

UNIVERSITY OF CAPE COAST

STUDENTS' PERCEPTION OF THE GOVERNMENT'S
POLICY OF COST-SHARING IN TERTIARY EDUCATION:
A CASE STUDY OF THE UNIVERSITY OF CAPE COAST

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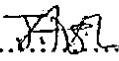
DECLARATION

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I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

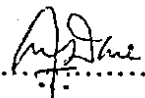
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Supervisors' Declaration

We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

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ABSTRACT

The purpose of this study was to examine the perception of students on the governments' policy of cost-sharing. Its concerns included students' view on policy, the effect of cost-sharing on enrolment, the effect of cost-sharing on quality of teaching, the effect of the policy on facilities at the university, and the effect of the policy on academic performance. The study also identified alternative sources that could be employed to finance tertiary education and found out from students the extent to which they were ready and willing to pay part of the cost of their university training.

A sample of 400 students of the University of Cape Coast comprising 183 first year and 217 fourth year students provided data by filling out questionnaire. An interview guide was also used to solicit views from some executive members of the Students' Representative Council (SRC).

The results of the study suggested that students agreed that the cost-sharing policy should be implemented. They believed that the government alone could not fund tertiary education and that students and parents must pay part of the cost of tertiary education. Moreover, they felt that the policy had led to the improvement in some facilities in the Halls of Residence. The students also felt that cost-sharing had not improved the quality of teaching.

Based on the findings of the study, it is recommended that government impose an education tax on companies, organisations and churches, which would be used to fund tertiary education. It is also recommended that the universities should institute a peer review mechanism that would crosscheck the quality of teaching done by lecturers in the country's universities.

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	Page
Alternative Sources for Funding Tertiary Education	43
Residential & Academic Charges	50
Peoples' Views on Cost-Sharing	52
Summary	56
 THREE METHODOLOGY	
Research Design	58
Population	59
Sample	60
Sampling Procedure	63
Research Instrument	64
Pre-Testing of Instrument	65
Data Collection Procedure	66
Data Analysis Plan	67
 FOUR FINDINGS AND DISCUSSIONS	
Biographical Data	69
The Findings of the Study	70
Students' Views on Government's Responsibility for Funding Tertiary Education	72
Extent of Students' Willingness to Contribute towards Cost of Tertiary Education	74
Views of Students on their Interest to Compromise with Government	80

	Page
Students' Views on Selected Reasons for Cost-sharing	84
The Extent of Popularity of Cost-sharing	87
Proportion of Cost Students are willing to Pay	90
Relationship Between Amount Government spends and Amount Students Are Willing to Pay	92
Effect of Cost-Sharing on Enrolment	96
Impact of Cost-Sharing on Academic Performance	100
Impact of Cost-Sharing on Government	101
Effect of Cost-Sharing on Improvement in the Halls of Residence	102
Effect of Cost-Sharing on Quality of Teaching	105
Reasons for Considering Cost-Sharing as Not Improving the Quality of Teaching	108
Sources of Students Funding for their Study	113
Students' Views of Other Sources Government Can Employ to Assist Funding Tertiary Education	114
Problems Associated with Cost-Sharing	120
Proposed Solutions to the Problems of Cost-Sharing	124
..	
FIVE SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	
Summary	129
Summary of Research Findings	131
Conclusions	132

LIST OF TABLES

Table	Page
1 University Funding Levels	31
2 Distribution of Population by Levels	59
3 Breakdown of Respondents According to Male-Female Ratio	62
4 Breakdown of Respondents According to Levels	62
5 Students' View on Government's Responsibility for Funding Tertiary Education	72
6 Extent of Students' Willingness to Pay for Tertiary Education	75
7 Students' Interest in Compromising with Government	81
8 Students' Reaction to Some Reasons for Cost-Sharing	84
9 Popularity of Cost-Sharing	88
10 Proportion of Cost Students are Prepared to Pay	90
11. Amount Students are Prepared to Pay	91
12 Cost per Graduate per Annum by Discipline	93
13 Proposed Registration Fees for Students Per Discipline	93
14 Students' Views on the Effects of Cost-Sharing on Enrolment and Attendance at the University	96
15 Students Withdrawn – 2003/2004	98
16 Students Withdrawn – 2004/2005	98
17 Impact of Cost-Sharing on Academic Performance	100
18 Impact of Cost-Sharing on Government	101
19 Improvement in the Halls of Residence	103

Recommendations	133
Suggestions for further Research	134
REFERENCES	135
APPENDICES	
A Letter of Introduction for Collecting Data	141
B Letter of Introduction for Pre-Testing	142
C Questionnaire	143
D Interview Guide	149

LIST OF FIGURES

Figure	Page
1 Distribution of Respondents by Age Group	69

CHAPTER ONE

INTRODUCTION

Background of the Study

Education, at all levels, plays a major role in the socio-economic advancement of developing countries. It is through education that the young ones of the nation are equipped with knowledge, skills, virtues and attitudes to make them useful to society and participate actively in the nation's development programmes. This indispensable role played by education has made the quest for quality education a major issue in Ghana. Attaining quality education means finances must be made available. Hence a major problem facing the government of Ghana is how to meet the cost of providing education at all levels. This challenge is what has brought about the issue of cost-sharing of education especially at the tertiary level.

Before formal education was introduced in Ghana, traditional education existed within and outside the home. Character building and the inculcation of moral qualities of honesty, sociability, courage, endurance, ethics and honour formed the contents of traditional education. According to Antwi (1992), this type of education was effective in a way, because it was closely related to the life of the community.

This form of education gave way to formal education or western form of education, which was introduced into Ghana in the early sixteenth century. Initially, the provision of formal education was a subsidiary function of the

Initially, the provision of formal education was a subsidiary function of the European merchant companies, whose activities preceded the real missionary endeavours. The first schools founded were attached to the castles and forts, which served as trading posts for the European merchants. These schools were run by European merchant companies, which delegated teaching duties to the chaplains assigned to the castles and forts. The pupils of these schools were largely the sons of European merchants and local women. The enrolment was later supplemented by the admission of children of some wealthier African traders in urban centres. Reading, writing and occasionally, arithmetic and Biblical instructions constituted the sum total of knowledge offered. The merchant companies concentrated mainly along the coast and showed no interest in the hinterland and no concern for the welfare or the education of the inhabitants. It was the missionaries who later moved into the interior and took an interest in the welfare of the people.

The Basel missionaries started missionary work in 1828 at Christiansborg, which is now in the heart of Accra. Their main educational effort, however, began in 1843 when they opened a boys' school at Akropong, Akuapem followed in 1847 by a girls' school and then a teacher training college and a catechists' seminary in 1848. From this station, the Basel missionaries spread their activities in the Eastern Region and later in the Ashanti and Brong-Ahafo Regions (Antwi, 1992).

The Wesleyan Methodist missionaries opened many schools along the western part of the coast between 1838 and 1844; Accra, Winneba, Saltpond, Anomabo, Cape Coast, Takoradi and Axim. The Bremen missionaries concentrated their efforts in the Volta Region where they also established

Elmina, Cape Coast, Takoradi and Nzema areas and later moved into the interior where they established churches as well as primary, secondary schools and training colleges. By 1848, many schools were established and run by missionaries.

Before 1850, when schools education was under the sole proprietorship of missionaries, schools were financed by various missions; Basel, Bremen, Wesleyans and the Catholic Church. These schools did not pose any financial difficulty to parents and guardians. The schools were supported through gifts and grants from the home missions and local church contributions.

Later on, between 1870 and 1876, the colonial government assisted some schools. Thus, there existed both assisted and non-assisted schools. The colonial government also established and operated a few schools to produce clerks, interpreters and other intermediate workers who would help to run the colonial establishment in areas such as education, road building and agriculture.

Although the government assisted some schools, the amount given often failed to meet the educational requirements. Financing of education thus became a big challenge confronting the government of the then Gold Coast even at the basic and secondary levels.

The post-independence era witnessed a great increase at all levels of the educational system. For example, the number of approved primary and secondary schools rose from 3,571 to 3,713 and 1,311 to 1,394 in 1,957 and 1,959 respectively, while that of secondary schools rose from 38 in 1,957 to 59 in 1960 (Arko-Boham & Oduro, 2001).

The need to train and produce high calibre professionals and intellectuals to serve the needs of the country, led the nation's leaders to establish a premier university referred to as University of Ghana in 1948 at Legon, Accra. This initiative encouraged post-independent governments to give priority to the expansion of university education. Thus, in 1960, the University of Science and Technology now Kwame Nkrumah University of Science and Technology (KNUST) was established. University of Cape Coast (UCC) was also opened at Cape Coast in 1962 to train graduate teachers in arts and science subjects for secondary schools, teacher training colleges, polytechnics and technical institutions in Ghana. The establishment of these universities was aimed at the development and production of high-level human resource in Ghana (Mcwilliam & Kwamena-Poh, 1975).

In October 1961, the Nkrumah administration promulgated the Education Act of 1961, which provided a legal basis for free and compulsory primary and middle school education for children of school going age. Provision of educational facilities continued to be free throughout the educational system right up to the university level. No parent or guardian was tasked with the burden of having to pay any tuition fee for the education of their children no matter the level of education. Contribution from parents came in the form of provision of school uniforms, money for transport, pocket money for pupils/students and a few other items of cost. During these times, university "students were treated as first born babies and provided with almost everything, including even pocket money just to ensure that the needed psychological and physiological comfort was obtained for smooth scholarly work", (Arko-Boham & Oduro, 2001, p. 28).

This culture of full funding for university education, however, became threatened during Busia's administration in the Second Republic. Having assumed power in August 1969, the government's One-Year Development Plan placed much emphasis on the need to expand secondary schools to absorb the increasing number of middle school leavers. This was also aimed at strengthening the secondary level and facilitating university expansion. In order to achieve these goals, the government reviewed the Nkrumah government's policy of free education at all levels by cutting down drastically educational expenditure, especially at the tertiary level. The then government tried to put in place measures to control university expenditure. This effort by government to introduce payment of school fees, in the form of academic user fees, admission fees and examination fees, at the tertiary level received much protest from students and the Trade Union Congress (Arko-Boham & Oduro, 2001). As a result, the Student Loan Scheme for undergraduates was introduced to enable students borrow money to support their university education. The overthrow of government by the late Col. I. K. Acheampong brought to an end the issue of fee-paying by university students. The Acheampong administration abolished the loan scheme and re-introduced free tertiary education. Hence the provision of university education continued to be free while some token of fees in the form of textbooks user fees were paid by primary school pupils and secondary school students. Parents continued to buy school uniforms, give pocket money and pay for other petty items of cost.

Recognizing the key role of tertiary education in national development, successive governments have over the years, been striving hard to ensure that

equal opportunities in tertiary education are created for all citizens who are capable of pursuing tertiary education in the country. In view of this, the government has been investing heavily in resources for the full delivery of tertiary education in the country. All five state-owned universities and polytechnics are controlled by government and rely heavily on government funding (Antwi, 1992).

The issue of funding university education has, since 1970 been a source of worry to government, university authorities, parents and students. The government continued to send signals of its inability to act as sole financier of university education due to national economic crisis. The government White Paper on Tertiary Education states among other things that "the student population will gradually assume responsibility for the payment of full cost of lodging and incidental expenses" (Arko-Boham & Oduro, 2001 p. 30). As a result of this, the government reduced her allocation of funds to tertiary institutions drastically. This was done at a time when enrolment of both polytechnics and the universities had increased to a point of thrice the original number, (Arko-Boham and Oduro, 2001).

By 1997, the crisis became so pronounced that it generated a number of debates involving education, the private sector, parents and students with the aim of finding a workable solution to the finance of tertiary education. The government was reminded in these debates that in a country moving so rapidly as Ghana, "adequate research was the basis of sound development, much of which must be undertaken by university students" (McWilliam & Kwamena-Poh, 1975). It was declared, on this note that financing higher education and research was the basic function of government.

These contributions notwithstanding, it became increasingly clear that the cost of providing university education would have to be shared among government, the student population and the private sector. Although these stakeholders accepted the idea of cost-sharing of tertiary education as a workable solution, the question as to what proportion of cost would go to which stakeholder was not clear. This further generated a heated debate; who should pay for the cost of tertiary education and how much? (Arko-Boham & Oduro, 2001).

Some people were of the view that students should pay a high percentage because higher education raises the economic productivity of the student making him/her more productive and enabling him/her to earn more. Students are the direct beneficiaries of higher education and so they should pay a high percentage of cost of higher education.

Others especially parents, believed that university students were not yet employed. Hence, if students were charged to pay for the cost of their education, it simply meant the parent was being indirectly asked to pay for the cost of higher education. Parents felt they were already burdened with payment of taxes and payment of children's fees from primary through to secondary school. Hence, this arrangement of cost-sharing was a shift of responsibility on the part of the government. But the university authorities and the Ministry of Education consider the introduction of user fee and other costs to be borne by students to be a part of cost-sharing (Arko-Boham & Oduro, 2001).

In pursuance of this cost-sharing concept, the government in the late eighties withdrew the students' maintenance allowances, bursaries, feeding

subsidies, textbook allowances and other academic expenses. This was replaced with the students' loan scheme. These were loans given to students to enable them feed themselves and buy books for the pursuance of their courses. The government realized that students would have to raise enough money to pay for these allowances that had been withdrawn. An arrangement was thus made with Social Security and National Insurance Trust (SSNIT) to give loans to students which would be payable upon completion of their university education (Antwi, 1992).

So in the 1998/99 academic year, the government, in addition to withdrawing students' maintenance allowance and others, officially introduced the concept of cost-sharing by asking university students to pay academic user fee, examination fee, admission fee, medical fee and contribution to health and sports. The government however continues to pay personnel emoluments of both teaching and non-teaching staff of polytechnics and universities. It also provides and maintains infrastructure as well as the provision of expandable and non-expandable equipment (Arko-Boham & Oduro, 2001).

The acceptance of the implementation of cost-sharing concept at the university level was very difficult at the outset. Parents were not prepared to foot the bills of children at that level. Students did not understand why some people had been allowed to go through tertiary education without paying a dime, but they were being forced to pay for tertiary education. Students felt the government of the day was being unfair to them. This sparked off a number of demonstrations.

Despite the initial problem with the acceptance of the policy of cost-sharing at the university level, the cost-sharing idea has gradually become

operational. The important point to note here is that it appears it has come to stay. What do students say about this policy? How do students feel about government's inability to fund university education? Is the government capable of meeting the entire educational costs of the teeming numbers of university students? These questions seem to baffle the minds of many Ghanaians especially parents and students. These baffling questions on the minds of students and parents will be tackled as the study seeks students' perception on the issue of cost-sharing at the tertiary level.

