STUDENT FUNDING IN GHANA

From the Perspective of Students in Non-Traditional Study Programs

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Dedication

First and foremost, I wish to dedicate this work to my God Eternal, the one who’s enduring loving presence has been my strength and who has been my provider throughout this master program.

Again, this master thesis is dedicated to the following people who have unconditionally sacrificed a lot for this dream to see the light of the day:

My super loving God sent husband, Mr Samson Ayinizuoya Atubga

My ever loving mother-in-law, Mrs Margaret Amooro Atubga

My two adorable angels, Samuel Tartepae Atubga and Deborah Ougemy Atubga

My ever patient and understanding thesis supervisor, Professor Peter Maassen

Finally, to every single person who has contributed in one way or the other to see me through to this far.

Abstract

The importance of funding in HE cannot be underestimated. The presence or other wise of it can set the stage for rippling effect on every other area of this enterprise. It is in light of this that the current generally acknowledged decreased in government budgetary allocation to HEIs is seen as worrisome since the state remains the major financier of HE in most countries especially developing countries. To make up for the shortfall in funding as a result of the decrease in government budgetary allocation, HEIs have sought to find innovative alternative sources of funding their activities. Students have been seen as one of such major sources since they are generally acknowledged as one of the major benefactors of HE. A number of measures have therefore been taking to make students contribute financially in this regard and one of such measures is the introduction of non-traditional study programs (NTSPs) in HEIs. These programmes are funded entirely by student fees without any sponsorship or subsidies from government budgetary allocations.

The primary objective of this master thesis was to look at student funding sources from the perspective of students in NTSPs using students of CEMBA/CEMPA programme at KNUST as the object of my study.

The analysis was made drawing on the concepts of planning and social capital. The bonding, bridging and linking social capitals as identified by Woolcock (2008) were used whiles looking at the obligations and expectations of members in these social groups. Armed with this, the research made the following assumptions that: students usually plan way ahead before applying to these programs, students plan and use sources of funding that are easily accessible and that will not leave them heavily indebted after graduation, and students prefer "appreciative obligations and expectations" towards their sources of funding. Questionnaires, made of mostly closed ended questions aided to answer the research questions of the study. The findings indicate that, in the absence of scholarships, grants and loans, students in NTSPs still successfully financed their studies drawing on resources from the three types of social capital stated above. These sources were said to be easily accessible and will leave students with little or no debt after graduation. The study also confirmed that, students preferred "appreciative obligations and appreciations" to financial obligations and expectations towards their sources of funds.

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While acknowledging the singular doing of the Lord in bringing me this far, I also reckon God used so many people in the process to accomplish His purpose in my life. This therefore is as a result of decades of unconditional sacrifices, support, love, encouragement, and motivation from countless people I was privilege to have come in contact with.

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Abbreviations

CEMBA	Commonwealth Executive Master of Business Administration
CEMPA	Commonwealth Executive Master of Public Administration
CZ	Coastal Zone
FZ	Forest Zone
GHC	Ghanaian Cedi
HEIs	Higher Education Institutions
IDL	Institute for Distant Learning
KNUST	Kwame Nkrumah University of Science and Technology
NAB	National Accreditation Board
NTCs	Nursing Training Colleges
NTSPs	Non-Traditional Study Programs
PHEIs	Public Higher Education Institution
SCFR	Social Capital Financial Resources
SZ	Savannah Zone
TSPs	Traditional Study Programs
TTCE	Teacher Training Colleges of Education

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1 CHAPTER ONE: INTRODUCTION OF THE STUDY

1.1 Introduction

The funding of Higher Education (HE) remains one of the greatest challenges for governments the world over. Its effects seem to have spread its tentacles to every single area of the HE sector. The solution to this challenge however, seems to have eluded stakeholders of higher education. Marketization, privatization, fiscal discipline, cost sharing and possibly, a hybrid of two or more of these have been seen as possible interventions in the bid to come up with a solution to the funding menace in higher education. But so far, the many interventions and policy implementations have failed to give a satisfying solution since it is still here with us and has even created other related problems.

Financing is also seen as one of the key aspects of management of Higher Education Institutions (HEIs). Like every other enterprise, HEIs have and will always need some form of funding to ensure a successful running of their day to day activities. In the formative years of HEIs, the state and the church were the main funders, in addition to the students enrolled in HEIs. As the years progressed, others, such as industries, donor agencies in the case of Africa and employers of graduates came on board as additional sources from which HEIs could access funds.

However, in most countries, public sources of support still represent by far the largest source of income for HEIs (Hauptman 2007). Funds from the above stated sources have been allocated to HEIs using one form or the other of the various resource allocation mechanisms identified by scholars in the field of HE (Jongbloed 2003, Hauptman 2007). However, the growth in student numbers which has seen a move from 'elite' HE towards 'mass' HE in the case of developing countries and towards 'universal' HE in the case of developed countries (Trow 1970***)*** has made reliance solely on public resources quite challenging for HEIs.

Government commitment to other sectors of the economy such as the health, agriculture, housing etc makes meeting the growing budget of HE due to larger student numbers difficult. A generally acknowledged fact in HE in recent times, is that students benefit the most from HE. Hence, students, aside being used by HEIs as the bases for accessing funds, are now being asked to make substantial financial commitment themselves for the successful running of the enterprise they benefit from. Students carry out their new obligation in many ways. The obvious and most visible of them in recent times is paying fees as a requirement for enrolling in study programs with the ultimate aim to acquire a degree.

In Ghana, the story is not different and funding higher education remains one of the greatest challenges faced by the country. The government over the years has clearly demonstrated its inability to act as the sole financier of higher education in Ghana due to the economic constraints coupled with the fact that other equally important sectors of the economy also need to be catered for. This is seen in the reduction of government expenditure on higher education year after year despite the growing increase in the demand for higher education.

An introduction of cost sharing- a shift in the burden of higher education cost from being borne exclusively or predominantly by government or the taxpayer to being shared with parents and students (Jongbloed 2003 p.3510) was introduced in 1997 in Ghana. Since then, the costs of higher education is shared among the government, higher education institutions, parents and students, donor agents and recently, private sector participation in higher education.

In a bid to bridge the gap in the decreasing government expenditure to higher education and the increasing demands for higher education, Public Higher Education Institutions (PHEIs) in Ghana have been observed introducting Non-Traditional Study Programs (NTSPs). NTSPs is defined here as programs in PHEIs in Ghana that are funded outside the basic government budgetary allocations to PHEIs. One main source of funding for such programmes is full fee recovery from students.

As much as this may be a step in the right direction to solve the challenges stated above (decrease in government budgetary allocation coupled with growing demand for higher education), there is equally an important question of how students who find themselves in these study programs shoulder the cost involved in enrolling in these programs. The purpose of this study is to examine how students enrolled in NTSPs cover the tuition costs of their studies. What are the major funding sources these students actually access? What are the embedded resources used by the sources of funding to help students in NTSPs in Ghana? What are their obligations and expectations towards these sources? And what is the impact of the accessed sources of funding on students choice behaviour in NTSPs in Ghana.

1.2 Background to the Study

HEIs in Ghana like any other in the world are expected to perform regardless of the challenges they face. The level of public funds allocated to these institutions has been decreasing year after year whiles politically, economically and socially demands on them have been increasing (Zechlin 2010). As a result, the traditional framework of funding higher education where government is the sole financier has proven to be inadequate. The quest for alternative forms of financing higher education other than governmental revenue in Ghana has therefore become necessary.

Cost sharing as defined by Johnstone (2003) and presented in this study has been practiced in Ghana since 1997. Although overall government still is the major financier responsible for 70% of the allocation to the institutions, students contribute their part by paying academic and residential user fees and other personal cost that ensures their successful stay in school. However, HEIs in line with the notion of equity- the view that those who benefit should at least share in the cost (Johnstone 2003), have tried to shift more of the burden of the costs of higher education on students. This has led to the introduction of non-traditional study programs (fee-paying programs) in PHEIs in Ghana. Although some of these programs are offered as full-time, some are also offered as part-time/parallel programs with lectures offered during weekends. These programs are offered at all levels (diploma, degree, post-graduate and doctorate) in all PHEIs in Ghana.

These programs are not sponsored by government since they are not included in the basic budgetary allocations to PHEIs. The main source of funding for NTSPs in general is student fees. This implies that, students enrolled in NTSPs in addition to academic and residential user fees, pay tuition fees. The level of fees charged for these programs is usually differentiated according to universities and programs. These fees are considered high by Ghanaian standard and the average Ghanaian student is expected to pay the seemly high fees which are not static but keep increasing year after year.

As much as these NTSPs are effective initiatives by HEIs in a bid to combat the decreasing government expenditure on HE and meet the increasing demand for HE as well, it has undoubtedly created a problem when it comes to the issue of the enrolled students funding the high tuition fees costs. The notion of equity- the view that those who benefit should at least share in the cost and the neoliberal economic notion of paying a price on a valuable and highly demanded commodity brings some virtue of the market concept on higher education (Johnstone 2003) are used as rationales for cost sharing. But the question worth asking is: how do these average Ghanaian NTSP students manage to finance their education through the number of years their chosen program may last? This study is therefore aimed at examining how students in NTSPs in Ghana fund the costs of their enrolment using CEMBA/CEMPA programs at the Kwame Nkrumah University of Science and Technology as a case.

1.3 Problem Statement

HEIs the world over have realised that the traditional framework for financing HE faces numerous challenges and has proven to be inadequate. The quest for alternative forms of financing HEIs other than governmental revenue in many developing countries has become inevitable. A differentiated mood of finding alternative sources of funding is observed in countries around the world. However, a common feature in most of these countries has been to get parents and students to bear more of the cost of financing HE.

In Ghana, NTSPs are one of the ways parents and students have been made to bear the cost of financing HE. Students who find themselves in these programs pay higher fees for the successful running of these programs. They bear the full responsibility of their educational costs.

This phenomenon is gradually gaining prominence, amongst other things, through the process of turning some traditional programs into NTSPs. For example, the dentistry programme at Kwame Nkrumah University of Science and Technology (KNUST) which was formerly a traditional program is now offered as a NTSP without support from government allocations to this institution. The vice-chancellor of the university attributed this to the high costs of training students on the program. He is quoted as saying “we have tried to look at how to overcome the challenge but for now, no meaningful success has been achieved” (Ghana Graphic Online). This only goes to buttress the fact that NTSPs are taking a comfortable sit in HE in Ghana.

The various proposed new funding strategies that proponents believe can enhance private funding of both undergraduate and graduate programs have only sought to make students and parents fully responsible for the costs of running programs at both levels. For example, Duweijua and Newman (2014) presenting a paper called "funding of higher education: models for innovative funding of higher education in Africa- The case of Ghana" proposed a new funding arrangement which they believe can enhance private funding of both undergraduate and graduate programs. Among other things, the following were recommended:

- Academic facility user fees for students should be increased according to the rate of inflation annually
- Residential facility user fees for students should cover the cost of maintenance of residential facilities
- Ghanaian fee-paying students should be charged the direct teaching cost, which is the cost required to run an academic department per student
- Foreign students should pay the full cost of tuition on instruction relating to the program being pursued
- Graduate students should pay one and half times the cost of undergraduate education in the different disciplines
- Foreign students should pay the full cost of postgraduate education

With this, one does not need a soothsayer to envisage that, in the not too distant future, every student that intends to enrol in a higher education program, would have to start looking beyond traditional scholarship, grants and loans to fund his or her study.

The question worth asking in this is if student support programs have been put in place to lighten the burden on them. As asserted by Jongbloed (2003), the appropriate policy for the introduction of tuition fees (and other forms of cost sharing) is to combine it with carefully targeted student support programs for the needy. This is evident in, for example, the USA and UK where scholarship and student support schemes are usually available to lighten the burden of students who are required to pay full tuition fees for their programs, but cannot afford to do so.

In Ghana, there are some formal student support schemes, such as the Social Security and National Insurance Trust (SSNIT) loan for students and now the student loan in Ghana.

However, little or no (quantitative) evidence exists in Africa including Ghana with regards to informal forms of funding for student aside scholarships, grants and formal loans. The research problem of this study can therefore be formulated as: *what major sources of funding are available to students in NTSPs?* In the light of this, the thesis' object of study is formed by students in NTSPs in Ghana with the aim to contribute to a better understanding of how these students are funding their studies. This includes the perceived and accessed sources of funding in NTSPs, the sources most accessed by students, the embedded resources the actors of the sources of funding use to support students in NTSPs and the impact of the accessed sources of funding on students choice behaviour in NTSPs in Ghana.

1.4 Objectives of the Study

On a general level, the study seeks to quantitatively explore the effect of full cost recovery on a specific group of students in Ghana and further explores the sources of funding these students actually access. While doing that, it will specifically look at:

- How students in NTSPs plan to cover the cost of the tuition fees charged by their study programs.
- The various sources of funding that students in NTSPs actually accesse to cover the tuition fee cost of their study program.
- The embedded resources the actors of the sources of funding use to support students in NTSPs in Ghana.
- The impact of the accessed sources of funding on students choice behaviour in NTSPs in Ghana.

1.5 Research Questions

The following research questions will guide the study

1. How does planning impact students' knowledge of the financial obligations and expectations of their program of study?

2. What are the major sources of funding students in NTSPs actually access to cover the cost of their tuition fees as they pursue their study?
3. What are the embedded resources used by the actors of the sources of funding to help students in NTSPs?
4. What are the obligations and expectations of students in NTSPs towards their sources of funding?
5. What is the impact of the accessed source of funding on student choice behaviour in NTSPs?

1.6 Significance of the Study

Most of the literature reviewed in this study on student funding is European or North American based. Little literature exists in the context of Africa and particularly in Ghana on NTSPs and how students in these programs handle the challenge of funding their studies. One of the main aims of this study is to draw attention to the growing phenomenon of NTSPs in Africa and particularly Ghana. This phenomenon is gradually becoming a significant part of the offering of study programs in PHEIs in Ghana. Hence, this study aims at contributing to the understanding of students in these programs and how they handle the challenge of funding their studies.

The high level of NTSPs fees by Ghanaian standards makes loans as a source of funding for students an unwise choice. This may leave them heavily indebted after graduation. Scholarships and grants on the other hand are very competitive making them non-accessible to majority of the students. Hence, this study also seeks to examine and draw attention to other forms of funding next to scholarships and student loans as possible sources of funding for students in NTSPs.

Using the outcome of this study, government agencies, institutions and other bodies that may be interested in providing student aid and support may consider other innovative ways of recovering these aids and support other than requiring students to pay back in monetary terms.

1.7 Limitation of Study

Every study using quantitative methods aims at a high degree of validity, reliability and generalizability of the findings of the said study. However, these above stated principles were constrained by a number of unavoidable factors. First was the issue of time, that is, the available time for the data collection and limited length of this thesis. The second factor related to limited resources for the project as a whole. These factors accounted for decisions that made it difficult if not impossible to generalize the findings.

The CEMBA/CEMPA program has in total ten campuses across the country. For a survey, as many as possible responses are usually required. It would not have been out of place to carry out the survey in all these campuses or at least half of these campuses. However, not only did the one month time period for the data collection make it impossible to do so, but again, lack of resources made it impossible to travel to all the nine regions in Ghana where these campuses are found.

Quantitative research is generally known to use probability sampling techniques. However, this research used non-probability sampling techniques of purposive sampling and accidental sampling. The accidental sampling techniques employed in the administration of the questionnaires obviously may have left out some students who would have given input that could have been important and useful for the study.

This study was basically a quantitative study that took a survey of some selected students of NTSPs at KNUST, that is, students of CEMBA/CEMPA program. Using the social capital perspective, the study sought to investigate how Social Capital Financial Resources (SCFR) accounts for the successful funding of students in NTSPs in Ghana. However, as to how the absence of SCFR accounts for students' inability to fund their study was not looked at due to time and resources. A comparative study of the two ends of the spectrum - how SCFR accounts for the successful funding of the studies of students in NTSPs and how the absence of SCFR accounts for the unsuccessful funding of the studies of students in NTSPs would have been a step in the right direction. Data devoid of the stated constraints above, may have given a different interpretation and much more interesting findings.

1.8 Structure of Thesis

In all, this thesis comprises six major chapters and each chapter comes with sub-divisions. The main focus of chapter one is basically to introduce the study. It includes discussion on aspects such as; the background of the study which will trace in brief the funding system of HEIs and student funding in Ghana. Other aspects such as the purpose of the study, the problem statement, research questions, significances of the study, the limitations and the study overview are presented here.

Chapter two looks at the background and context of the study where an attempt is made to position the study in the context of Ghana. The chapter comprises two sections with sub-divisions. The first section takes a look at the significances of funding in HE and its effect on key aspects of the HE enterprise. The second section positions the study in the context and setting of Ghana by looking at aspects such as background of HE in Ghana, funding of HE in Ghana and a brief background on NTSPs in Ghana is discussed as well.

Review of relevant literature and the analytical framework of the study are presented in chapter three. In this chapter, relevant literature on a number of issues related to this study is reviewed which includes; the contribution of students to HE funding – past and present, the concept of planning and social capital and its related themes. An analytical framework for the study based on this review is developed as well. This is done drawing on the concept of planning and the various perspectives of social capital and how it has been used by various researchers for the study of different social phenomenon. The importance of social capital in human endeavor and the element of expectations and obligations in social capital is presented. The relevance for the adoption of this concept in the study of student funding in NTSPs will be presented.

Chapter four present sub-divisions as the research methods and how appropriate it is to this study, the philosophical background of the study, the research strategy, the research design, the choice of survey, and issues of validity and reliability of the study alongside ethical consideration are equally presented. The findings and discussion of the study are presented in chapter five. The quantitative data gathered on the study during the field work will be presented. The patterns, correlations and inferences are established and summarized through the generation of statistical supports such as tables, bar and pie charts and other important graphical illustrations are also interpreted and presented here as well.

Finally, chapter six draws conclusions based on the findings of the study. A linkage between empirical findings and analytical bases presented earlier in chapter two is made. Some possible suggestion of ideas for further study in the area of the usage of social capital in student funding are made and concluding remarks on the study as a whole with list of tables and references are presented.

2 CHAPTER TWO: BACKGROUND AND CONTEXT OF THE STUDY

2.1 Introduction

Overall the aim of this chapter is to give an understanding of the circumstances that has led to the current phenomenon of NTSPs in HEIs in Ghana as well as position this study in the context and settings for which this study was carried out – the context of Ghana. This chapter comprises two sections with sub-divisions. It can be argued that, the significance of funding in HE goes beyond what can actually meet the eye and the current phenomenon of NTSPs is just one of such indirect effects of the lack of funding in HEIs. Hence, the first section takes a look at the significance of funding in HE and its effect on key aspects of the HE sector.

The second section positions the study in the context and setting of Ghana by tracing the background of HE in Ghana and the funding of it thereof. Looking at how HE is funded in Ghana will allow for a very brief discussion of how the various major contributors come on board with their contributions. Finally, the ray will be turned on the focus of this study; NTSPs with particular look at the CEMBA/CEMPA program.

2.2 Funding Journey In Higher Education

Higher education started as an overly pampered institution. Governments and religious bodies the world over were very generous in their spending when it came to HEI. Hence, HEI budget was totally taken care of by governments and religious bodies. To some, this could be attributed to the small population of the universities then since it started as a community of masters and students with a very small population and budget (Kerr 1995). Yet to some people it could be argued that, these funding institutions did not do this out of their own good will but for what they stood to gain.

