beneficiary, AS they consume a greater portion of students produced in the higher education system.

The student loan scheme was established in 1988. Here Albrecht and Ziderman (1992, p. 76) also share the view that the loan scheme generated additional subsidies from workers but they were unable to benefit from the interest obtained from their contribution made to Social Security and National Insurance Trust (SSNIT). Students who had good grades and at the same time came from a poor family background often received financial assistance from both the municipal and the district assembly, as designed by the government. These students always returned to the district to render their services after they had completed their education.

According to Modern Ghana (2005), the fact that the government is the major source of funding for universities in Ghana can be attributed to the regime of former president Dr. Afrifa Busia, who set up a committee to investigate ways of financing universities in Ghana. The same report addresses government expenditures on higher education from the year 1981, when the government spent 17% of their budget, while the expenditure increased to 36% and 41% in 1992 and 1994 respectively (Reports on National Forum on Funding Tertiary Education, Akosombo, January, 1997).

Moreover, the Ghana Statistical Service (GSS) conducted a general study about the cost of living among all sectors in the country. Regarding education, it was noticed that students spent 40.7% of their income on food and accommodation fees while 28.3% are spent on school and registration fees (GSS September, 2008).

The Ghana Global Partnership for Education Fund in 2013 received a three year grant amounting to 75.5 million dollars from the Ministry of Education to promote education in 57 deprived districts in Ghana (Education Sector Performance Report, 2013). The same reports pointed out that an analysis on unit cost of education in Ghana shows it to have risen in all levels of education between the years of 2011 and 2012. The tertiary sector has experienced an increased cost of about 2693Ghana Cedi (GH) from 2011 to 2012 (Education Sector Performance Report, 2013). In particular, it was reflected in the report that

“Spending on education continued its increasing trend in 2012, with a total expenditure of GH¢ 6.0billion in 2012, up from GH¢3.6 billion in 2011. In 2012 education expenditure was equal to 8.4% of GDP. The largest source of funding is the Government of Ghana (76% of all funds), however of this 97% is allocated to compensation, leading to heavy reliance on

other sources to pay for goods and services and assets, which make up 21% and 5% of total expenditure respectively” (Education Sector Performance Reports, 2013, p. 91).

This increase in expenditure could be attributed to a GDP increase in Ghana. It was highlighted in the same report that

“Total expenditure on education in 2012 was GH¢ 6.0billion, representing a 69% increase from GH¢ 3.6billion in 2011. This increase in total expenditure has risen faster than GDP, meaning that expenditure on education as a share of GDP has increased from 6.3% in 2011 to 8.4% in 2012. Education expenditure also grew as a proportion of all Government spending, from 25.8% in 2011 to 28.8% in 2012” (Education Sector Performance Reports 2013, p. 92).

2.7 AN OVERVIEW OF THE GHANAIAN HIGHER EDUCATION FUNDING SYSTEM

According to Ghana web (2009), *"in the modern world, no nation or economy can ignore the contributions of higher education to the human capital development of its workforce. Higher education centres are repositories of knowledge acquired after extensive research, training and engagement".⁴*

The funding policy in the system of higher education in Ghana is attracting greater attention in the international arena and local organisations in the country as a result of the lack of adequate governmental support, especially in the fields of research and grants for student support. One of the institutional leaders of the University of Ghana pointed out in the HERANA Project that the institution is worried about irregular flow of the government's financial support (Bailey, Cloete, and Pillay, 2010).

Another report indicated that the government of Ghana increased the University of Ghana's funding support in the academic year 2007 from around USD 3.5 million to USD 29 million (Bailey, Cloete, and Pillay, 2010). The study further revealed the major sources of funding for the higher education institution, which include value added tax, governmental support,

⁴ <http://www.ghanaweb.com/GhanaHomePage/features/artikel.php?ID=160902> (Accessed on 15/05/2012).

tuition fees from students, income for investment, and other sources such as income obtained from the student housing centres (Bailey, Cloete, and Pillay, 2010).

Moreover, a study conducted by Sapri (2001) pointed out a total decline of government funding in higher education and an equivalent increase in students' enrolment level in the tertiary sector of about 80% enrolment rate increase. Due to financial difficulties, some policy makers suggested that "*cost sharing*" would be a good mechanism for solving the situation, whereby medicine students would be paying tuition of 100.10 USD and humanity students would be expected to pay 46.66 USD annually (Effah, 2003). These changes brought about students protesting against such a funding policy introduced by the universities' authorities and supported by the Ministry of Education.

The main rationale behind the appraisal reform was "improvement of quality in the processes of teaching and learning" according to a report that was financed by the government of Ghana to improve the level of education in Ghana (Staff Appraisal Report, 6.1, p. 39). The policy makers anticipated their chance of attracting external sources of funding and other private sources of funding in a more efficient and cost effective manner through policy reforms (World Bank Report 1991). However, equity, scale and quality were the main targets of the reform policy in Ghana in higher education in the 1990s. "Equity" in the sense that everyone should have equal access to higher education in Ghana. With regard to "scale" the policy should be able to take effect all over the country without restricting it to a particular location, taking into consideration the financial basis of the economy. "Quality" is meant in the sense that the reform should be able to take into account how the system accreditation should function in order to achieve the stipulated target of the reform.

Finally, according to a World Bank report (1999) the Ghanaian higher education system underwent a change in policy mechanism from policy framework to a new system called "Reforms to the Tertiary Education System" in 1991. This illustrated that the government remains committed to Ghana's higher education and even beyond the corners of the country.

CHAPTER THREE

3.1 METHODOLOGY OF THE STUDY

The study will employ solely qualitative methods as a means of gathering information. The study is qualitative in nature simply because it's through a qualitative research design that the researcher will be able to address his research questions and gather relevant data that will be useful for the project under study. It is also a qualitative study because the researcher wants to get an in-depth understanding of sources of funding for the higher education system in Ghana. The study employed expert interviews and document analysis as tools for data gathering.

Literally according to Vulliamy, Lewin and Stephens (1990), qualitative research is defined as holistic in nature in the sense that it provides a vivid contextual understanding of the complex interrelationships of causes and outcomes that affect the character of “human beings”. They added that the application of qualitative research helps to overcome intentional manipulation of variables and indicators involved in the study. In addition, Bryman (2012) mentions that qualitative research is the kind of research that often places least emphasis on quantitative data or does not engage in the generation of quantitative data for its analysis.

Therefore, articles and research work carried out by academic scholars about the funding sources of higher education will be scrutinised. The relevant portions will be employed for the study. The strategies and technique to be used for the study will include document analysis and expert interviews with appropriate respondents. The respondents include higher education experts who are deeply involved in Ghanaian funding discussions, including professionals from the Ministry of Education, the World Bank, The University of Cape Coast, the Sunyani Polytechnic and the Catholic University of Ghana. Meanwhile, the secondary sources of data will be solicited through literature and theoretical frameworks organised by scholars in the field of funding of higher education across the world.

In support of qualitative research Patton (1985, p. 1) explained that it

“is an effort to understand situations in their uniqueness as part of a particular context and the interactions there. This understanding is an end in itself, so that it is not attempting to predict what may happen in the future necessarily, but understand the nature of that

setting – what it means for participants to be in that setting, what their lives are like, what’s going on for them, what their meanings are, what the world looks like in that particular setting [...] the analysis strives for depth of understanding”.

Also, one of the distinct characteristics of qualitative research is that the researcher is the basic tool for data collection and analysis of results, and the product of qualitative inquiry is richly descriptive in nature (Merriam, 2002).

3.2 JUSTIFICATION OF CASE STUDY DESIGN

The project under study is a case study type that is the reason the researcher is giving detail explanation of the concept case study. A case is defined by Baxter and Jack (2008, p.25) as

“a phenomenon of some sort occurring in a bounded context. The case is, “in effect, your unit of analysis” (p. 25). Asking yourself the following questions can help to determine what your case is: do I want to “analyse” the individual? Do I want to “analyse” a program? Do I want to “analyse” the process?”

According to Stake (1995), case study research focuses on the difficulty and specific nature of a research question under study. Following Bryman (2012), a case in the sense of the study is often limited to a specific geographical location such as community or organisation. He further outlines that there are greater chances of attributing a case study with qualitative research activities but such an assumption is often not appropriate. Some people consider a case study as a qualitative research, which is not always the case. However, in the case of this study the researcher will conduct a qualitative case study to investigate higher education funding in Ghana.

The case study design has been noted for its contribution towards the generation of detailed information and proper examination of cases (Bryman, 2012). Stake (1995) and Yin (2003) stipulated that they consider the case study approach in the context of the constructivist paradigm. Constructivists claim that truth is relative in nature but often dependent on individual perspective and the way one looks at things in reality (Stake 1995; Yin, 2003).

This paradigm “*recognizes the importance of the subjective human creation of meaning, but doesn’t reject outright some notion of objectivity. Pluralism, not relativism, is stressed with focus on the circular dynamic tension of subject and object*” (Miller and Crabtree 1999, p. 10). Yin (2003) mentioned that the various situations when case study could be used are where we have ‘why’ and ‘how’ questions and where it’s very difficult to manipulate the character of those involved in the study. He added that it’s also applicable where there is no clear distinction between the phenomena and context under study.