Statement of the Problem

The implementation of the cost-sharing policy in 1998/1999 generated a lot of tension on various university campuses in the country. This led to the closure of the universities for some time. Since then, various stakeholders of education, including students, have been expressing varying views concerning the policy of cost-sharing.

One school of thought has held that since resources available for funding tertiary education have continued to dwindle, it would be difficult for government alone to continue to provide funding for tertiary education. This would mean shifting money meant for other sectors such as health, agriculture and industry to fund university education. If government continues to fund tertiary education alone, it would be creating yet another problem for itself which might generate further tension from sectors that have been denied funds in the country.

Another school of thought has argued that, if parents are tasked to pay part of the cost of their children's education at the tertiary level, another

problem might be created. This school believes that not many parents are capable of paying what government considers to be their legitimate share, bearing in mind the low incomes of many Ghanaians, and the fact that many Ghanaians find themselves in the poverty cycle.

The dilemma that confronts the government is a big one. While cost-sharing appears to be a good option to government, students do not appear to view this as the best option for funding tertiary education. Cost-sharing has already been implemented at the tertiary level. What do students themselves say about the policy of cost-sharing of university education? This study seeks to gather and examine the views of students on the government's policy of cost-sharing in tertiary education in Ghana.

Purpose of the Study

The purpose of the study was to find out the views of students of the University of Cape Coast concerning the government's policy of cost-sharing in tertiary institutions. Specifically, this study was undertaken to:

1. find out the perception students hold on the government's policy of cost-sharing in tertiary institutions;
2. explore students' willingness to pay part of the cost of their education;
3. seek students' views on the effect of cost-sharing on enrolment and the quality of tertiary education;
4. elicit from students any alternative measures they might have about the funding of tertiary education.

Research Questions

The study was guided by the following questions:

1. How do students perceive the government's policy of cost-sharing in tertiary education?
2. What proportion of the cost of tertiary education are students willing to pay?
3. How has cost-sharing affected enrolment and attendance?
4. How has cost-sharing affected the quality of tertiary education?
5. What alternative measures do students think can be taken to fund tertiary education?

Significance of the Study

This study is a contribution to knowledge regarding the funding of tertiary education. It provides baseline data for further inquiry into the cost-sharing concept. Researchers may consider some of the issue raised relevant and feel motivated to conduct further studies and investigate into the cost-sharing concept especially at the tertiary level.

The study has also provided information on what students regard to be the weaknesses of the cost-sharing concept at the tertiary level. Students have also suggested solutions to the proposed problems. These solutions serve as significant data for the implementation of strategies to address the government's policy of cost-sharing. The findings of the study may therefore be helpful to educational authorities in designing and implementing policies especially in the area of cost-sharing at the tertiary level.

Delimitations of the Study

The research work is restricted to the University of Cape Coast. Due to problems associated with time, material and financial resources as well as access to all students of other tertiary institutions in Ghana, the University of Cape Coast is the focus for the study. Findings therefore apply to the cost-sharing idea as it operates at the University of Cape Coast. Specifically, the study considered charges of the university under cost – sharing in the areas of academic user – fees, accommodation, examination and admission fees as well as contribution to health and sports.

The study is also restricted to the first and final year students of the University of Cape Coast. The population of University of Cape Coast students was rather large for the study so the researcher delimited the study to the first and final year students due to a number of reasons.

Firstly, it was believed that final year students would be in a good position to share ideas on the topic of study due to their three year experience at the university. First year students were also included in the study to add fresh views to blend with the experienced views of the final year students.

These two groups of students were the students currently accommodated by the university's halls of residence. It was thus possible for the researcher to have a well – organised way of collecting data from the various halls of residence.

Limitations to the Study

The researcher had difficulty with the collection and return of questionnaire. As envisaged, not all 400 copies of the questionnaire were received. Out of 400 copies, 360 were retrieved. This, the researcher believed

formed a significant representation of students' views. Nonetheless, the views from 10% of the sample were not recorded, and these might have enriched the outcome of the study.

Secondly, the study focused on the first and final year students of the university. The second and the third year students were not sampled for the study. This means views from these two year groups of students did not form part of the views recorded. These views could also have enhanced the outcome of this study.

Definition of Operational Terms

The following terms are explained to bring out their contextual meanings as seen in this report:

Cost sharing – This is a financial commitment toward the total costs of a project from a source other than the granting organisation. Specifically, it is a situation whereby the cost of providing tertiary education is shared among the various stakeholders, the government, individuals, students, parents and the private sector.

Perception – The awareness, understanding or conception that has about one's relationship to an idea, object or phenomenon as measured by respondents' reactions to given indicators.

Stakeholder – A person or group of persons who have direct or indirect involvement in educational provision. They may be students, parents, taxpayers and employers.

Tertiary Institutions – These are institutions of higher learning where diploma and degrees are awarded.

Organisation of the Thesis

The thesis is divided into five chapters. Chapter one consists of a broad introduction. Highlighted in the introduction are the background to the study, statement of the problem, purpose and significance of the study and a list of operational definition of terms.

Chapter two covers the review of related literature. This review captures the literature in various sections. Among these sections are the importance of tertiary education, financing tertiary education, the cost-sharing concept and views from people on the policy of sharing the cost of tertiary education.

The third chapter presents the methodology of the research. This focuses specifically on the explanation of the techniques adopted for the study. It covers the approaches and procedures involved in the collection of data for the research.

Chapter four provides information on findings or results of the study. It presents the findings of the study and discusses them.

Chapter five is the final chapter. It provides a summary of findings, makes recommendations and gives suggestions for future research.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Many people have contributed to the study of the policy of cost-sharing in tertiary education and have come out with various ideas. This chapter seeks to review literature related to the issue of cost-sharing. The review is organised under the following sub-headings:

- i. The Need to Finance Education
- ii. Importance of Tertiary Education
- iii. Financing Tertiary Education
- iv. Cost components of Education
- v. The Cost-Sharing Concept
- vi. Other Alternative Sources for Funding Tertiary Education
- vii. Residential & Academic Charges
- viii. Peoples' Views on Cost-sharing.

The Need To Finance Education

Much has been written on the importance of financing education. Asiedu-Akrofi (1978) stated that "one of the progressive things about African Education is the general belief that moneys invested in education will yield great dividends in the future"(p.124). Asiedu-Akrofi believed that people need not worry about moneys invested in education. In his view, this would surely yield much fruit in future when the educated would contribute to nation

building, industrial development and scientific and technological improvement by using the skills and expertise they would have acquired during the course of being educated.

Asiedu-Akrofi again observed that countries need good workers in support of their economies. "Good output on the part of workers yield pay packets which bring about improvement in the standards of living" (Asiedu-Akrofi, 1978, p.124). Thus, the output of the products of basic and secondary schools as well as university training leads to the improvement in a nation's living standards; good homes, good feeding and sound health maintenance. Although Asiedu-Akrofi believed that money was not everything, he conceded that money is ninety-one percent an important factor that can promise excellence in our educational pursuits. Thus, financing of our schools must engage the attention of all the people connected with them.

A research paper on the School Public Finance and Household Perspectives on Education (1998) gives a framework in which children's rights are normally considered in the provision by the United Nations Convention on the Rights of a Child. The paper declares that most governments are signatories to the convention, which lays certain responsibilities on them. In this regard, as far as education is concerned, governments or states are obliged to make primary education compulsory, available and free to all.

To make it possible to provide free, compulsory primary education, Moumouni (1991) pointed out that "It is necessary to set aside a large portion of the national budget for education in order to provide for constant growth in educational facilities and for mass education"(p. 142). He added that no

country can avoid these expenses, and he said, it is useless to try to 'dream up' ways to educate people, which "cost nothing". In other words, education is always at a cost. These vital expenses on education are very productive in the end because of the real and rapid advances they bring in their wake in every branch of economic and social activity.

Asiedu-Akrofi (1978) explained that education is an inalienable right of all citizens of every country. More schools must therefore be built to meet the accelerated growth in the population of children of school going age. He believed that the satisfactory education of all children demands the provision of different schools that will cater for children of different abilities, aptitudes and levels of intelligence.

Schultz (1965), an economist, explained education as a form of human capital. It is human capital because it becomes part of man, and it is capital because it is a source of future satisfaction or of future earnings or of both of these. The value of each type of human capital depends on the value of the services it renders and not on its original cost. Schultz added that although human capital cannot be bought and sold, it is comparatively easy to estimate the value of the producer services of this capital because they are priced in terms of the wages and salaries in the labour market.

Blaug (1968) explained the importance of education by stating that "education is almost always investment and consumption" (p. 19). This is so because education increases the future output of an educand. He added that additional schooling renders the members of the household more productive once they enter the labour force, emphasising that the higher the individual's educational attainment, the steeper the rise in that individual's earnings

throughout the early phase of his or her working life. In short, Blaug noted that, within a few years after leaving school, better-educated people earn more than less educated ones. It makes sense, therefore, to invest in education.

Fredrikson (2000), Director of Human Development, Africa Region at the World Bank stressed the importance of financing education. He declared that basic education for all is a necessary condition for reducing poverty, because it empowers the poor and thus supports sustained economic growth and improved quality of health and living conditions. Basic education enhances the status of women and the crucial role they play in the family and the economy. It also helps promote the development of more democratic participatory societies. Government must thus set aside generous funds for the funding and promotion of education. Bellamy (2001) advanced a similar argument by stating that "investments made today will yield high returns to children and society in future" (p. 12). She argued strongly that the key to human development lies at the very beginning and with the very youngest. Similar sentiments were expressed by Harobin and Symth (1960) who pointed out that education "is a means of personal advancement and power: it helps to create income and privilege, and, in consequence, education is of crucial importance in any society which desires a movement towards equality" (quoted in Blaug (Ed), 1968, p. 377).

Importance of Tertiary Education

Stressing the economic importance of education, Singer (1964) argued that "It is only where the working force at all levels is sufficiently literate, educated, trained and mobile to take advantage of new advances in techniques and organisation of production that the creation of a built-in industry of

progress becomes possible" (p. 70). Singer advocated that the work force should be adequately trained to enable them give of their best in the field of production to become abreast with new technology. Singer upheld that it is only when people are trained sufficiently that they can help the nation progress.

Schultz (1965) argued that higher schooling and training increase the consumer's life-time earnings. Higher schooling also improves the individual's social skills and perceptive powers. One's task performance levels, ability to communicate and opportunities towards advancement are made possible through higher education.

Arko-Boham and Oduro (2001) observed that university education plays an indispensable role in the acquisition of critical skills such as lecturing, medicine, engineering, accounting and several others. These skills are needed for our nation's socio-economic development. Without the acquisition of these skills by people, the nation cannot forge ahead. To them, tertiary education is not only important but is also a necessity.

A report of the Commission on University Education (1960), argued that in a country, which is so rapidly moving as Ghana, adequate research is the basis of sound development. This research is mostly undertaken by university students or at the universities. Thus, university education must be well planned to make room for such research,

Wattenberger (1971) asserted that education has a great potential in developing resources in technology and skills for productive activities. Wattenberger reiterated that as people get highly educated, their ability to create wealth grows. Their skills become sharpened leading to high

productivity, which enhances economic growth. This was observed by Harbison and Myers who stated that, "Higher education is necessary not only for economic reasons but also to provide the opportunity for each individual to develop to his fullest potential" (p. 145).

Wattenberger added that as people's ability to create wealth increases with the acquisition of education, poverty is eliminated. This means education is used to break the cycle of poverty and also overcome lack of motivation among the low-income groups. When the public intervenes in the provision of higher education, it offers the opportunity to those who could not afford higher education. Thus, society succeeds in helping the individual, especially, those among low-income groups to pursue higher education. Tertiary education is thus important in the elimination of poverty.

According to Wattenberger (1971), the most important resource a nation has is its people. Formal education or schooling has great impact in developing the skills, knowledge and competences of a people; thus the human capital of a nation is developed through schooling. This goes to develop the human resources needed for developmental processes. Wattenberger added that human resources play such an important role in the development of a nation that these resources must be fully developed. He observed that countries, which are richly endowed with natural resources and have a highly developed human resource, do enjoy a high standard of living. Countries, which lack both these resources, do not enjoy this high standard of living. It is observed that countries which have a high level of educated citizenry and a low level of natural resources do enjoy a higher standard of living than those countries which are richly endowed with natural resources but have a low

level of human resource development. Examples in the first instance are Denmark and Sweden and in the second are many countries in South America and Africa.

Wattenberger also explained that the provision of educational opportunity is critical to national security. It is necessary for the nation to provide free public education in spite of the argument that individuals benefit from higher education. Public intervention in the higher education market is necessary so that society can redirect the labour markets to suit the goals and objectives of the societies' values.

Wattenberger added that a people's national commitment to education causes them to regard the opportunity for continued education as very essential. This regard for higher education still persists despite the increasing tendency to make the so-called users of education pay for it through tuition and matriculation fees.

In his keynote address at the Africa Regional Conference of the International Association of University Presidents, His Excellency, Dr. K. Y. Amoako, the United Nation's Under-Secretary General and Executive Secretary of Economic Commission of Africa (ECA) remarked that the provision of quality and relevant tertiary education is increasingly becoming the focus of developed and developing nations, primarily, because tertiary institutions produce middle and high level manpower for national development (Effah, 2000).

As far back as 1965, Schultz advocated that educational planners should search for ways and means of improving higher education. He believed higher education could improve society's changing demands for high

skills. He pointed out that higher education performs three main functions namely: discovering talent, instruction and research. Each of these activities he said, required analysis to determine how efficiently education should be organised and the amount of resources to be allocated to it.

Schultz (1965) added that education changes the distribution of personal income. This he attributed to continued or higher education as the promoter of this additional income. He also remarked that the supply of educational opportunities has increased markedly over time in our tertiary institutions training students to acquire varying higher skills to meet the labour markets.

Antwi (1992) explained that it was Guggisberg, who, on becoming governor of the Gold Coast in 1919, energetically seized the opportunity for educational expansion and reform. In his review of events in 1923, Governor Guggisberg pointed out that education was the keystone of the edifice forming the government's main policy.

It was Guggisberg's view that the educational system needed an institution where future teachers themselves could obtain higher education before actually learning to teach. He believed that a university was the eventual solution. All the same, he worked on the principle that would have to start at the secondary level (Antwi, 1992).

Chambas (2000) had occasion to point out that the government of Ghana faces difficult choices. He posed this question: "Do you spend more money to increase the education of those who are privileged enough to have primary, secondary and now tertiary education? Or do you limit funding at the tertiary level and concentrate on getting 30 percent enrolled who would

otherwise be condemned to illiteracy?" (p.8). The moral issue here is very sharp, he admitted. Dr. Chambas further admitted that higher education has such a great impact on the process of growth and development that we should not minimise its importance.