As it was considered an "elite university" (Trow 1997), it was seen as an ideological apparatus that developed ideologies central to the government and the church and a mechanism of selection of dominant elite to feed government agencies and the church (Castells 2001). Hence, right from the onset, an issue of resource dependency (Gornitzka, 1999) where governments had the resources (funds) HEIs needed to produce the output (first and foremost graduates) needed by government could be identified. Higher education was therefore seen as a public good that benefited the society hence, the need to create an enabling and conducive environment for them to carry out their duties.

However, from 1930 on, saw a revolution which brought departments and institutions into universities (Kerr 1995) and marked the genesis of growth and expansion in universities. As the numbers grew, so were the demands and roles assigned to HEIs by society that soon left HEIs with a hand full of privileges, responsibilities and challenges. One would have thought the close ties that existed between HEI and the state especially with regards to funding would result in a positive correlation between student numbers and funding. But this was not to be since the close ties between the state and universities over the years had declined immensely (Wittrock 1993). A new “pact” which Maassen and Cloete (2006) termed as a “new world order” becomes more visible towards the end of the 1980s hence the introduction of neo-liberal market ideologies. By the end of the 1990s, an environment for socio-economic and political change which asserted a considerable reforms pressure on all sectors of society including higher education was noticed.

2.3 Significance of Funding in Higher Education

For every venture, project or enterprise to run successfully, there is need for careful planning especially when it comes to the implementation stage (Gornitzka 1999). One such area in need of careful planning is how to get sustainable funds to run through the life span of the venture. This assertion is no different when it comes to higher education since governments the world over have decided to adopt the word “strategic” in their resource allocation to HEIs and mainly have eyes for area that have potential of promoting innovation, growth and development (Maassen and Stensaker 2010). Policy makers and by extension stakeholders, now take careful consideration on whether the increasing investment in HE is yielding more, less or comparable levels of academic achievement among students and economic growth in the different sectors of the economy and society (Dill 2007).

As an African adage goes, “when hunters learn to shoot without missing, birds also learn to fly without perching” hence, a careful look at higher education and how it conducts itself indicates all efforts are geared towards generating financial resources that are sustainable enough to provide quality education and by extension, a sustainable livelihood for its officials and faculty (Hauptman 2007). Although Hauptman (2007) agrees that financial issues are often hotly debated topics in HE circle, he asserts that the amount of academic research in HE done on the subject is fairly modest.

Topics that are frequently the subject of academic research to mention but a few are on how to: maintain quality, protect academic freedom and strengthen governance. However, it can be argued that, when all is said and done, the purpose, however remote it may be, for these frequently researched interests, is to make some financial gains for HEIs and their officials and faculty. Why will an institution for example be concerned about improving quality if not for the fact of convincing stakeholders, especially parents and students, to choose to invest in their academic pursuit in that particular institution? And why will officials and faculty of HEIs be so worked up about academic freedom if not to drive home the point to their financiers that, yes, you are the ones providing the funds and yes, we need the funds but, that notwithstanding, we need our freedom to be able to decide on issues such as: where to invest our resources, research priorities, academic programs and other wide range of issues which should be guided by the norms and values of HE?

Since HEIs are best able to achieve academic goals and aspirations (Evans, 1999) when they have a strategic plan, i.e. the consistent and relatively stable positioning of a university in the output space (Bonaccrsi and Daraio 2007a) that is financially sustainable, most of what they do are motivated by their desire of creating a funding base that ensures success in this regards. At best, we can say that, HE officials and faculty's preoccupation is to provide quality education with the available financial resources (Hauptman 2007).The importance of financing in HE cannot therefore be underestimated as most of the decisions taken have financial undertone. Right from internal governance to teaching and learning, to recruiting of academic staff and to creating an improved institutional image, financing is seen at play. Hence, it is worth looking into the areas stated above and how they are influenced by funding.

2.3.1 Effect of Funding on Internal Governance in Higher Education

Financing of HEIs is seen as a vital framework within which universities and colleges the world over manage themselves as well as one of the major components of the processes and structures used by HEIs to achieve intended outcomes (Maassen 2003). The three levels of authority in an academic system identified by Clark (1983) –the under structure, the middle structure and the super structure cannot function and coordinate well the activities of HE without proper and sustainable funding. This is particularly true for the middle structure (university leaders/management and central administration) who according to Maassen (2003) shoulder and see to the successful day to day running of HEIs.

For this level in HE governance not to be looked upon as ineffective, inefficient and non-responsive to societal needs because of their inability to address the quality of the standard of their core functions (Amaral, Meek and Larsen 2003, Maassen and Cloete 2005, Olsen 2009), a strengthened leadership operating an interactive approach of governance with negotiation skills power is key (Zechlin ,2010). Recent policy reforms in HE aim at effectiveness, efficiency, responsiveness and competitiveness are of the view that these institutions should be run by professional leaders and managers instead of academics (Maassen and Cloete 2005).

We can observe a growing impact of New Public Management (NPM) in HE governance: a public governance that supports the notion of public services being run as private businesses which is seen in the field of HE as one that can create productivity and quality in HEIs (Paradeise, Reale,Bleiklie and Ferlie, 2009, Jongbloed 2003). These leaders are required therefore to manage HEIs as an industry with an entrepreneurial mind set to generate enough financial resources to be able to meet the growing demand of society on them (Gumport 2000, Clark 2004). Business is anchored on the principle of buying and selling which means that HEIs are required to sell their products to their customers of which students are a major part.

2.3.2 Effect of Funding on Teaching, Learning and Research in Higher Education

The teaching, learning and research activities in HEIs are not spared the funding rhetoric. In recent times, teachers and students are linked in a common quest for learning (Frijhoff 1996) where success of HEIs is seen as dependent on them. Dill (2007) argued that the success of an institution depended on the quality of teaching and the student applicants which both depend on the quality of the research reputation of that institution. So, research performance, as asserted by Dill (2007), was emphasized in recruitment contract of faculty members and also influenced decisions on appointments and promotions to smoothen the competition for research funds. The other way round is true, where e.g. in England, faculty members also seek universities with high Research Assessment Exercise (RAE) where it is easier for them to bring out their best potentials.

To make their teaching relevant, faculty members have the conflicting task of: (1) establishing close links between teaching and learning by ensuring that their students construct knowledge rather than mere acquisition and so they emphasize learning instead of teaching (2) establish the relationship between teaching and research whiles making their research relevant and responsive to industrial needs (Wang X et al 2013, Brew, 2006, Barnette et al 2000, Heather Fry et al 2003). Current trends have seen changing requirements in the economy for cognitive skills (Slaughter, 2002) that generate knowledge in practice (Brew, 2006).

Slaughter (2002) therefore argues that, new economic conditions and market forces are seen at play even in curricula change in HE. Reorganization of programs that promise to equip students with these cognitive skills required in the labor market is evident these days but not without a costs to students. Although, students and families worry about how they are going to bear these educational costs, (Hauptman, 2007), some strive to do so anyway since they see education as a way of getting ahead in society (Labaree, 2006, Altbach 1999).

It is not surprising to see parents and students alike seeking out institutions of higher learning where they are hopeful of getting value for the money they invest in their pursuit of quality education. To be able to satisfy both faculty members and students, funding is required to provide amongst other things: (1) an enabling environment including state-of-art facilities library access to facilitate academic research and work for both faculty members and students (2) periodic training on pedagogy for faculty members to ensure they are up to date with modern and effective teaching techniques (3) and also to recruit individual professors who contribute to enhance the research profile of the institution through their publications.

2.3.3 Institutional Image in Higher Education Institutions and Funding

The image of an institution is defined by Gioia and Thomas (1996) as *"the perception of how others perceive or see the institution"* and identity of an institution is defined as *"how members perceive their organization"* (Gioia and Thomas 1996). Both serve as mirrors through which stakeholders of HEIs process and interpret information and key issues about HEIs. It therefore goes without saying that, HEIs will go all length to invest time, effort and financial resources to ensure that they get it right with their image and identity. In doing so, HEIs will obviously pay more attention to areas that will attract stakeholders from whom they possibly get most of their funding.

McGuinness (2005) has identified student tuitions and fees as alternative sources of revenue for HEIs since they tend to receive less and less these days from government. Many authors have also alluded to the fact that students have been made in recent time to bear more of the burden of the cost of higher education as they are seen as the beneficiaries of HE (e.g. Altbach 1999, McGuinness 2005, Jongbloed 2000). It is therefore fair if not justifiable, for HEIs to cave an image and identity that seeks to serve their interest.

As a result of the challenges HEIs face with regards to sources of funding, Altbach (1999) has asserted that, the world's academic systems have found and adapted new realities and models of change that work effectively for HE. It is therefore not surprising to see HEIs the world over especially in developing countries changing their mission, core values and vision to enhance an institutional profile that is both domestically and internationally attractive to prospective financiers of which students are part. Since most times specific objectives are a reflection of general objectives, it makes sense to assert that, the curricula of study programs in HEIs are to a large extent a reflection of the mission visions and values of HEIs. As such, the re-stratification of academic subjects to include programs that are important to society is now the norm of the day (Gumport 2000).

One other aspect of institutional profile that HEIs focus on these days is their international profile. A number of reasons accounts for this interest including the revenue prospects. Internationalization, which Knight, (2012) defined as the process of integrating an international, cultural or global dimension into the purpose, functions or delivery of post-secondary education, is said to make huge impact on HEIs' revenue and on national economy as a whole even in countries where the economic rationale is not emphasized (Maassen et al, 2008). Another reason for the interest in internationalization is formed by formal world ranking prospects.

HEIs over the world strive to compete at the level their resources can support them. This is either at the global, regional or national level. One of the indicators for success in institutional ranking is the number of international students. Funds are therefore required to work on aspects such as strengthening research capacity, restructuring of academic programs and strengthening support services (Knight 2012), that will help HEIs to cave an international profile which will eventually attract quality students.

From the discussion above, it can be argued that, funding is required to work on the key aspects of HEIs mentioned above and this is increasingly being demanded from students. There is need therefore to look at how they also try to handle this financial requirement.

2.4 Background of Higher Education in Ghana

Ghana is the first Sub-Saharan country to gain independence on the 6th of March, 1957. It shares borders to the north with Burkina Faso, to the south, the Gulf of Guinea, to the west Ivory Coast and to the east the Republic of Togo. Ecologically, the country is divided into three zones: the forest zone, the coastal zone, and the savanna zone and covers an area of 238,538 square kilometers. The country is also divided into ten administrative regions with 216 districts. The Government of Ghana (GoG) over the years through various reforms has shown its commitment to education at all levels particularly higher education (Twene 2014) as it is seen as the engine for the development of middle and top-level manpower requirement.

In Ghana HE is referred to as a post-secondary or tertiary education. It dates back to the early 1940s when Mr. Justice Asquith was appointed by the British government to investigate the principles that would guide the establishment of universities in the colonies in 1943. That consequently led to the establishment of the first HEI in 1948 called the University College of the Gold Coast now known as the University of Ghana after independence in 1957 (Daniel 1997, cited in Atuahene and Owusu-Ansah, 2013). During this period, as was seen in most third world countries, the newly established University College's role was to carry out the ideologies of the colonial masters (British) and also to train the dominant elites to help in their administration. This mirrors what Castells (2001) referred to as the first and second roles of higher education institutions respectively. The colonial governments therefore took responsibility for the funding of HE in their colonies and Ghana was no exception. Hence, the total budget for HEIs was totally taken care of by the colonial governments and even after independence, the new government continued to take care of the total budget of HEIs in Ghana.

"…The transition from Mass to Universal Higher Education" as outlined by Trow (1970) can be rephrased as '…the transition from elite to mass higher education' with regards to Ghana's higher educational system. Over the past two decades, the number of tertiary institutions in Ghana has increased particularly the number of private institutions. By 2012, in addition to research institutes there were more than 126 public and private universities accredited by the National Accreditation Board (NAB) in Ghana. Out of these, there are 9 public universities, 49 private universities or university colleges, 38 Teacher Training Colleges (TTCs), 18 Nursing Training Colleges (NTCs) and 10 polytechnics. In addition to these, there are several private universities that have not received accreditation, but are offering several post-secondary education programs in the country. In 1999, private universities were introduced in Ghana and since then, there has been a steady increase in the number of private institutions and the number of students enrolled in their study programs (NAB).

However, notwithstanding the rapid increase in private universities, the public sector still remains the main provider of higher education in Ghana with the government being the major funder of public higher education in Ghana. Although participation rates are relatively low in Ghana, enrolment in higher education is growing (Lugg et al 2007). Enrolment in higher education in Ghana over the past two decades has increased over 80 percent (Girdwood 1999). In the public universities, the enrolment growth rate has not reflected the proportionate expansion in academic facilities to ensure equity, and inclusion to all social groups. This has bedeviled the sector with a number of challenges notable among them being diminishing financial resources and growing demand for participation leading to a deplorable state of infrastructure. Worth noting is the period between 1990 and 2004, when the average annual growth rate reached 18% for all tertiary institutions combined, and 16% for universities alone (World Bank 2011, cited in Atuahene and Owusu-Ansah, 2013).

2.5 Funding of Higher Education in Ghana

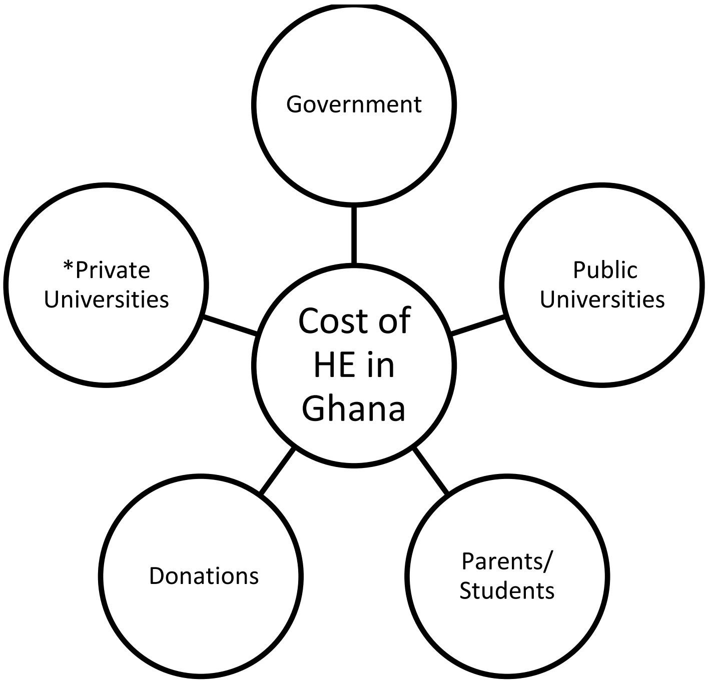
With the advent of the knowledge economy which Powell and Snellman (2004) defined as “the production and services based on knowledge intensive activities that contribute to an accelerated pace of technological and scientific advance as well as equally rapid obsolescence” (p. 201), higher education is viewed as the bedrock for national economic growth. It also presents individuals with opportunities, privileges and prosperity which they would otherwise by themselves will be unable to achieve. Consequently, there has been a dramatic increase in most countries in both the public and private sector in the demand for higher education (Johnstone 2003). This demand pressure Johnstone (2003) has noted is particularly felt in low income countries that are trying to change from “elite” to “mass” tertiary-level education participation.

Ghana, one of such countries has not been spared this demand pressure. As a result, it has become challenging and woefully inadequate to depend on governmental allocations to HEIs. It has therefore become not only important but necessary to look elsewhere other than the governmental revenue for financing of higher education. Most countries, particularly the highly industrialized ones have seen marketization, privatization, fiscal discipline or a combination of these as the way forward (Johnstone 2003). Others, particularly the low income countries like Ghana have opted for cost sharing. This is observed as an option that is widely recommended by the World Bank and most other development experts as one important solution to increasingly underfunded and overcrowded universities in the developing world (Johnstone 2003).

The shift to sharing HE costs with parents and students can take many forms depending on the country in question. It can be an introduction of tuition fees or other charges in countries where HE tuition was previously free, substantial increases in tuition fees in several countries where they already existed, and changes in student aid systems, including in many countries a shift towards student loans to supplement or replace grants (Johnstone 2003, Woodhall, 2007).

For Ghana, this shift can be interpreted as consisting of three elements: first, the introduction of tuition fees; second, public institutions nearly breaking-even through charging costs fees for rooms, boards, books, and other cost of student living previously borne by the government; and third, a shift in enrolment from a heavily subsidized public sector to much less subsidized tuition dependent private universities and programs. The cost of higher education in Ghana as shown in figure 1 is shared among five parties- the government, public universities, parents/students, donor agents and private sector participation in education.

Figure 1: Sources of Funds for HE in Ghana



Source: Adapted from Duwiejua and Newman 2014

*Private universities are an addition in this thesis based on literature review. According to the "Akosomba Accord" (the policy document that was adopted to introduce cost sharing in Ghana), the responsibility for university funding was divided between government and the three other sources. But since in recent times the country has observed increased enrolment in much less subsidised tuition dependent private universities and programmes as opined by some authors (e.g Johnstone 2003, woodhall 2007) as an element of cost sharing, it has been added in this thesis.

Ghana like most developing countries strives to change from "elite" to "mass" tertiary-level participation (Trow 1997, Johnstone 2003). This is not surprising since higher education is viewed by many especially in this era of knowledge economy as the engine for national economic growth (Castels 2001) particularly for low income countries like Ghana that aim to become more economically competitive in a global economy. As a result, Ghana according to Ghana Council for Tertiary Educaton has seen more than 550 percent increase in student enrolment into public higher education institutions. Table 1 presence the total enrolment into public higher education between 2012 and 2015

Table 1: Enrolment into Public Higher Education Institutions in Ghana.

ACCADEMIC YEAR	ENROLMENT
2012/2013	216,236
2013/2014	318,607
2014/2015	319,659

Source: www.mofep.gov.gh/budget-statement 2015

This phenomena has created a funding gap (the difference between HEIs's total budget and government allocation to HEIs) over the years making reliance solely on governmental revenue inadequate and very challenging

Before the advent of this demand pressure, higher education in Ghana was traditionally free and government bore the total cost of higher education including student boarding, lodging and other cost of student living. However, as student numbers increased, government funding per student reduced more than 45 percent over the years (Atuahene 2007) creating some funding gap in HE over the years. This has made reliance solely on governmental revenue inadequate and very challenging. Table 2.2 shows the funding gap in HE funding in Ghana over the past five year.