The study presented here is case in nature because it’s limited to specific universities in Ghana. The researcher could not gather information from all the tertiary institutions in the country as a result of the time limitations and financial resources needed to obtain information from all the existing higher education institutions in Ghana. The project is a case study because it is designed to establish in-depth knowledge about sources of funding for higher education in Ghana. Again, it’s a case study in the sense that the study intends to provide a detailed description of sources of funding for higher education in Ghana.

3.3 SAMPLING SIZE

Purposive sampling will be used to identify the respondents for the study. According to Bryman (2008) purposive sampling is part of convenience sampling, where the researcher gets into contact with respondents and uses those respondents who are knowledgeable regarding the subject matter under discussion. Bryman added that purposive sampling as a non-probability sampling has attracted a lot of attention in the current research activities. The population of the study will comprise both funding policy makers and universities’ financial administrators in Ghana.

Purposive sampling techniques have also been referred to as or ‘qualitative sampling’. As noted above, purposive sampling techniques involve selecting certain units or cases “*based on a specific purpose rather than randomly*” (Tashakkori and Teddlie, 2003, p. 713). Several other authors (Kuzel 1992; LeCompte and Preissle 1993; Miles and Huberman 1994; Patton 2002) have also presented typologies of purposive sampling techniques. The researcher employed purposive sampling, rather than simple random sampling, because he wanted to interview people who have relevant knowledge about the project under study.

Purposive sampling aims at achieving high levels of representativeness and it engaged in comparing variables from the entire population under study. Sampling special on the other hand is employed when the researcher wants to engage in an investigation rather than issues. Sequential sampling is one of the types under purposive sampling in which the researcher employs gradual selection of sampling with the motive of generating theory. This technique is used taking into consideration its significance to the research questions by neglecting its representativeness (Flick, 1998).

3.4 INTERVIEW GUIDE

Oakley (1981) considered an interview as a mechanism for finding out more about other people. Shipman (1967, p. 76) outlined that *“if you want an answer, ask a question about what you are looking for. The asking of the questions is the main source of social scientific information about everyday behavior”*. Also, Benney and Hughes (1970) expressed that an interview is one of the main platforms in which people talk to one another with the purpose of generating information for research activities.

Interview guides will be prepared purposely for higher education funding policy experts to gather information about the progress and the shortcomings of the system. Issues regarding the long term plans on policy for the funding sources and other essential information concerning the sources will be explored. A set of interview guides will be prepared for the various actors involved in the formulation, implementation and evaluation of the funding policy of higher education in Ghana⁵. The interview technique will be of a semi-structured type. According to Bryman (2008) a semi-structure interview where the researcher have more flexibility and fluid structures and with an interview guide designed in a sequential manner. The reason for semi-structure is to create more flexibility as to what is been asked during the interview section. Goode and Hatt (1952) mention that interview goes beyond simple conversation, rather being pseudo-conversation in nature. They added that in order for it to be fruitful there should be warmth and personality and an exchange of ideas, bearing clarity and the various guidelines of scientific research code and ethics in mind.

⁵ An interview guide is added under the appendix section

Selltiz (1965) added that an interviewer should have the following characteristics: friendly, courteous, unbiased and conversational in nature. Creswell (2012) stipulated that it is always rational for an interviewer to identify the respondents through the application of a purposive sampling technique and also to take down some key notes highlighted by the interviewee during the process, since it will be very difficult for the interviewer to remember all the issues discussed during the conversation. He further added that ethical issues concerning the respondents must also be taken into consideration during the organization of an interview. The researcher selected different categories group of people in order to get a fair knowledge about how each group serves as a source of funding to the entire sector of higher education in Ghana. The respondents were selected from public and private universities, polytechnic, Ministry of Education and the World Bank. Figure five below shows the list of persons interviewed during the data collection phase of the study.

TABLE SIX: List of interviewees

INSTITUTIONS AND PERSONALITIES	NUMBER OF PEOPLE	POSITIONS
UNIVERSITY OF GHANA	1	FINANCE DEPARTMENT ADMINISTRATORS
CATHOLIC UNIVERSITY OF GHANA	1	FINANCE DEPARTMENT ADMINISTRATORS
MINISTRY OF EDUCATION	1	FUNDING EXPERT
WORLD BANK	1	DIRECTOR OF HIGHER EDUCATION
SUNYANI POLYTECHNIC OF GHANA	1	DIRECTOR OF FINANCE

3.5 DOCUMENT ANALYSIS

There are various kinds of documents which are available for researchers to use in their work; they could be a personal document or a state owned document. The ability of the researcher to collect the relevant ones that are useful for his work is what matters most. In order to evaluate the quality of a document Scott (1990) outlined four standards for consideration, the first being *authenticity* of the material, which focuses on the genuine and unique nature of the documents. Another factor to consider is the document's *credibility*: that is, is the document free from error and distortions? The third consideration is *representativeness*: is there any indication of its type? Lastly, *meaning* is one of the criteria for measuring the truthful nature of the documents, in the sense of there being any substantial evidence and the comprehensive nature of the document available for its usage.

Policy documents from the Ministry of Education in Ghana will be employed for the study concerning the underlying governmental budgetary policy design for higher education institutions in the country. Mainly two documents will be used. The first document was obtained from the Ministry of Education concerning the funding of higher education in Ghana. The second source was a Ghanaian policy document obtained from the World Bank Research Centre. The documents provide a detailed agreement between the World Bank and the national government concerning funding support. Some of the documents contain some of the research carried out by the World Bank in Ghana and Africa at large. A critical reading will be employed for all the relevant documents and the most useful portion will be selected for the project.

CHAPTER FOUR

4.1 PRESENTATION OF FINDINGS, RESULTS AND DISCUSSION

The analysis and discussion will comprise the presentation of results and responses; various comparisons will be made between the current policy practice and historical context of funding for higher education, and detailed arguments will be made to clarify funding issues. This chapter will also present the various results obtained from the respondents who took part in the interview sessions which took place at the various departments involved in the study. The institutions that were represented in the study include the Ministry of Finance, the Ministry of Education, the Catholic University of Ghana, the University of Ghana, the University of Cape Coast, the World Bank and the Sunyani Polytechnic. These institutions were selected due to the fact that the researcher wanted to have an overview of the different kinds of funding sources used by these institutions. As the study also wants to find out how other agencies have contributed towards the funding of higher education. Also, other bodies were selected besides tertiary education institutions.

This chapter will show the link between the literature review employed in the study and the results obtained from the various interviews used for the study, and will demonstrate how this information is connected to the funding of higher education in Ghana. Lastly, all other significant variables related to the study will also be addressed in this chapter.

4.2 OVERVIEW OF FUNDING OF HIGHER EDUCATION IN GHANA

The analysis will take the shape of presentation of responses from respondents who took part in the study. The next section will extensively involve the various arguments connected to the funding of higher education in Ghana. Emphasis will be placed on how the various theories and literatures employed in the work are connected to the findings obtained in the study. With critical reflection from the various parties involved in the study, the researcher realised that the issues concerning funding of higher education are quite debatable throughout the nation especially as to whether the government should remain the sole funder of higher education institutions and the level of support that could be offered to the various private higher education institutions in Ghana.

A large number of respondents claimed that any minimal support from the government towards the private higher education sector will help to improve the academic standard and the various managerial aspects of the private institutions in the country. Although the public sector of higher education is not at its peak in terms of performance and managerial roles, it is still considered to provide a higher level of quality of education compared to the majority of the private higher education institutions in the country. This has been attributed to the massive support the public higher education sector receives from the government with the purpose of promoting higher education in the country. In addition, a large number of people consider private higher education to have excessively high levels of tuition fees, and people from poor socio-economic backgrounds find it very difficult to pay for it. In addition, private higher education institutions are becoming dominant in the Ghanaian system in order to promote enough access for all.

4.3 THE PERCEPTION OF THE MINISTRY OF EDUCATION CONCERNING THE FUNDING OF HIGHER EDUCATION IN GHANA

The Ministry of Education provides a large contribution towards the management and funding of higher education in the country. Its key role in regulating what goes into higher education and the amount of money it invests in higher education cannot be overlooked. In light of this the Ministry of Education's finance section gave an account of how funding issues are dealt with in the higher education sector. The director of finance gave a detailed account of how the government of Ghana is supporting various tertiary institutions in Ghana (Director of Finance, Ministry of Education 07/02/2013).

He indicated that the major sources of funding for higher education institutions are administered through the Ghana Education Trust Fund (GETFund), and that the Ministry of Finance also budgets for tertiary education in their annual budget; these sources are then approved by the parliament of the country. GETFund constitutes the money the government indicates in the national budget to support education.

The finance director added that the Ministry of Education received funding from the Benedal Foundation, which is an international organisation that provides donations to the tertiary

sector. He also expressed that the government has given the institutions the authority to generate their own revenue through internally generated funds (IGF) within each institution. The IGF are obtain from ICT fees, students ID card, health Insurance and funds from accommodation facilities (Director of Finance, Ministry of Education 07/02/2013).