Benneh (2000), a former Vice Chancellor of the University of Ghana, Legon, stressed that higher education is essential if Ghana and other African countries are ever to solve their problems of food security, health, good governance and other development priorities. He added that unless we have well-trained, skilled people from our universities and science and technology institutes, Africa would continue to depend on outsiders.

Financing Tertiary Education

The issue of funding university has since the 1970's been a source of great worry not only to government, but also university authorities, parents and students (Arko-Boham and Oduro, 2001). Funding tertiary education has thus been a concern of all stakeholders of education.

Wattenberger (1971) contended that the government should be responsible for the financing of higher education. He explained further that the idea of free education is not to provide education for some and deprive others of it. In his view, free education is aimed at providing all persons the opportunity to school from the lowest to the higher level. According to him, the government must bear the full responsibility for financing higher education because it helps to develop human resources, eliminate poverty, create national security and ensure economic growth.

Bowen (1963) shared the viewpoint of Wattenberger (1971) and condemned the practice where suggestions and proposals are sometimes made

to increase tuition fees tremendously. This, he claimed, tended to plunge students into debt. To alleviate this indebtedness of students, governments arrange the granting of loans to students through certain organisations and bodies. Such practice of shifting cost of higher education to students, in his view, was not the best especially since it had come at a time when there was the need to improve higher educational opportunities to millions who desire to have it. He added that this is the time when the nation depends so much on the universities and polytechnics as a source of training grounds for its human resource to enhance nation building.

Blaug (1970) showed interest in the theoretical and practical criteria on which we can draw to determine public policy for the financing of tertiary education. He was, in this vein, showing interest in the scope and level of cost-sharing. He was not sure about the extent to which the widely accepted approaches, which dominated theoretical discussions on user charges, were useful as a foundation for policy formulation.

According to Antwi (1992), the Accelerated Development Plan of 1952 introduced by Dr. Kwame Nkrumah's regime, provided rapid development of education at all levels. The Education Act of 1961 further established a legal basis for compulsory education. Under this Act, education continued to be compulsory (at the basic level) and free throughout the system up to the tertiary level.

Mcwilliam and Kwamena-Poh (1975) also agreed that Dr. Kwame Nkrumah's regime had instituted a plan for free education at all levels. Nkrumah is said to have pointed out that the central government was bearing the whole burden of higher education and would continue to do so. The rising

price of cocoa had given Nkrumah the confidence to say so. Thus, so long as government could afford, it would continue to fund education at all levels.

Oduro (1999) observed that since independence, the government has assumed responsibility for financing tertiary education in Ghana. He added that universities and other tertiary institutions are seen as state institutions and so the government must provide funding for their maintenance and upkeep.

On the contrary, Friedman (1962) contended that parents should bear the full cost of their children's education. He believed that students are the direct beneficiaries of education, especially at the tertiary level. In view of this, students together with their parents should bear the full cost of educational services no matter the level. He argued further that the state or government should not pay for the cost of educational services alone. He reiterated that parents and students who are the consumers of such services must be prepared to pay the cost of these services.

Yeboah and Yeboah (1999) carried a report captioned "Let's Save Our Universities". In this report, Mr. Spio-Garbrah (then Minister for Education) called on parents to contribute towards the education of their wards since they stand to gain from the knowledge and skills acquired by their wards from university education. This idea of financing education is very much in line with Friedman's suggestion.

This proposal of parents and students paying for the cost of their tertiary education is also in agreement with Moumouni's (1968) suggestion. Moumouni declared that although higher education is essential to demand highly qualified graduates, it will be impossible for all the African countries, including Ghana, to assume the cost of creating the necessary schools, basic to

tertiary, and at the same time recruit qualified personnel. Thus, he believed that it is not possible for government alone to do so; parents, students and other stakeholders of education should have a hand in financing tertiary education.

The Association of African Universities (1997), pointed out that the state is the sole financier of higher education to a far larger degree in Africa than in other regions. African governments routinely underwrite 90 per cent or more of university costs. This dependency generates frequent tension around issues of university autonomy and state control. It also inhibits the growth of higher education enrolments by linking it directly to availability of public financing. The report held that some nations over-invest in higher education while others under-invest. So the report proposed that as a general rule, tertiary education investment in African Universities and Polytechnics should receive 15 per cent and 20 per cent respectively of the government's overall education budget. The report added that overall government expenditures on education should aim at representing between 5 per cent and 7 per cent of GDP.

Yeboah (1998) reported George Benneh, a past vice-chancellor of the University of Ghana to have observed that although government's recurrent budget on education had increased from 24 per cent in the early 1970's to 36 per cent in 1998, the education sector needed more resources to expand and improve existing facilities to enhance the standards of education in the country. Benneh cautioned that government funding levels of 50 per cent or universities and 30 per cent for polytechnics respectively are inadequate and

stresses the need to diversify sources of funding for tertiary education in order to enhance the success of the education reform programme.

Effah (2000) explained that the issue of funding tertiary education in Ghana has become a major source of worry to all stakeholders particularly, the government in recent times. The major stakeholders including the private sector under the auspices of the Private Enterprise Foundation (PEF), students, parents, labour, policy makers and political parties have held a number of fora to discuss the subject. Funding agencies such as the World Bank have also shown interest in finding solutions to the problem of funding tertiary education in Ghana.

The report added that since 1993, various attempts have been made to canvass views from public and private sectors of the economy on how to develop a sustainable system of financing tertiary education. According to the report, 65% of the annual requirements should be borne by government, while 30% should be derived from private sponsorship including parents, students and funding agencies. The remaining 5% is expected to be generated by the institutions themselves through income-earning activities (Effah, 2000).

According to National Council for Tertiary Education (NCTE, 1998) enrolment figures, the University's financial constraints have been compounded by a sharp rise in the number of students over the past decade, 'massification of student intake', as one former vice-chancellor of a university put it. In 1990/91 academic year, Ghana's three existing universities (University of Ghana, University of Science and Technology and University of Cape Coast) had a total student enrolment of 9, 997. By 1998/99, their combined population had rocketed up to 26,394. In addition, the new

University of Education, Winneba and the University of Development Studies in Tamale had another 5,107 students, swelling the overall total to 31,501 (Africa Recovery, July 2000).

Ibn Chambas is reported to have explained that despite this increase in population, the universities infrastructures have not been appreciably expanded over the same period. This brought about deteriorating conditions with too few facilities to handle the large student body. Just to meet basic maintenance costs, the universities had been obliged to increase various student charges such as academic user-fees (Harsh, 2000).

Afeti (2002) reported that public financing of both tertiary and non-tertiary institutions has always moved together with national economies as they stagnate or regress. The recent introduction of educational tax funds in Tanzania, Nigeria and Ghana should therefore be normally received with hopeful expectations for a regular source of public funds to support education at all levels.

Thus, the Ghana Education Trust Fund (GET Fund) was established by an Act of Parliament on 25th August 2000, to assist nation-wide, with financing of education. The primary objective of the fund is to supplement the provision of education at all levels by the Government of Ghana. Currently, records indicate about 700 single projects, both completed and on-going under the financing of the GET Fund. The financing of these projects cut across all levels of education in the country including provision of completely new campuses with modern facilities at the Wa and Bolgatanga Polytechnics. The GET Fund is highly in support of pre-tertiary education and girl's education

and has allocated special grants to the promotion of 23 Senior Girls Secondary Schools.

The fund gains its sources from two and one-half percent out of the Value Added Tax (VAT), from other such money as may be allocated by Parliament to the fund. Money also accrues to the fund from investment made by the Board of Trustees of the Fund. Grants, loans, gifts and other voluntary contributions made to the fund serve as another of its sources (GET Fund News, 2005). Indeed, within the 15-month period from January 2001 to March 2002, an amount of about \$52 million has accrued to the Ghana Education Trust Fund (GETFund). The expected inflow for the fiscal year 2002 alone is about US\$50 million. The success of the GET Fund may become the new weapon of students against the cost-sharing policy of the government.

Afeti (2002) explained further that today, most social commentators in Africa are agreed that the governments will have to continue to substantially, if not fully, support the education of the youth for a long time to come, even at the tertiary level. For as the World Bank/UNESCO sponsored Task Force on Higher Education and Society declares, "higher education is the modern world's 'basic education' and higher education should no longer be regarded as a luxury but rather as an essential tool for survival in today's world" (p. 14).

Frost, Marine and Hearn (1997) declared that quality higher education is a valuable state resource that must be protected. They agreed that the citizenry should be made largely responsible for its funding, especially in today's environment of fiscal constraints.

Blaug (1968) observed that higher education throughout Europe was heavily subsidized by the state. The direct costs of tuition were subsidized by grants to colleges and universities so as to allow fees to be reduced to minimal levels and the indirect costs of tuition (in the sense of earnings foregone) are subsidized by grants or loans to students. He explained further that whilst the general pattern of subsidies to higher education is the same throughout Europe, there were significant differences between countries. In some countries, all colleges and universities were administered as well as financed by the government; in others, there were private as well as public institutions. Most European countries provided aid to students by means of a mixture of grants and loans but the mix varies considerably from country to country. At one extreme was the UK where students receive grants but no loans; and at the other is Sweden where a bulk of student aid takes the form of loans. A rather different pattern of aid was found in France, where the provision of subsidized meals and subsidized accommodation as well as tax relief and allowances paid to students' families, represented a far greater proportion of total student aid than either grants or loans.

A study by Blaug and Woodhall (1978) concluded on the note that the ideal package for financing tertiary education from the standpoint of efficiency and equity is:

1. a grants system in the last few years of secondary education;
2. a system of fees equal to about 30-50 per cent of institutional incomes;
3. an income contingent loan scheme (or graduate tax) for both undergraduate

Effah (1998) examined the financial state of tertiary institutions. He explained that tertiary level institutions are largely funded from government sources. The government subvention to the tertiary institutions increased at the start of the reforms, but this trend has not been maintained. He noted that that funding levels have fallen drastically, and at the time of very significant increases in problems in terms of pressure on facilities, thus posing a threat to the quality education and creating other unacceptable situations. He attributed this serious decline in funding levels to the inability of government resources to keep pace with the rising student number and the difficulties faced by the tertiary institutions in their efforts to generate funds internally. Table 1 shows the funding levels of public universities in Ghana between 1991 and 1998.

Table 1

University Funding Levels: 1991/92 – 1997/98

	1991/92	92/93	93/94	94/95	95/96	96/97	97/98
Funding ¢million	12,235	12,451	16,986	23,567	45,352	53,346	56,842
Enrolment	11,857	14,278	15,183	18,000	-	23,126	26,684
Cost per student ¢1,000	1,031.8	872.0	1,118.7	1,309.2	-	2,306.7	2,130.2
Average exchange rate to dollar	437.09	716.67	964.55	1,210.76	1,637.24	2,070.49	2,318.96
Dollar cost per student	2,360.61	1,216.73	1,159.81	1,081.13	-	1,114.08	918.60

Source: Effah, (1998) Technical report series, 1 (1), p14.

For the universities, the average cost per student which was \$2,300 in 1991/92 and \$1,081 in 1994/95 had declined to \$919 in 1997/98.

Effah (1998) explained that most of the spending in the tertiary education institutions goes into staff emoluments, with capital spending constituting a small percentage of total education spending. Thus, without any substantial additional income from other sources, the decline in real government spending on tertiary sector would pose major problems and culminate in a decline in the quality of education, as cuts in real government funding tends to result in poorly maintained facilities, inadequate classrooms, and laboratory space and lecture halls (Effah, 1998).

According to Akangbou (1987), university students had been enjoying tuition-free education for sometime; and given the poor financial condition of the government, as well as parents, the issue of payment of tuition fees in the university was touchy and delicate. He therefore suggested that undergraduate education especially in Nigeria should continue to be tuition-free. He felt that the amount to be collected from this source of finance was little as compared to the possible political, economic and social repercussions associated with a re-introduction of tuition fees.

Bowen (1963) reviewed the funding of tertiary education by considering the full cost pricing and free public education. While conceding that the responsibility for the finance of higher education rests jointly with students, their parents and the larger society, he recommended that "the system of finance should veer toward the free public education mode rather than toward the full cost model" (p. 6).

Harsh (2000) reported Dr. Ibn Chambas (1999), one time Deputy Minister in Charge of Ghana's Tertiary Education, explained that the scenario at the tertiary education level was the result of increasing population which

had brought about excessive pressure on the financial and technical resources of that sub-sector. The minister was reported to have admitted that the issue of funding tertiary education continues to be one of the major problems facing the sector, noting that the funding situation had continued to deteriorate as the years rolled by in that while public demand for tertiary education continued to increase, funding from government continue to decrease. The minister therefore declared that the funding of tertiary institutions must be broadened to include contributions from all beneficiaries. These contributors include students, parents, the government, the local communities, professionals as well as religious bodies (Harsh, 2000).

In contrast, Orwig (1971) pointed out that higher education cannot be considered a private good. He opined that although the individual clearly benefits from going to college, higher education provides important additional benefits to the whole society. He argued, therefore, that higher education is partially a public good and so the cost should be shared by the entire society. Thus, the Carnegie Commission, 'the Elvin Report' and countless educational associations recommend that the public's support of higher education should increase.

Similarly, Hanson and Weisbrod (1970) saw higher education as one of the most qualitative services in the United States. Qualitatively, colleges and universities spent about one fourth of their national production of goods or services. Thus, how higher education is financed is of substantial significance to millions of individuals and to the society as a whole.

In a welcome address to the 2000 National Education Forum, Mr. Ekwow Spio-Garbrah, Minister of Education in the year 2000 declared the

government's stand with regard to education. He stated that at that time, the nation spent 15% of the total educational budget on tertiary students who numbered about 60,000 and constituted less than 2% of the total student population of more than 3 million students at the Basic, JSS, SSS, Vocational/Technical and Teacher Training levels. In all, 35% of the national budget was set aside for education. This, he believed, was not adequate if the government were to cater for all the aspirations of Ghanaians (Effah, 2000).

Effah (2000) expressed the views of Dr. K. Y. Amoako, UN Under-Secretary General and Executive Secretary of Economic Commission of Africa (ECA) on the changing roles of higher education in Africa. The UN diplomat observed that higher education has almost entirely been a creature of the state in Africa. By many measures, the state has done reasonably well as the custodian of higher education. From six universities in the sub-Saharan Africa in 1960, there were, in the year 2000, 120 universities with a number more in higher education, leading every other region by a wide margin. The diplomat estimated that higher education enrolment in Africa had gone from 1.5million students in 1980 to 3.8million in 1995. (Effah, 2000).