Table 2 : Funding Gap over the past five years in HE in Ghana

YEAR	FUNDING GAP (FG)
2011	39.7%
2012	79%
2013	49.2%
2014 s	46.6%
2015	41.0%

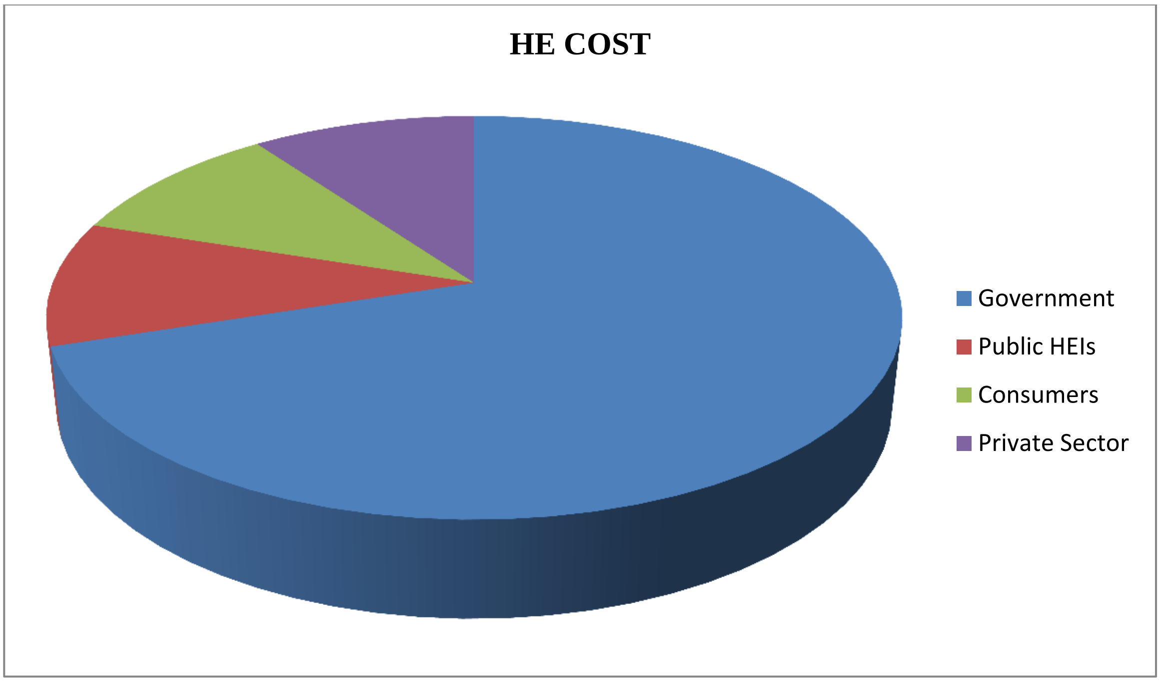
Source: Duwiejua and Newman (2014)

This was taking a toll on both government and higher education institutions since the former could no longer meet the demands of HEIs due to other equally competing needs in other sectors of the economy and on the later as they were unable to undergo the expansion required to meet the growing demand made on them.

A white paper in 1992 on tertiary education, stated government's inability to single-handedly continue to bear the increasing cost of HE and therefore called for the need for cost sharing by all stakeholders. Hereafter, government expenditure to HEIs assumed a decreasing trend probably in a bit to drive home its point of the need for cost sharing. As a result, 1997 saw the adoption of the "Akosombo Accord" as indicated above. Three rationales for the introduction of cost sharing has been identified: first is the sheer need for other than governmental revenue, second is the notion of equity-the view that those who benefit should at least share in the cost and third is the neoliberal economic notion that tuition- a price as it were on a valuable and highly demanded commodity – brings to higher education some virtues of the market (Johnstone 2003).

A careful observation of the Ghanaian situation can place the main rationale for the introduction of cost sharing on the sheer need for alternative sources of funding other than governmental revenue and the notion of equity. Although one may argue that the percentage borne by the others as shown in figure 2 is too small an amount to account for the rationale of equity, the fact still remains that in thinking of other sources of funding higher education, parents and students have been made to bear some cost because it is believed HEIs does provide its students some privileges, opportunities and prosperities. This is evident in NTSPs currently making waves in Ghana. The neoliberal economic notion does not apply here since the virtues of the market- the presumption of greater efficiency and producer responsiveness are not so visible in higher education in Ghana.

Figure 2: Main funding sources in HE in Ghana



Source: Adapted from Duweijua and Newman 2014

As shown in figure 2, government bears 70% of the total cost of HE, public HEIs 10%, consumer (student and their parents and the industry) 10% and private sector and donors (private universities and donor agencies) 10%. The point of interest here will however be government, public HE and consumers-the student component. As shown in figure 2, 70 percent of the total cost of higher education is borne by government or the taxpayer. This actually constitute 12 percent of the total government education discretionary budget distributed among nine public universities and ten public polytechnics. But the amount each institution gets is nothing near adequate. Again to make matters worse, most of these budgetary allocations to higher education institutions are usually earmarked making it impossible for higher education institutions to divert such funds for other pressing needs. For example, in the 2015 budget, an amount of Ghc 6,740,437,383.00 (US$ 1,750,810,348.01) was allocated to higher education institutions which was earmarked (Budget Statement 2015).

In light of this, government accepted and supported a proposal from the National Union of Ghanaian Students to set up a special education trust fund. In August 2000, the Ghana Education Trust Fund (GETFund) bill was passed by parliament. The core mandate of the

GETFund is to provide funding to supplement the effort of government for the provision of educational infrastructure and facilities within the public sector from pre-tertiary to the tertiary level. A 2.5 percent value-added tax was the main source of funds to the GETFund. The 2015 budget indicates a transfer of GHC 843,899,218(US$ 219,200,518.17) to the GETFund and a projection of GHC 964,667.699 (US$ 250,569,801.30) in 2016. The area of focus for managements of the fund has been infrastructure, faculty research and development, and promotion of post-graduate studies .Aside the budgetary allocation, the GETFund remains one of the rich sources of funds from government to higher education institutions

Another component of the cost sharing is university internally generated funds. Higher education institutions are expected to internally generate funds to complement the efforts government and consumers. For instance, of the GHC 6,740,437,383.00 (US$ 1,750,810,348.01) allocations made for higher education institutions in the 2015 budget, GHC 1,306,754,981.00 (US$339,426,038.88) was internally generated funds that was retained in the universities . This is about 19.3% of the total allocation made to the universities. So far in 2015, universities and polytechnics have internally generated GHC 508,696,847.32 (US$ 132,132,617.35) and GHC 69,078,701.99 (US$ 17,943,004.26) respectively (Budget Statement 2015). This they do through various means as: rental of university facilities, consultant services to businesses and individuals, students paying for transcripts, academic and facility user fees and now fee-paying programmes and NTSPs, transport services to mention but a few. Most universities in Ghana run a shuttle bus services on their campuses to generate income. This source remains the only source that comes without any conditions to it. The student component of the cost sharing will be discussed in detail later since it is the focus of this study.

Higher education institutions are seen as “donative-commercial non-profits” institutions (Winston 1997). That is to say, part of their income comes from sales revenue –tuition and fees as seen under the contributions made by students and university internally generated funds. The other part of its income comes from charitable contributions, past and present – endowment income and gift and government appropriations. Of interest in this section, are the charitable contributions coming to higher education institutions from international donors, private individuals as well as alumni donations. The situation in Ghana is no different and this is considered as one of the components of cost sharing as indicated above. GHC 155,763,101.00 (US$ 40,990,289.74) out of the GHC 6740,437,383.00 (US$

1,750,810,348.01) allocations to higher education in the 2015 budget is donations from development partners which is about 2.3% of the allocations. Higher education institutions also receive donations from private individuals who believe in the purposes of these institutions. These donations received from philanthropic are usually used to build up scholarships funds in higher education institutions for students and staff development. Another form of donation is alumni donations.

In Ghana, all universities have alumni associations who make various donations to their schools. In 2014 for example, university of Ghana alumni association under took several projects as their contribution to the school. Notable among these projects were: a donation of GHC 13,066.59 (US$ 3,438.576) to the department of psychiatry to set up a dataset and analysis to study the effect of policy change in medical school on stress in medical students and to develop interventions to reduce stress; donation of eye care equipment to the University of Ghana Hospital; and renovation of reading room of the jubilee hall of the University of Ghana (University of Ghana website).

The percentage alloction of the cost of HE to the various stakeholders as indicated in figure 2 dates as far back as 1997 when the Akosombo Accord was adopted. There is no current data to support how much each of these stakeholders contribute now. However, a careful look at the figures stated above as contribution of universities as indicated in 2015 budget statements indicates 19.3% more than the 10% attributed to them. This only confirms universities' efforts at looking elsewhere for funds to finance their activities.

In policy documents on cost sharing, private sector participation is not considered as one of the components in Ghana. This is discussed briefly here in line with Johnstone's assertion that cost sharing can take the form of a shift in enrolments from a heavily subsidised public higher education to much less subsidised, tuition-dependent private sector (Johnstone 2003). There has been an increase in the role of private higher education in Ghana. These institutions provider greater opportunity to those who were previously denied access into higher education which results in greater access .These institutions rely heavily on student tuition and fees thereby shifting cost of higher education from government to parents and students.

2.6 Parents/Students Contribution And Their Sources Of Funds

2.6.1 Contribution of Students to Funding HE Cost in Ghana.

Ghanaian students since 1997 are contributing to HE funding in Ghana as costs sharers. But in recent times some Ghanaian students find themselves in private universities and NTSPs in public universities where they have to bear the full costs of their educational expenses.

As part of their contribution as costs sharers, students pay academic and residential facility user fees. Residential students- students who live in university housing pay both while non-residential students- those who live off campus pay non-residential academic facility user fee and a token non-residential facility user fee. For the 2013/2014 academic year, University of Cape Coast undergraduate students paid fees ranging from GHC 1,132.00 (US$ 288.46) TO 1,362.00 (US$347.07) for residential students and GHC 672 (US$ 171.24) to GHC 902.00 (US$ 229.85) for non-residential students (University of Cape Coast website). Again in the 2015/2016 academic year, residential facility user fees ranged from GHC 694.00 (US$ 176.85) to GHC 1,419.00 (US$361.60) for University of Ghana undergraduate students (University of Ghana website).

While these fees are said to be differentiated according to universities and programs, a limit is set by the government and universities are not allowed to go beyond the limit. Other cost that students bear may include books and other educational expenses, lodging, food, transportation and other personal living expenses. The cost borne by students may also take the form of more general fees. In addition to the just stated costs above, students in NTSPs pay tuition fees which are indicated in tables 3-6 in this thesis.

2.6.2 Sources of Funding for Students in Ghana

To enable students meet their obligation to HE in Ghana, Jongbloed (2003) argues that, the appropriate policy for the introduction of these more general fees for students is to combine it with carefully targeted student support programs for the needy (Jongbloed 2003). In Ghana, the documented student supports from which students can access funds to finance their education are scholarships, grants and loans (Sawyerr 2001, Effah 2003, Bimpong 2004, Atuahene 2006). Scholarships and grants are available from such entities as scholarship secretariat, members of parliament's (MPs) common fund, district assembles, cooperate bodies and private individuals. Not only are the slots for these scholarships and grants limited, they are not meant for only high education students but for students at all levels of education. This makes them highly competitive hence, unreliable sources of funding for any category of students.

Another source of funding for students in Ghana is loans. This they source from the student loan scheme or formal loans from the bank and other private organizations. The formal loans from the banks and other private organizations usually come with high interest rates since they are not subsidized therefore making it the very last resort for students.

Prior to the introduction of cost sharing in 1997, the student loan scheme was introduced in 1988 to support cost of student living and other cost borne by students. The student loan scheme began under the management of the Ghana Commercial Bank and later to the Social Security and the National Insurance Trust (SSNIT) and is now under the management of the GETFund. The operation of this loan scheme has had its fair share of challenges which include but are not limited to administrative challenges and very poor recovery rate.

But this notwithstanding, it has remained the most reliable source from which most students in Ghana have used to finance their higher education. The student loan scheme though heavily subsidized by government still leaves most students heavily indebted with no possible means of repaying after graduation. This is evident in the high rate of defaulters the scheme has recorded since its inception (Sawyerr 2001, Bimpong 2004 as cited in Atuahene 2008, Atuahene 2006). Students aside having to think of their employment prospect, leave school with yet another burden of how to pay their student loans. Students in NTSPs will be particularly careful in this regard since they are likely to have more debt as a result of the high tuition fee cost of their program. Hence, though a reliable source, if students had their way, they will prefer other sources that will not leave them with so much debt.

2.7 Non-Traditional Study Programs in Ghana

Universities in Ghana over the years have often exceeded their approved annual growth rate indicating substantial growth and expansion in tertiary education as a whole (Sawyerr, 2001).

Yet, despite the expansion in the tertiary education, it has been estimated that only about 10% of the age cohort from senior high school gain admission to universities in Ghana (Effah et al 2009). This can be attributed to the limited entry opportunities in public HEIs in the country. There are usually cut off point into study programs in all public HEIs in Ghana to ensure they meet the limited entry opportunities for each program. Students who qualify into university yet do not meet the highly competitive cut off points into the various study programs are usually admitted as "fee paying students". These students pay substantially high but still subsidized fees to study programs of their choice in public higher education institutions in the Ghana.

This was the genesis and birth of what has now evolved into a full blown phenomenon known as NTSPs in PHEIs in Ghana. The distinction between fee-paying programs in PHEIs in Ghana and NTSPs in Ghana is that, even though relatively high fees are charged in fee-paying programs, they are still subsidized by government whiles NTSPs are full fee recovery programs. This implies that students in these study programs pay fees to cover the full operational cost for running such programs.

NTSPs are offered in all public higher education institutions in Ghana at all levels. Right from preparatory programs (programs that prepare students to gain admission into main stream NTSPs) to undergraduate level, graduate and post graduate level. They are offered as full-time undergraduate programs, part-time/parallel programs and MBA programs. The courses offered are usually professional courses that seem to promise employment after graduation. At KNUST, aside the CEMBA/CEMPA program which is designed to attract working professionals, undergraduate causes such as computer science, building technology, sociology and social works, electrical engineering, dentistry, mid-wifery, sonography atc are offered (KNUST-IDL website).

Some of these courses are offered in the main stream faculties of public higher education institutions (PHEIs), and others such as the CEMBA/CEMPA programs are usually under the management of the Institute for Distant Learning (IDL) of the various PHEIs in Ghana. IDL in the various PHEIs have campuses across the nations where students enrolled in NTSPs and attend lectures at a campus near them on weekends. KNUST for example has ten campuses across the country.

Fees for NTSPs are mostly differentiated according to universities and study programs and are subject to upward review each academic year.

Tables 3-6 present the fee range for full-time undergraduate, part-time/parallel programs and MBA programs of NTSPs at the Kwame Nkrumah University of Science and Technology (KNUST)

Table 3 Undergraduate Fee Range for NTSPs 2015/2016 Academic Year, KNUST

TYPE/ LEVEL OF PROGRAMME	FEE RANGE IN GHC/ US dollars	
	FROM	TO
Freshmen (first year)	5,937.00/ 1558.28	11,237.00/ 2949.36
Second Year	5,155.00/ 1,353.03	10,455.00/ 2744.11
Third Year	4,155.00/ 1,090.56	7,655.00/ 2,009.20
Forth-sixth Year	2,455.00/ 644.36	4,655.00/ 1221.79
Additional Charges for all levels	100.00/ 26.25	400.00/ 104.99

SOURCE: KNUST website

Table 4: Part-Time/Parallel Programmes fee for NTSPs, 2015/2016 Academic Year, KNUST

LEVEL OF PROGRAMME	FEE RANGE	
	BETWEEN	TO
Freshmen (First Year)	4,727.00/ 1240.69	8,727.00/ 2290.57
Second Year	4,655.00/ 1221.79	8,655.00/ 2271.67
Third Year	2,855.00/ 749.35	5,155.00/ 1353.03
Forth Year	2,365.00/ 620.74	3,665.00 961.95
Additional Charges	100.00/ 26,25	400.00/ 104.99

SOURCE: KNUST website

Table 5: 2015/2016 Academic Year Graduate Fee for NTSPs 2015/2016 Academic Year, KNUST

LEVEL OF PROGRAMME	FEE RANGE IN GHC	
	BETWEEN	TO

Freshmen (First Year)	2,288.00/ 600.53	7,894.00/ 2071.93
Continuing Students	2,310.00/ 606.30	7,916.00/ 2077.70
Additional Charges		
Bench Fees	3,000.00/ 787.41	4,000.00/ 1049.88
Cost of Thesis and oral examination	640.00/ 167.98	2,400.00/ 629.93

SOURCE: KNUST website

Table 6: Business School Part-Time Fee for NTSPs 2015/2016 Academic Year, KNUST

LEVEL OF PROGRAMME	FEE RANGE IN GHC	
	BETWEEN	TO
MBA-Freshmen	8,384.00/ 2200.54	9,384.00/2463.01
MBA-Continuing Students	8,406.00/ 22o6.31	9,406.00/ 2468.78
Additional Charges		
Bench fees	3,000.00/ 787.41	4,000.00/ 1049.88
Cost of Thesis and Oral Examination	640.00/ 167.98	2,400.00/ 629.93

SOURCE: KNUST website

2.7.1 About CEMBA/CEMPA Program

The Commonwealth Executive Master of Business Administration and Public Administration (CEMBA/CEMPA) program is one of the numerous post-graduate NTSPs at KNUST. It is a collaboration between the Commonwealth of Learning (LOL) and four open universities in South Asia with KNUST as one of its partner institutions in Africa. The program has two specialist, business administration and public administration.

The CEMBA/CEMPA program consists of four components which are core courses, specialist compulsory courses, elective courses and required courses. Students are required to offer eight core courses, two from the specialist compulsory courses, three electives and two required courses. Students who wish to specialize in business administration take strategic management and quality management as their specialist compulsory courses while students who wish to specialize in public administration offer public policy and development planning and administration as their specialist compulsory courses. Research method and research project are required courses for all students. It takes a minimum of two years and a maximum of five years to complete the CEMBA/CEMPA program and in these years, a student is required to complete ninety credits.

KNUST as one of the partner institutions in Africa has two campuses in Accra the nation's capital and in eight other administrative regional capitals in Ghana giving a total of ten campuses. In all, the program has a total student enrolment of seven hundred and seventy-seven (777) nation-wide. Lectures are held during the weekends.

3 CHAPTER THREE: LITERATURE REVIEW AND ANALYTECAL FRAMEWORK

3.1 Introduction

This chapter will concentrate on themes relevant from the perspective of the research questions of the study. Hence, this chapter looks at related literature on student funding. First it takes a look at how students have contributed in the past to HE funding and their contribution now. Again, the financial aids and support programs for students as well as the role of planning in student funding will be addressed in the second section. Thirdly, the concept of social capital with its associated themes on which the analytical framework will be developed will be addressed. Finally, an analytical framework for the study will be developed drawing on the concepts of planning and social capital.

3.2 Contribution of Students to HE Funding: Past and Present.

Students have been used as a basis for accessing fundind for HE since its inception and it goes without saying that students are importance in this regard than has been admitted by all stakeholders in HE. Many have argued that students and their families have been made and seen to bear more of the cost of HE in recent times for the reason of being the main beneficiaries of HE (Jongbloed 2003). However, a careful review of literature indicates that students have always been the main card used by HEIs knowingly or unknowingly to seek funds for their operations and the same can be said about those who pay the funds. A careful observation at resource allocation mechanism from the public which happens to be by far the largest resource in HE in most countries (Hauptman 2007) attest to this fact. Hauptman (2007) identifies five of these mechanisms whiles Jongbloed (2000) comes on board with four, some of which are related to that of Hauptman. Hauptman (2007) has identified the following five mechanisms for resource allocation to HEIs:

(1) Historical/political allocation: an input-driven approach based primarily on staff costs and institutional infrastructure needs.
(2) Funding formulas: funding based on enrolments and costs per student.
(3) Policy-driven funding: funding of relevant study areas whose expertise are in short supply in the labour force.