The finance director then pointed out that all important stakeholders, such as the World Bank, the Ministry of Finance, the National Council of Tertiary Education and the Ministry of Education, organise regular conferences to discuss to what degree all the parties involved can assist universities and tertiary institutions all over the country. The director also explained that universities and other tertiary institutions are automatically required to submit a budget. After the submission of their proposed budget, a committee will review and report on all sources of revenue which are provided by the institutions. Institutions are then again required to defend their proposed budget and justify it to the committee before it can be sent to parliament for approval (Director of Finance, Ministry of Education 07/02/2013).

He again mentioned that a cash ceiling approach, meaning a maximum amount of funds that can be spend, is being used in order to avoid the various bureaucratic processes that are involved in the allocation of funds to each department. A regular fixed amount is given to the Ministry of Education from the Ministry of Finance at the end of every month. Thereafter the Ministry of Education engages in allocation to the sectors already budgeted for in their submitted budget (Director of Finance, Ministry of Education 07/02/2013).

Next, feedback is provided to the Ministry of Finance as to how the money was distributed. The Ministry of Finance grants permission to the Ghana Control and Account General to make payments to all the higher education institutions involved. The director of finance stated that the existing policy for ensuring sustainable funding of higher education is one of pressing very hard on the government and justifying why more funds are needed by the educational sector. The Ministry of Education always ensures that the budget and demands of the various tertiary intuitions are presented on time to ensure the effective flow of resources and revenues (Director of Finance, Ministry of Education 07/02/2013).

One of the major challenges for the Ministry of Education is the frequent strikes by the tertiary education workers due to unpaid salaries, payment of which has been promised by the government on several occasions. The director shared that the payment system of the ministry

has now shifted from a manual method of payment to a more electronic way of payment of salaries. This system must conform to international standards by way of the Ghana Integrated Financial Management Information System (GIFMIS). This system was established in order to improve and address the various challenges associated with public finance management in the country. The challenges in line with the GIFMIS are the inability to obtain detailed information of workers in the Ministry of Education (Director of Finance, Ministry of Education 07/02/2013).

The director of finance then gave an account of the emergence of oil in the country and the government's desire to invest more in higher education. He emphatically said that, since Ghana is a new emerging oil country and the oil sector is in its early stages, the government has not yet designed any policy that will help to invest more from the revenue obtained from the oil and gas department of the nation to the educational sector. However, the director of finance at the Ministry of Education pointed out that according to the government manifesto they were going to invest more into higher education since this will help the nation to increase its socio-economic development. It was mentioned in the manifesto that they were going to establish two public universities and other tertiary education institutions. According to him the Ministry of Finance is planning to spend a fraction of the oil revenue on the Ministry of Education, but how much will be given cannot be stipulated for now. The director mentioned that the only difference between now and the past is that in the current situation funds are transferred faster as a result of electronic support (Director of Finance, Ministry of Education 07/02/2013).

The director of finance concluded by saying that there is always massive pressure coming from the universities if there is any delay in terms of the government releasing revenue into the institutions. He also added that delays sometimes occur since the government usually depends on the revenue obtained via the country's tax system. This helps to determine how much will be invested in higher education. So a fall in the tax revenue in the country usually creates a gap in how much the government is able to pump into the various educational institutions in the country. However, the Ministry of Education is working very hard to ensure effective flow of revenue to all the tertiary institutions (Director of Finance, Ministry of Education 07/02/2013).

In summary, the director of finance highlighted the establishment of GIFMIS to help in the payment of workers' salaries, and the intention for the Ministry of Finance to allocate portions of the country's oil revenues to the education sector in the near future. He finally mentioned that the ministry engages in seminars and meetings with important stakeholders to address issues concerning higher education. The director mentioned that they sometime experience late payment from the Ministry of Finance which affect their activities negatively.

4.4 REFLECTIONS ON FUNDING AT THE UNIVERSITY OF GHANA (LEGON)

The University of Ghana, the largest and oldest university in Ghana, was established on 11th August, 1948 with the intention of promoting university education in the country. Regarding the student population, the University of Ghana is ranked as having the largest number among all the public universities in Ghana, including both Ghanaian and international students. Presently, in the 2013 academic year, the University of Ghana has a total population of 29,754, from first year students up to the PhD level.⁶

According to the director of finance of the University of Ghana, one of the key issues is the major source of funding of the university ; he also gave a historical perspective into how the University of Ghana used to be financed a couple of decades ago.

He reflected that there are unique traditional sources of funding that cut across all the universities in the world, which come in the form of grants from governments or local authorities and school fees. He stated that when the university was set up in 1948 it was fully and totally financed by the government, as were all other public universities in the country, such as the University of Cape Coast, Kwame Nkrumah University of Science and Technology, and others. This system existed until the mid-1990s when the government realised that the amount of money invested in the higher education system was becoming too

⁶<http://www.ug.edu.gh/index1.php?linkid=243&sublinkid=72> (accessed on 15/06/2013)

The senior administrators and professional staff are considered to be part of the school population.

high and therefore there was a need to set up a system that would help to support the finance and management of the entire system with private contributions. The rationale is to reduce the expenditure the government makes towards the running of public higher education in the country (University of Ghana, Finance Director 05/02/2013).

Financial sustainability in Ghana's system of education has been a system of 'cost-sharing and cost-recovery' in order to strike a balance between and meet the requirements of higher education. Normal students subsidized by the government tend to pay less for the tuition they receive. Student participation is essential with regard to cost sharing. A suggestion was made regarding the borrowing of international experience that best suits their own local needs regarding the management of funds in the higher education system in countries like Ghana (Finance Director, University of Ghana).

The finance director added that another reason for switching from total government funding was that the population of the nation had increased and therefore the intake of the universities was expanding due to the educational reform that was made at both primary and high school level throughout the nation. This happened when the ordinary and advanced levels of Ghana's education system were replaced with the high school system in order to reduce the number of years students spend before they enter into university. Therefore, the government could not bear all the cost the universities would incur, and resultantly in the year 1997 all the public universities began to charge school fees in order to cover the costs the government could not pay for. Academic Facilities User Fee (AFUF) was a term used by various universities regarding the amount students were asked to pay for the universities to help strengthen the financial component of the institutions in the country to supplement what the government would provide them (University of Ghana, Finance Director 05/02/2013).

In reference to the external financial support, the director also highlighted that they only have support from the Canadian Foundation and the Ford Foundation, from Canada and the United States respectively. The support provided by these bodies goes into the institution's research project activities. He added that a portion of the resources received either directly or for infrastructure is considered to be very minimal and has no great impact on the finances of the institutions. He again outlined that around the mid-1970s the Ford Foundation provided the university with guest houses and some accommodation facilities, which were then called the University of Ghana Guest Centre, to ease the accommodation pressure of the university. He

outlined that the main sources of university income include grants, government based support, academic user fees and other minor sources, such as external sources which are not significant and are very limited (University of Ghana, Finance Director 05/02/2013).

He also addressed the major challenges the university is facing with respect to the generation of funding for the running of the day-to-day activities of the university. Especially with government funds and other political interference, resources received from the government sector are often delayed and this negatively affects the financial administration of the university as a whole in terms of discharging their financial duties. He added that the money obtained from the government is only used for payment of salaries of the university workers and that such amounts have a low impact on the entire system and therefore they were edging the government into investing more into the public higher education terrain. The director again reflected that in terms of accountability the government has an Audit Control Department that ensures that workers' salaries are channelled in the right direction (University of Ghana, Finance Director 05/02/2013).

He commented that the amount of students who graduate every academic year is enough evidence, both to the government and the general public, that the university is performing its functions up to the expected standard. He outlined as well that they have two kinds of budgets: one designed for the government informing them of all the university's needs, and the other prepared mainly for the institution, taking into consideration the operating component of the entire university. In order to have a sustainable financial system the university has established a fee regime system, which is often revised before every academic year to see which sector demands more resources in order to ensure appropriate allocation of financial resources (University of Ghana, Finance Director 05/02/2013).

He admitted that tuition fees are subsidised as far as Ghanaian students are concerned. He made it clear that there are a lot of fee paying Ghanaian students who belong to the category payment. They pay much higher fees than normal Ghanaian students. There are also foreign students, who pay much more than both the normal Ghanaian students and the full fee paying Ghanaian students. He mentioned that students are made to pay for matriculation, student ID cards, examination fees, health insurance, technology fees and other elements that the university board in charge of fees considers to be rational for students to pay. The board in charge of fees has set a standard that fees paid by students cannot be increased by more than

10% for any academic year. All the above listed items show some of the sources from where the university obtains its revenue (University of Ghana, Finance Director 05/02/2013).

He once again reflected on the various future policies to ensure a sustainable system of funding for the university. The university should increase the intake of both graduate students and international students because this will help the university to obtain enough funding, and should reduce the number of students admitted to undergraduate level so as to receive enough funds to run the system. This is simply because both the international and graduate students will pay a full fee for the various programmes they will pursue and that will help to improve the financial bases of the university. Also he stated that the establishment of the Research Funding Council could help to generate more revenue that could assist in directing the activities of the various institutions. The university is currently involved in very strong research collaboration with major industries in the country in order to raise income for the entire system and this has improved their research activities (University of Ghana, Finance Director 05/02/2013).