Effah (2000) shared Amoako's view that increasing enrolment and continuing budget stringencies have led to falling qualitative achievement. Also, governments have been unable to address inequities within societies and real hardships imposed on faculty, students and administrators. These factors have contributed significantly to rob Africa of its skilled manpower through the brain drain. But, even with all the cutbacks, African higher education receives a higher share of the total education budget than any other region of the world. But the share of education budgets going to higher education, in all

likelihood, will not increase. Therefore there is the need for new understanding of the situations of the university and what its options are.

Effah (2000) explained that there was a time when the state was looked upon as the answer to everything, particularly to everything in education. If there were growth or change, the state would define it. Effah pointed out that the state is no longer able to be the one-stop shopping centre for all public services needs. So, all of us must adjust to new challenges and opportunities.

Cost Components of Tertiary Education

Cohn (1979), categorized the cost of education into direct, indirect, social and private. He explained that the direct costs are borne by the state and the individual. The indirect costs are the earnings forgone. The costs incurred by the state also constitute social cost while the cost incurred by the individual parent or student is private cost.

Stone (1992) explained that costs included in a budget may be either recurrent or related to capital items of expenditure. She added that recurrent cost for consumption items include personnel cost, such as salaries and fringe benefits, the cost of utilities (heat, light and power), textbooks, maintenance and perhaps small items of equipment. The opportunity cost value of time a student spends in school is identified as average amount of money students of different ages could be expected to earn if they were gainfully employed instead of spending time on their studies. Another cost that falls into this category is that of voluntary labour performed by parents and other members of the community for a school.

Thomas (1967) distinguished between private and social opportunity costs. Within this model, there may be internal or external costs. He defined

private opportunity costs as the forgone opportunities for individuals and their families in terms of the money spent by them on their education which is not available for alternative uses. The income is termed forgone because the individual is studying and not in the workforce and therefore represents the value, which may be attributed to, the loss of leisure time for the individual and family. Under social cost, Thomas included all the private costs of the individual and the cost shared by the community.

Antwi (1992) observed that since 1961, tuition of all levels of the public educational systems has been free. He categorized fees on education into what students and their parents pay and what the government pays. The students pay minimal book-user fees every year, residential boarding fees, textbooks and examinations fees while the Ministry of Education allocates funds for all other expenses. According to him, educational expenditure claims a large and growing share of the current government expenditure. He observed a wide disparity in cost per head or student per year at different levels of education and said that the cost of education at the tertiary level is inflated by the presence of large number of non-teaching staff whose salaries are borne by the government.

With regard to the introduction of residential and academic user-fees, Antwi (1992) observed that under the 1986 Educational Reform Proposals, parents were made liable for book-user fees and for the total residential and feeding costs at secondary and university levels. The boarding and lodging subsidy was officially reckoned in 1986 at ₦6,100.00 per term for senior secondary school students and ₦21,000.00 per semester for university students. Assuming parents spent roughly these amounts to maintain their children in

these institutions, the removal of the subsidy would require parents to spend at least ₵18,300 and ₵54,000 a year for each of their children attending senior secondary schools and universities. This would quite deplete the pockets of a number of parents.

Adjei-Manu (1998) observed that following from the implementation of Structural Adjustment Programme, government decided to limit its expenditure on feeding, textbooks, drawing and technical instruments. Other academic expenses were kept on hold while government continued to pay for the tuition, lecture theatre and administrative infrastructure, medical and other expenses of students (*Daily Graphic*, 12th August, 1998).

According to Oduro (1999) students at the University of Cape Coast spent an average of ₵120,000 per semester on internal shuttling services provided by taxis on campus alone while ₵100,000 was spent on photocopying. Besides, non-resident students who rented rooms in the surrounding villages of the university used to pay between ₵400,000 and ₵700,000 as rent. These amounts have certainly increased with the passage of time.

Okine (2001) cited Professor Addae-Mensah who advocated students' payment of tuition fees. He revealed that the real average direct cost per student per annum for Ghanaian students was about \$3000. He added that the total direct cost was estimated between \$6000 and \$8000

Effah and Adu (1998) showed that over the past decade, education's share of government recurrent budget has not exceeded 40% constituting less than 5% of Gross Domestic Product (GDP). On the average, tertiary education sub-sector's share has been about 12% of the total recurrent budget

of education which also represents less than 1% GDP. In 1998, for example, the approved recurrent budget for tertiary education was less than 50% of the requirements of the universities and 30% of the requirement of the polytechnics. The tertiary education sub-sector require funding for capital expenditure and recurrent expenditure for tuition, research, students' maintenance and examinations.

Effah and Adu (1998) further expatiated on government's inability to finance the ever-increasing expenditure of the expanding tertiary education sub-sector. They provided the following highlights:

- i. Between 1993 and 1998 government funded tertiary education below 50% of the requirement of the sub-sector. In respect of capital expenditure government grants were very inadequate.
- ii. Government's budgetary allocation to the education sector was around a third (33%) of the total government recurrent budget and it appeared there was no more room for expansion, whilst the Ministry of Education's share of government capital expenditure was around 1%.

Effah and Adu (1998) stated that it is generally accepted that it may not be possible for government to increase funding to the education sector beyond current share of the recurrent capital budget and that Ministry of Education would have to review its intra sectoral allocations and management of financial resources in order to increase allocations to tertiary education.

The Concept of Cost-Sharing

The concept of cost-sharing is a process whereby stakeholders of education such as government, local/district assemblies, students, parents and the private sector share the cost of education (Arko-Boham & Oduro, 2001). By the cost-sharing paradigm, the cost of providing university education is shared among the government, the student population and the private sector. The writers stated that though these stakeholders accept cost-sharing as a most workable solution to the problem of funding tertiary education, the question as to what proportion of cost should go to which stakeholder still continues to be a great debate with people expressing divergent opinions.

According to the Association of African Universities (1997), financial contribution made by a significant portion of university students towards the cost of education can enhance educational quality and relevance. When students contribute towards their own education, they are likely to generate pressures for quality teaching on the part of academic staff to be punctual and regular at lectures and also be available for student consultations. By contributing towards cost of their own education, students will exhibit seriousness as regards academic work. It would also allow students to show more concern towards what they are currently studying. This will, in a way motivate students to work hard towards the completion of their studies so as to contribute towards national development and also earn a pay packet.

Dery (1998) expressed the views of a former Minister of Education, Christine Amoako Nuamah on the issue of cost-sharing. The Minister was quoted as indicating that "the issue of cost-sharing in our tertiary institutions has now become imperative" (p. 3). She appealed to the communities and

individuals to assist the country's universities and polytechnics by contributing their quota towards funding education.

Rev. Mensah Otabil (1998) is also reported to have said that the public universities, which were established to provide top-level manpower training and development of the nation's human resources, have suffered a number of setbacks in recent times. It has become generally clear to Ghanaians that tertiary education is in serious crisis, which cannot be solved by government alone. He therefore advocated the participation of the private sector as well as the churches in helping to provide tertiary education.

Amuzu (1998) noted the views of Abeasi, Director-General of Private Enterprises Foundation (P.F.P.) who felt that financing tertiary education is very expensive and that members of the public cannot continue to depend entirely on the government to provide all the resources needed for the promotion and maintenance of tertiary education in the country. In the opinion of Abeasi cost-sharing of tertiary education is inevitable if society wants to promote quality education in the country. Therefore, Ghanaians should see cost-sharing as a very constructive effort to promote quality education in the country. A similar opinion was expressed by Sizer (1969) who advocated a joint partnership between students or their parents or both as well as the government to see to the financing of their children's tertiary education.

Wereko-Brobby (1998) suggested that if students were made to take their share of cost seriously, then it is imperative that means must be found to help students get access to the funds needed to finance their education. This is particularly necessary in the case of people from poor homes where parents

cannot immediately fund the increasing level of fees. Wereko-Brobbeey expected all stakeholders to agree and share the cost of tertiary education in an equitable and just manner.

Yeboah Agyeman and Amunua Yeboah (1999) gave a report on the then Deputy Minister of Education in charge of tertiary education Dr. Ibn Chambas as commenting that "the issue of funding tertiary education continues to be one of the major problems facing the sector" (p.4). Chambas added that it was important for all stakeholders of education, including religious bodies, district assemblies, non-governmental organisations, parents, the private sector and students to contribute by helping the government to reduce the huge pressure on government funds. He further revealed that the population of the tertiary institutions was increasing tremendously, causing a burden on government funds. The need for other stakeholders to assist government in financing tertiary education, could be felt when one realised that in addition to financing the educational costs of 45,000 to 50,000 university and polytechnic students, the government has some 2.4million basic students in a number of senior secondary school students to contend with.

Antwi (1992), indicated that prior to the establishment of a new machinery within the council to allocate public funds and to control university expenditure, a Universities Visitation Committee was appointed in 1969 to study the financial situation of the universities and to make recommendations for adoption by the government; a step towards cost-sharing.

Addae-Mensah, a former vice-chancellor of University of Ghana commented on the cost of tertiary education as was reported by Yeboah Agyeman (1999). He stated that resources available for meaningful academic

work had dwindled to such an extent that the universities would have to be closed down if no additional funds were made available. According to him, what parents were being asked to pay is just between 2% to 3% of the direct teaching cost, which did not take into account high electricity bills, and other overhead costs. He explained that the present cost per head per annum in 1999, which stood at less than \$600, made the universities uncompetitive in relation to other universities in the world. He added that whilst the funds of the universities were dwindling, the intakes were increasing. He revealed that the issue of cost-sharing, which started in 1969 had always been shelved by successive governments but had finally been implemented in 1998/99.

According to a communiqué issued at the end of its national congress held between September 2nd and 4th, 1999 at the KNUST, University Teachers Association of Ghana (UTAG) supports the scheme of cost-sharing in principle because the government alone cannot bear the cost of education. However, UTAG suggested that the government explore other sources of funding such as the imposition of educational tax on industry, petroleum products, cigarette and alcoholic drinks in the communiqué whilst the association accepts that the primary beneficiaries, that are students, should contribute to the cost of education. The Association expressed the view that the current levels of contribution are too high in view of the present low wage and salary levels in the country (Ablekpe, 1999).

According to Effah and Adu (1998), the principle of cost-sharing and cost recovery has been accepted by all stakeholders including students, parents and the private sector. In line with the current government policy, students paid residential/hostel fees beginning 1998/99 academic year. Although the

implementation generated a lot of debate and controversy, it has become operational.

Alternative Sources for Funding Tertiary Education

On the assumption of power in August 1969, the Busia administration in the Second Republic instituted a government's one-year development plan, which placed much emphasis on the need to expand secondary schools. This was done in order to absorb the increasing number of middle-school leavers and to strengthen the secondary level to facilitate university expansion. In order to achieve these goals, the government reviewed Nkrumah's policy of free education at all levels by drastically cutting down on education expenditure especially at the university level. The government then put in measures to control university expenditure. As a result, the Students' Loan Scheme for undergraduates was introduced to enable students borrow money to support the education they received (Arko-Boham & Oduro, 2001).

Antwi (1992) opined that the Busia government must be given credit for taking the bold initiative in introducing the Students' Loan Scheme for undergraduates. He believed that it was a bold step in an effort to help government cut down on educational expenditure. Antwi conceded, however, that this alienated students from the government, for students felt the government was being unfair to them by cutting down expenditure on tertiary education.

Akangbou (1987), explained that given the dominant role government plays in the financing of education and the dwindling revenues of government in recent times, it has become necessary to source other alternatives to help government fund tertiary education. He made three proposals:

- (i) The private enterprises and establishments, which employ the products of the universities, should be identified. An educational "levy" or "tax" should be imposed on such industries and companies with the aim of helping to generate funds.
- (ii) The community participation in education should be enforced. He suggests that communities could be asked to donate land and/or build a certain number of classroom blocks.
- (iii) Government should introduce a higher education tax, which would be used to fund all higher educational programmes.

Peacock and Culyer (1969) suggested another alternative to funding tertiary education. They advocated for loans big enough to see students through their university education. Upon completion, students should be made to repay the loans by making special arrangement with the institutions/organisations that granted them the loans.

A similar view was expressed by Wereko-Brobby (1998) who suggested that any loan scheme put in place must be enough self-sustaining in the long term. In his opinion, this would allow poor students who are admitted to the university the chance to pay all the elements of tertiary education which are to be borne by the student. Again, this arrangement could help diversify the source of funding as well as establish an effective repayment scheme for Students' Loan Scheme, (Wereko-Brobby, 1998).

The Social Security and National Insurance Trust (SSNIT) Loans Scheme which was established by PNDC Law 276 on January 20th 1988, appears to be a great alternative for funding tertiary education. It is recorded that from 1988 to 1999, SSNIT has paid about ₵66,987.59 million as loans. Unfortunately, it is reported that beneficiaries of the loan scheme since that time owe SSNIT over ₵72 billion. This threatens the sustainability of the scheme. This indebtedness is made up of ₵50 billion of disbursed loans and ₵22 billion of overdue interest, (Awal, 1999). This indebtedness does not encourage sustainability of the students' loan scheme.

In the face of this indebtedness, the students themselves have come out with an alternative measure to fund tertiary education. Kafoya-Tetteh (1999) presented a proposal by the National Union of Ghana Students (NUGS) on the need for government to establish an educational fund. Additionally, they suggest the institution of an educational tax as a means of financing tertiary education.

Hon. Spio-Garbrah, a former Minister of Education, argued that a bursary programme started in 1991/92 academic year was discontinued because students resorted to all kinds of dubious means to prevent others from availing themselves of the facility. He was of the opinion that if students had allowed the programme to continue, it would have been an enhanced programme such as the students' loan scheme. He further disclosed that the government was prepared to increase the initial ₵3 billion fund set aside for the needy students (Awal, 1999).

Association of African Universities (AAU, 1997) observed that where a significant number of university students come from low-income families,

some combination of grants and students' loans must be planned to achieve equal access to higher education. It however lamented that the general experience with student loan programmes has not been good as they are plagued by high administrative costs and low recovery rates, which undermined the sustainability of the loan programme.

According to Bowen (1963), "Student financial aid should be basically in the form of grants rather than loans" (p. 26). He was of the view that, grants should be capable of taking a student through any level of education one wishes to pursue without any frills.

Moumouni (1991) believed expenses for tertiary education can be borne only in the framework of honesty in the management of public funds. He suggested that governments can take practical measures to increase the return on the money spent, and to a certain extent bring costs down to a reasonable level for African countries.

Blaug (1970) stated that the parental contribution to students' loans in higher education is means-tested. This he believed, suggests that the purpose of the grants system is to assist the less affluent to keep their children in full time education after eighteen. In short, its purpose appears to be that of equalizing educational opportunities in the face of unequal means. Blaug added that policy designed to equalize educational opportunity should start with maintenance grants at 5th and 6th forms (SSS) and end with financial aid after entry into higher education. Blaug again confirmed that the students' loan scheme is one type of source for financing tertiary education that already exists in the United States, Canada, Western Germany, the Netherlands, Sweden and a significant number of under developed countries. He added that

the most appealing feature of a loan scheme is that it would make the expansion of higher education more likely, because it would alleviate the burden of student grants on the Exchequer (the department of the Treasury which receives and gives out public money) after a certain number of years.