(4) Performance-based funding: funding based on out-put for example the number of graduate or students who complete a year of study
(5) Categorical and competitive funding: this is where certain kinds of institutions per their standards qualify for assistance.

Jongbloed (2007) also identifies four but not so different mechanisms of resource allocation as:

(1) Negotiated funds: based on allocation of previous year and negotiation between representatives of educational institutions and government. This is similar to Hauptman’s historical and political allocation
(2) Input-based funding: allocations are made according to the measure of the cost of HE.
(3) Output-based funding: also known as “payment by results”, institutions are paid based on their success in producing graduates, post-graduates and research.
(4) Student-based funding: institutions are giving funds through students in the form of vouchers and students only hand over or cast the voucher in their HEI of choice.

In all of the mechanisms stated above, there is a subtle if not bold use of students as the base for receiving funds. Taking for example the historical/ political allocation where staff cost and infrastructure need is used as bases for funding, one may argue that, the staff strength and for that matter staff cost is dependent on the number of students in the institution and same can be said of the infrastructure needs.

Some may argue that, HEIs were generously funded by the state and the church even in days that the university was just a community of masters and students (Kerr 1995) with very small student population. However, the fact remains that “*societal decision regarding how much to invest in education are tied either explicitly or implicitly to an assessment of how much benefit education generates in that country”* (Hauptman 2007, p. 85). Again, it is the belief of politicians that investment in HE somehow translates into economic gains (Scott 1998). Therefore, education in those days was considered as a public good from which the public benefited greatly. Education was used as an ideological apparatus to disseminate the ideologies of the state and the church to society through the graduates universities produced (Castels 2001). Again, the labour force to feed government agencies and the church came from the universities. Even today, other stakeholders like the industry and non-governmental organizations will always consider the benefit they stand to gain from HE products (students and research) before paying the funds to support HEIs. This is evident in their support for "*specific applied research and contract training or donation*" (Jongbloed 2000 p.25).

In the same vain, the assumption that relatively spoken individual students benefit most from HE as asserted by Hauptman (2007) has accounted for the recent shift in the funding of HE towards students and their families. In that, they are not only used as the basis for assessing funding any more but are also required to make themselves a substantial financial contribution to this effect. Hence, an obvious phenomenon in HE in many countries these days is cost sharing as indicated earlier in this study. The shift could take many forms according to Johnstone (2003) depending on the country in question.

In countries like US and UK where tuition already exist, it could mean a rapid increase in this tuition to a reduction or even freezing of student grants and to public institutions charging full cost fees for rooms, boards, books and other cost of student living which may formerly have been the responsibility of government(Johnstone 2003). However, the situation has taken a new dimension and the new and visible form in recent times especially in developing countries like Ghana is seen in the introduction of NTSPs.

The main source of funding for such programmes is fees from students. In solving one problem (decrease and inadequate funding in HE), a new one is eventually created (increase financial cost/burden for students). Students and their families are themselves overwhelmed by this as they constantly worry how to pay for education beyond high school (Hauptman 2007). To ensure success in this regards, appropriate to put in place some form of support or aid to lighten the financial burden students now face. The question worth asking is, what measures in the form of support programmes have been put in place from all stakeholders of HE and especially by students themselves to ensure they handle the new financial obligation they now have in HE financing in Ghana? It is in the light of this that the next section will discuss financial aids and support programmes for students in HE.

3.3 Financial Aids and Support Programs for Students in Higher Education

With the new financial obligation students in HE now have, student aids and support programs are necessary to ensure that students who qualify for university are not prevented from attending for financial reasons. This is particularly necessary for students who enroll in NTSPs where the fees are much higher. Figure 3 shows a general observation of the financial aids and support students in HE can access.

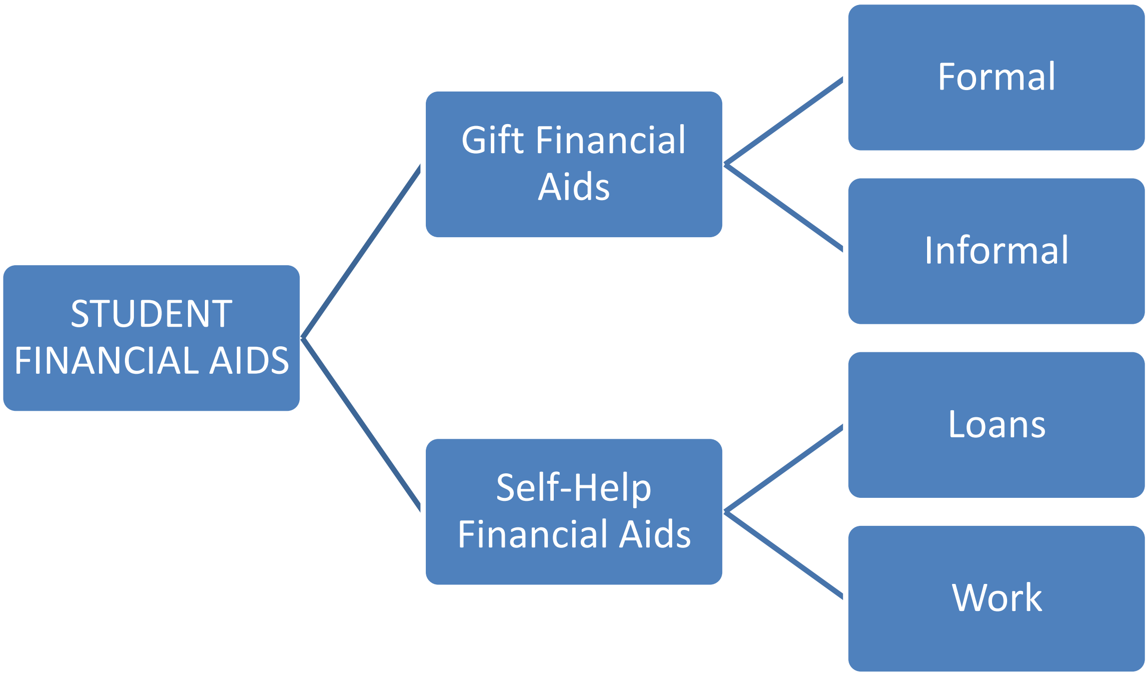


Figure 3: Available Financial Aids and Student Support in HE

Source: *Based on Literature Review*

Student's financial aids and financial support usually come in two forms: gift financial aids and self-help financial aids. With the gift financial aids, there are formal and informal gift financial aids which students are not required to pay back. The formal ones are usually in the form of scholarships and grants. Government, HEIs and private entities are normally the sources of these scholarships and grants. The informal ones come from family and friends and will be discussed in detail under social capital later in this chapter. Self-help financial aids are; (1) loans- money awarded to students based on need to see them through their education. These loans could be student loans or formal loans from banks or other private organizations. The student loans in most countries are subsidized by government and their interest rates are lower compared to formal loans.

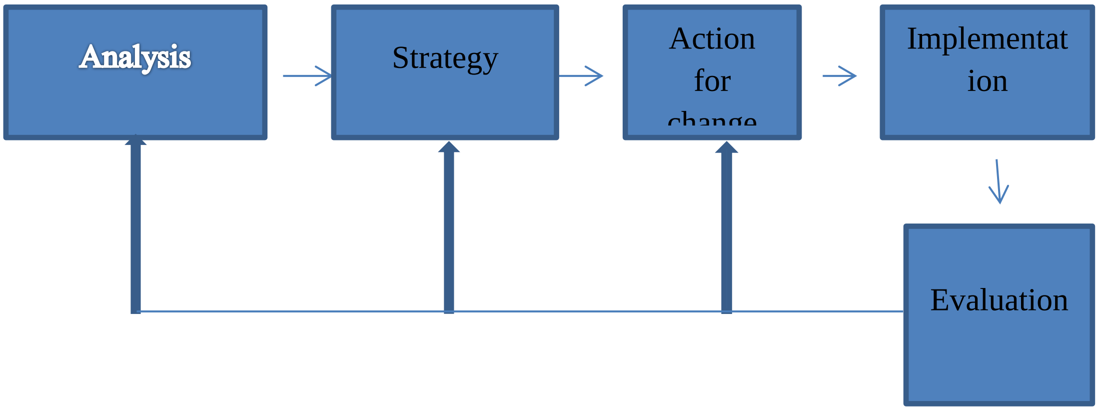
In countries like the US however, there exist subsidized and unsubsidized student loan program (www.financialplan.about.com). Jongbloed (2003) has opined that, these loans are used to ensure that students who qualify for university education are not prevented from attending for financial reasons. Again, they are used as incentives and opportunities to encourage under-represented groups to participate in HE and finally, he argue that, it makes students appreciate the value of the student experience and make them more motivated to work effectively and efficiently since they are paying at least in part for their education. However, going by its name, students are expected to pay back after graduation. Work is the other form of self-help financial aids students access. This could be full-time or part-time work students do to help pay for their education.

3.4 The Place of Planning in Student Funding

Planning is a basic and necessary action in every human endeavor. To ensure success in any activity, wisdom requires one to plan by putting in place structures that will facilitate the smooth and continuous running of the said activity or venture. As identified above, financial aids and support programs are increasingly becoming either unavailable to the majority of the student population or the consequences of accessing them is undesirable for graduates. With this short fall in the reliance on financial aids and support programs for students, the component of planning is particularly important to ensure that students make the right decisions with respect to funding their education.

In the basic model of planning by Zechlin (2010), as shown in figure 4, the elements of analyzing the current situation based on the demands made on a person against the person's capabilities is central. Strategies are then formulated for action to be taken to ensure change. These actions are eventually implemented and later evaluated. However, in a dynamic world, some challenges and difficulties are bound to distract the initial plan. Therefore the need for re-strategizing especially at the implementation stage to ensure success is important.

Figure 4: The Basic Model of Planning by Zechlin (2010)



SOURCE: Zechlin 2010

3.5 The Place of Social Capital in Student Funding

3.5.1 Social Capital Defined

The term social capital draws on two words; 'social' which is about people in groups and their behavior and interaction thereof and 'capital' which deals with resources used in generating economic wealth (Adjargo 2012). With this, the basic meaning one can draw is how the behavior and interaction of people in groups constitute a resource used by members to generate outcomes that better their lot. The term social capital has however defied a single definition as many researchers conceptualize it differently.

Putnam (1995) sees social capital as the features of social organizations such as network, norms and social trust that facilitate coordination and cooperation for mutual benefit. OECD (2001) defines social capital as the network, shared values and understanding between people which enable individuals and groups to trust each other and work together. Yet, according to Brandler and Hauberer (2014) "*social capital is seen as social resources like help and information an individual can access in his or her social network*" (Blander and Hauberer 2014, p.92).

As seen in the definitions above and in many scholarly works on social capital, the premise behind the notion of social capital is somewhat simple and straightforward: "*investment in social relation with expected returns*" (Lin 1999 p.3). These expected returns however may be in forms other than the actual resources the individuals accessed from the social group. To avoid what Lin (1999) termed as "underinvestment" in social capital, Coleman (1988) argues for the presence of trustworthiness which ensures the effective contribution of all members to ensure outcomes that are mutually beneficial to all.

3.5.2 Types of Social Capital

The study of social capital by scholars over the years has revealed quite a number of types. Collier (1998) for example identifies government social capital and civil social capital. Government social capital has to do with the enforcement of societal contracts, rule of law, and the extent of civil liberties whereas civil social capital involves common values, shared traditions, norms, informal networks and associational memberships.

Uphoof (1999) in his contribution to the social capital debate also reveals structural social capital and cognitive social capital. Structural social capital he said involves various forms of social organizations, including such things as roles, rules, precedents and procedures as well as variety of networks that contributes to co-operation. Cognitive social capital on the other hand looks at norms, values, attitudes and beliefs.

Other scholars such as Woolcock (2001) and, Priest (2008) have identified three types of social capital: bonding, bridging and linking social capitals. Bonding social capital occurs when an individual develops network and relationship with people within their own circle. Bridging social capital on the other hand, occurs when an individual develops networks and relationships with people outside their own circle and finally, linking social capital is where people interact and develop link with institutionalized power (Woolcock 2001, Priest 2008).

The various types of social capital by scholars reviewed here gives a picture of how social capital plays out in almost every level of human interaction - national, community and individual levels. But the preoccupation of this study will be the individual level particularly in how individuals use social capital to facilitate their educational pursuit.

3.5.3 Contribution of Social Capital to Human Endeavour

The advantages and benefits of social capital are far reaching as confirmed by research and as stated earlier, this can be seen at all level of human interaction (e.g Putnam 1999, Coleman 1988, Lin 1999, Putnam 1995, Narayan and Prittchett 1997). Narayan and Prittchett (1997) have noted a wide agreement in the use of social capital to ensure results in mutually beneficial collective action which has contributed to the wellbeing of individuals, societies and the economy as a whole. For instance, social capital has been identified by Coleman (1988) as an aid in accounting for different outcomes at the level of individual actors and is important not only to the individual but to the society and the economy as well (Coleman 1988, Putnam 1995).

Social capital is seen to play out a lot when it comes to the level of effectiveness of governments around the world. Governments are said to vary dramatically although they may all seem identical in policy documents. Putnam (1995) has argued that, this can be attributed to the longstanding traditions of civic engagement or the absence of it. Social scientist in many fields have suggested the use of the concept of social capital as a framework to explain and understand the far reaching results produced by civic engagement and social connectedness in all areas of the economy.

For communities blessed with a substantial stock of social capital, life is said to be easier for members and same can be said about the school community (Putnam 1999). According to Coleman (1988. p.96), "*a person's actions are shaped, directed, or constrained by social context; norms, interpersonal trust, social network and social organizations are important in the functioning of such persons.*" Social capital as a resource for persons is productive making possible the achievement of certain ends that in its absence would not have been possible (Coleman 1988).

Researchers have used social capital to explain various phenomenon in the field of social science. Although the divergence in analyzing social capital at different levels has created theoretical and measurement confusion, two perspectives are particularly noticeable as identified by Putnam (1995): the macro-level perspective and the rationale-level perspective. The macro-level focus on social capital at the group level and how certain groups develop and maintain more or less social capital as a collective asset and how it enhances group members' life chances. The rationale-level focus on the use of social capital by individuals- how individuals access and use resources embedded in social networks to gain returns. Coleman (1988) for example has used it as an unanalyzed concept to signal that something of value has been produced for those who have this resource available to them and he used it to demonstrate the effect of social capital in the family and the community in aiding the formation of human capital.

The concept of social capital borders on the basic ideal that, "one's family, friends and associates constitute an important asset, one that can be called upon in crisis, enjoyed for its own sake, and/or leveraged for material gain" (Woolcock 2001, p.3). The embedded resources found in the three types of social capital as identified by Woolcock (2001) which are resources in ones: inner circle relations, outer circle relations and with institutions draws attention to the multi-dimensional approach of accessing these resources. This approach argues that, the different combination of bonding, bridging and linking social capital produce a range of outcomes for individuals (Woolcock 2001).

3.5.4 Obligations and Expectations in Social Capital Networks

Obligations and expectations in social capital have to do with the shared moral or legal duty of members in a social group. Much is required from those to who much is given and privileges they say come with responsibilities. As noted above, individuals, societies and governments at large have benefited from social capital and since there is no free lunch, they are required to carry out their responsibilities as members of the network they belong to. It is only natural to ensure the smooth running of the said social networks or relations and also to ensure that, embedded resources in these social networks and relations do not deplete but are renewed to ensure that others benefit as well.

Roles, rules, norms, values, attitudes and beliefs as identified by Uphoff (1999) in structural and cognitive social capitals are necessary to set boundaries, checks and balances that ensure the smooth running of networks and relations with embedded social capital. Hence, for effective and successful operation in the types of social capital stated above, Coleman (1988) argues that there is need for obligations and expectations of every single member towards the group.

These obligations and expectations vary depending on which social network or group one finds him or herself. Whiles in some groups, members are obligated and expected to contribute the exact same resources they benefited from the group, in others, the obligations and expectations are in other forms other than the resources they accessed. For instance, in linking social capital, accessing formal loans from banks requires one to pay back the exact resources accessed from the bank – money. However, to avoid what Lin (1999) termed as "underinvestment" in social capital, Coleman (1988) argues for the presence of trustworthiness which ensures the effective contribution of all members to ensure outcomes that are mutually beneficial to all.

For individuals to be successful in carrying out the obligations and expectations required of them, one will argue that, there must be clear communication of these obligations and expectations. The need for what Coleman (1988) termed as information channels guided by the social norms of the network cannot therefore be over emphasized.

3.6 Social Capital in the Ghanaian Society

Social capital is a 'natural resource' in Ghana which, when harness could be beneficial not only to individuals but to the society and the nation as a whole. The Ghanaian rural communities are bonded by common characteristics with regards to inadequate access to certain basic facilities which drives them to undertake development interventions in a participatory manner which shows social capital at work. The communal spirit for festivals, work, war, and for nurturing as opined by Adjargo (2012) can be deemed as social capital.

Hence, the Ghanaian culture and society can be argued to be rooted in communal and extended family systems that positions and makes it easier in Ghana to access and use social capital, especially the bonding and bridging social capital as a resource for the mutual benefit of members. For example, Adjargo (2012) has asserted that, where social capital is largely considered in development project identification and implementation in the rural setting, sustainability becomes conspicuous. This indicates that, the ordinary Ghanaian likes to feel involved and will be more than happy to jump on board a venture that is for the mutual benefit of all. It can therefore be argued that, a careful observation of the Ghanaian society shows social capital at play and Adjargo (2012) has observed an impressive feat achieved by Ghanaians in many areas as they access and use social capital as a resource.

3.7 Analytical Framework

Here, the analytical framework for the study is based on two concepts: the concept of planning and the concept of social capital. The concept of planning is particularly employed here to find out the preparation students in NTSPs make especially with regard to financing their studies following the information they gather about the level of the costs of tuition fees for their study programme before applying to the programme. Planning in this regard has to do with the enquiries students make about the study programme prior to applying to the programme. How the information gathered at this stage impact on their knowledge of the financial requirements of the study programme and on the decisions they make regarding the sources of funds to use to cover the costs of tuition fees of their study programme.

In the basic model of planning as shown in figure 4, it is assumed that the dynamic nature of the world allows for the anticipation of challenges and difficulties which may distract things along the line especially in the implementation stage. Re-strategizing is therefore necessary to ensure success. During this planning stage, students get information regarding the tuition fee level of the programme which causes them to envisage the sources of fund they will use to fund their studies before applying to the programme. This is interpreted here as the envisaged sources of funds of students in NTSPs in Ghana. The actual source of funds is interpreted here as the ones students access to cover costs of their tuition fee to clinch success in this regard while pursuing the programme following re-strategizing along the way. It is assumed that, students during the planning stage become aware of what is ahead of them with regards to the financial responsibilities and obligations of the programme.