He added that the Network of Universities and Association of African Universities and other conferences have helped him and his working team to learn so much from other parts of the world in order to manage the university's finance very well. He admitted he has travelled on several occasions to the United Kingdom to some of the universities to learn how things are done and organised there (University of Ghana, Finance Director 05/02/2013).

In response to the level of tuition fees, the director mentioned that tuition fees are often charged based on the programme an individual is taking part in. He gave an example that foreign students offered a humanities programme pay a figure of 3300GH (Ghana Cedi) for a whole academic year, while Ghanaian fee paying students pay around 2000GH for one academic year. He shared that there are a lot of reactions coming from students as a result of an increase in school fees. Meanwhile, the university authority is aware that large numbers of students receive their school fees from their parents or guardians and the majority of the students tend to ignore the quality of education they receive corresponding with the amount of money they pay during their period of study at the University of Ghana (University of Ghana, Finance Director 05/02/2013).

He stated that all the public universities in the country share the same funding mechanism. He outlined that things are often similar regarding financial issues and that they usually collaborate among themselves in order to have a very universal system and exchange ideas for the efficiency of the higher education system in the country at large.

He also expressed that funds allocations to the various departments of the university are often determined by the quality of service they provide to the institution. There is also a budgeting committee from each department who usually represents the entire department to defend the budget to the finance directorate of the university. For instance, he pointed out that the medical school of the university, which is regarded as an autonomous department, needs more resources than the humanities department. Therefore, funds received by the medical school are allocated to the ratio of 65:35. This implies that 65% of the money the university receives is put into the medical department while the remaining 35% is geared toward the university covers. In addition, the clinical nature of the medical school enables them to attract more funding than other university departments. He commented that all departments are never satisfied with the amount of money they receive. Therefore, each department always wants to take a new dimension or idea in order to make the university more competitive at the global level and attract huge numbers of international students to boost their financial cycle (University of Ghana, Finance Director 05/02/2013).

Even though the government is supporting the university financially through payment of the university workers' salaries, sometimes the money comes as an arrears, usually making it difficult for the university to plan very efficiently. The previous government, who was in power from 2000 to 2008, established the Ghana Education Trust Fund, where a huge sum of money was allocated to the university covers for research work; however, the present government, who came to power in 2009, has shifted the focus, demanding that the Ghana Education Trust Fund should be invested into basic education, mainly at primary, junior, and senior high school level in the country instead of public universities (University of Ghana, Finance Director 05/02/2013).

This has negatively affected the projects that were begun by the various universities toward research since the projects are now considered unfinished business. He stated that the current pro-vice chancellor of the University of Ghana is working intensively to secure more funding resources for the university. The Kennedy Cooperation, for instance, is currently supporting

the university through infrastructure such as a library and a reading room for the students. The Kennedy Cooperation has taken responsibility for a project to train academics for the next generation to come toward research work within the university (University of Ghana, Finance Director 05/02/2013).

He claimed that if the university wants to become a global institution, it must change focus by turning from a more teaching university to a more research oriented type so as to attract enough funding for the institution. He added this will enable the university to compete for funding and reduce the intake of undergraduate students. He suggested that for the university to make an impact on the entire Ghanaian economy the government must increase greatly the amount of money it invests into the higher education sector. This will enable the government to direct the focus of the university as to which area of studies will ensure more development of the Ghanaian economy. He added that universities should be allowed to charge enough school fees, to be paid either by the government or by the individual involved in the educational process, so as to ensure smooth running of the system and sound financial capability of the university (University of Ghana, Finance Director 05/02/2013).

Moreover, the director of finance also commented about the emergence of oil in the economy and how it will contribute toward a successful build-up of higher education in the country. He remarked that the information at hand concerning the emergence of oil is that the government has not put any policy down as to how much revenue obtained from the oil sector will be invested into the higher education system. The universities and the polytechnics in the country have started mounting programmes and courses that will educate human capital into the oil sector in order to have more local Ghanaian personnel working in the sector in the nearest possible future and minimise the intake of foreign personnel in the oil sector. He added that the programme and course package should be well done so as to attract more international students coming from all walks of life into the institution to enhance the university's financial performance (University of Ghana, Finance Director 05/02/2013).

In summary, the director of finance at the University of Ghana demanded more government support to the university and that the university should engage in internally generated fund activities, and he pointed out that other bodies support the university through infrastructure and that some departments receive more financial resources than others

4.5 REFLECTION OF FUNDING AT THE CATHOLIC UNIVERSITY OF GHANA (CUG)

The Catholic University of Ghana (CUG) is one of the most successful private universities in the country. The university is located in a city called Sunyani-Fiapre in one of the main regions of the nation, Brong Ahafo. The CUG is a religious based institution in order to promote the practices of Catholicism, but their activities and education are not only limited to religious activities but cover distance learning education, health related programmes, educational programmes, business oriented programmes and other programmes that are geared towards the development of Ghana. The Catholic University of Ghana was established on the 17th August, 2001 but the idea behind its establishment was to promote ethical values and religious tolerance which commenced in 1997 via the Archbishop of the Catholic church of Ghana in Accra.⁷

In reference to funding, the university's director of finance reflected the following as the major funding issues concerning the Catholic University of Ghana as a whole. In the first place, he made it very clear that 95% of the money for the running of the institution comes from the fees that the students pay since the university is a private university college owned by the National Catholic Church. He also shared the other sources, which are very minute and basically come from grants and both internal and external donations to the university, amounting to only 5% of the entire cost incurred in the running of the university (Director of Finance, CUG 15/02/2013).

In addition, the university is not receiving any financial support from the government; the government used to offer some Ghana Educational Trust Fund (GETFund) support but this system stopped some years ago. The director mentioned that the government has provided them through capital grants in terms of the establishment of a university library and the provision of a bus for conveying students and staff from the Sunyani city centre to the premises of the university. He also pointed out that the university received a large number of computers from the government for both the students and academic staff. He mentioned again that the university has no links with external actors in terms of support except the

⁷<http://www.cug.edu.gh/about/pages/CucgHistory.php> (Accessed on 15/10/2013)

International Headquarters of the Catholic Church in Rome, Italy and a few partner institutions with which they basically share ideas (Director of Finance, CUG 15/02/2013).

With regards to the current policy regarding funding, he lamented that the university always remains focused and works to the standard that will enable them to be more competitive since it is not the only private institution in the country. Market analysis is one of the strategies they have employed to determine the pricing of the fees in terms of how much potential student candidates will be able to afford. He outlined that the financial board uses a strategic information system to communicate effectively to students whereby they are made aware as to how much they are supposed to pay and the rationale behind all their payments (Director of Finance, CUG 15/02/2013).

He also addressed the future policy and plan toward sustainable funding of the university. He said that the university is currently designing programmes that are economically viable with a fee paying mechanism or that are self-financing in nature with the intention of ensuring self-sustaining courses and programmes to attract students from all phases of life. The university has the ambition of engaging in extensive advertising in Ghana's neighbouring countries, such as Togo, Nigeria, and Burkina Faso, for the purpose of attracting huge numbers of foreign students; this will help to improve the revenue base of the university as a whole (Director of Finance, CUG 15/02/2013).

However, he mentioned that the university has experienced tremendous growth over the past decade. In the year 2003, when the university began, it had a total of 25 academic and non-academic staff. This figure has increased to 155 in 2013, while the student population has increased from 50 in 2003 to the current total student enrolment of 4,300. He mentioned that the secret behind this is the quality and the nature of Catholic education that enables large numbers of people to patronise it, not overlooking the Catholic ethical values students have acquired by the end of their studies. He also emphasised some of the success that was achieved by both academic and non-academic staff through the hard work and commitment they made toward the growth of the Catholic University of Ghana (Director of Finance, CUG 15/02/2013).

In addition, he stipulated that the academic staffs often attends conferences and seminars within and outside of the country in order to acquaint themselves with current research

techniques in order to learn ways of doing things and exchange ideas about how universities are run elsewhere to suit their immediate environment. He mentioned that some of their activities are influenced by the University of Cape Coast, the University of Ghana and regulatory agencies, because these universities still served as mentors until the Catholic University become autonomous. The non-autonomous nature of CUG does not have any impact on funding. The CUG continues to remain non-autonomous because it has not got to the full status of a complete university which can stand on its own (Director of Finance, CUG 15/02/2013).

The director addressed the major challenges the university is encountering in terms of the creation of revenue for the university. This includes the inability of the school to attract more students: *“we don’t want to overprice ourselves but remain affordable to prospective students”* (Director of Finance, CUG 15/02/2013). He also admitted that various processes are involved in the financial management with the intention of ensuring financial transparency and more accountability to stakeholders. He expressed that they are working very hard to reduce all the bureaucratic processes, which calls for more control and tightening of the system in order to avoid financial embezzlement. He pointed out that at the end of any academic year the summary of the financial report is often sent to the important stakeholders of the Catholic University of Ghana. The important stakeholders comprise the National Catholic Unit, the Archbishop of Ghana Catholic Church, the Board of Students and the Catholic Church in Rome, Italy (Director of Finance, CUG 15/02/2013).