Wattenberger (1971) declared that a common answer to objections to increased students fees is to provide more scholarship funds. This seems to be a peculiar policy as R. L. Jones of the University of Florida explained. Jones said it was an odd policy, which would increase fees to avoid increasing appropriations for higher institutions and then provide appropriations for scholarships so that students can pay the fees.

Wattenberger (1971) explained that another solution to funding tertiary education, which is frequently suggested, is to provide loans to students to use in paying their fees. To Wattenberger, many students, especially female students, find that a poor alternative to taking a job, since the loan may become a negative dowry. In other words, this alternative solution is not the preferred one for a number of students.

Harsh (2000) in *Africa Recovery*, explained that how to help generate funds for tertiary education is still controversial and uncertain. Some have proposed raising the current 10 percent value-added tax (VAT) by another 2 per cent, with half the additional amount going to the Ghana Education Trust Fund (GET Fund), a fund designed to raise about 200 million cedis (\$54 million) in additional educational financing annually. Others have proposed new taxes on alcohol, tobacco, entertainment, hotels and other activities, levies on business earnings, an 'educational lottery', voluntary contributions from

individuals, churches, corporations, alumni associations and local communities (Harsh, 2000).

Effah and Adu (1998) in a report on "Funding Tertiary Education", indicated that one of the alternative sources for funding tertiary education comes in the form of scholarships and bursaries. The report stated that as part of government's effort for greater access to tertiary education for qualified people, scholarships and bursary schemes have been instituted. The criteria for the award of scholarships and bursaries include; exceptional academic promise, preparedness to fulfil pre-determined manpower requirements of the country, post-graduate as well as disabled students. The report also mentioned the students' loan scheme as an alternative source for funding tertiary education. The report explained that the students' loan scheme being currently operated has been discussed at various fora. The following difficulties have been noted as militating against the sustainability of the scheme:

- (a) Large numbers of students involved warranting correspondingly large outlay of funds;
- (b) Government's inability to pay agreed subsidy on interest on the loans;
- (c) Low rate of loan recovery.

The various fora have consequently called for a review of the scheme. Suggestions for improving the scheme include:

- (a) Students should be granted loans according to their needs. A student may apply for any amount to up to a ceiling to be determined;

- (b) Government should negotiate with SSNIT for low (concessionary) rates of interest and extended repayment periods for students;
- (c) SSNIT should intensify its efforts at locating tertiary students after graduation in order to recover loans;

It may be necessary to use private agencies to locate students and even to recover the loans on behalf of SSNIT.

It is believed that the above suggestions will have the effect of encouraging other banks and financial institutions to participate in the scheme.

Bowen (1963) suggested a number of alternatives for financing higher education. Firstly, he stated that colleges and universities should charge low tuition. This, he believed, would make it possible for those in the low-income earning group to also afford paying for higher education.

Secondly, Bowen stated that research of students of higher education should be financed largely with public appropriations and gifts. He also believed that the system of finance of higher education should be veered towards free public education rather than towards the full cost model.

In addition, Bowen (1963) felt that the educational responsibility of parents for the finance of students should cease at the age of 20 and 21 (that is, the financial responsibility should be borne by the public). He added that the means test in connection with student aid should be abolished. That is, whether students have the 'means' to meet their educational expenses.

Bowen (1963) concluded that if students are to be given financial aid, it should be in grants rather than loans, but the grants should not be lavishly given. It should just be enough and should be able to carry them from the freshman year to the final year.

Residential and Academic Charges

Antwi (1992) observed that the introduction of residential charges at the tertiary institutions became possible as a result of the implementation of the 1986 Educational Reform Proposals when boarding and lodging subsidies were removed. Again, parents were made liable for book-user fees and for the total residential and feeding costs at secondary and university levels.

According to Chambas, at the initial stage of the introduction of residential charges in tertiary institutions, the initial proposal was between ₵150,000.00 and ₵240,000.00 but was later reduced to the range of ₵90,000.00 and ₵150,000.00. In his view, this change became possible as a result of the concerns expressed by stakeholders of tertiary education, parliament, parents, students, corporate sponsors and the general public. Students of University of Ghana, Legon, University of Cape Coast and Kwame Nkrumah University of Science and Technology, Kumasi were to pay ₵150,000.00 each. Students of University for Development Studies, Tamale and University College of Education, Winneba were to pay ₵100,000.00 while students in polytechnics would pay ₵90,000.00 and ₵110,000.00 depending on the type of facility in the institution. All these charges were meant for the 1998/99 academic year (Opoku, 1999).

In another development, Dr. Ibn Chambas explained that President Rawlings directed the Ministry of Education to review the new academic facility user -fees being charged in the various universities through granting of 30% rebate (Opoku, 1999).

Hanson and Weisbrod (1971) explained that a standard student budget to reflect the costs of full time college attendance should be determined. This

budget would recognize that elements other than that of tuition are included in a student's budget, especially maintenance expenses, books and supplies. The tuition cost component of this budget would be related to average full costs of providing public undergraduate education in the nation.

In a report on funding tertiary education, the National Council for Tertiary Education (NCTE, 1998), takes a look at tuition cost of students in tertiary institutions. The Council explained that the current government policy is that tuition in tertiary institutions should be free. At the various fora, the tertiary institutions defined cost to include the cost of teaching departments, industrial/practical training, general education expenses, library, central administration, municipal services and staff and student facilities. These costs differ from discipline to discipline but generally averaged 4.2 million per student in the universities and one million cedis per student for the polytechnics for the 1997/98 academic years. It is noted that students in tertiary institutions, particularly universities currently contributes in the form of academic user fees ranging from ₦25, 000 to ₦100, 000 per year.

Student maintenance cost has been defined by National Council for Tertiary Education (NCTE) to include costs of feeding, accommodation, health care and sports. Currently, students cater for their own feeding. Non-residential students are expected to bear the cost of their accommodation (several of them perch in the halls of residence). Government bears the cost of accommodation for residential students and cost of health care for all students while students in residence contribute between ₦5,000 and ₦30,000 per annum towards their accommodation in universities and up to 80,000 by students of polytechnic.

National Council for Tertiary Education (NCTE) explained further that current government policy is that students should be made to gradually assume responsibility for the payment of full cost of lodging and incidental expenses. The various fora supported this policy by recommending that beneficiaries of tertiary education (i.e. students and parents) should be made to meet the cost of student maintenance. It was, however, noted that it may not be feasible to execute this policy in one year and that it has to be phased in order to reduce the impact on students and parents.

It was expected that from the 1998/99 academic year new charges for student accommodation ranging from £100,000 to £240,000 per student per year would be implemented. Each university or polytechnic was to periodically determine its cost per room, which would be shared among an agreed number of students to occupy a room. Effah and Adu (1998) opined that government should continue to bear state costs of running the residential facilities. Students' contribution to accommodation costs would encourage private participation in the provision of student accommodation.

People's Views on Cost-Sharing

Report of the Vice Chancellor's Committee on the causes of disturbances/riots in public universities indicated that in the past, the state subsidized university education and consequently all students were capable of meeting their needs from the state funds. The report suggested that cost-sharing had made the cost of education unaffordable to many students. The increasing economic difficulties associated with the cost-sharing have meant that financing of education has become more costly. Furthermore, some parents and guardians still hold the misconception that the government should

meet the cost of their children's education as before. Hence, they do not provide sufficient financial support to match the children's needs. Subsequently, students have become increasingly involved in small businesses as a way of raising additional income (Association of African Universities, 1997).

UNESCO (1995) pointed out that cost-sharing has resulted from increasing demand for formal education which has come at a time when there are constraints on public budgets. It therefore recommended a shift of financing education from public to private sources, but it cautioned that this would have far reaching implications for the "student body, governance and public standing".

Similarly, UNICEF Workshop Report (1989) recommended that since cost-sharing is unavoidable, scholarships should be granted to all needy students. The report further pointed out that fees schedule should be arranged so that parents pay per month rather than per semester to alleviate the burden of paying large amounts of money at once. Okpando and Mohammed (1989) agreed with this view. They believe government should take into account the economic and geographical disparities of students. Government should make arrangements to ensure that families with limited resources/means are not further disadvantaged because they cannot pay fees for their children. They recommended scholarships for bright students as well as those from poor families.

Sizer (1969) believed that cost-sharing would allow public resources to be focused on the main mission of the university (i.e. teaching and research), while the resulting diversification of funding would reduce the university's

vulnerability of fluctuations in government revenues. Sizer therefore advocated for a joint partnership between students and/or their parents and the state on financing of their children's education.

Wattenberger (1971) explained that public policy requires that all students should be educated not only for their individual good but also for the good of the society in general as well as the health and well being of the nations in particular. He felt that it is essential that we carefully re-examine the increasing tendency to charge the individual student a direct use for his/her education after completion of school. In his view, continued growth of a country requires special attention in order to identify a better solution for support of higher education than increasing student tuition. Education at all levels, he believed, is a social responsibility.

Wattenberger (1971) explained further that student fees are in reality a use tax. This use tax is levied upon the student at a time when he/she is least able to pay it. He/She has forgone a regular job, he/she is still dependent upon parental help to a great extent, and he/she is now faced with paying an increased share of the cost of his/her education. Wattenberger believed this is very unfair to the student. Hanson and Weisbrod (1970) observed that some say that it is the student who benefits the most from higher education through increased income over his lifetime. Others argue that society benefits most from higher education through increased economic growth and a higher standard of living for the entire society as well as a citizenry that is more innovative and adaptive to change. Higher education also gives people in the society a deeper commitment to democratic principles. Hanson and Weisbrod

then pose this question: "Why then, should the society not be taxed to provide free higher education?" (p. 120).

Hanson and Weisbrod (1970), propose that it is appropriate to examine the alternative strategies for financing higher education. They suggested that the cost of higher education be charged directly to the student; that public education be provided free to students and that students and the society share the cost of higher education much as is done today.

The Carnegie Commission on Higher Education (June 1973), declared that Education changes the process of socialization; as numerous studies have indicated, the college experience on balance tends to change the attitude of students in the direction of the dominant norms of the society. The commission noted that among the more highly educated, there is a greater sharing of aesthetic and cultural values, more active political involvement, a greater sense of openness to economic, social and political change.

The commission explained further that most people wish to live in a world of shared values and would be willing to contribute toward those social institutions and processes that aid in the creation of a friendly society. The commission also reported that it is important to most adults not only to obtain a good education for one's own children but also to assure that one's neighbours' children are also well educated.

Hartman (1970) declared that college education raises one's lifetime earnings, which would also raise one's tax contributions in financing the next generation's education. Hartman projected the effect of this generation's college attendance on their contribution of taxes in later life. He estimated

that nearly two-thirds of state and local taxes pay for the public higher educational system.

Hansen and Weisbrod (1970) believed that the system of charging every student, be he from rich or poor background, resident in Wisconsin less than full cost of education results in the granting of tuition subsidies to all students irrespective of their ability or their families' ability to pay the required fees. They believed that this policy of payment of fees results in the following situations:

- (a) High school graduates from low income families being unable than others to attend college;
- (b) If even some students from low income families are able to attend college, they are not able to attend the high quality colleges; and
- (c) Students from low income families are less likely to remain in college until graduation.

Summary

The foregoing related literature has delved into the various areas of cost-sharing. Authors referred to in this review have in their own way expressed views concerning the need to finance education in general and the need to finance tertiary education to be specific. They have also stressed the importance of tertiary education. It is at the tertiary level that people receive high level manpower training so as to equip them with skills, knowledge and competences needed for nation building.

The importance of tertiary education and its funding thus emphasized, the review has described the components of cost-sharing and the concept of

cost-sharing, giving various interpretations and views of people and authors on the issue.

This review finally evaluated various options that can be used as alternative arrangements for funding tertiary education, residential and academic charges and various views of people on the policy of cost-sharing. Views from authors, statesmen as well as students have been discussed.

These views have been helpful to the researcher in that, they expand ideas that guided the researcher into deeper knowledge of the topic of study. The researcher acquired certain views from authors which helped in phrasing questions for the instruments used for the study. The review has also helped the researcher to design research questions which have helped to bring out students' opinions on the policy of cost-sharing. This study further delves into the effect of cost-sharing on infrastructure, enrolment and on quality of teaching.

CHAPTER THREE

METHODOLOGY

This chapter describes the design, the population and sample of the study as well as the research instruments. It also explains the procedure to be followed in the collection of data and the data analysis plan.

Research Design

The study adopted the descriptive survey design. The descriptive survey design was chosen because of the nature of the study. Amedahe (2002), has explained that the purpose of a descriptive research is to observe, describe and document aspect of a situation as it naturally occurs. In using the descriptive survey design, all that the researcher has to do is to collect the data, process them and make inferences and draw conclusions. Perception-based studies follow the descriptive survey approach. Since this is a study on students' perception of cost-sharing, it was anticipated that the descriptive survey approach would offer the researcher a better means of gathering the relevant data from students. The survey was designed from both quantitative and qualitative perspectives. This was meant to help reveal several dimensions of the phenomenon. This combination of techniques was also meant to help triangulate the findings of the study by examining them from several vantage points.

Population

The University of Cape Coast was selected as a case study because, in terms of its age, it is the leading teacher-training university in the country. It also has a mixture of mature and young students. Students of this university constitute a good mix of teachers on study leave with pay and students who were non-salaried persons. The students of the University of Cape Coast were thus deemed to be appropriate as a population to provide information about students' perception of the government's policy of cost-sharing. The population comprised 15,268 students of all academic levels of the University of Cape Coast from the year 2003 to 2005. Students involved in the study were drawn from both the graduate and the under-graduate programmes of the university. The various components of the population were as shown in Table 2.

Table 2

Distribution of Population by Levels

Status	Level	Enrolment
Undergraduate	100	4,600
	200	5,868
	300	3,746
	400	2,697
	500	203
	600	114
Total		15,268

The Sample

The sample size was 400. According to Kreicie and Morgan (1970), a population of more than 2000 would require a minimum sample size of 500. While acknowledging Kreicie and Morgan's (1970) proposal, situations on the ground could not allow the researcher to use a sample size of 500. Constraints of time and monetary factors made it necessary for the size to be reduced to 400. However, when levels 100 and 400 students were targeted ($n = 7,297$), the sample of size 400 represented 5% of the target population.