The concept of social capital which is anchored in the basic ideal that, "*one's family, friends and associates constitute an important asset, one that can be called upon in crisis, enjoyed for its own sake, and/or leveraged for material gain*" (Woolcock 2001, p.92), will be used in this study dwelling more or less on the rationale perspective. The rationale perspective- how individuals access and use resources embedded in social networks will be employed to analyse findings. The focal point will be how individuals acquire the embedded resources in their inner circle relations, outer circle relations and with institutions to generate success in funding their education. The idea is to employ a multi-dimensional approach which argues that, the different combination of bonding, bridging and linking social capital produce a range of outcomes for individuals (Woolcock 2001)

This concept of social capital is particularly important and used in this study for some reasons which have also been articulated by some scholars. First and foremost, students are increasingly bearing the cost of their HE studies with corresponding shortfall in formal financial aids and student support—scholarships and grants. Loans, are particularly perceived as a no go area for the obvious reason that it leaves students indebted after graduation. Rose (1999) has therefore argued that individuals will most normally call upon networks that involve informal, diffused social co-operation to compensate for formal organizational failure. For this reason, this concept fits this study's objective to investigate the sources of funding for students in NTSPs in Ghana

In doing this, the three types of social capital identified by Woolcock (2001) will be used in the analysis to identify the sources of funding that students in NTSPs use to fund their education. In this study, the networks and relationships with people in one's own circle—bonding social capital, is interpreted as relations with one's spouse, close family members such as parents, brothers and sisters. The sources of funds associated with the bonding social capital can as well be interpreted as self-support, spouse support, and close family members' support. Distant family members and friends such as uncles, aunties, family friends, personal friends and colleagues can be associated with bridging social capital which has to do with network and relation with people outside one's own circle. The bridging social capital is interpreted here as distant family members and friends support. Finally, relationship with one's institution of study, place of work, banks, scholarship secretariat, student loan scheme etc is associated with linking social capital—interaction and development of links with institutional powers. Linking social capital is therefore interpreted here as institutional support.

Looking at the literature review, it is easy to assume that this study is employing two different concepts- which are, the two types of financial aids and student support and the three types of social capital in the analysis. However, a careful observation will reveal that rooted in the two types of financial aids and student support are the three types of social capital to be used in the analysis as shown in figure 5. As asserted above, sources of funding for students in HE in general comes in two forms: the gift financial sources and the self-help financial sources. Some of these financial sources may be available but inaccessible to most students for some obvious reasons. The formal gift financial sources (scholarships and grants) although would be preferred by students because they are not required to pay back, competition for these scholarships and grants is generally very high. Only few students with very good academic standings are able to access them thereby making most students ineligible. Loans, be it student loans (subsidised or unsubsidised) or formal loans from banks and other organizations leave students with high debts after school. Students as rational consumers **(**Gumport 2000) will therefore look before they leap with regards to loans regardless of the form. It is against this backdrop that this study assumes that, students in NTSPs in Ghana in accessing financial resources, will go for ones that are easily accessible and comes with little or no financial obligation after graduation.

The embedded resources in the three types of social capital that students in NTSPs can access to fund their studies will be analysed by looking at the financial means potentially made available by these actors in the students' networks. These can be interpreted as follows: (1) embedded resources in bonding social capital – own income from work, work income from spouse, personal savings, family savings and borrowing from close family members; (2) embedded resources in bridging social capital – borrowing from distant family members and borrowing from friends; (3) embedded resources in linking social capital – formal loans from banks or other organizations, national scholarships, and international scholarship.

Social capital has been identified by scholars as an aid in accounting for different outcomes at the level of individual actors, society and the economy as a whole (Coleman 1988, Putnam 1995) and also said to provide financial support for people more than the World Bank (Adjargo 2012). Therefore it is not surprising to see students seeking solace in that area for the successful funding of their studies in the wake of minimal formal student support and financial aids. However, obligations and expectations are required of students towards their sources of funding. The analysis of this aspect looks at the form the obligations and expectations of students in NTSPs towards their sources of funds take and if there are clear information of these obligations and expectations to these students.

In the broadest sense of the word, this study is based on the assumption that, in the absence of scholarships, grants and loans, students in NTSPs in Ghana still manage to fund their studies drawing on alternative financial resources found in their inner circle, outer circle and from institutions which reflect the three types of social capital as identified by Woolcock (2001).

Consequently, out of this broad assumption the analytical framework can be based on the following assumptions:

- The knowledge of students in NTSPs about the financial requirement of their study programme is impacted by the process of planning following the information gathered prior to applying to pursue the programme.
- There exists a wide range of funding sources available to students of NTSPs. However, students in NTSPs will always plan and use the ones that are easily accessible and will not leave them heavily indebted after graduation. These are identified as informal gift financial sources of funding and self-help sources of funds, rooted in bonding, bridging and linking social capital (see figure 5).
- Students in NTSPs do have obligations and expectations towards their sources of funds but it is one that is termed as “appreciative obligations and expectations” rather than financial obligations and expectations.

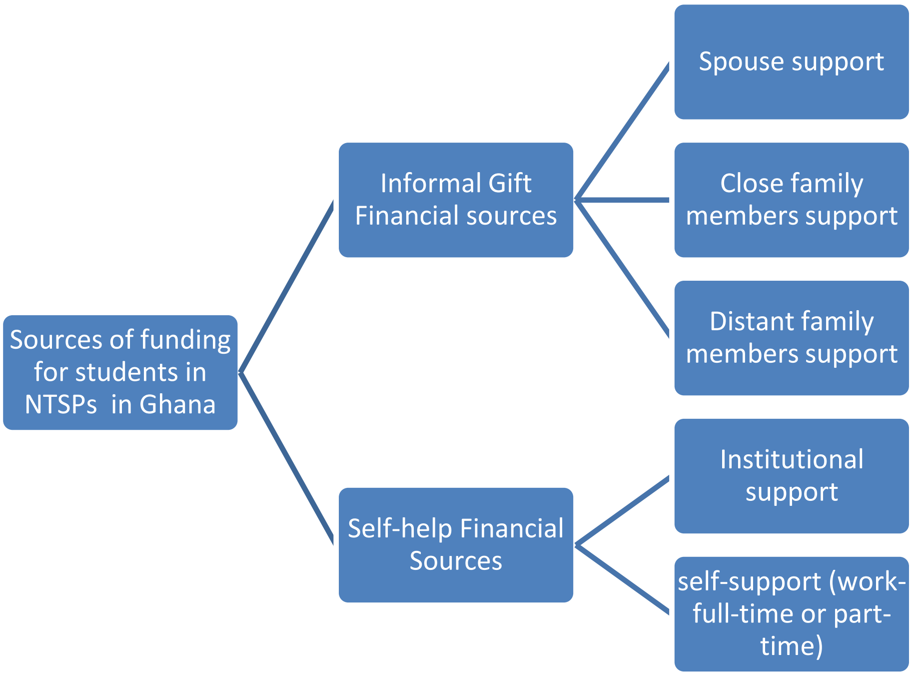


Figure 5—Framework for analysing the sources of funding for students in NTSPs in Ghana.

4 Chapter Four: Research Design and Methodology

4.1 Introduction

To achieve the objectives of this study, methodology is very crucial since an unreliable method produces unreliable findings and thus the interpretation of findings. This chapter discusses in detail the methodology used in conducting this research. It presents issues such as the philosophical background of the study, the research strategy, the research design, survey as a study approach with its sub-divisions, the population of the study, sampling procedure used in the study, validity and reliability considerations and the ethical considerations.

4.2 Philosophical Background of the Study

The lens through which this study approaches the research questions is critical realism which recognizes the events and discourses of the social world. The social world according to critical realism is understood and so changed if we identify the structures at work that generates those events and discourses (Bryman 2008). It further identifies that, these structures are not easily observable and only practical and theoretical work of social scientist can identify them hence, in this study quantitative methods are used to identify the unobservable source of funding for students in non-traditional study programs. Moving yet further, critical realism acknowledge and accept that the categories employed to understand reality are likely to be provisional.

Methodologically, it is pluralistic and accommodates both hermeneutic and empirical paradigms and assets from a break between realist ontology and relativist, subjective epistemology (Lopez and Potter 2001). In other words, to critical realists, social reality exists independently and can be explored. However, the knowledge about it is situated and content dependent and can thus be differently interpreted. From this perspective, this study seeks to make inferences about mechanisms that lie behind and are responsible for the funding of students in NTSPs based on the information gathered from the questionnaires answered by students. Therefore, it adopts retroductive as a way of reasoning (Blaikie 2004 as cited by Bryman, 2008).

4.3 Research Strategy

A research strategy as noted by Bryman (2008) is seen as a general orientation to the conduct of social research. For every researcher to gain credibility, he/she will have to follow this road map and employ a certain strategy in collecting and analyzing data.

In social science research, three research strategies can be identified: quantitative, qualitative and mixed method strategies. Quantitative research strategy focuses on numerical and measurable quantities in the collection and analysis of data (Bryman 2008). This research design is usually associated with positivism- an epistemological view that posits the use of methods of natural sciences in the study of social reality and beyond. Thus, the social world can be studied the same way as the natural world (Bryman 2008).

In contrast, the qualitative research strategy emphasizes words rather than numbers and measurable quantities. This strategy is usually associated with the interpretivism epistemological view which is characterized by subjectivity, particularity and reflexibility. However, the above mentioned strategies can be fruitfully combined in a single project. The mixed methods strategy integrates quantitative and qualitative strategies in a single project (Bryman 2008).

Chosen for this research is quantitative research. The choice is made first based on the fact that there is little or no readily available quantitative evidence in Ghana on the sources students in NTSPs used to fund their education and the embedded resources actors of the sources of funding use to help these students. Also it is based on the appropriateness of the method with regards to the research questions this study sought to answer. Using survey as a means of data collection, quantitative data was gathered which emphasized numerical and measurable quantities of questions this research sought to answer.

4.4 Research Design

The focus of the study was on students enrolled in NTSPs. The research design employed was a descriptive survey. The study focused on a better understanding of the attitudes and behaviors of students in NTSPs in Ghana towards the sources of funding they use to cover the cost of tuition fees of their study. As already stated, the survey was carried out among students enrolled in the CEMBA/CEMPA study program at KNUST. The program is designed as part-time program for working professionals. It is one of the many NTSPs offered at KNUST and the main source of financing is student fees.

Students filled out a self-completion mostly closed-ended questionnaire administered during lectures. The questionnaire administered was made up of a number of questions designed to elicit their demographic background and the financial situation of these students in NTSPs. Responses from the questionnaires were interpreted as part of the efforts to answer the research questions of this study.

4.5 Survey

4.5.1 The Choice of a Survey

A study where the researcher seeks to examine opinions, attitudes or behaviors held by a group of people on a given subject, the study approach usually employed is a descriptive survey (www.fluidsurveys.com). The quantitative nature of a descriptive survey makes it conclusive since this is usually pre-planned and structured in design so that information collected can be statistically inferred on a population. The closed-ended questions used in a descriptive survey where predefined answering categories are presented for respondents to choose from do not give the researcher the unique insights into the issues to be investigated. Therefore this presents itself as a weakness of a descriptive survey. But again, grouping the responses into predetermined choices options provides statistically inferable data that measures the significance of the findings on the overall population of the study. Comparison can be drawn with past and future similar research to measure changes in opinions, attitudes and behaviors of the respondents over time.

In light of this, this study has used a descriptive survey as a study approach with students in NTSPs as its object. The CEMBA/CEMPA program at the KNUST is the bounded entity in this study and the contextualized phenomenon is NTSPs and how students in these programs fund their study. The CEMBA/CEMPA study program at KNUST was purposely selected as a sit for this study for a number of reasons: (1) It exemplifies the specific group of students this study sought to investigate - students in NTSPs and (2) the dimension of interest this study seeks to investigate-how students in these study programs fund their study.

4.5.2 Survey Explained

Survey research is a quantitative method of collecting information by asking questions. There are many types of survey modes or methods which may include phone survey, mail survey, online survey, paper survey and mixed method. Wyse (2012) has mentioned dependability and flexibility as some of the importance for using survey as a data collection tool. Dependability in that, to get the most accurate data, researchers need respondents to be as open and honest as possible with their answers. A survey offers the anonymity that provides an avenue for more honest and unambiguous responses than any other types of research methodologies (Wyse, 2012). Again, survey research is said to be flexible as it can be administered in many modes or methods which include but are not limited to online survey, email survey, mobile survey and paper survey.

In this study, a survey method of paper self-completion questionnaires was used. Specifically, the researcher handed out questionnaires to all students of the CEMBA/CEMPA program who were present in the lecture at the time. Interrupted and unavailable internet in Ghana ruled out the possibility of using online or email surveys making the paper self-completion questionnaire the obvious choice. Although the self-completion questionnaires did not allow the researcher to ask many questions that are salient to the respondents and in addition did not give the researcher the opportunity to probe respondents to elaborate on their answers, it was quick to administer. Again, as opined by Looij-Jansen and Wilde (2008) that, the method of data collection can affect the answers that are obtained especially for sensitive questions, this choice was made considering the sensitive nature of the questions asked (financial information of respondents), the self-completion questionnaire provided high anonymity for respondents to be honest and sincere in their answers, which was very important in this study.

Ghana is ecologically divided into three zones namely: coastal zone, forest zone and the savannah zone. To make the study representative of the population, one center from each of these three zones was selected for the survey. The Accra campus was selected for the coastal zone, the Kumasi campus for the forest zone and the Tamale campus for the savannah zone. In all, 420 questionnaires were distributed in these three campuses to both first and second year students. But 402 questionnaires were retrieved giving a 95.7% response rate.

This study made use of a standardized enquiry where a survey was carried out and students of CEMBA/CEMPA programs were asked a number of questions to ascertained information relevant to answer the research questions of this study. The survey sought to measure a number of elements such as: their knowledge and perception of the tuition fees before they applied to the program, the source of funding they envisaged to use before applying for the program, their actual or accessed source of funding whiles pursuing the program, the impact of the accessed source of funding on student choice behavior in NTSPs.

The concept of source of support was measured by such variables as self-support, spouse support, close family support, distant family and friends' support and finally, institutional support. The concept of means of sources of funding was however measured by such variable as: student's own income from work, spouse's income from work, personal savings, family savings, borrowing from close family members, borrowing from distant family members, borrowing from friends, formal loans from banks or other organizations, national scholarship and international scholarship.

The survey was quantitatively analyzed using SPSS-Statistical Packages for Social Sciences. The pattern and relationships from the survey was established and summarized by generating statistical support such as tables, bar and pie charts and other important graphical illustration of the information gathered.

4.6 Study Population

Population as defined by Bryman (2008) is the universe of units from which the sample is to be selected. Given this, the research was conducted using students of CEMBA/CEMPA programs at the KNUST. This program has two campuses in Accra the nation's capital and in eight other administrative regional capitals in Ghana. In all, the program has a total student enrolment of 777 nation-wide for the 2015/2016 academic year in these ten campuses. Table 2 presents female and male enrolment for year one and two nationwide.

Table 7: Enrolment for year one and two nationwide for CEMBA/CEMPA

YEAR	FEMALE	MALE	TOTAL
ONE	152	156	308
TWO	200	269	469
TOTAL	352	425	777

Source: Quality Assurance and Planning Unit- KNUST, 2016

To make the study representative of the population, one centre each was selected from the three ecological zone of Ghana namely: the coastal zone, the forest zone and the savannah zone. The Accra campus was selected from the coastal zone, the Kumasi campus represented the forest zone and the Tamale campus was selected from the savannah zone. For the three campuses, two reasons each accounted for their selection. The first reason that applies to all three campuses is that, these centres happened to have high student enrolment compared to the other centres. And since this study was a survey and as many as possible responses were required for the study, these campuses were selected.

The additional reason for the selection of the Accra campus is that, it is the nation's capital and a cosmopolitan area which is likely to draw all kinds of students from different background. The additional reason for the selection of the Kumasi campus is that, it is the managerial and administrative centre of the CEMBA/CEMPA programmes, the headquarters so to speak from where all the other campuses are coordinated thereby making it an obvious choice. The additional reason that accounted for the selection of the Tamale campus was because of the capable help the researcher could find there to administer the questionnaires given the time for the data collection. In all 402 students were surveyed in these three campuses of the CEMBA/CEMPA programmes. Table 8 presents the composition of the students surveyed.

Table 8: The Composition of the Students Surveyed from three Campuses of the CEMBA/CEMPA Programme

CAMPUS/ZONE	YEAR ONE		YEAR TWO	
	FEMALE	MALE	FEMALE	MALE
ACCRA CAMPUS/COASTAL ZONE	27	42	65	83
KUMASI CAMPUS/FOREST ZONE	13	22	26	27
TAMALE CAMPUS/SAVANNAH ZONE	8	33	13	43

Source: Fieldwork, 2016

4.7 Sampling Procedure

This study employed purposive and accidental sampling. Purposive sampling, also known as judgemental sampling, is selected based on the knowledge of the population and subjects are usually selected because of some specific or unique characteristic they have (Ashley, 2014). The CEMBA/CEMPA program was purposively sampled since the program has the unique features of NTSPs. This program constitutes the dimension of interest this study sought to investigate – NTSPs and how these students handle the challenge of the tuition fee cost of their study program. The program is a mid-to-senior management part-time study and student fees are the main source of funding for this program. Palys, (2008) argues that, purposive sampling is useful when the researcher is interested in the analysis of how a particular group accomplishes a task. The purposive sampling of CEMBA/CEMPA for this study is an obvious choice because of the analytical objectives of how students in NTSPs fund their studies.

To fill out the questionnaires, the students were accidentally sampled during lectures. Accidental sampling, also known as convenience sampling, is a nonprobability sampling strategy where the population selected is easily accessible to the researcher and available subjects entered into the study without any attempt at randomization (Bryman, 2008). The researcher using this technique is limited in generalizing the results of the study to a larger population since the researcher has no control over the representativeness of the sample. However, upon reaching the field, it was realized that, the first and second year students of the CENBA/CEMPA programs in all the campuses took turns every weekend to attend lectures.

Giving the limited time of the field work and how far apart the campuses selected for the survey were, accidental sampling was chosen to be able to get as many as possible responses. To further ensure a high response to the survey, the support of the authorities of the programs was enlisted. First the introduction letter of the researcher from the Faculty of Educational Sciences, University of Oslo, was submitted to the office of the Institute for Distant Learning (IDL) of KNUST the local partners of the CEMBA/CEMPA program. An introduction letter introducing the researcher was again written from the IDL office to the coordinators and lecturers of the campuses the survey was to be carried out. At the campuses, getting to the end of a scheduled lecture, the researcher was allowed to briefly introduce herself and her research to the students and also crave their indulgence to fill out the questionnaires. The researcher and her team then handed out the questionnaires to the students who were present in the lecture to fill out after which they were collected back. This was done to ensure that students will know the researcher has the support of the authorities and possibly ensure that they cooperate which they did. As many students as possible was surveyed to enhance the representativeness of the sample. In all 420 students were surveyed, and 402 questionnaires were retrieved giving a 95.7% response rate.