Moreover, he reviewed how the university became accountable and responsible to the various stakeholders, which often manifests through the alumni’s performance on the job market. He added that graduates from the Catholic University excel among their peers coming from both public and private sources of higher education. The moral and holistic education offered in the institution helps to prepare the characters and lifestyles of the students who graduate from the Catholic University of Ghana. Finally, he indicated that the university is making all efforts to introduce measures to generate enough revenue into the system. The university is also working for more possibilities of collaborating with outside universities with the intention of promoting scientific research work, scholarship opportunities for academic staff and students and financial support from other non-governmental bodies with respect to

academic facilities. This will help to promote the activities of the Catholic University of Ghana (Director of Finance, CUG 15/02/2013).

In conclusion, the director of finance for CUG indicated that 95% of their total revenue is obtained from school fees. He admitted that they attend conferences and seminars to improve their knowledge. He mentioned that CUG is working hard to attract a lot of international students. CUG has not obtained full status as a university and their degrees are awarded by the University of Cape Coast, Ghana. The national government of Ghana does not support them financially for their daily activities.

4.6 NATURE OF FUNDING AT THE SUNYANI POLYTECHNIC OF GHANA

The Sunyani Polytechnic is one of the biggest polytechnics in the country and it has the capability of providing services such as technical, electrical, engineering, business oriented education, and pharmaceutical education across the country with the aim of providing carrier focused education and the provision of manpower education for socio-economic development of the region and the nation as a whole. There are other competitive polytechnic institutions within all 10 regions of the country. These polytechnics work for both regional and national development.⁸

The Sunyani Technical Institute was established in 1967 and was upgraded to polytechnic standard by the government of Ghana in 1997 with the intention of providing basic technical education to students who could not be admitted to the various higher education institutions in the country and those prospective students who have vested interests in technical education studies. The Sunyani Polytechnic has created a lot of employment opportunities for a large quantity of people. The entire population of the school was 10,435 and 9,105 in the 2009/2010 and 2010/2011 academic years respectively (Finance Director, Sunyani Polytechnic 13/02/2013).

The current assistant director of finance of the institution highlighted the following issues concerning funding of the Sunyani Polytechnic and defined some of the major challenges the

⁸ <http://www.spoly.edu.gh/about-us/history> (Accessed on 15/11/2013)

school is facing regarding funding. He admitted that they do not receive any source of funding elsewhere except from the government. This is because the government pays both books and research allowances. He added that the sad part about the government support is that it has reduced in amount and is not received on time due to various bureaucratic processes. The government is only responsible for the payment of the workers' salaries. The remaining revenue used for the day-to-day activities is usually obtained from internally generated funds (IGF). The IGF includes all money generated within the institution approved by the government (Finance Director, Sunyani Polytechnic 13/02/2013).

Again, he reflected that they have a production team within the institution that works on some projects in the community, such as electrical jobs, repairing of vehicles, and a radio station, that fetch the polytechnic some little income but this is often considered to be very negligible and has very little impact on the entire system. Moreover, he stated that conferences and seminars are often organised by the various polytechnics in the country. With reference to their last meeting, according to the director the institution should encourage the various production units, such as the building department, the electrical department, civil engineering – a newly introduced sector – and the carpentry department to be well motivated so that their attractively designed products can be sold on the market and also so as to attract a huge number of students who are interested in those sectors (Finance Director, Sunyani Polytechnic 13/02/2013).

He recommended that these departments could join and engage in building construction, which will increase the revenue base of the institution. Also, initially the school was accepting part payment of school fees before a student could register for an academic year, but such a practice was not effective and has created a loss of revenue for the institution. As a result of that, a new institutional law has been enacted that students must pay a complete fee before they are given the mandate to register for the upcoming academic year. The half payment system was abolished since the institution lost a great portion of their income as a result of students' inability to pay (Finance Director, Sunyani Polytechnic 13/02/2013).

In addition, application forms and registrations for courses, which were handled manually, have now shifted to an online system that is helping the institution regarding their management and administrative processes. The director of finance stated that a couple of years ago the World Bank helped them to computerise their institution. The bank has helped

to set up a hydrophone block, which is in high demand within the region. Regarding allocation of funding, he mentioned that departments are often required to submit an internal budget based on their priority and scale of preference of the departments. In terms of the school, the basic elements often considered include sports fees, academic user fees, tuition fees, insurance fees and equipment fees. He stated that things are organised at various polytechnics in the country quite similarly and most institutions share their ideologies during the conferences of the Rectors Association (Finance Director, Sunyani Polytechnic 13/02/2013).

He shared that all the polytechnic institutions in the country should also find collaborations with other universities in the world who could engage in exchanges of students and staff. Since the world moving closer together and technology is rapidly evolving and the pivot of everything that is done in each institution, there is the need to link with the outside world to see what is happening there. He claimed that every August the school is expected to submit their yearly budget to the Ministry of Education for review as to in which area the ministry could support them in terms of revenue or any pressing infrastructure needs; the ministry is ready to promote the activities of the institution that will bring development to the region and the nation as a whole (Finance Director, Sunyani Polytechnic 13/02/2013).

Since the polytechnics are purely technical-oriented institutions, much more money is being invested in the technical departments, such as the electrical department, than in the other sectors in order to promote the core values on which the school was established in 1967. From the school's first day much reform and positive growth has been noted. The school started with only four departments but now has more than twenty departments, while a new one has been recently established called the civil engineering department. The institution has the ambition of creating a new department called the technology dispensary department in the next academic year. All this effort is being made in order to attract many students, who will support the school financially. He mentioned that infrastructure development has gone well. Meanwhile, there has been a massive boost in academic staff regarding enhancement in their qualification level and the institution has been able to sponsor a greater portion of the academic staff to pursue a PhD programme outside the country – for example, in the Netherlands and Germany (Finance Director, Sunyani Polytechnic 13/02/2013).

School fees are designed through the executive management board of the school, the student representative council and the school representative council, who collaborate and share their thoughts as to how much students are supposed to pay in the upcoming academic year. The reaction from stakeholders is very low since the students fully take part in deciding how much will be charged for school fees. The government sometimes serves as an interference factor, usually suggesting a certain standard amount the polytechnics cannot charge above and making sure that they charge within those guidelines suggested by the government (Director of Finance, Sunyani Polytechnic 13/02/2013).

The director of finance asserted that the various bureaucratic processes affect the entire system negatively, suggesting that there has been a series of promises from the government that have failed. For instance, the government asked the Sunyani Polytechnic to charge less in terms of academic user fee with the notion of assisting them to pay the remaining costs, but this is always turned into a political debate and the promise is never fulfilled by the government. This sometime causes the polytechnics to struggle with their finance management. The director acknowledged that supervision is one of the main problems the system is facing and that this has created many loopholes and led to embezzlement of funds in the financial management in the schools and other sectors of the country (Finance Director, Sunyani Polytechnic 13/02/2013).

Finally, he stated that the recognition of products from the polytechnics in the job market is of a low standard and suggested that similar attention given to graduates from the various public universities should be given to graduates from the various polytechnics in the job market. He added that the quality of education provided by the polytechnics is of a high standard: therefore, there should not be such discrimination in the job market. More importantly, such perceptions affect the number of students who are likely to be enrolled in the polytechnics, thereby negatively affecting the financial bases of these institutions. This is because no one wants to complete courses at the polytechnic and become unemployed. The present government has advocated giving all the polytechnics in the country university status in order to make them more autonomous and enable them to handle their own affairs with the aim of promoting higher education goals in the country. There is much more interference from the government to the polytechnics than to the universities. This indicates how weak the polytechnics are in terms of autonomy (Finance Director, Sunyani Polytechnic 13/02/2013).

In sum, he pointed out the polytechnics depend sometime on the IGF for their activities. The negative assumptions made regarding polytechnic graduates should be avoided. The polytechnics have received material support from the World Bank a couple of years ago. Their course registration system has moved from a manual to an online registration system. The half payment system has been abolished as a result of lost revenue by the institutions. The various production units in the institution are working closely together to enhance the financial component of the institution.

4.7 THE ROLE OF THE WORLD BANK IN FUNDING HIGHER EDUCATION IN GHANA

The World Bank is a global financial institution which supports various activities within countries considered to be less developed nations. The World Bank promotes health related activities, better education, fighting against corruption and other significant issues that affect the livelihood of people in the community. The World Bank's impact on the education in Ghana has been very significant and has contributed in many diverse ways to ensure that the skills and quality of Ghana's education are at a high standard in order to promote the socio-economic development of the nation.⁹

The World Bank officer in charge of tertiary education at the World Bank in Ghana highlighted the following as the position of the World Bank towards higher education in the country in terms of funding. She reflected that the World Bank does not work directly with the higher education institutions but only provides support to them when it is recommended and negotiated by the government. She stated that they only work hand in hand with the Ministry of Education and the National Council for Tertiary Education in the country. The World Bank support is often provided based on the country's needs and how the living standard of the people can be improved. She added that the bank provides credits to the

⁹<http://www.worldbank.org/en/news/press-release/2013/10/22/world-bank-approves-funds-to-boost-ghana-use-of-information-and-communications-technologies> (Accessed on 15/12/2013)

⁸<http://www.worldbank.org/en/news/feature/2014/03/03/telecenters-link-malawis-rural-areas-to-the-modern-world> (accessed on 04/03/2014)

government and not necessarily to higher education institutions (World Bank Ghana, officer in charge of tertiary education 14/03/2013).