The total population of 15,268 was rather large. In order to have a significant sample size for a meaningful survey, the researcher had to split the population into two. This meant the researcher had to target two-year groups as the population so that a sample size of 400 would be a significant representation for the research. The researcher thus decided to purposively select the first (level 100) who numbered 4,600 and final year (level 400) who numbered 2,697, making a target population of 7297. These categories of students were selected for the study because of the following reasons:

1. Final year students had been in the university for quite some time and might have gained a number of experiences with the passage of time. These students would hence have much to offer with regard to views on cost-sharing.
2. First year students were new in the university and had not as yet been tainted or tarnished by the hardship of university life. These students were considered to be a good selection because their views would be fresh and new.

3. These two groups of students were chosen so as to have a fine blend of the experienced and mature 400 level students and the active and fresh views from the 100 level students.
4. These two groups of students were the students being accommodated (housed) by the university's halls of residence. This made it possible for the researcher to have an organized way of collecting data. The researcher could refer to the hall's records for the number of students it houses and from there calculate and select students to be sampled for collection of data.
5. Moreover, the final year students were selected because it was assumed that this category of respondents would understand the socio-economic implications of financing tertiary education in the country.

The University of Cape Coast has six halls of residence namely: Adehye Hall; Atlantic Hall; Oguaa Hall; Casely-Hayford Hall; Valco Hall and Kwame Nkrumah Hall. Students from each of these halls were sampled according to the proportion of the number of first and final year students as well as the male and female ratio. After many enquiries, it was discovered that the male-female ratio according to the number of first and final year students at the halls of residence was 230:170, approximately 23 males to 17 females.

Accordingly, the sample size of 400 had to be in agreement with this proportion. This meant that the male-female ratio used was 23:17. This proportion was used to get the required number of students from each hall to agree with the ratio above.

First year students formed 47% of the population of 7,297, whilst final years formed 53%. This was also taken into consideration in selecting the sample. The composition of the sample is as shown in Table 3 and Table 4.

Table 3

Breakdown of Respondents According to Male-Female Ratio

Hall	No of Respondents	
	Males	Females
Adehye	-	34
Atlantic	23	17
Oguaa	46	34
Valco	46	34
Kwame Nkrumah	46	51
Casely-Hayford	69	-
Total	230	170

Table 4

Breakdown of Respondents According to Levels

Hall	Levels	
	100	400
Adehye	15	19
Atlantic	17	23
Oguaa	37	43
Valco	37	43
Kwame Nkrumah	46	51
Casely-Hayford	31	38
Total	183	217

Sampling Procedure

The sample size of 400 involved a section of University of Cape Coast students. Students were sampled from all the six halls of residence according to the proportion as indicated in Table 3.

The corresponding numbers of students in all the halls were sampled randomly according to the lottery method. The room numbers of students in the required levels were written and put in a box. A random selection of the various rooms determined the students to respond to the questionnaire. The porters of the various halls were very helpful as they directed the researcher to the blocks, which housed the level 100 and 400 student respectively.

Accordingly, 34 students were sampled from Adehye. Being the only female hall of the university, all respondents there were females. Fifteen level 100 students and 19 level 400 students were sampled from this hall.

In Atlantic Hall, 23 male students were sampled while 17 female students responded to the questionnaire. This number was further categorized into level 100 and level 400. Seventeen level 100 students and 23 level 400 students were the respondents in this hall, making 40 in number.

In Oguaa Hall, 46 male students were sampled. Thirty-four ladies were also selected. These numbers were further grouped into 37 level 100 students and 43 level 400 students making 80 in number.

Casely-Hayford Hall houses only male students. Thus, 69 male students were selected to answer the questions on the questionnaire; that is 31 level 100 students and 38 level 400 students.

Valco Hall had 80 students to be sampled according to the proportion of breakdown of respondents. Thirty-seven of these were level 100 students,

whilst the 400 level students number 43. These were made up of 46 males and 34 females.

Kwame Nkrumah Hall accommodated more students than all the other halls. This hall had the highest number of respondents. Ninety-seven students were sampled from this hall; 46 males and 51 females. The same figures were proportional according to the academic levels where 46 level 100 students were sampled and 51 level 400 students were selected.

In all, 400 students were sampled according to the stated proportions in Table 2. This method of selection was used because it gave a fair representation of the target population.

Instrument

The main instrument used to collect data for the study was the questionnaire. Since all members of the sample were students, one set of questionnaire was prepared. Items on the questionnaire included students' perception on government bearing the cost of tertiary education and students' perception of students contributing to the cost of their own education. Other items involved the impact of cost-sharing on enrolment, academic performance, infrastructure and on the quality of teaching. It also elicited information on the alternative measures for sharing cost of tertiary education, problems associated with cost-sharing and solutions to the stated problems.

The questionnaire had 38 items. It was structured based on a Likert type scale. Some of the questions were closed-ended and a few of them open-ended.

The other instrument used was an interview schedule. This enabled the researcher to conduct interviews with the executive members of the Students

Representative Council of the University of Cape Coast. Those interviewed included President, the Vice-President and the Organising Sports Secretary. These interviews were conducted on the 20th of September 2005, at the office of the Students Representative Council. The Organising Sports Secretary and the Vice- President were interviewed at 10.00a.m. and 10.30a.m. respectively. The President was busy at that time, so his interview was scheduled for the late afternoon at 4.00p.m. These student leaders were questioned on a number of issues regarding their roles as leaders and on issues relating to cost-sharing at the university.

These persons were purposively sampled to be interviewed because it was realized these were the leaders of the students and would be able to relay whatever information from the people they represent. Moreover, the researcher believed that they would be able to give information that would be representative and would make up for the students in the other year groups which were not sampled. The outcomes of the interviews with these personalities were analysed according to the various research questions.

Pre-testing of Instruments

Pretesting of research instrument was carried out at the Cape Coast Polytechnic. This institution was selected for the pre-test because students of this institution bear similar characteristics as students of the University of Cape Coast when one considers the information required. Cape Coast Polytechnic is a tertiary institution and is government-owned. It trains students of higher learning and has also been affected by the government's policy of cost-sharing.

Thirty students of the Cape Coast Polytechnic were selected to form the sample for the pre-test. Cape Coast Polytechnic has three schools, namely School of Business, School of Engineering and School of Applied Arts and Sciences. Each school has a number of departments under it. Ten students were sampled from each school, five males and five females, preferably, three first year students, three second year students and four third year students. This added up to 30, which formed the sample size of the pre-test.

The purpose of the pretesting of the instrument was to sharpen the main instrument for the study. It was to make sure that the instrument was capable of eliciting the information needed. In other words, it was to test the instrument's reliability. The results of the pretesting helped the researcher to reshape and modify the instrument to be used to collect data for the actual research.

Data Collection Procedure

After the research instruments had been prepared, an introductory letter was obtained from the researcher's department. The required number of copies of both the questionnaire and the introductory letter were made. The researcher scheduled days on which questionnaires were to be administered. The introductory letters were given to the various hall wardens to inform students of the impending study and also to give the researcher the go-ahead to administer questionnaires. A copy of the introductory letter was also given to the Dean of Students Affairs.

On the said days, the researcher moved from hall to hall with copies of the questionnaire. The hall porters helped the researcher to identify the blocks in the halls, which housed the various levels. Having received this

information, the researcher randomly selected the rooms using the lottery method. Having been able to select the appropriate rooms, the researcher went ahead to administer the questionnaires.

The questionnaires were left with the students to give them ample time to complete them. Completed copies of the questionnaires were collected by the researcher on the proposed dates.

Data Analysis Plan

The data collected from the respondents were carefully checked. Individual items on the questionnaire were checked for consistency and completeness. This was to verify whether each respondent had answered all the questions or omitted some of them.

After the check on completeness and accuracy of the responses to the questionnaire, the information gathered was processed and converted into figures and symbols that could be conveniently quantified and analysed. These were coded in a book. Tables were then drawn using the data that had been coded.

Descriptive statistics such as frequencies, means, and standard deviations were computed to describe data and other characteristics of students. These were used to answer the various research questions.

CHAPTER FOUR

FINDINGS AND DISCUSSION

This study examined students' views on the government's policy of cost-sharing. It also asked for suggestions from students concerning alternative ways of funding tertiary education

This chapter presents and discusses the findings of the study. Two categories of respondents participated in the study. The participants included the first and final year students of the University of Cape Coast. Views were also sought from some executive members of the Students Representative Council by way of interviews.

After a check on completeness and accuracy of the responses to the questionnaires, information that was gathered was processed and organised into tables and figures to facilitate interpretation and further analysis. Frequencies, means and percentages were computed and used to describe data and other characteristics of student. These pieces of information were used to answer the various research questions.

A sample of 400 persons was served with copies of a questionnaire designed for the purpose of the study. Out of this number, 360 copies of the questionnaire were retrieved, giving a return rate of 90%, which was considered adequate for a survey of this nature. From this number of 360, 200 were views from males forming 50%, and 40% formed opinions from women. The results of the data analysis are presented beginning with the biographical data and followed by the answers to the research questions.

Biographical Data

Altogether, 360 students participated in the study. Of this number, 198 were males while 162 were females. The male students outnumbered the females because the male/female ratio for the population of the study was 211:169.

The age distribution of the respondents of the study was put into 3 categories: 25 years and below, 26 years to 40 years and 41 years and above. The researcher considered these categories as representing, respectively, the young age group, middle age group and mature group. The majority of the student respondents for the study were within the range of 25 or less.

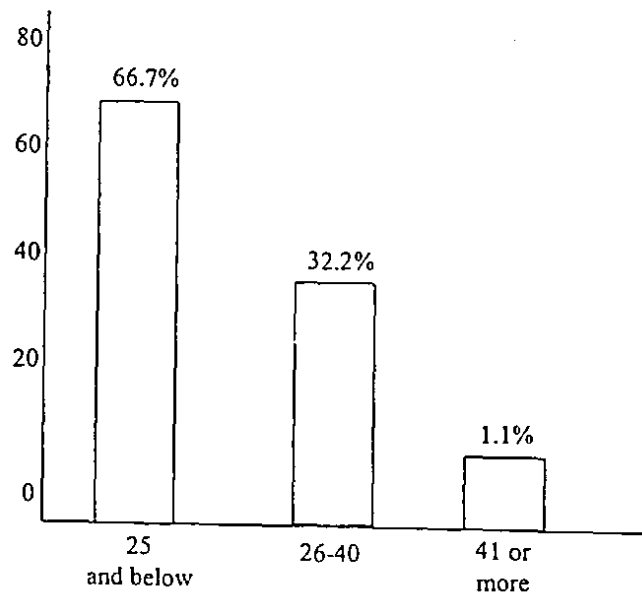


Figure 1: Distribution of Respondents by Age group

As stated earlier, two categories of students participated in the study: first and final year students. There were more respondents from the level 400 group. Actually, the number of students sampled for the study had a majority in the 400 level. There were 217 level 400 students as against 183 level 100 students.

The researcher believed students' programme of study would affect students' responses. The questionnaire therefore sought to find this out. Programmes were put into two categories. These were those who offered an undergraduate degree programme of four years and those who had come in for a post-diploma of two or three years. Students pursuing a four-year degree programme in Arts, Science, Education and Social Sciences formed a vast majority of 91.9%. Those pursuing a post-diploma of two to three years were just 29 or 8.1% of the sample.

The Findings of the Study

Research Question 1: "How do students perceive the government's policy of cost-sharing in tertiary education?"

The question was meant to seek students' views on government's justification for introducing cost-sharing. It sought students' views regarding government's responsibility for funding tertiary education. It was also aimed at finding out whether students believed that they should contribute their quota towards tertiary education by paying some percentage of the cost of tertiary education. In another vein, it solicited information from students concerning the impact their contribution had made on their academic performance. Moreover, the question sought students' views regarding the popularity or otherwise of the policy of cost-sharing among parents and students.

Tables 1 to 5 show these views expressed by the students. The following abbreviations, which appear in the tables, have the following meanings:

SD	=	Strongly Disagree	D	=	Disagree
U	=	Undecided	A	=	Agree
SA	=	Strongly Agree	M	=	Mean
ST	=	Standard Deviation	DE	=	Decision

The degree of agreement or disagreement was measured on a 5-point scale as follows: Strongly Disagree (SD) = 1; Disagree (D) = 2; Undecided (U) = 3; Agree (A) = 4; and Strongly Agree (SA) = 5. Along the continuum, the following meanings were given to mean ratings: 1 – 1.99 = SD; 2 – 2.99 = D; 3-3.99 = U; 4-4.99 = A; and 5.0 = SA

An issue that the study sought to find out was whether students believed that government was in a good financial standing to support tertiary education alone and that it was government's responsibility to finance tertiary education. The researcher investigated into this issue and the details of the investigation are shown in Table 5.

Table 5 shows that majority of the students (66.4%) disagreed with the statement that government alone should be made responsible for financing tertiary education. That means most of the students believed government cannot solely finance tertiary education. About one-third of the students agreed with the statement implying government can solely finance tertiary education. Approximately 3% of the sample was undecided on the issue. This finding suggests that students seemed to sympathize with government on the issue of financing education. Students appeared to have realized that government alone cannot finance tertiary education and that students of tertiary education must bear part of the cost of their education. Out of 66.4% that disagreed with the statement, 52% formed views of females. Women

have, in this sense, proven to be more sympathetic with government on the financing of tertiary education.

Table 5

Students' View on Government's Responsibility for Funding Tertiary Education

Views	Responses	Frequency	%	M	Sd	Meaning
Government can and should be solely responsible for financing tertiary education	SD	46	12.8			
	D	193	53.6			
	U	10	2.8	2.65	1.03	D
	A	63	17.5			
	SA	48	13.3			
The proportion of cost of tertiary education borne by students is too high	SD	19	5.3			
	D	119	33.1			
	U	25	6.9	3.38	1.32	U
	A	102	28.3			
	SA	95	26.4			
The concept of cost-sharing is a shift of responsibility of government to parents and/or students	SD	59	16.4			
	D	121	33.6			
	U	51	14.2	2.83	1.31	D
	A	81	22.5			
	SA	48	13.3			
Mean of Means				2.95	1.22	D

Another critical aspect of the issue of cost-sharing was the proportion of the cost of tertiary education borne by students. A statement was therefore

made by the researcher to the effect that the proportion of cost borne by students was too high. Reacting to this statement, 138 students (38.4%) disagreed, while 197 (54.7%) agreed, some 6.9% of the students were undecided. Overall, majority of students consider the proportion of costs borne by students to be high. With a mean of 3.38 and a standard deviation of 1.32, it suggests that students are ambivalent about the proportion of the cost of their education.