4.8 Validity And Reliability Considerations

4.8.1 Validity

Validity is the extent to which an instrument measures what it is supposed to measure and performs as it is designed to perform (www.researchrundowns.com). Numerous statistical tests and measures exist to assess the accuracy of an instrument, which generally involves pilot testing. To this end, the instrument for this study (self-completion questionnaires) was pilot tested on a number of self-financed Ghanaian students at the University of Oslo**.** Reliability can also be seen as the extent to which results of a study are consistent over time and how accurate it represents the total population of the study under investigation (Joppe 2000). Bryman (2008) outlines five different ways of appraising validity in quantitative research as: face validity, concurrent validity, predictive validity, construct validity and convergent validity. A number of these ways do not apply to this study per the nature of the study. Those that were employed to appraise validity in this study are explained as follows:

4.8.2 Face Validity

For every new measure, the researcher should ensure to establish face validity. A measure is said to have face validity when it reflects the content of the concept the study seeks to investigate (Bryman, 2008). Experienced and experts in the field of study are usually asked to act as judges to determine if on the face of it the measure seems to reflect the concept in question. To determine the face validity of this study, first, the instrument was developed based on literature review of the study and so specific questions were asked to measure the concept of alternative student funding. Again, an expert in this field-the supervisor of this master thesis went through it and made his suggestions.

4.8.3 Construct Validity

Construct validity is where the researcher deduces inferences from a theory that is relevant to the concept (Bryman, 2008). Drawing on the fact that due to the inaccessibility of current student aids (scholarships and grants, and loans), as a result of the competitive nature of the former and the later leaving students with huge debt, students now fund their studies with self-support, closed family members support, distant family members and institutional support.

Again, validity in quantitative research often concerns a number of issues which include but not limited to objectivity, generalizability and replicability (www.cw.routledge.com) although in practice, this is not always manifested (Bryman, 2008).

Objectivity is the researcher's awareness and honesty about his beliefs, values and biases and how they affect the research process (www.bethd.ca). The quantitative recording technique of counting the number of people who responded to the various questions employed in this study allowed for the researcher to be objective without given personal interpretation to the data.

Generalizability is the ability of the researcher to apply the findings of a study beyond the confines of the particular context in which the research was conducted (Bryman, 2008). To achieve this, the use of probability sampling to ensure that the sample is representative of the population as possible is crucial. However, the use of a non-probability sampling procedure (convenience or accidental sampling) in this study poses a threat to the generalizability of this study. However, that notwithstanding, by using the three ecological zones of the country (the forest, the coastal and the savannah zones) to sample one center each of the CEMBA/CEMPA program, measures were taken to make the sample as representative of the population as possible. Again, achieving responses from over 50% of the targeted population makes the findings generalizable.

Replicability on the other hand is the extent to which a re-study of a phenomenon repeats the findings of an initial study and this is made feasible by the provision of sufficient information about procedures in the first study (www.publication2application.org). Bryman (2008) notes that, quantitative researchers in social sciences often regard replication as an important ingredient of their activity. This was particularly of great concern in this study since there seems to be little or no quantitative evidence of alternative student funding in the African context particularly Ghana. Effort was therefore made as asserted by Friedhoff et al (2013) not only to provide sufficient information on the procedure used in the study but also to present the findings in an understandable and very comprehensive manner as possible.

4.8.4 Reliability

Reliability as stated earlier, can be seen as the extent to which results of a study are consistent over time and how accurate it represents the total population of the study under investigation. Representative sample is therefore of key importance here. Balsley (1970) has noted that, one way to ensure high reliability in a study like this one is to survey as many people as can possibly be surveyed. Hence, out of a total population of 777 of the CEMBA/CEMPA programme, 402 were surveyed representing 52% of the total population. One hundred and forty-five (145) first year students were surveyed out of three hundred and eight representing 47% of the first year students. Out of four hundred and sixty nine (469) second year students, two hundred and fifty seven (257) students were surveyed representing 54% of this category. Again, Mora (2016) has noted that, when it comes to a representative sample, sample source is more important than sample size. Therefore, to get a representative sample of a particular population, Mora (2016) suggests that, the researcher among other things needs to ensure that:

- The sample source includes all the target population.
- You minimize non-response bias with good survey design, incentives and appropriate contacts

To achieve this in this study, the following measures were taken: (1) to ensure that the sample source included all the targeted population, one centre each of the CEMBA/CEMPA programme was selected from the three ecological zones of Ghana (forest, coastal and savannah zones) for the survey to be carried out. Again first and second year students both females and males were also surveyed. (2) To minimize non-response bias, the researcher developed a survey design which was piloted on some self-finance students at the University of Oslo. Appropriate contacts were also made with the administrators of the CEMBA/CEMPA programme who assured students of their awareness and support for the survey thereby giving a response rate of 95.7%.

4.9 Ethical Considerations

For every research, the focus is about people and their views on the study in question (Punch, 2005). To this end, Bryman (2008) argues that, ethical considerations in social science research cannot be ignored since somehow they provide credence to the integrity of a piece of research and of the disciplines involved. Resnik (2015) defines ethics as the norms for conduct that distinguish between acceptable and unacceptable behavior. Just as Resnik (2015) argues that people recognize some common ethical norms but interpret, apply, and balance them in different ways in light of their own values and life experiences, so do the various fields of study interpret, apply, and balance ethical norms. Bryman (2012) has identified four major principles for researchers to consider when it comes to issues of ethics in social research. These he mentioned as: harm to participants, luck of informed consent, invasion of privacy and deception. Considering the sensitive nature of the information gathered in this study (financial issues of students), these ethical principles were considered of great concern and efforts made to adhered to them before, during and after the data collection period.

When it comes to the ethical considerations underlying this study, the first step was to seek the consent, approval and support of the administrators, coordinators and lecturers of the program to use students of the program to conduct the research. Per the nature of the research, the consent, approval and support of the administrators, coordinators and lecturers of the CEMBA/CEMPA program was also very essential to ensure a high response rate. To enlist the support and consent of the administrators of the program, an introduction letter from the Faculty of Educational Sciences at the University of Oslo, was submitted to the office of the Institute for Distant Learning (IDL) of KNUST the outfit in charge of the CEMBA/CEMPA program. Upon receiving the letter, they in turn wrote an introduction letter introducing the researcher to the coordinators and lecturers of the campuses the survey was to be carried out.

For students not to feel they were being forced by the authorities to participate, their consent was sought and their indulgence craved to participate in the research. At the campuses, getting to the end of a lecture, the researcher was allowed to briefly introduce herself and her research to the students and also crave their indulgence to fill out the questionnaires. As stated earlier, the sensitive nature of the information required in the questionnaires made it even more important to assure participants that, it was solely for the purpose of the research study. Again, on the questionnaire, participants were also made aware that, participation in the study was voluntarily and they were free to withdraw at any moment in the study if they so feel like it. To further assure them and gain their confidence, privacy and confidentiality were promised.

5 Chapter Five: Data Analysis, Presentation and Discussion.

5.1 Introduction

Primarily, this study sets out to investigate how students in NTSPs in Ghana fund the cost of tuition for their studies. In doing so, the study sought to investigate the impact of planning on students' decisions on the choice of sources of funds they will use for their studies, the major sources of funds that are actually accessed by these students to cover the cost of their studies. The embedded resources the actors of the sources of funding use to help these students were also of interest in this study. The obligations and expectations of students towards their sources of fund were investigated as well as the impact of the accessed source of funding on students choice behavior in NTSPs. This chapter presents the analysis of the data from the fieldwork and discusses the findings from the perspective of what this study sought to investigate.

5.2 General Information on Demographic Background of Students

One hundred and forty-six (146) first year students (36.3%) and two hundred and fifty-six second year students (63.7%) were selected for the survey. Out of the four hundred and two students surveyed, two hundred and fifty-two were male constituting 62.7% and one hundred and fifty were female constituting 37.3% compared to the nationwide student population of the program with four hundred and twenty-five (425 – 54.7%) male students as against three hundred fifty-two (352 – 45.3%) females. This implies that males were somewhat overrepresented in the survey and reflected the overall representation of males in the CEMBA/CEMPA program.

One hundred and thirty eight of the students representing 34.3% were between the ages of 21-30**.** The majority of the respondents were between the ages of 31-40 (51.7%). Forty seven respondents representing 11.7% were in the age group of 41-50 while nine of them (2.2%) were in the 51-60 age group. More than half of the students (63.7%) were married with 35.6% of the students being single and 0.7% living together. The majority of the students surveyed were working: three hundred and seventy-nine students (94.3%) were employed whiles twenty-three students (5.7%) were unemployed. Out of the three hundred and seventy-nine (379) employed students, three hundred and seventy-three (92.8%) had full-time jobs and six students (1.5%) had part-time jobs of more than twenty hours a week. This was expected as the program is a management education program designed for students who are working.

Table 9 Gender Division of Respondents

Gender	Frequency	Percent
Female	150	37.3
Male	252	62.7
Total	402	100.0

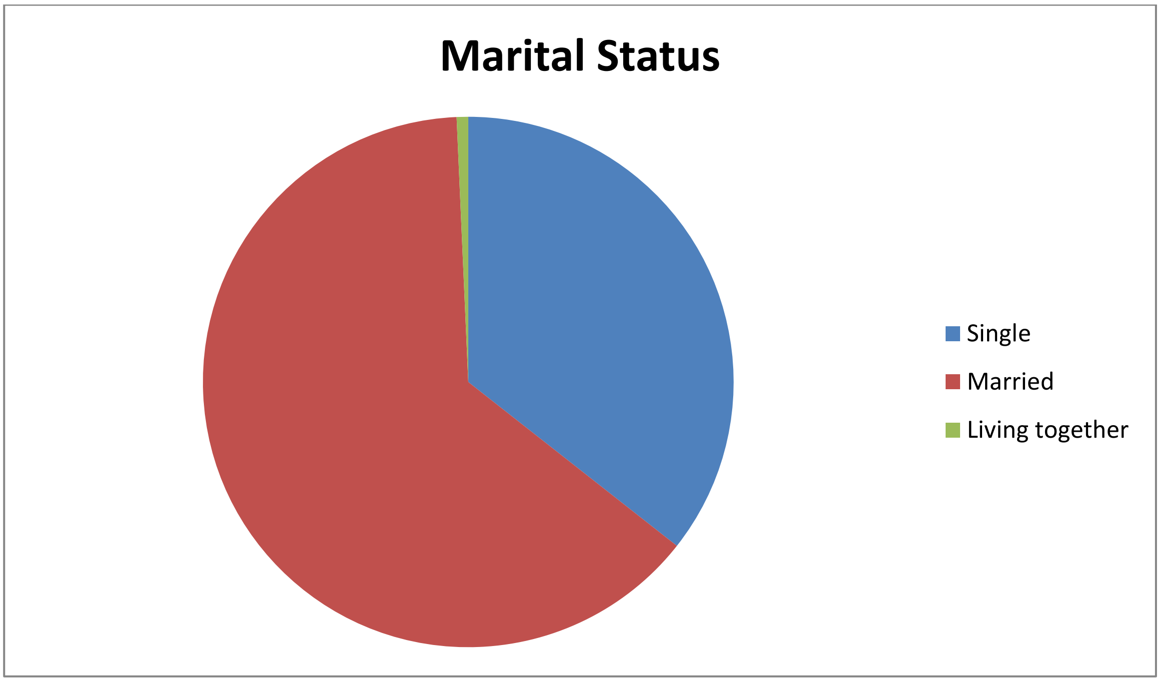
Source: Fieldwork, 2016—Respondents' Gender Division

Table 10: Age Division of Respondents

AGE RANGE	FREQUENCY	PERCENT
21-30	138	34.3
31-40	208	51.7
41-50	47	11.7
51-60	9	2.2
TOTAL	**402**	**100.0**

Source: Fieldwork, 2016—Respondents' Age Division

Figure 6: Marital Status of Respondents



Source: Fieldwork, 2016—Respondents' Marital Status

Question: What is your year of study in this programme

Table 11: Respondents Year of Study in the Programme

YEAR OF STUDY	FREQUENCY	PERCENT
FIRST YEAR	146	36.3
SECOND YEAR	256	63.7
Total	**401**	**100.0**

Source: Fieldwork, 2016—Respondents' Year of Study

Of the 402 participants, 146 were first year students whiles 256 were second year students. Giving a 36% and 64% respectively.

5.3 Students Knowledge of Tuition Fee before Applying and their Perception of It

A set of questions was asked to find out from students if they had prior knowledge of the program fees. The understanding for asking these questions was that, one's prior knowledge and perception of a project or venture gives a clear perspective of what is ahead. It also goes a long way to determine the preparation made in various aspects of the venture prior, during and after to ensure the success and sustainability of the venture. This aspect of the data will be used to answer research question one of this study which sought to find out how the planning process impacted the decision of students regarding sources of funds they used to cover the tuition fee costs of their program.

To this end, as to whether they had knowledge of the level of tuition fee for their program before applying, 227 students (56.5%) reported YES whiles 125 students (31.1%) reported NO and 49 students (12.2%) said they were not SURE

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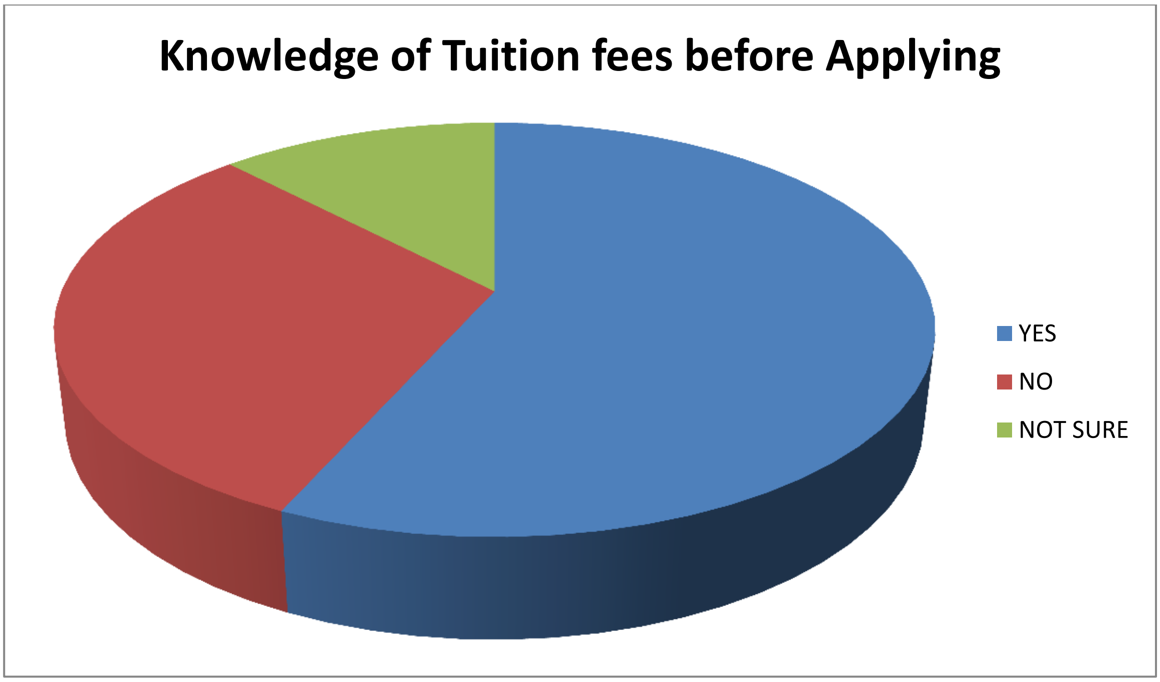
Figure 7 Students Knowledge of Tuition Fees before Applying for the Programme



Source: Fieldwork, 2016- Respondents Knowledge of Tuition Fees before applying to the programme.

However, once they understood the tuition fees cost of the programme, 186 students (46.5%) saw it to be problematic and an equal number, 186 students (46.5%) were neutral about the tuition fees costs, while 28 students (7%) did not see it to be problematic. It was also interesting to note that, in a related question, where students were asked if the level of tuition fee charged for the programme was high for students, 291 students (72.4%) felt it was high whiles 64 students (15.9%) reported it was not high and 41 students (10.2%) were not sure.

The 186 students who answered neutral to the problematic nature of the tuition fee cost and the 28 students who saw it not to be problematic were naturally selected out and were not required to answer the next question. This question sought to find out if they had thought at a point in the course not to enrol in the programme because of the problematic nature of the tuition fee costs. Of the 186 students (46.5%) for whom the tuition fee cost of the programme was problematic, 99 students (24.6%) thought at a point in the course not to enrol in the programme because of the tuition fees cost, while 74 students (18.4%) responded that they never had considered to not enrolling because of the tuition fee cost of the programme.

Question: Once you understood what the tuition fees costs of the programme are, how did you perceive the level of tuition fees that are charged for your study programme?

Table 12: Students' Perception of Level of Tuition Fee Cost for their Programme

RESPONSE	FREQUENCY	PERCENT
Problematic	187	46.5
Neutral	187	46.5
Not Problematic	28	7.0
Total	**402**	**100.0**

Source: Fieldwork, 2016 Responses as to the problematic or other wise of the tuition fee level.

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Question: If problematic, have you considered at any moment of time not to enrol in the programme because of the tuition fees costs?

Table 13 Student's Decision Not to Enrol in the Programme because of Tuition Fee Cost

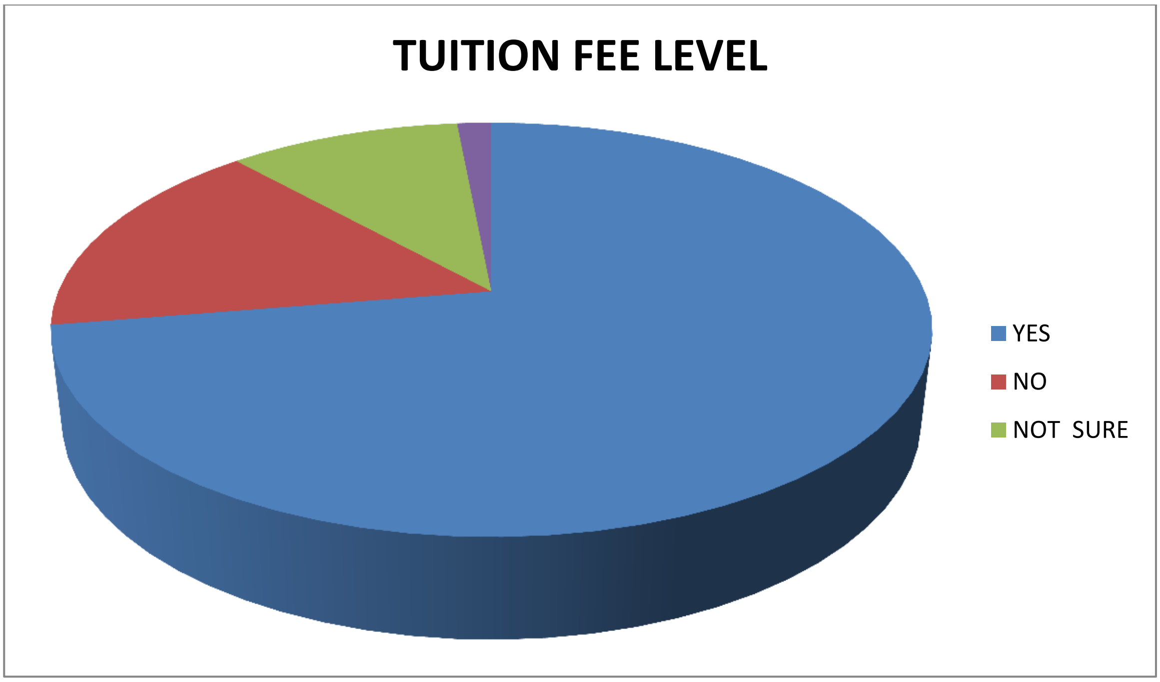
RESPONSES	FREQUENCY	PERCENT
YES	99	24.6
NO	74	18.4
NOT SURE	14	3.5
TOTAL	187	46.5
NON RESPONSES	215	53.5
TOTAL	402	100.0

Source: Fieldwork, 2016

Out of the four hundred and two (402) students surveyed, 187 students (46.5%) responded the tuition fees cost of the programme was problematic, 14 students (3.5%) reported they were not sure.