The officer continued that the bank had played several roles in tertiary education institutions in the past but such projects have now been closed. This project was called the Education Sector Project, comprising provision of competitive funding to tertiary institutions and research allowances. The bank is currently looking forward in engaging a regional project involving many African countries called the African Centre for Excellence. This scheme will involve research activities, therefore all African countries including Ghana, are expected to submit their proposals. The bank has decided to award 8 million dollars for each proposal selected and judged as satisfactory by an academic panel in charge of the project. So if Ghana happens to work hard in their proposal they might be selected. The World Bank has also invested in research through a skills project in collaboration with industry in the country, where roughly 70 million dollars are being awarded to industries involved in the project, which is called the Ghana Skills and Technology Development Project. The project looks further as to how the research will affect the activities of the industries in the country and promote socio-economic development (World Bank Ghana, officer in charge of tertiary education 14/03/2013).

The officer further mentioned that there are no challenges regarding the release of funds to the government because the bank initially engages in institutional assessment before any project is carried out. As to how the government could account for the money provided to them, a report is submitted on how the money is being used and significant assessments are carried out before money is released. The bank also engages in an audit once a year to get an overview of how much money is spent. She outlined that it's the responsibility and the task of the bank to make sure that money provided to the government is used for the specific purpose it was meant for, but the money given to the government is expected to be paid back to the bank based on the agreement plan made, since the money was granted in the form of credit to the government (World Bank Ghana, officer in charge of tertiary education 14/03/2013).

Additionally, she highlighted that the bank is engaged in an annual review with the Ministry of Education to identify some of their achievements over previous years and their major priorities for the upcoming year. She reflected that money granted to countries often takes into consideration the gross domestic product and per-capita income of the nation involved.

So countries with high gross domestic product and income per head receive less income in terms of the World Bank project, while countries with low gross domestic product and income per head stand the chance of receiving more revenue from the bank (World Bank Ghana, officer in charge of tertiary education 14/03/2013).

Moreover, an Implementation Completion Report took place in Ghana which indicated that the project cost 51.0 million US dollars, where 44.8 million was funded by the International Development Association, including the World Bank, while the remaining amount was provided by the government of Ghana to promote education. The report was meant to engage in general assessment of higher education in Ghana and other related issues. The project was mainly focused on relevant performance indicators, improving the quality of education at the tertiary level and the standard of examination results awarded to students in order to create a universal standard of awarding grade. The report again suggested that research funds must be controlled by institutions rather than the ministries and that a number of research proposals should be invited from various universities. Based on the research proposal, any university which deserves the research funds must receive them. But the finance department of the university in charge of the research must be able to account for how, where and when the money is spent. The report advocated that both short term and in-service training should be organised for the staff in the professional management in order to ensure smooth running of the various tertiary institutions (World Bank Report, 1999).

According to the report of the amendment of grants agreement, the World Bank has been in regular and constant support of Ghana's educational reform since 1986. The bank has engaged in eight series of educational operations for the country amounting to 291.6 million US dollars. This revenue base has done a lot for the Ghanaian education system by helping to address a number of challenges within the system. Due to this, there is a strong tie between the government of Ghana, through the Ministry of Education, and the World Bank. The details provided below give a vivid account of the new reform of the government of Ghana partnership amendment within the education grant project with the World Bank. The whole agreement is centred on district sub grants which focus on improved access, quality, equity and management of education within the district involved in the project (World Bank Report, 2013).

Moreover, the Implementation Completion Reports in 1999 gave a clear mechanism of sustaining financing at the tertiary level. This could be achieved through expanding the enrolment rate while maintaining and ensuring educational quality and setting up financial preparation in order to create a balance between growth and quality within a specific period of time. This called for a credit agreement in order to increase funding for the various institutions; it could only be achieved through full cost payment of hostel fees (accommodation fees), increasing academic charges and improving the existing student loan trust system in order to reduce public investment in the education sector. In general, not all the aims were accomplished but the universities and other tertiary institutions succeeded in enabling students paying for full hostel fees (World Bank Report, 1999).

According to another World Bank report (2010), Africa is the only continent in the world with a massive decline of about 30% in public expenditure towards higher education. This has negatively affected the quality and the significance of educational programmes in various institutions. It has been estimated that the public expenditure per student in this region was about 2000 US dollars in the year 2006, which is relatively low compared to Organisation for Economic Co-operation and Development member countries which enjoy 1.2 times higher per-capita income than the African region. But in the African region public expenditure towards higher education varies from nation to nation. In addition, it has been conceived that international aid to support higher education in the African continent could be estimated at 600 million US dollars annually, especially in the Sub-Saharan Africa region. Of such an amount, only 26% goes to the universities and research centres in Africa, while the remaining 74% comes in the form of offering scholarships for academic staff and students to study abroad (World Bank, 2010).

In terms of policy and practices regarding funding higher education, most universities often resort to the traditional ways of handling this by using the previous year's budget as a baseline through which the current one is made and established to make significant changes based on the present economic growth, inflation rates, government funds and the rate at which the institution is growing. The major problem associated with budget management is lack of transparency about how budget issues are handled and decided. There is also a problem concerning the fragmentation of responsibilities in terms of budget allocation: that is, difficulties associated with the allocation of tasks among workers (World Bank, 2010).

4.8 ANALYSING THE FINDINGS, RESULTS AND DISCUSSION OF THE STUDY

There are many inferences and discussions that could be deduced and analysed from the amount of data gathered for this study. In this section reference will be made to the literature review employed for the study. This will help the researcher to identify some of the issues and similar cases concerning the funding of higher education in Ghana. According to the work of Jongbloed and Koelman (2000), governments have external control over funding policy and regulate the inflow and outflow revenue invested in the sector. These ideas pointed out in the literature have a similar linkage to what was found during the interview organised for the study in the case of the Ghanaian funding system. This can be reviewed in detail in the literature.

Jongbloed (2000) opted for a question concerning the funding of higher education in third world countries. He asked who should bear the cost of higher education. A similar issue was explored in the study in Ghana. It was known in the project that the government provides financial support to the universities and polytechnics in the public institutions. The taxpayer's money is used by the government to support and subsidise higher education in Ghana. But in the private higher education in Ghana the parents or the students themselves are responsible for funding their education. The private higher education sector sometimes receives financial support from third parties, especially the religious institutions. For instance, CUG receives financial support from the headquarters of the Catholic Church in Rome, Italy.

Jongbloed's trinity of higher education was identified in the study, where funding was noted to play a crucial role in handling higher education in Ghana. Funding is considered to be a very useful element for day-to-day administration of the institution.

Also, Levy's (1986) typology about public and private financing of higher education manifested itself during the research work. The 90-90% rule, where the government supports the public higher education system approximately 90% with strong interference from the ministry, was also identified in the study. Having said that, the government support could not be calculated to be 90% but falls below that, and ministerial interference still exists very strongly in the Ghanaian system of funding. The institutional autonomy of the universities as a feature of the 90-90% rule was also revealed in the study to be missing since there is much

interference from the government. In addition, the public autonomous system, which is quite similar to that of the 90-90% rule, also exist in Ghana's case, as universities are looking at every opportunity to seek private sources of revenue to supplement what the government is providing them. This can be referred to in figure one in the literature section.

The study has shown that following Levy's (1986) typology in the private institutions in Ghana, a greater part of their funding comes from non-governmental sources and revenues are basically obtained from tuition fees. This system is termed as Minority Private under the dual scheme of the Levy typology; this can be referred to in Figure one. As a result of this system the majority of students are denied entry to higher education. Students are therefore left with no option other than forcing themselves into the public sector. This ends up pushing the enrolment ratio from 10% to 50% under the private system of higher education. Much detail is provided in figure one.

This was something similar to what was found in the Catholic University of Ghana, where the main source of income is coming from fees paid by students and there is no support coming from the government of Ghana, which has affected the enrolment level because most people cannot afford the costs involved. This part of the population constitutes the majority of the Ghanaian population today. The CUG case under this chapter presents more about the nature of private higher education funding in Ghana, which has been linked to Levy's typology.

Again, the public autonomous system, which is quite similar to that of the statist system that was employed by Levy, was identified in the Ghanaian system. The Levy typology focuses on both public and private funding of higher education under the Public Autonomous system, where the government finances higher education but not in totality, rather looking for private sources to supplement the remaining cost. The findings pointed out that the universities and the polytechnics are looking for avenues other than the government to strengthen their financial capabilities. The Ministry of Education stated that it's always looking for other stakeholders who are in a position to provide adequate financial support to the higher education system in Ghana.

The IGF, which cuts across all the public higher education institutions, is reflected partially in Levy's typology under the Public Autonomous system. Here the government offers the institutions the mandate to charge extra fees internally to supplement what the government

will provide. For instance, the AFU plays a very significant role in the financing of higher education at the University of Ghana.