To further find out whether students believed that it is government's responsibility to bear all the cost of tertiary education, students were asked whether they agreed with the statement that the government's policy of cost-sharing was a shift of responsibility of the government to parents and/or students. Fifty percent of the respondents disagreed or strongly disagreed with the statement. This means they do not believe it is government's responsibility. Although 35.8% of the students agreed or strongly agreed that it is a shift of responsibility, using the majority decision and the mean rating of 2.83, which corresponds to disagreement, it could be concluded that students did not think government is shirking its responsibility of financing tertiary education.

These three statements served to establish the fact that government is solely responsible for funding tertiary education. With a mean of mean ratings of 2.95, the decision is that of disagreement to the statement. This indicates that students believe that government alone should not be made responsible for financing tertiary education. Although the cost of tertiary education appears to be on the high side, students believed that the government is not shifting its responsibility; and that financing tertiary education is not only the

responsibility of the government. This, to some extent, is in line with Friedman's views. Friedman (1962) noted that students are the direct beneficiaries of tertiary education, so students together with their parents should bear the full cost of educational services. He further argued that the state or the government should not pay for the cost of educational services alone and that parents and students who are the consumers of such services must be prepared to pay the cost of these services. Moumouni (1988) also shared Friedman's (1962) view by stating that it is not possible for government alone to bear the cost of education; he calls on parents, students and other stakeholders of education to have a hand in financing tertiary education.

The finding is also compatible with what Harsh (2000) attributed to Dr. Ibn Chambas (1999) on the cost of tertiary education being diversified. Dr. Ibn Chambas is reported to have declared that funding of tertiary education must be broadened to include contributions from all beneficiaries. These include students, parents, government and the local communities.

Extent of Students' Willingness to Contribute Towards the Cost of Tertiary Education

The study also sought to find out the extent to which students are willing to wholly support government in sharing the cost of tertiary education. Students were asked to indicate the extent to which they were prepared to contribute towards their education at the tertiary level by agreeing or disagreeing with statements provided by the researcher. Table 6 shows the extent to which students were willing to contribute towards cost-sharing.

Table 6

Extent of Students' Willingness to Pay for Tertiary Education

<i>Statement</i>	<i>Responses</i>	<i>Frequency</i>	<i>%</i>	<i>M</i>	<i>ST</i>	<i>Meaning</i>
The percentage of cost of tertiary education being borne by students is too little an amount	SD	150	41.5			
	D	109	30.5			
	U	30	8.3	2.11	1.24	D
	A	53	14.7			
	SA	18	5.0			
Students are willing to pay for part of their own education	SD	63	17.5			
	D	89	24.7			
	U	48	13.3	2.96	1.31	D
	A	120	33.3			
	SA	40	11.2			
Students are the direct beneficiaries of tertiary education and should pay for it	SD	124	34.4			
	D	146	40.6			
	U	26	7.2	2.11	1.12	D
	A	55	15.3			
	SA	9	2.5			
Cost-sharing of tertiary education is inevitable	SD	52	14.4			
	D	72	20.0			
	U	50	13.9	3.14	1.27	U
	A	146	40.6			
	SA	40	11.1			
The universities should increase various students' charges such as academic user-fees annually	SD	151	41.9			
	D	135	37.6			
	U	21	5.8	1.97	1.12	SD
	A	39	10.8			
	SA	14	3.9			
What students are being asked to pay is just 2% to 3% of direct teaching cost	SD	82	22.8			
	D	84	23.3			
	U	152	42.2	2.44	1.0	D
	A	37	10.3			
	SA	5	1.4			
Students should gradually be made to pay the full cost of lodging and incidental expenses	SD	151	41.9			
	D	140	38.9			
	U	23	6.4	1.93	1.08	SD
	A	34	9.4			
	SA	12	3.4			
Mean of means (Mm)		360	100	2.37	1.17	D

Table 6 shows that students did not believe that the percentage of cost being borne by them was too little an amount. Students who felt this way, including those disagreeing strongly, were 259 (72.2%). Generally, therefore, students did not agree to the suggestion that the percentage of cost borne by them is too little an amount.

A mean rating of 2.11 corresponds to disagreement, which meant students generally did not agree the amount paid was too little.

The second statement on table 6 sought to find out students' willingness to pay for their own education. About 42% (157) of the respondents were unwilling to pay for their part of their education. About 44% (160%) were willing to pay, while the rest were undecided. This finding suggests that some students were willing to pay whereas others were not willing to pay. Overall, willingness or unwillingness appeared to be 50/50 with willingness to pay for tertiary education being slightly higher.

On the issue as to students being the direct beneficiaries of tertiary education and therefore should pay for it, students responded in the following: respondents who strongly agreed and disagreed were 270, which formed 75%. Only 7.8% agreed that students were a direct beneficiary and were willing to pay. This clearly revealed that although students benefited from tertiary education, they were unwilling to pay their part of the cost of tertiary education simply because they were direct beneficiaries of tertiary education.

With regard to the statements that cost-sharing is inevitable, 51.7% agreed whereas 34% disagreed, and 13.9% were undecided. A mean rating of 3.14 means students are undecided on the issue and are not too certain on what to believe; whether it is inevitable or could be done away with.

The statement that the universities should annually increase students charges such as academic user-fees received negative reaction by 79.2% of the respondents. Those who agreed formed 14.7%, whilst 5.8% were simply undecided. The vast majority carried the decision with a mean score of 1.97, which meant that students strongly disagreed with the statement.

The last but one statement was meant to find out from students whether they believed the amount they were being asked to pay formed just 2% to 3% of direct teaching cost. Many students were not sure about this; so those who were undecided formed 42.2% whereas 46.1% disagreed and 11.7% agreed. On the whole, the students disagreed with the statement. The mean rating of 2.44 corresponds to disagreement.

With regard to the suggestion that students should gradually be made to pay the full cost of lodging and incidental expenses, the students strongly disagreed with the suggestion. Those who disagreed and strongly disagreed formed 80%, whereas those who agreed formed 12.7%. Those who were not sure of what to say formed 6.4%. This outcome clearly revealed that students were not in favour of paying such charges and are certainly not ready for any increment of the sort. A mean rating of 1.93 indicates strongly in disagreement.

These sets of statements aimed at finding out the extent of students' readiness to contribute towards the cost-sharing of tertiary education. Putting the scores indicating the extent of agreement or disagreement together, it can be concluded that students were generally unwilling to pay part of their tertiary level education ($M = 2.37, sd = 1.17$).

The last three statements in Table 6 centre on charges in tertiary institutions. Students clearly opposed the idea of charges being increased. As Effah and Adu (1998) have noted, it has become a government policy that students be made to gradually assume responsibility for the payment of full cost of lodging and incidental expenses. While observing that various fora have supported this policy by recommending that direct beneficiaries of tertiary education (i.e. students and parents) should be made to meet the cost of students maintenance, they note, however, that this may not be feasible to execute in one year and that it has to be phased in order to reduce the impact on students and parents.

Some opinions have been expressed about the impact of cost-sharing on students' financial circumstances. Oduro (1999) tried to assess this impact by finding out the cost incurred by students at that time. He explained that students spent an average of ₦120,000 per semester on internal shuttling services provided by taxis and "ro-tros" on campus. He presumed that students, on the average, spend ₦100,000 on photocopying and learning materials. Non-resident students who rented rooms in the surrounding villages in the university were paying ₦400,000 to ₦700,000 as rent.

These figures quoted by Oduro have increased with the passage of time. Non-resident students now pay a minimum of ₦800,000 and a maximum of ₦4 million in order to rent rooms in neighbouring villages and SSNIT flats of the university. This amount added to the cost of photocopying, meals and transport services on campus simply means that students are really struggling to cope with finances on campus.

In contributing to this notion of students' disagreement about payment of fees, Akangbou (1987) observed that the payment of tuition fees is likely to further increase the gap between the rich and the poor and the creation of a class-society. According to Akangbou, the students on their part would resent such a move and that if peace is to reign "university education should continue to be free" (p. 18). By this, he has suggested that university education should be tuition-free.

As students continued to reject the idea of paying fees, Professor Addai- Mensah, a former Vice-Chancellor of the University of Ghana in 1999, reminded students and parents that resources available to government for meaningful academic work had dwindled to such an extent that the universities would have to be closed down if no additional funds were made available.

According to Addai-Mensah, what parents were being asked to pay was just between 2% to 3% of direct teaching cost, which did not take into account high electricity bills and other overhead costs. He added that whilst the funds of the university were dwindling, the intake was increasing; thus, there was the need for cost-sharing. Students, from this study, also disagreed on the statement that they are direct beneficiaries of tertiary education and should therefore pay for it. This unwillingness on the part of students to pay for tertiary education stems from students' claim that they do not have any money. This was why Wereko Brobbey (1998) suggested that any loan scheme that is put in place must be self-sustaining in the long-term. This would allow poor students who are admitted to the university, the chance to pay for all the elements of tertiary education, which are borne by the students.

UNIVERSITY OF JERSEY

This arrangement, he said, would help diversify the source of funding as well as establish an effective repayment plan for the Students' Loan Scheme.

Orwig (1971) expressed a similar view when he stated that although the individual clearly benefits from tertiary education, it provides important and additional benefits to the whole society. He argued, therefore, that tertiary education is a public good and so, the cost should be shared by the entire society including parents, students, governments and other stakeholders of education.

Views of Students on Their Interest to Compromise with Government

Although the study revealed that students were unwilling to contribute towards tertiary education, there were certain limits to which these could be extended. In other words, there were instances where students clearly showed their willingness to work with government to finance tertiary education. The researcher provided four statements that suggest compromise. Table 7 shows the extent to which students agreed or disagreed with the statements.

As shown in Table 7, 74.4% of the respondents agreed that government alone could not finance tertiary education and needed to be supported, while 1.4% were undecided and 24.1% disagreed. The high percentage of students who agreed reveals the students' willingness to compromise with government that the cost of tertiary education cannot be borne by government alone and must be supported.

Table 7

Students' Interest in Compromising with Government

Statement	Responses	Frequency	%	M	ST	Meaning
Government alone cannot finance tertiary education and needs to be supported	SD	26	7.2	3.52	1.15	U
	D	61	16.9			
	U	5	1.5			
	A	187	51.9			
Universities and polytechnics should contribute their quota towards funding tertiary education	SD	22	6.4	3.64	1.12	U
	D	50	13.9			
	U	23	6.4			
	A	201	55.8			
The cost of tertiary education must be shared between government and students/parents	SD	33	9.2	3.61	1.21	U
	D	50	13.9			
	U	17	4.7			
	A	185	51.4			
The percentage of the cost of tertiary education paid by students is just enough	SD	66	18.3	2.95	1.35	D
	D	92	25.6			
	U	39	10.8			
	A	119	33.1			
	SA	44	12.2			
Mean of Means		360	100	3.43		U

Students also appeared to believe that universities and polytechnics should contribute their quota towards funding tertiary education, since 73.3% agreed to the statement as against 20.3% who disagreed whilst 6.4% were undecided.

Again, students agreed that the cost of tertiary education should be shared between government and students or parents. Respondents who agreed

to this idea formed 72.2%. Those in disagreement formed 23.1% whereas 4.7% were undecided.

Regarding whether the percentage of the cost of tertiary education paid by students was enough, students reacted in diverse ways. Those in agreement formed 45.3%; those in disagreement formed 43.9% and those who were undecided formed 10.8%. This reveals that almost half the population of students sampled agreed that the amount paid was enough, whilst those in disagreement formed almost the other half. This simply means that students do not agree on the amount paid. This could be due to the differences in the levels of income of students and that of their parents.

The statements in Table 3 suggest that students at a point in time compromised with government on the issue of cost-sharing. Students agreed that government needed to be supported in financing tertiary education. They also believed that university and other tertiary institutions should contribute their share towards funding tertiary education. It was again the belief of students that the cost of tertiary education must certainly be shared although they were not too certain whether the amount they were paying was sufficient or not.

The need for government to be supported in financing tertiary education is emphasized by Effah and Adu (1998). They explained the government's financial situation stressing the need for tertiary institutions to generate funds internally to support their institutions. They declared that between 1993 and 1998, government had been funding tertiary education below 50% of the requirement of the sub-sector. They state that in respect of capital expenditure, government grants had been very inadequate. This had

UNIVERSITY OF LAKE CHARLES

made it become generally accepted that it might not be possible for government to increase funding to the education sector beyond current share of the recurrent capital budget. They added that the Ministry of Education would have to review its intra-sectional allocation and management of financial resources in order to attempt an increase in allocations to tertiary education.

According to Awal (1999), Benneh observed that although government's recurrent budget on education had increased from 24% in the early 1970s to 36% in 1998, the education sector needed more resources to expand and improve existing facilities to enhance the standards of education in the country. He cautioned that government-funding levels of 50% for universities and 30% for polytechnics respectively were inadequate and stressed the need to diversify sources of funding tertiary education in order to enhance the success of educational programmes of the universities.

In view of this, tertiary institutions must generate funds to support their institutions, as a way of contributing their quota towards funding tertiary education. The findings of this study therefore suggest that university students are slowly but inevitably recognising the need to co-operate with the government by making some contribution towards meeting the cost of their education.

The overall mean rating of 3.43 suggests that although the students were not fully decided on the issue of co-operating with the government about cost-sharing, they were moving towards striking a compromise.

Students' Views on Selected Reasons for Cost-Sharing

The researcher was interested in finding out whether students agreed with the reasons for which they should pay for part of their education. Certain reasons given by scholars on the issue were put to students so as to find out their agreement or disagreement with those reasons established. Table 8 shows how they reacted to the statements provided.

Table 8

Students' Reactions to Some Reasons for Cost-Sharing.

Reasons	Responses	Frequency	%	M	ST	Meaning
Financial contribution made by a significant portion of university students towards the cost of education can enhance educational quality and relevance.	SD	26	7.2			
	D	59	16.4			
	U	31	8.6	3.52	1.15	U
	A	189	52.5			
	SA	55	15.3			
By contributing towards the cost of education, students will exhibit seriousness as regards academic work.	SD	53	14.7			
	D	71	19.7			
	U	21	5.8	3.27	1.35	U
	A	154	42.8			
	SA	61	16.9			
Higher education throughout Europe is heavily subsidized by the state and should so be done in Ghana	SD	19	5.3			
	D	62	17.2			
	U	36	10.0	3.69	1.21	U
	A	139	38.6			
	SA	104	25.9			
Mean of Means		360	100	3.49	1.26	U

UNIVERSITY OF LAKE CHARLES

Specifically, the first reason provided sought to find out if they would agree that financial contribution made by a significant portion of university students towards the cost of their education could enhance educational quality and relevance. Those who agreed to this assertion were 189 students, which formed 52.5%, whilst 55 students strongly agreed making 15.3%. This means those in agreement made up 67.8% whereas those who strongly disagreed and disagreed were 85 in number making 23.6%. Although students did not fully agree with the statement, there was an indication towards agreement ($M = 3.52, sd = 1.15$).