Question: Do you find the level of tuition fee charged for your study programme high for students

Figure 8: Students' Perception of Tuition Fee Level



Source: Fieldwork 2016

5.4 Students' Envisaged Source of Funding and their Accessed Sources of Funds

Before starting any project or venture, one has to think of a source of funding that is sustainable enough to see the project to its completion. This aspect of the research sought to find out from students if they envisaged some form of sources of funds they intended to use to cover the tuition fees cost of their studies before applying to the program and if once they were enrolled in the program, the sources of funds they actually accessed corresponded with what they envisaged on using. The findings to this effect are presented in tables 15, 16 and figure 9

Question: Did you have in mind from the onset how you intended to finance the tuition fees of your study?

Table 14: Students' Response on their Envisage Sources of funding

Response	Frequency	Percent
YES	365	90.8
NO	24	6.0
NOT SURE	13	3.2

Source: Fieldwork, 2016

Table 14 shows that, 365 students (90.8%) reported YES, they had knowledge of the source they intended to use to cover their tuition fees costs whiles 24 students (6.0%) responded NO and 13 students (3.2%) indicated that they were not sure of their source.

5.4.1 Envisaged Sources of Funds before Applying to the Program

Table 15 shows the sources of funds students envisaged using before applying to the program.

Table 15: Students' Envisage Sources of funds before Applying to the programme

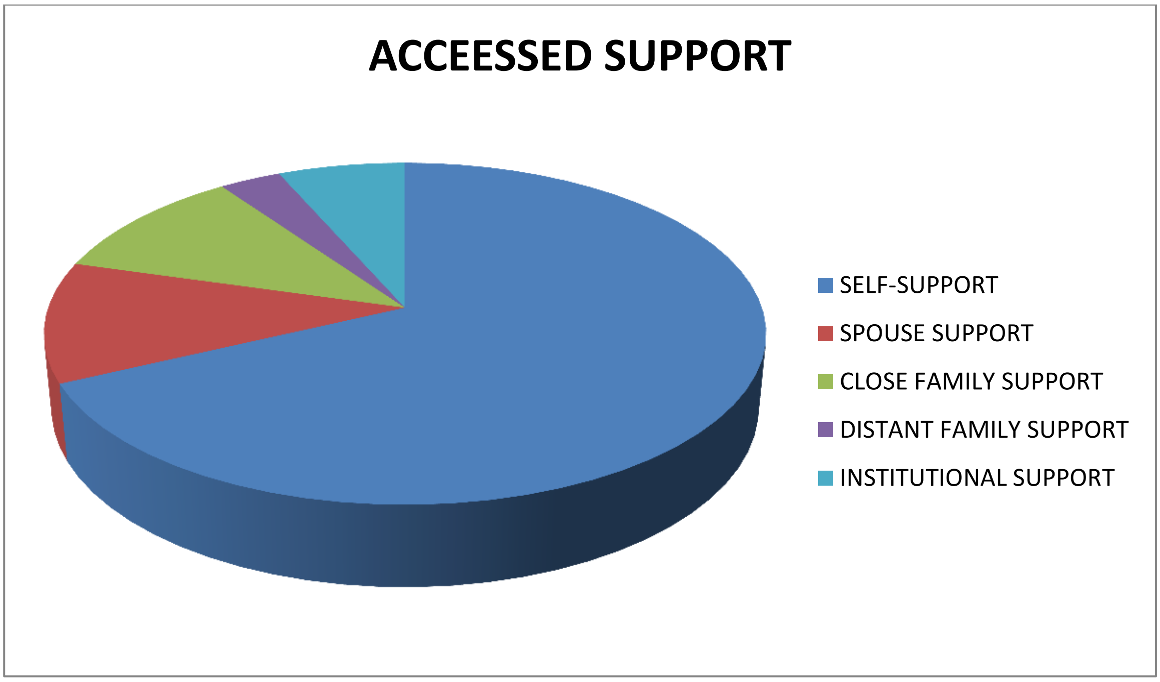
Type of Support	Frequency	Percentage
Self-support	345	66.6%
Spouse support	55	10.6%
Close Family Support	66	12.7%
Distant family support	19	3.7%
Institutional support	33	6.4%
Total	518	100.0%

Source: Fieldwork, 2016

This particular question required students to choose as many answers as applicable which explains five hundred and eighteen (518) responses for four hundred and two respondents. Before applying to the program, 345 students (66.6%) intended to support themselves, 55 students (10.6%) expected support from their spouses, 66 students (12.2%) expected support from their close family members, 19 students (3.7%) expected distant family members to support them and 33 students (6.4%) were expecting support from institution most especially formal loans from banks.

Students Accessed Source of Funding

Figure 9: Sources of Funding Students Actually Access to Fund their Studies



Source: Fieldwork 2016

Just like the preceding question, this question also required students to choose as many answers as applicable. Of the four hundred and two students surveyed, the following responses indicate the sources of funding students actually accessed to fund their studies while pursuing the program. Self-support had the highest responses with three hundred and forty (340) indicating 68%, 57 responses for spouse support indicated 11.4%, 54 responses for close family support indicating 10.8%, 16 responses for distant family support indicating 3.2%, while institutional support recorded 33 responses indicating 6.6%.

Table 16 Envisaged and Actual Source of Funding

TYPE OF SUPPORT	RESPONSE	PERCENTAGE
	ENVISAGED SUPPORT	
Self-support	345	66.6
Spouse support	55	10.6
Close family support	66	12.2
Distant family support	19	3.7
Institutional support	33	6.4
	ACCESSED SUPPORT	
Self-support	340	68.0
Spouse support	57	11.4

Close family support	54	10.8
Distant family support	16	3.2
Institutional support	33	6.6

Source: *FIELDWORK, 2016*

Table 16 gives a comparison of students' envisaged source of funds and the actual source of funds they access to fund their studies. One of the most striking outcomes is that there is no significant difference between the envisaged sources and the accessed sources of funding. This lack of difference as will be discussed later shows that these sources of funds are those available to students in NTSPS.

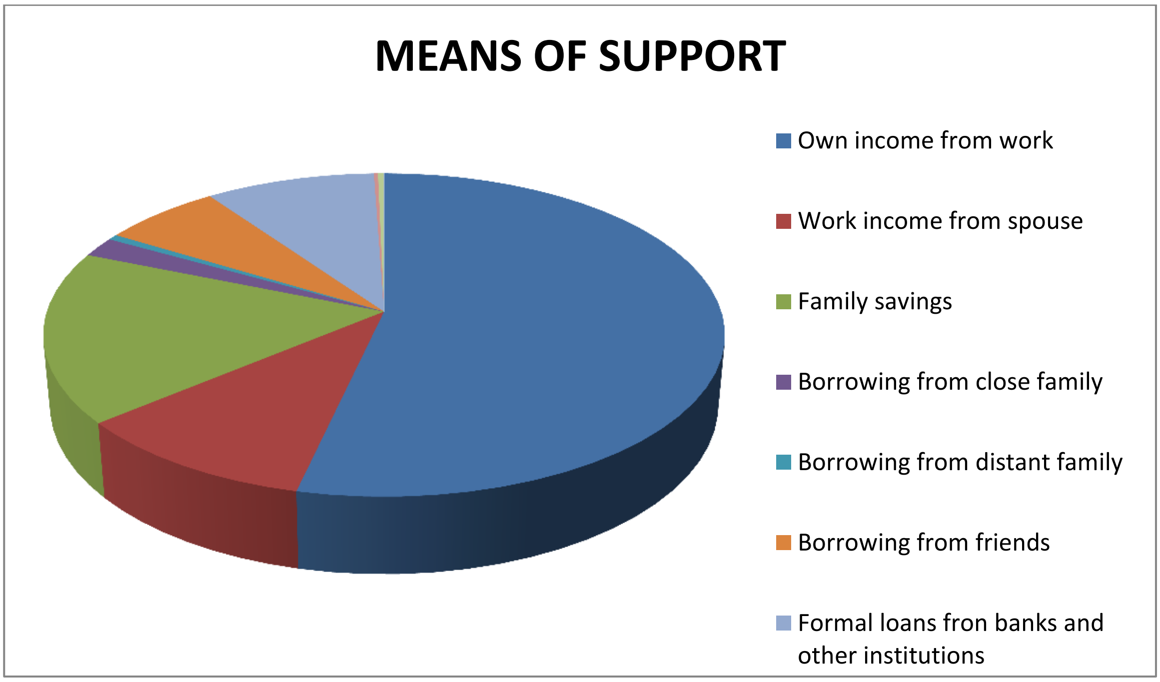
As presented in table 16, before applying to the program, 66.6% of students envisaged of supporting themselves however, the survey shows that 68% of students were actually supporting themselves. This is not surprising as majority of the students (94.3%) are employed with 92.8%% working full-time. Again, while 10.6% of students initially thought of receiving support from their spouses, 11.4% were actually receiving spouse support making it the second most accessed source. Since more than half of the students surveyed were married (63.7%), this was to be expected.

The actual number of students that received support from institution (6.6%) was almost identical to the number of students that thought of this source of support (6.4%) before applying to the program. Close family support and distant family support saw a decrease in the number of students that actually accessed it from the number of students that initially envisaged them as the source of funds for their studies.

5.5 Financial Means of Support through which the Sources of Funding are Functional

A number of questions were asked to find out the financial means through which the various sources of support identified were functional. It was also to try and understand the reason for the choice student made with regards to their source of funding. Students were required to choose as many as applicable. The findings are presented in figure 10.

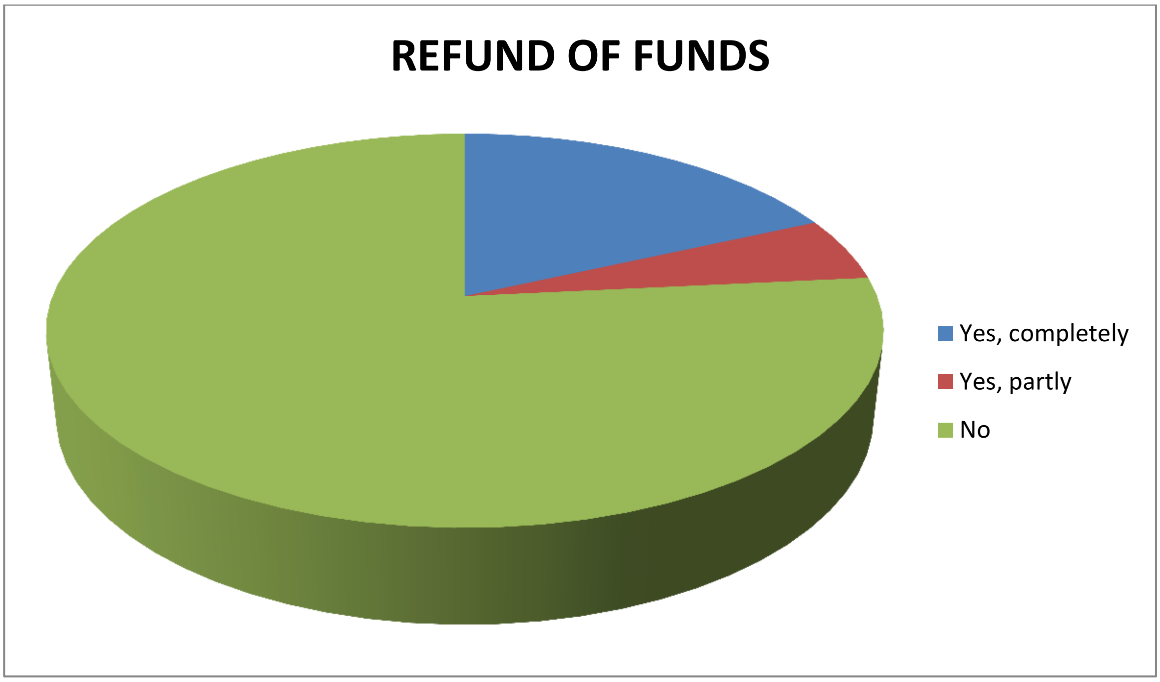
Figure 10: Financial Means of Support Used by the Sources of Funding



Source: Fieldwork 2016

With regards to the financial means through which the various sources of funding are functional, 48.6% of the students reported it was through their income from work, 9.4% was from income from spouse, 15.6% said it was their personal savings. 16.6% were borrowed funds of which 1.8% was borrowed from closed family members, 0.5% from distant family members, 5.9% from friends and 8.4% was formal loans from the bank.

Figure 11: Refund of Funds Accessed by Students



Source: Fieldwork 2016

Asked if they were required to pay back to their sourcesof funding, 18.2% reported they were required to pay back completely whiles 5.2% said they were required to pay back partly. A majority of the students (76.4%) responded they were not required to pay back (figure 11). Of these 76.4% when asked if they would have accessed the same source if they were required to pay back, 45% said YES whiles 55% reported NO. In order to understand their choice of source of funding, students were asked if they owed any obligation to their current source of funding (table 17)

Question: Do you owe any obligation to your source of funding? (for example support others after graduation, perform well in your studies, etc

Table 17: Obligation and Expectation of Students towards their Sources of Funding

Response	Frequency	Percent
YES	41	10.2
NO	361	89.8
Total	**401**	**100.0**

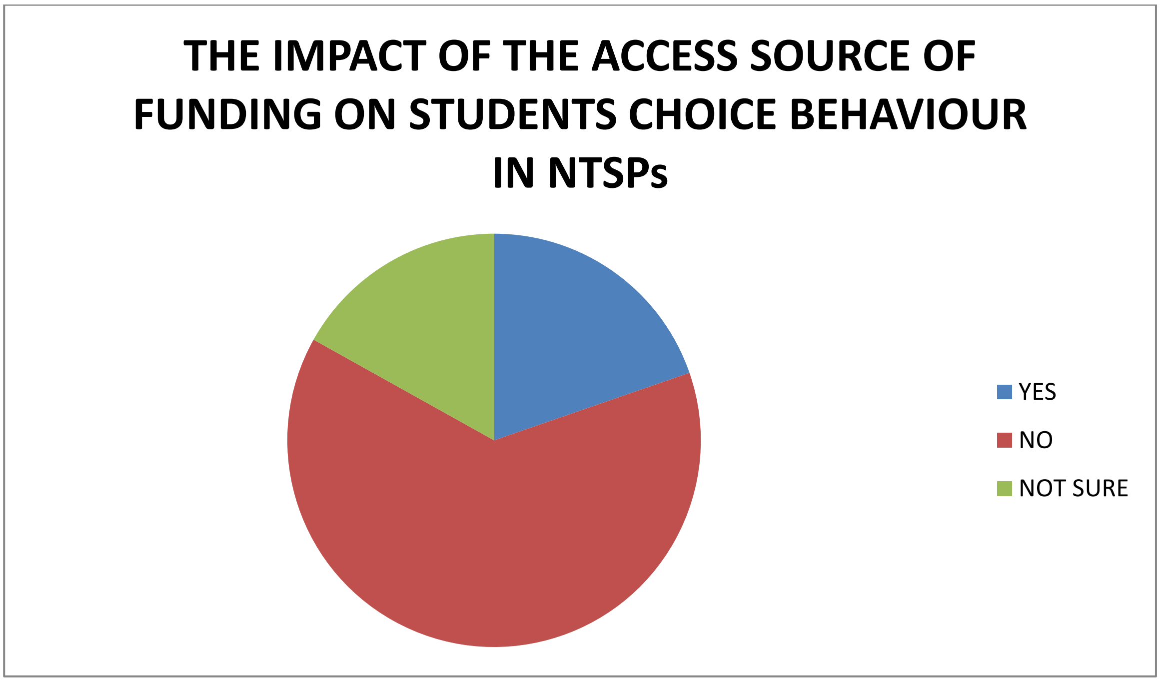
Source: ***Fieldwork, 2016***

In total 89.8% of the respondents reported they did not owe any obligation to their source of funding whiles 10.2% said yes, they owe an obligation to their source of funding. Those who reported YES stated the following as some of the obligations they owed towards their source of funding: they were required to; (1) perform well in their studies (2) support others in the family after graduation (3) serve their organization a number of years after completion before they could leave (4) use the knowledge and skills acquired to help grow family businesses. This only goes to confirm that, students will prefer to access sources of funds that comes with little or no financial obligation.

5.6 Impact of the Access Source of Funding on Student Choice Behavior in NTSPs

Here, the study sought to find out the impact of the access source of funding on the choice behavior of students in NTSPs in Ghana: Figure 12 indicates the response of students.

Figure 12: Impact of the Accessed source of Funding on Students choice Behaviour in NTSPs



Out of the 402 responses, 79 students (19.7%) said YES, they were capable of continuing their studies without their current source of funding. 255 students (63.4%) said NO, they will not be able to continue with their studies without their current source of funding. While 68 students reported they were not sure.

5.7 Discussion

5.7.1 Impact of Planning on Students' Decision

The elements analyzed in the study provide an interesting picture.

From the literature review, the importance of funding in HE was established which is made evident in its effect on key aspects of HE. As much as students have always been used as bases for accessing funds in HE, there has been a shift in focus where students themselves are now being required to make substantial financial commitment for the successful operation of HEIs. NTSPs happen to be one of the ways students do this. Indeed, these programs are funded solely with student fees without any government budgetary allocations. One question this study sought to investigate was how planning impacted on students concerning their knowledge of the financial requirements of the program as well as their decision with regards to the sources of funds to use. The findings indicate that students were fully aware of the financial requirements of the program, that is, students could be seen exhibiting some element of strategic planning as asserted by Zechlin (2010).

Prior to applying to the program, more than half of the students (56.5%) made enquiries about the program especially with the level of the tuition fees costs of the program. As a result, 90.8% of the students had envisaged using certain sources of funds to cover the tuition fees costs of their studies. However, variation could be seen in their envisaged sources and the sources they actually accessed to cover their tuition fees costs in the course of pursuing the program (see table 16). This is an indication that student evaluated the process along the way and had to re-strategize to ensure success in this regards. The planning process brought students to the full realization of the financial requirements of the program before they applied to the program. This is evident in the fact that, even thought the majority of the students (94.3%) were employed with (92.8%) working full-time jobs, still more than 90% of the students felt the level of the fees to be high and close to half of them, 46.% saw it to be problematic.

5.7.2 The Major Sources of Funding Students in NTSPs Actually Accessed to cover the Costs of their Tuition Fee

Here, two aspects were of interest to the study. The sources of fund these students had envisaged to use for covering the costs of their studies and the ones they actually used to cover the tuition fee costs of their studies. Aside trying to unravel the impact of planning on students' decisions by investigating their envisaged source of funds to cover the costs of their studies, this aspect of the questionnaire was also to verify the authenticity of the major sources of funds students in NTSPs actually access. The understanding was that, if students' envisaged source of funds was anything closed to the source of funds they actually accessed to cover the tuition fee costs of their studies, then these sources of funds could be confirmed as the major sources of funds accessed by students in NTSPs in Ghana.