The Ghana Education Trust Fund has a correlation with Levy's typology under the statist section where the government provides enough resources to institutions for the running of higher education and such resources are approved by parliament, these resources are given to all public institutions. The Majority Private system under Levy's typology was identified in private higher education in Ghana. This is where private higher education obtains their revenue from school fees for the running of the institution. It was pointed out by an employee of CUG that 95% of their revenue comes from school fees while the remaining 5% is obtained from local and external sources without any government support.

Finally, the policy practices recommended by Jongbloed (2000) were indirectly found in the study. That is, higher education institutions should have a strong collaboration with the community in which the institution is established, with the participation of alumni and the various industries in the country. For instance, in the case of Ghana, the Sunyani Polytechnic was established to promote both the regional and national development of the nation. The polytechnic engages in the construction of building and catering services which positively affect the standard of living of the people in the community. The universities and polytechnic's alumni sometimes engage in fundraising to support their respective institutions.

4.9 DISCUSSION OF RELATED LITERATURE WITH THE FINDINGS FROM THE STUDY

Initially, the World Bank (1999) report identified that the major problems universities in Ghana face in terms of funding include lack of proper funding mechanism, poor system planning, improper supervision mechanism in regard to financial issues and finally too much government expenditure towards students who travel overseas for academic purposes. Most advanced countries in the region, such as Kenya and Rwanda, are gradually shifting from the historical perspective of handling university budget into a more modern way of doing things, all with the aim of ensuring proper financial management. Ghana and Nigeria are also using the normative unit cost system, basing their mechanism on student-teacher ratios by

discipline and the cost of goods and services of teaching units by discipline (World Bank, 2010).

On a more advanced level, South Africa recommended having a funding contract connected with both teaching and research activities to be granted by the government to ensure more investment in higher education in South Africa. In countries such as Ghana, Ethiopia, South Africa and Mozambique the government usually supports and supplements each university's budget with competitive funds in order to promote improvement in quality, collaboration and research works (World Bank, 2010).

In addition, the South African system of funding which serves as a role model for many African nations was characterised by public involvement, the level of awareness, and the stakeholders' involvement. According to Moja and Hayward (2003), it was directly opposite to what is currently in operation in the Ghanaian case. South Africa has a clear education funding policy which has been implemented in their national policy. There should be more involvement of stakeholders in terms of discussing and generating revenue and that should be one of the primary goals to which the universities should give attention. For example, public awareness about funding must be created and, necessary investment levels in higher education should be made known to taxpayers.

The works of Albrecht and Ziderman (1999) propose various categories of funding for higher education. The negotiated system of funding which mainly occurs between the higher education institutions and the ministries of education and finance was identified in the study. The director of finance for the Ministry of Education pointed out in his presentation that they often engage in series of meetings and seminars with important stakeholders in which the universities are included. This is where the Ministry of Education and the higher education institutions ensure that there is an agreement between them concerning the budget submitted by the various public institutions in the country. The ministry makes sure that institutional needs are attended to in order to promote better education in the country. In addition, payment by result as one of the categories of sourcing funding could not be identified in the case of Ghana.

This is because the Ghanaian system does not award higher education revenue based on the number of graduates they produced, the level of their research work or other issues. The

quality of and access to higher education stand the chance of being questioned as a result of inadequate investment in the sector from both the government and private sector. There are many students who do not have access to the public higher education sector, while at the same time there are also a lot of questions surrounding the quality of the private higher education available.

Again, there have been a number of dramatic changes as to how much the government invests into public higher education in the country. There has been a total decline in the amount of money the government is providing to the sector. According to a government White Paper from 1968, the government offers regular sponsorship for students to travel abroad for study, government loan facilities for students and full grants for both students and academic staff. This White Paper gave an account of the government's historical contribution towards higher education (Ghana White Paper, 1968).

The situation has totally changed, with the government now only paying for the salaries of higher education institution workers while other functions of higher education have been ignored. The loan scheme has been handed over to the private sector with huge interest rates on loans which used to be handled by the government with low interest rates among students in the higher education sector. The loan scheme, which was operated by the Social Security and National Insurance Trust (SSNIT), has now turned into the Students Loan Trust Fund. There is a high interest rate by the time one graduates from the higher education institution. However, the loan scheme helps to ease students' financial difficulties and reduce the student's dependency on their parents for their basic needs on campus. The loan is available for both public and private higher education students.

This thesis has revealed similar findings as the study conducted by Banya and Elu (2001, p. 30) that most Sub-Saharan African countries are now working towards reaching multiple sources of funding for higher education, in which the Ghanaian system cannot be an exception. Therefore, all public and private institutions are working extremely hard to obtain multiple sustainable ways of funding higher education, since government contribution is decreasing. The study pointed out that all institutions are working hard to discover different alternative sources of funding to supplement what the government will provide them. The government sources are often not reliable, as claimed by some respondents during the interview session.

Moreover, studies conducted by Bailey, Cloete and Pillay (2010) outlined that funding of higher education is now moving from being more government centred to a higher level of parental responsibility; this was identified by the studies in both the public and private sectors of higher education in Ghana. Money received from taxpayers in the country was used to supplement the financing of higher education and such a practice is currently shifting to a more economical role than just educational promotion in the country at large. In support of this, Banya and Elu (2001) pointed out that the government is focused on the provision of social amenities, such as good roads, good transport systems, health support and good drinking water. Sapri (2001) supported this assertion by saying that government support towards higher education is considered to be declining by approximately 80%.

According to the work of Damtew and Altbach (2004), higher education is recognised in the context of modernisation and development. All national governments expect greater access to higher education since the 21st century is regarded as an era knowledgeable about economics. Higher education has a greater role to play in order to obtain that level of knowledge to ensure balance in the technological development of a nation. Damtew and Altbach (2004) added that for that reason Africa – and, for that matter, also Ghana – has to achieve a sound economic, political and cultural standard that is recognised internationally, and that the national government and other international bodies have a role to play for this success. It could be achieved through the promotion of higher education. The Ministry of Education of Ghana is making every effort to attract enough funds for the institutions, while international bodies such as the World Bank are playing a very crucial role in the development of Ghanaian higher education in order to achieve an international standard and become acquainted with the current technological era embraced by most other nations in the world.

In addition, Damtew and Altbach (2004) anticipated that national governments in Africa could not spend much on higher education due to the fact that most of the countries have huge economic problems and improper fiscal policies designed for the educational system. They mentioned that the fiscal policies from the World Bank and the International Monetary Fund do not support the higher education system since conditions attached to national loans are meant for specific purposes and involve huge interest rates which nations find very difficult to repay. Damtew and Altbach (2004) again outlined some of the major challenges concerning funding sources, which include poor prioritisation and misappropriation of

available financial resources: for instance, the highly subsidised food and accommodation facilities provided to students without much attention being focused on educational research activities in the various higher education institutions should be addressed.

The work of Elmahdy (2003) stated that the cost of higher education in Africa could amount to four to five billion dollars, which could be compared to the expenditure and budget of one of the richest universities in the United States of America or Europe. Therefore, the African – and, by extension, Ghanaian – higher education systems show such a low investment in the sector, which inhibits the growth of knowledge and a better economy in Africa. Damtew & Altbach (2004) further expressed that over the past decade higher education institutions have taken the responsibility to mount excessive pressure on national governments to expand their financial support to the sector in order to achieve the universities' desired results. The excessive pressure from the institutions has forced the government to access loans from international bodies such as the World Bank and the International Monetary Fund with poor terms and conditions.

In conclusion, the researcher can point out that there are a lot of efforts universities themselves are making in order to achieve sustainable sources of funding for their day-to-day activities, while the national government is also willing to invest more into the sector, although the social needs of the people continue to remain the major priority for the national government. Also, the role of international bodies should not be overlooked as far as Ghanaian higher education is concerned. All sectors of the economy are currently fighting for the same limited national budget; therefore, the higher education sector has to get a better portion of it. To achieve this, it will demand hard work and market itself well in order to attract the attention of the national government and other international organisations that have vested interests in higher education and are willing to support it.

CHAPTER FIVE

5.1 CONCLUSION, RECOMMENDATIONS AND SUGGESTIONS FOR FUTURE STUDIES

This chapter focuses on the various conclusions of this study and much attention will be geared towards answering the research questions designed for the study. In addition, recommendations and suggestions will be highlighted for future studies about the funding of higher education in Ghana. Also, major challenges faced during the study will be discussed and finally the positive impact of the study will be addressed and briefly contextualised.

5.2 CONCLUSIONS OF THE STUDY

The study revealed that the government of Ghana is supporting the funding of higher education in the public sector. However, the amount of money the government invests into the sector is not enough and must be increased if growth and development remains the prime target of the government. Historical evidence has shown that the government is now shifting from a full funding system to a workers' salary payment mode in higher education. The study revealed that the private higher education institutions do not receive any financial support from the government. The government, through the Ministry of Education, has introduced GIFMIS to check financial transparency of public workers and to ensure effective payment of their salaries. Although current information shows that government sponsorship for higher education has gone up through the country's GDP, the institutions revealed that those impacts could not be noticed in their day-to-day activities since government support is considerably declining.

It was also noted that universities and other higher education institutions in the country are engaged in research activities often sponsored by international bodies such as the World Bank, the Catholic Church, the Canadian Foundation and other foreign international organisations emphasised in the study. The Ford Foundation and Benedal Foundation have also contributed towards the provision of infrastructure to some tertiary institutions in Ghana, such as the University of Ghana.

The study identified that the World Bank plays a very critical role in higher education in Africa, from which Ghana's case cannot be excluded. The World Bank has been supportive in the provision of computers to various educational institutions in the country. It also supports the training of technical and skilled personnel to handle the technological affairs and economic advice for the nation. The World Bank grants credit to the national government, of which some could be invested into higher education; the government is expected to pay the money back to the bank based on an initial agreement between the national government and the bank.

In addition, the majority of the stakeholders interviewed by the researcher's pointed out that directors of financial management often attend conferences and seminars in order to learn some of the practices and values concerning ways of handling financial resources. The conferences are often attended both outside and within the country in order for the directors to acquaint themselves with new ways of dealing with monetary issues in higher education institutions, both in the public and the private sector. The private sector higher education workers involved in the study mentioned that they do not receive any financial assistance from the government. For instance, the accountant and controller General department through effective collaboration with the Ministry of Education has also established GIFMIS, which has helped to close various loopholes and shortfalls pertaining to the payment of workers' salaries in the higher education sector.

The Ghanaian system of funding for higher education is characterised by government grants, local authority support, internally generated funds in the university, tuition fees, foreign students and international organisations, such as the World Bank and the Brigade Foundation in the United States of America. The government grants are often indicated in the national budget to be used for development education.

The local authority common fund usually comes from the district assembly level, which is often used for development of education within the district. The district sometimes sponsors students who cannot otherwise afford to enter the higher education system. Such sponsored students are expected to render their services to the district after they have completed their education. The internally generated fund (IGF) is a practice embarked upon by all public higher education institutions in Ghana. The universities and polytechnics engage in activities that will generate them money approved by the government. Universities, for instance,

usually charge students for ID cards, insurance and IT fees, serving as sources of funding to support the universities. Polytechnics engage in building construction and catering services to support their budget. It was identified that the Ministry of Education has restrictions from the Ministry of Finance as to how much they can invest into the higher education sector. The Ministry of Education cannot spend above the ceiling point designed by the Ministry of Finance. This can sometimes affect the Ministry of Education negatively in terms of discharging their duties towards the higher education sector.

Finally, it has been shown in the study that most of the higher education institutions do not have proper mechanisms for handling financial issues. There is poor supervision of revenue generated from the system. Also, there is a lack of commitment from workers in the financial sector to deliver up to standard (World Bank Report, 1999). The government is often delayed in the payment of workers' salaries. Unfulfilled promises made by the government have resulted in some higher education institutions running at a loss. The private higher education system is finding it very difficult to attract foreign students in order to have enough funding for their daily activities. Sometimes taxpayers' money employed for sponsoring higher education is not made known to the general public and the government failed to account to the people what their money has been used for.

There is also a huge number of positive lessons captured in the study which must be emphasised: these include a well-defined future policy concerning funding, vice chancellors of institutions working very hard to attract international sponsorship, and the introduction of lucrative and marketable courses and programmes that are more likely to attract more foreign students. This will help to improve the financial sustainability of the financial institutions through tuition fees paid by international students.

Regular fee revision among the private and the public higher education sector with all stakeholders enables universities to charge fees that are rational and can be afforded by a greater number of prospective students. Sometimes government intervention, as pointed out in the study, could help to deter institutions from overpricing the quality of the services they render to the general public.

Although private universities in the country are considered to charge high levels of tuition fees as compared to the public higher education facilities, they still have growing numbers of

students and academic staff. This was found from the interview conducted with the director from CUG. The study further revealed that all the public universities have common sources of funding; this was supported by the study conducted with the University of Ghana.

It has also been an ambition of both the public and private higher education systems to attract enough funding through international students, as well as encouraging a higher intake of postgraduate students and fewer undergraduate students. Both the University of Ghana and CUG suggested that embarking upon this practice will help to obtain enough resources for the administration of higher education in Ghana.

5.3 RECOMMENDATIONS AND SUGGESTIONS OF THE STUDY

This section presents the recommendations and suggestions of the study. The researcher will suggest that there are various components of funding which are not well characterised among some of the institutions. The researcher recommends that in order for the country to reach the highest level of middle income country status as the major goal of the national government, the government must be ready to invest more in the higher education sector and promote research activities in the country. This is because higher education is one of the great pivots of any country's economic development and growth. Aside from the few international organisations already outlined, higher education must be prepared to look for more reliable bodies to support research work among the universities in the country.

The general public should be encouraged and motivated in order to cultivate their willingness to pay for higher education. They must be assured of the quality of education students will have received at the end of their education period. The researcher is suggesting that the government must offer financial support to the private higher education institutions since they all contribute to the knowledge growth and development of the country's economy.

Finally, the level of communication between the institutions and the various stakeholders ready to invest in the system must be enhanced in order to encourage transparency and accountability and to attract other bodies out there who can contribute to the revenue of higher education institutions in the country as a whole.

5.4 SUGGESTIONS FOR FURTHER STUDIES

The suggestion is that another study could be conducted based on factors preventing the government from investing more in higher education and exploring what could be done to switch the government's interests to invest more in the sector since the government's ambition is to build a better economy for the nation and promote the welfare of the people in the country. Another study could also be conducted in the area of full cost recovery from the general public without government intervention in the sector of higher education.

5.5 CHALLENGES OF THE STUDY

In the first place, the quality of work students are expected to put in and the timeframe designed for the research paper do not match. The timeframe designed for the writing of the academic paper is not enough; therefore, students should be given ample time in order to produce very good work. The researcher had to limit the number of interviews for the study and for example had to cut out an interview with the University of Cape Coast finance section, due to limitation in time. The Ministry of Finance also could not offer the researcher the opportunity to organise an interview, despite several attempts by the researcher and the finance director. In addition, the cost involved in terms of conducting research outside Norway should also be considered by the various research departments within the university so that more assistance could be provided to students who travel outside of Norway for research, ensuring that they will be supported one way or the other.

In summary, the researcher could not distinguish between revenue allocated for research purposes and normal university revenue for day-to-day administration. It would be more appropriate if universities and higher education institutions would make things more clear as to which revenues are channelled to research and normal university activities in order to promote a better understanding of the funding methods for higher education in Ghana.

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APPENDIX

7.1 CHECK LIST/ INTERVIEW GUIDE

ACADEMIC INSTITUTIONS

- ❖ What kind of funding sources does the university have and how have the sources of funding been developed over the last years?
- ❖ Apart from the government sources of funding, are there other stakeholders supporting the university financially or through infrastructure? (Or other means of assistance)
- ❖ What are the major challenges regarding the generation of revenue for this university?
- ❖ How does the university become accountable and responsible to their various sources of funding especially the government sector and the parental sources of funding?
- ❖ Does the university have collaboration with international institutions which servers as sources of funding for the institution?
- ❖ What is the nature of the relationship between the finance department of the university and the ministry of education regarding budget and other financial issues concerning the university?
- ❖ How do the various bureaucratic processes affect the flow of revenue to the various institutions or departments of the university?
- ❖ What are the current policies designed by the university to ensure sustainable sources of funding for the university?
- ❖ What are the major future plans of the university regarding generation of revenue for the institution?
- ❖ In terms of revenue generation or revenue management, is the university learning from the practices of other universities inside or outside of Ghana?

- ❖ Are there any funding models from other countries that influenced the Ghanaian model?

- ❖ What are the major measures the university is putting in place to address the major challenges associated with financing higher education in the university?

- ❖ How is the level of tuition fees and how was it developed?

- ❖ What was the reaction of different stakeholder that is, parents, students, teachers on this development?

- ❖ How does the university policy of funding differ from other public universities in the country?

- ❖ Briefly describe the internal fiscal processes of the university? Are all department treated equally in term of distribution of revenue?

- ❖ What are the major problems associated with the distribution of the revenue among the departments?

- ❖ What major issues are considered when funds are being allocated to the various faculties and department within the university?

7.2 FINANCIAL INSTITUTIONS

(Ministry of education and World Bank)

- What is/are the current position(s) of the institution toward provision of funding towards higher education institutions in the country?
- What is the nature of the relationship between this institution and the universities in the country regarding budget and other financial issues concerning the university management?
- What are the major challenges regarding the generation of revenue for funding university education?
- How do the various bureaucratic processes affect the flow of revenue to the nation's universities or different departments of a university?
- What are the current policies designed by your institution to ensure sustainable sources of funding for higher educational institutions in the country?
- What are the major future plans of your institution regarding generation of revenue for university education in the country?
- Are there any funding models from other countries that influenced the Ghanaian model?
- What measures is your institution putting in place to address the main challenges associated with financing higher education in the country?
- Briefly describe the internal fiscal processes of your institution? Are all higher education institutions treated equally in term of distribution of revenue?
- What are the major problems associated with the distribution of the revenue among the higher education institutions in the country?
- What major issues are considered when funds are being allocated to the various higher education institutions in the country?