From the literature review, two major traditional financial aids and student support types were identified: the gift financial aids type and the self-helped financial aids type. The scholarships and the grants component of the gift financial aids type and the loan component of the self-help financial aids type were revealed to be unattractive to most students for reasons discussed above. Armed with this, the research drew on the concept of social capital with the basic ideal that, "*one's family, friends and associates constitute an important asset, one that can be called upon in crisis, enjoyed for its own sake, and/or leveraged for material gain*" (Woolcock 2001, p.3), to identify alternative sources of funding students in NTSPs may use. These sources were associated with the three types of social capital (bonding, bridging and linking social capital) and are embedded in the informal gift financial aids type as well as the loan and work component of the self-help financial aids type. The major sources of funds available to students in NTSPs in Ghana were identified as self-support, spouse's support, close family member's support, distant family members and friend's support and institutional support.

Before the start of the program, students envisaged using all these sources stated above and those were the same sources students actually accessed to fund their studies whiles pursuing the program. This is an indication that, students saw and recognize these sources as their major sources of funding. However, minor variations were noticed in their initial planned sources of funding and the ones they actually accessed whiles pursuing the program. Some of these sources saw an increase in the number of students who actually accessed it to fund their studies to those who initially envisaged using them. For example, self-support and spouse support saw an increase from 66.6% to 68.0% and 10.6% to 11.4% respectively (table 16). Institutional support also saw an increase from 6.4% to 6.6%. Close family members support and distant family members and friends support however saw a decrease from 12.2% to 10.8% and 3.7% to 3.2% respectively. Social capital as opined by scholars (Coleman, 1988, Putnam, 1995) is a perspective that accounts for different outcomes at the level of individual actors. As seen above, students have sought to take solace in social capital by using embedded resources found in the three types of social capital identified by Woolcock (2001) to fund the cost of their tuition fees. Resources from the three types of social capital (bonding, bridging and linking social capital) have been duly accessed by students to successfully fund their education. The sources students were observed to access the most (self-support, spouse support and close family members support) can be interpreted as forms of bonding social capital. Many of the students, (90.2% in total) accessed the bonding social capital to successfully fund their studies. Those interpreted as bridging social capital (distant family and friends' support) and linking social capital (institutional support) had access rates of 3.2% and 6.6% respectively.

5.7.3 What are the Embedded Resources Actors of the Sources of Funding use to help Students in NTSPs in Ghana.

This aspect was used to analyze the embedded resources in the three types of social capital as used in the analysis. These embedded resources are identified here as the financial means the actors in the social capital networks use to support students in NTSPs. The majority of the financial means these actors used to support students in NTSPs in Ghana was more tailored towards the work component of the self-help financial aids type and the informal gift financial aids type. As asserted earlier, the competitive nature of scholarships and grants (the formal gift-financial aids type) make them not accessible to most students. Again, the fact that loans (a component of the self-help financial aids type) usually leave students indebted after graduation which means, students in NTSPs particularly will avoid them for the singular reason that, they stand to be more indebted after graduation because of the high level of the tuition fees for their programs.

As shown in figure 5, the assertion that students in NTSPs will always plan and use easily accessible sources of funds and those that they are not likely to be heavily indebted after graduation is seen playing out. Income from work (48.6%), personal savings (15.6%) and spouse's income (9.4%) were indicated as the often used financial means the actors in of the sources of funding used to support students in NTSPs in Ghana. All the borrowed funds altogether constituted 16.6% of which 1.8% was borrowed from closed family members, 0.5% from distant family members, 5.9% from friends and 8.4% was formal loans from banks. Scholarships and grants were apparently not part of the financial means since no student responded to these.

The assertion that students in NTSPs are more likely to consider sources of funds that will not leave them in debt after graduation is further seen when students were asked if they were required to pay back the financial means to their sources of fund. 23.4% of the respondents responded in the affirmative. 18.2% said they were required to pay back completely and 5.2% said they were to pay part of the funds borrowed. The majority of the respondents (76.4%) said they were not required to pay back. When the 76.4% who said they were not required to pay back were asked if they would have accessed that same source if they were required to pay back, 55% answered No, 45% said Yes and 5% were not sure of their position regarding this question.

5.7.4 Obligations and Expectations towards Sources of Funds

Lin (1999 p.3) argues that the premise on which social capital operates is "investment in social relations with expected returns." This means that, when you take, you are required to replenish or renew the resources so to speak by giving back to ensure others can also enjoy the same resources when needed. Coleman (1988) also opines that, obligations and expectations are required of members to ensure successful operation of the group.

Although this was seen exhibited by students in NTSPs, they seem to prefer what this study termed as "appreciative obligations and expectations" towards their sources of fund to financial obligations and expectations. Thus, they preferred to appreciate their sources of funds in other ways than financial means. For instance, when asked if they owe any obligation to their source of fund, 89.8% responded No whiles 10.2% answered in the affirmative. Even those who answered in the affirmative stated such obligations and expectations as to; (1) perform well in their studies (2) support others in the family after graduation (3) serve their organization a number of years after completion before they could leave and (4) use the knowledge and skills acquired to help grow family businesses.

6 Chapter Six: Summary, Conclusion and Recommendations.

6.1 Introduction

In the previous chapter, the main findings of the field work of this study was presented and discussed. This chapter will present the summary, conclusion, implication of the study and it will also make recommendations for further studies. This chapter will start with discussing the research questions of this study and the extent to which the findings of the study helps to answer these questions.

6.2 How does Planning Impact Students' Knowledge of The Financial Requirements of NTSPs in Ghana?

The awareness of the financial requirements and commitments of NTSPs by students goes a long way to determine the extent to which students are successful in this regards. One of the intentions of this study was to find out the impact of planning on students' knowledge of the financial requirements of NTSPs and their decision on the source of funds to use to cover the cost of their tuition fees. The literature review revealed an increase in students' inability to access scholarships and grants due to their limited availability making them very competitive. Loans were said to leave students heavily indebted after graduation making them an unattractive option for especially students in NTSPs. With this, students are said to feel the financial requirements of these programs for the reasons that they are high for students and for the fact that traditional students aids and supports seems to be far out of reach for these students.

The findings of the study also revealed that most students in the CEMBA/CEMPA programs were in full knowledge of the financial requirements of the program before applying for the program and even envisaged how to handle these financial requirements. This was made possible at the planning stage where students made enquiries about the program. Of particular interest to students at this stage was among other things, the level of tuition fee cost of the program. This stage made them fully aware of the financial requirements of their study program which they found out to be high and problematic.

6.3 What are the Major Sources of Funding Students in NTSPs Actually Access to Cover the costs of their Tuition Fees as they Pursue the their studies?

Here, the aim of the study was to look at the sources of funding students envisaged using before applying to the program and the ones they actually used whiles pursuing the program. The basic assumption for this section of the study was that students plan and use sources of funding that are easily accessible and that will not leave them in debt after graduation. The study identified three types of social capital (discussed in chapter four) that can be used as analytical tools for interpreting the nature of the funding sources NTSPs students actually use — the bonding social capital interpreted as self-support, spouse support, and close family member's support; bridging social capital interpreted as distance family and friend's support and linking social capital interpreted as institutional support.

With respect to the envisaged sources of funding, the study revealed that even before applying to the program, students envisaged using sources of funding that can be interpreted as relating to one or more of the three types of social capital discussed in chapter four. Particularly the bonding and bridging social capital which related to one's spouse, close family members and distant family members and friends, the specifics of which was discussed in the analytical framework. It was striking to see from the findings how even before students applied to the program, they felt the sources of funds for them to use to cover the tuition fee cost of their study were those interpreted as relating to the three types of social capital.

The possible sources of funding identified as used by students in NTSPs in this study were: self-support, spouse support, close family member's support, distant family member's support and institutional support. Quite a number of interesting findings were made with regard to this. First it was revealed that, many students accessed more than one source of funds in funding their studies (table 16).

Chief among these sources was self-support through student's own income from work. This is understandable since the majority of the students were said to be working. However, aside this, students, especially those who were not working were observed using a combination of sources including spouse support, close family member's support, distant family member's support and institutional support.

Overall, the study revealed that, in the absence of scholarships, grants and loan, which happens to be the known sources of funding for students in HE, students in NTSPs in Ghana manage to successfully finance their studies drawing on sources directly linked to the three types of social capital as discussed in the analytical framework. This was not only observed in the sources they actually accessed while pursuing their studies but right before they even applied to pursue the program, they envisaged those were the sources for them to use. These were sources that were available, easily accessible. This only goes to confirm once again, the use and importance of social capital in yet another area of our human endeavor—education; especially student funding in NTSPs.

6.4 What are the Embedded Resources in social Capital Networks Students in NTSPs in Ghana Access to Fund their Studies?

Just like the sources of funding, the study revealed that a combination of a number of financial means was used to achieve the goal of funding students' studies (see table 16 as well). Students were observed using a combination of financial means they were mainly not required to pay back. Therefore, such financial means as own income from work, work income from spouse, personal savings and family saving were dominant in use. All the financial means that were borrowed were rarely in use and those associated with scholarships were non-existent. This once again confirms the assertion that, students in NTSPs will prefer sources of funding that will likely not leave them heavily indebted after graduation.

6.5 What are the Obligations and Expectations of Students in NTSPs towards their Sources of Funding?

One of the assumptions of this study and related to this research question was that, students will usually access sources of funding that will not leave them heavily indebted after graduation. This implies that students expect their obligations and expectations towards their sources of funding to be what this study has termed as "appreciative obligations and expectations" rather than financial obligations and expectations. The study revealed that, most students did not have any financial obligations and expectations towards their sources of funding since they were not required to pay back what they accessed from these sources.

However, they were expected to show appreciation toward these sources by contributing one way or the other to the enhancement of these sources. For example, some were stated as being expected to: perform well in their studies, support others in the family after graduation, serve their organization a number of years after completion before they could leave and, use the knowledge and skills acquired to help grow family businesses. These may not be monetary but their diligent commitment to these obligations and expectations is sure to translate into monetary value which will replenish or renew the resources they accessed thereby ensuring that others can also enjoy the same resources when needed.

6.6 What is the Impact of the Access Sources of Funding on Student Choice Behavior in NTSPs?

The accessed sources of funding as stated in this study critial for the funding of the studies of students in NTSPs in Ghana. This is seen in their impact on the choice behavior of students in various ways: the study revealed the majority of the students choose these sources as their indispensable nature made most students incapable of funding their studies. Again, the accessed sources impacted on students' choice of source of funds that were readily available and which they could access easily.

6.7 Summary

NSTPs, an emerging phenomenon in developing countries including Ghana, seem to have come to stay as they are observed as good alternative sources of funding HEIs as well as avenues for absorbing the increased growth in student numbers. In the wake of decreasing budgetary allocations from the government to HEIs and their regular study programs, such innovative alternative means of funding HEIs was just a matter of time. And since students have been assessed to be one of the major beneficiaries of HE, this phenomenon does not come as a surprise. The aim of this study was to find out how students enrolled in NTSPs in Ghana handle the requirement of having to contribute to the financial sustainability of HEIs. Drawing on the concepts of planning and social capital particularly the three types of social capital as identified by Woolcock (2001), the data was analyzed in that regard.

The findings revealed that most students in these programs were fully aware of the financial demands of these programs. This knowledge was made evident to students during the planning stage prior to applying to the program. Having acknowledged the financial requirements of the program, the study revealed that, in the absence of scholarships and loans, students in NTSPs still managed to successfully finance their studies by accessing sources of funds directly related to the three types of social capital-bonding, bridging and linking social capital. These sources were said to have become the critical source for the financing of students' studies such that it was reported to impact on their choice behavior regarding the sources of funds they accessed. Furthermore, the study revealed that "appreciative obligations and expectations" were expected of students as a way of reinvesting into or replenishing the resources they accessed. This one requires them to reinvest and replenish the resources they accessed in forms other than financial or monetary terms but which ensures that the some resources are available for others to use when needed.

6.8 Implications of the Study

The main aim of this study was to investigate how students in NTSPs in Ghana cover the costs of their tuition fee. This was done by taking a survey among students in NTSPSs specifically students in the CEMBA/CEMPA program at KNUST.

Accordingly, the first major practical contribution of the study is that it provides needed empirical data on students in NTSPs in Ghana. The demographic characteristics of this group indicate that most of them are working and a majority of them are matured students within the age group of 31-40. Consequently, most of them were married. This group of students therefore posse characteristics different from the average 18-24 year old student group that are traditionally enrolled in HEIs. These characteristics positioned them well to be able to access some of the sources of funding recounted in this study – self-support and spouse support with its corresponding financial means of support – own income from work, spouse income from work and personal savings. This implies that, HEIs in Ghana as they incorporate NTSPs into their study programs, will do well to structure them such that they target students with these characteristics. Students with such composition of the characteristics stated in this study are well able to access the sources of funding that do not leave them heavily indebted after graduation and able to exhibit the "appreciative obligation and expectation" towards their sources of fund as established in this study.

Again, according to Adjargo (2012), Ghanaians have achieved an impressive feat in many areas as they access and use social capital as a resource thereby indicating a strong presence of social capital in Ghana. This was confirmed in this study as students in NTSPs were observed accessing and using the bonding, bridging and linking social capital. This implies that, Ghanaians in addition to the sources of funds currently in use can harness SC as a resource for funding of the studies of students in NTSPs and at levels of education.

Also, this study contributes to the understanding of the obligation and expectation component of social capital. The central point of departure here is, students in NTSPs in Ghana prefer "appreciative obligations and expectations" as explained in this study. This practically implies that, government organizations responsible for student loans, such as the Student Loan Trust and the GETFund can think of means of making them pay back these loans in forms that that include other components in addition to financial terms.

High fees associated with NTSPs makes student satisfaction paramount. Hence NTSPs coordinators in the various universities in Ghana have to ensure that these programs are structured in a way that gives students the greatest satisfaction and value for their money in the long run.

6.9 Recommendations for Further Studies

This study aimed at investigating the major sources of funding students in NTSPs use to cover the costs of their tuition fees. The study revealed that in the increasing absence of scholarships, grants and loans, these students successfully fund their studies by using financial resources from their social capital groups such as close family members, distant family members and friends and support from institutions. In addition, this study also wanted to investigate if the absence of these social capital financial resources (SCFR) might have contributed to the unsuccessful funding of the studies of some students in this program. Time and resources however did not allow this. A further comparative study of this phenomenon in this direction (those who successfully covered their tuition fees using SCFR and those who could not cover the costs of their tuition fees due to the absence of SCFR) will be a step in the right direction. This could be done imploring sampling procedures – probability sampling, that are right for a quantitative study of this nature.

Again, the demographic characteristics of the students who were the object of this study show they possess very different characteristics from the average 18-24 year old student group typical of HEIs. A similar study within the 18-24 year old group in the same program - NTSP, will equally be a step in the right direction.

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APPENDICES A

QUESTIONNAIRE FOR SURVEY

This questionnaire is for students in non-traditional study programmes in Ghana. It is developed in the framework of a study at the University of Oslo, Norway, on the nature and effect of cost-sharing in a number of African countries.

The questionnaire addresses the issue of the financial situation of students in non-traditional study programmes. More specifically, we want to examine which funding sources students use to cover the cost of their studies, and which of these are accessed the most by students in non-traditional study programmes.

Participation in this study is voluntarily, and you can withdraw at any moment if you feel like it. The study is approved by the Faculty of Educational Sciences at the University of Oslo. For any question with regards to the study or survey, please contact the responsible researcher Beatrice Atubga (+4797393488/+233244797037/atubgabeatrice@yahoo.com) or Professor Peter Maassen at the University of Oslo (+4722844122/peter.maassen@iped.uio.no).

Please read the questions below carefully and indicate your response by ticking the appropriate box

1. What is your gender?

   Female ☐ ☐e

2. What is your age?

   21-30 ☐ 31-40 ☐ 41-50 ☐ 51-60 ☐

3. What is your marital status?

   Single ☐ Married ☐ Living together ☐ Separated ☐ Divorced ☐

   Widowed ☐

4. At which university did you study for your Bachelor degree?

   (*Please indicate*)……………………………………………………………………………

   ……………………………………………………………………………………………

5. What is your year of study in this programme?

   1st year ☐ 2nd year ☐

6. Which region in Ghana do you come from?

   (Please indicate)……………………………………..

7. Are you currently employed?

   Yes ☐ No ☐

8. If yes, what is the nature of your job?

   Full-time ☐ Part-time, more than 20 hours a week ☐ Part-time, less than 20 hours a week ☐

9. Do you pay tuition fees for your programme of study?

   Yes ☐ No ☐

10. Before applying to the programme, did you know the cost of tuition fees involved?

    Yes ☐ No ☐ Not sure ☐

11. Once you understood what the tuition fees costs of the programme are, how did you perceive the level of tuition fees that are charged for your study programme?

    Problematic ☐ Neutral ☐ Not problematic ☐

12. If problematic, have you considered at any moment of time not to enrol in the programme because of the tuition fees costs?

    Yes ☐ No ☐ Not sure ☐

13. Did you have in mind from the onset how you intended to finance the tuition fees of your study?

    Yes ☐ No ☐ Not sure ☐

14. Which of the following did you have in mind?

    (Please select as many as applicable)

    Self-support (own means of funding) ☐

    Spouse's support (spouse's means of funding) ☐

    Close family member's support (for example means of funding from parents, brothers, sisters) ☐

    Distant family members and friends' support (for example means of funding from uncles, aunties, family friends, personal friends and colleagues) ☐

    Support from institutions (for example means of funding from your institution of study, your place of work, banks, scholarship secretariat, student loan scheme etc) ☐

Other (*please specify)*…………………………………………………………………

15. Which source of funding are you currently accessing to finance your study?

(***Please, select as many as applicable***)

Self-support ☐ Spouse support ☐ Close family support ☐

Distant family and friends support ☐ Support from institution ☐

Others (please specify)…………………………………………………………..

16. Through which means is your chosen source of funding supporting you?

(***Please select as many as applicable***)

Own income from work ☐ Work income from spouse ☐ Personal savings ☐

Family savings ☐ Borrowing from close family ☐ Borrowing from distant family ☐ Borrowing from friends ☐ Formal loan from bank or other organisations ☐ National scholarship ☐ International scholarship ☐

Other (*please specify*)…………………… … … ………………………

17. Are you required to pay back to your source(s) of funding?

Yes, completely ☐ Yes, partly ☐ No ☐

18. If No, would you have accessed it if you were to pay back?

Yes ☐ No ☐

19. Do you owe any obligation to your source of funding? (for example support others after graduation, perform well in your studies, etc)

Yes ☐

Please specify…………………………………………………………………

……………………………………………………………………………………

No ☐

20. Would you have been able to continue with your studies without the support from your chosen source of finance?

Yes ☐ No ☐ Not sure ☐

21. Have you received any other support aside financial support from any of the sources stated earlier? (for example, useful information, encouragement, a ride to and from lectures, etc.)

Yes ☐ No ☐ Not sure ☐

22. If yes, from which of the sources did you received this support?

Please specify…………………………………………………………………………………

…………………………………………………………………………………………………….

23. Do you find the level of tuition fee charged for your study programme high for students?

Yes ☐ No ☐ Not sure ☐

Thank you very much for participating in this study. By this, you have contributed toward providing empirical evidence on student funding in non-traditional programmes in Ghana.