The second statement wanted to find out whether students would agree that paying the cost of their own education would make them serious with their academic work. Those who agreed were 154, and 61 students strongly agreed. This put the figure at 215 making 59.7%. It could therefore be concluded that almost 60% of the students believed that if they contributed towards the cost of their own education, they would show a high level of seriousness with their academic work.

Oduro (1999) expressed the same view by explaining that the primary benefit of university education is that it enhances the earning power of the educated. He added that since the students are the ones who reap the major returns from the investment made in university education, they should be made to pay some form of fees towards their education.

According to the Association of African Universities (1997), financial contributions made by a significant portion of university students towards the cost of education can enhance educational quality and relevance. When students contribute towards their own education, they are likely to generate

pressure for quality teaching on the part of academic staff to be punctual and regular at lectures and also be available for student consultations. As students contribute towards the cost of their own education, they would also they would exhibit seriousness in their academic work. Contributing towards their own education would also allow students to show more concern towards what they are currently studying. This would motivate students to work hard towards the completion of their studies so that they can contribute towards national development and also earn a pay packet.

Another dimension to the question of funding higher education was given in the third statement which points out that higher education throughout Europe is heavily subsidized by the state and so if students are to contribute their quota towards tertiary education; it ought to be heavily subsidized by the Ghanaian government. This means that although students have accepted that they ought to pay towards their education at the tertiary level, the proportion they should pay should be minimal. Nearly two-thirds of students (64.5%) felt this way. Those in disagreement formed 22.5% while 10% were undecided. This means that students were willing to pay, but their payment should be very minimal.

Bowen (1963) condemned the practice where suggestions and proposals were made to increase tuition fees tremendously. He believed that this plunges students into debt. He suggested as a solution to this problem, granting of loans to students by certain organisations and bodies. He added that such practice of shifting cost of higher education to students is not the best especially since it comes at a time when there is the need to improve higher educational opportunities to millions who desire to have it. He explained

further that this is a time the nation depends so much on the universities and polytechnics as a source of training grounds for its human resource to enhance nation building. Similar views are expressed by Hanson and Weisbrod (1970).

Peacock and Culyer (1969) also suggested an alternative to funding tertiary education. They contended that loans should be big enough to see students through their university education. Upon completion, students should be made to repay the loans by making special arrangement with the institutions/organisations that granted them the loans.

The Extent of Popularity of Cost-Sharing

Students involved in the study believed that cost-sharing is a must; it must be implemented, but how favourable is the policy itself and its implementation to them? The researcher made efforts to determine the extent to which government's policy of cost-sharing of university education is accepted by university students as a popular principle. Table 9 shows the extent to which students agree or disagree with statements relating to the popularity of cost-sharing.

Students reaction to the statement that the government's policy of cost-sharing was favourable to all students and parents was sought. The result of this was 67.2% of the respondents disagreed that it was favourable. Whilst 17.2% agreed it was favourable, 15.6 were simply undecided on the issue. Accordingly, this reveals that the policy is not favourable to students.

Table 9

Popularity of Cost-Sharing

Statement	Responses	Frequency	%	M	ST	Meaning
The government's policy of cost-sharing is favourable to all parents and students in tertiary institutions	SD	120	33.3			
	D	122	33.9			
	U	56	15.6	2.19	1.13	D
	A	52	14.4			
The timing and implementation of the policy of cost-sharing is favourable to all parents	SA	10	2.8			
	SD	98	27.2			
	D	139	38.6			
	U	68	18.9	2.26	1.10	D
The timing and implementation of the policy of cost-sharing is favourable to all students	A	40	11.1			
	SA	15	4.2			
	SD	107	29.7			
	D	151	41.9			
The timing and implementation of the policy of cost-sharing is favourable to all students	U	61	16.9	2.12	1.0	D
	A	33	9.2			
	SA	8	2.3			
Mean of Mean Ratings		360	100	2.19	1.07	D

Asked about the timing of the implementation of the policy and how favourable it was to parents, the respondents' reaction again was that the timing and implementation were unfavourable; 65.8% disagreed that it was favourable. Those who agreed that it was favourable formed 15.3% whilst 18.9% were undecided. Out of the 15.3% of respondents that agreed cost-sharing was favourable, 10.3% were female respondents. This suggests that the women seemed to be more sympathetic in their views. The same question

was rephrased for respondents to decide how favourable the policy's timing and implementation was to students. To this, 71.6% believed it was unfavourable, 11.4% agreed it was favourable whereas 16.9% were undecided on the issue.

These are the results of the questions on how favourable the policy of cost-sharing was. Students' and parents' views on the timing and implementation of the policy suggested that the policy of cost-sharing did not find favour with students nor parents. Students claimed that they were struggling to make it through tertiary education under these times of cost-sharing. A careful probing into this issue (through interviewing) suggested that after paying fees, many students have very little to feed on and to buy learning materials. This sometimes plunges some students into debt. This viewpoint was expressed by Bowen (1963) when he condemned the practice where suggestions and proposals were made to increase fees tremendously. He complained that such acts plunged students into debt.

Wattenberger (1971) shared a similar view as he contended that the government should be responsible for financing higher education and not put the cost on the poor students. He believed that government must bear the full responsibility for financing higher education because it helps to develop human resources, eliminate poverty, create national security and ensure economic growth.

It can be deduced from the discussion and interviews with student leaders that students perceive the government's policy of cost-sharing as a necessary evil. It is necessary because, government cannot solely fund tertiary education, since government can no longer meet the rise in the cost of tertiary

education. Cost-sharing has also become necessary because students believe that their contribution enhances academic progress.

On the other hand, cost-sharing is considered undesirable because its implementation is unfavourable to students and parents. There is also the perception that the universities may shift an unacceptable proportion of the cost of tertiary education to students.

Research Questions 2: The second research question was: “What proportion of the cost of tertiary education are students willing to pay?”

This question was aimed at discovering from students how much they were willing to pay as contribution towards their own education. Students were questioned about how much they could pay and would wish government approve for them to pay. Tables 6 and 7 show the students’ responses:

Table 10

Proportion of Cost Students are Prepared to Pay

Amount Suggested	No of Students	Percentage
1. Less than 50% of cost of tertiary education	176	98.3
2. More than 50% of the cost of tertiary education	3	1.7
TOTAL	179	100

Table 11
Amount Students are Prepared to Pay

Amount Suggested	No of Students	Percentage
1. ₦400,000 or less	9	4.8
2. ₦500,000 - ₦700,000	46	25.0
3. ₦800,000 - ₦900,000	11	5.9
4. ₦1,000,000 - ₦2,000,000	84	45.0
5. ₦3,000,000 - ₦4,000,000	15	8.1
6. ₦5,000,000 - ₦6,000,000	21	11.2
TOTAL	186	100

Students were asked to suggest some amount of the cost of tertiary education they were willing to pay. They were to do this by stating the amount to be paid in cedis. However, some students decided to give their figures in percentages. This has been captured in Table 11. Some students felt that no matter how much the government spent in training a student per annum, students should be made to pay less than 50% of the cost. Majority of the students who presented their suggestion in percentage form fall in this category, which indicates 176 students forming 98.3% of the sample that indicated their answers in percentage form. The number of students who believed students should pay more than 50% were 3, making 1.7%. This suggests that students are willing to pay less than 50% of the cost of tertiary education.

Table 11 shows details of students whose answers were given in cedis. Students who believed they should pay ₦400,000 or less were 9 in number, forming 4.8%. Those who believed students should pay between ₦500,000 -

₦700,000 were 46 in number forming 25%. Another group believed students should pay between ₦800,000 - ₦900,000 which formed 5.9%. Eighty-four students, forming 45% believed they should pay between ₦1,000,000 - ₦2,000,000 per year. This formed the largest group. Some students went ahead to suggest a higher amount to be paid, ₦3,000,000 - ₦4,000,000 and ₦5,000,000 - ₦6,000,000, forming 8.1% and 11.2% respectively. In all, 365 suggestions were received instead of 360. This was because a few students decided to give their answers in cedis and also as a percentage of the total cost of their education. Quite a number of women showed their opinion in favour of high amount to be paid. Those who suggested comparatively high amounts to be paid, that is, ₦3 million to ₦4 million, and ₦5 million to ₦6 million formed views from women. These formed 6.0% and 8.2% respectively.

The amounts students are willing to pay suggest that the students do not rule out the fact that they must pay something towards the cost of tertiary education. However, the rates to be paid differ from individual to individual. This could be due to the different income levels of students and that of their parents.

Relationship between Amount Government Spends on Students and The Amount Students are Prepared to Pay

The researcher tried to compare the amounts students actually pay and the amount the National Council for Tertiary Education (NCTE) gives as the cost for training graduates in our tertiary institutions. Tables 12 give the cost of producing a graduate per year.

Table 12**Cost Per Graduate Per Annum by Discipline/Faculty (Millions of cedis)**

	1996/97	1997/98	1998/99	1999/2000	2000/2001	2001/2002
Humanities	3.3	3.8	4.2	4.8	6.0	8.8
Education	3.9	4.7	5.0	5.7	5.0	8.8
Science	5.7	6.6	7.4	8.4	8.7	12.7
Agriculture	5.7	6.6	7.4	8.7	9.0	13.1

Source: Report on Funding Tertiary Education: Technical Report Series 1998

Figures for 2003/2004 & 2004/2005 academic year were not ready at the time of collecting data. Table 10 gives details of proposed registration fees paid by students as their contribution towards the cost of tertiary education from 1999/2000 – 2002/2003.

Table 13**Proposed Registration Fees for Students per Discipline**

Discipline	Year			
	1999/2000	2000/2001	2001/2002	2002/2003
Resident	453,000	520,000	131,500	821,500
Humanities	313,000	380,000	541,500	631,500
Non-resident				
Resident	551,000	618,000	892,500	982,500
Science/Agric.	411,000	478,000	702,500	792,500
Non-resident				
Resident	488,000	555,000	791,500	881,500
Education (Humanities)	348,000	415,000	601,500	691,500
Non-resident	586,000	653,000	952,500	1,042,500
Resident				
Education (Science)	446,000	513,000	762,500	852,500
Non-resident				

Source: Office of Deputy Finance Officer, UCC

Comparing the figures in Table 12 to those of Table 13, it would be realized that what students actually pay is so minimal an amount as compared to the amount government spends in training students. In 2001/2002 academic year, for instance, students paid an amount ranging from ¢541,000 - ¢952,500 depending on one's discipline and residential status, whereas government spent between ¢8.8million - ¢13,1 million cedis to train a student. For a student studying the humanities to be specific, a resident student paid ¢821,500, whilst government spent ¢800,000 to train a student in the humanities. This pegged the percentage of payment at 9.3. This means a student in 2001/2002 paid 9.3% of the cost that government bears in training a student. This means the amount students pay is far less than even 50% of the cost of tertiary education which majority of students proposed.

In the year 2000/2001, a resident Science student paid ¢618,000 whereas it cost government ¢8,700,000 to train a student in that discipline. This puts the percentage of payment at 7.1. It means the amount paid by a Science student in 2000/2001 academic year was 7.1%, which is far less than 50%. It can thus be said that the amount paid by students is very minimal.

The views of student leaders were in line with those of the student body as sampled for the study. An interview with some student leaders revealed they believed students and parents must help government pay for the cost of tertiary education. They however pleaded that the amount to be paid by students/parents be minimal.

This minimal payment by students is in agreement with Moumouni (1991) when he petitions to the various sources that can be met to finance tertiary education. He believes expenses for tertiary education can be borne

only in the framework of honesty in the management of public funds. He suggests that government should take practical measures to increase the return of money spent, and to a certain extent, bring costs down to a reasonable level for African countries.

A report of the Association of African Universities (AAU, 1997) points out that the state is the sole financier of higher education to a far larger degree in Africa than in other regions. The report says that some nations over-invest in higher education while others under-invest. As a general rule, tertiary education investment in African Universities and Polytechnics should receive 15 percent and 20 percent respectively of the government's overall education budget.

To summarise, the amount student state they are willing to pay, suggests that students do not rule out the fact that they must pay something towards the cost of their tertiary education. However, the rates to be paid differ due probably to the different income levels of students or their parents. Majority of students however proposed that no matter the amount paid, it should be less than 50% of the cost of tertiary education. Judging from the figures and comparison made, it could be concluded that students are paying far less than the 50% some proposed. Thus, it appears that their proposal is being met.

Research Question 3: The third research question was: "How has cost-sharing affected enrolment and attendance?"

This section looked at the effects that respondents believe cost-sharing has had on enrolment and attendance. It aimed at soliciting students' views on

the attendance of students at the university as a result of the cost-sharing concept. Table 14 gives details of this question.

The following abbreviations appear in the table and bear the following meanings:

SD = Strongly Disagree	D = Disagree
U = Undecided	A = Agree
SA = Strongly Agree	M = Mean
ST = Standard Deviation	DE = Decision

Table 14
Students' Views on the Effects of Cost-sharing on Enrolment and Attendance at the University

Statement	Responses	Frequency	%	M	ST	DE
Cost-sharing discourages students from poor homes from pursuing tertiary education	SD	41	11.4			
	D	60	16.7			
	U	15	4.2	3.62	1.40	U
	A	124	34.4			
	SA	120	33.3			
Cost-sharing affects enrolment	SD	15	4.2			
	D	45	12.5			
	U	29	8.1	3.82	1.10	U
	A	170	47.2			
	SA	101	28.0			

The first statement specifically sought students' views as to whether they believed cost-sharing discourages students from poor homes from pursuing tertiary education. Two hundred and forty-four (67.7%) students, a large majority, agreed and strongly agreed that cost-sharing did discourage

students from poor homes from pursuing tertiary education. This meant that majority of the students sampled felt that cost-sharing did scare some people from pursuing tertiary education. This, in effect, meant that in their view higher education has become a privilege for the rich. Only those with money could pursue tertiary education. This, they believed, had affected enrolment and attendance negatively.

The student leaders interviewed felt that cost-sharing had a number of negative effects on enrolment. They believed that the introduction of cost-sharing had come to draw a distinction between the poor and the rich. Whilst the poor were struggling to pay fees, the rich could easily pay and the university had a number of fee-paying students. The student leaders also claimed that cost-sharing had led to delayed registration of some students. This, they attributed to students' inability to pay their required share of the cost of tertiary education.

As a follow-up of students' views that cost-sharing was preventing people from pursuing tertiary education, the researcher delved further into the topic. The aim was to find out if students were withdrawing from the university because they could not pay fees. Investigation into the student withdrawal rate and reason for withdrawal of students yielded the following results. Tables 15 and 16 give details.

Table 15 indicates that within 2003/2004 academic year, 97 students were dismissed. These dismissals were due to students' inability to perform creditably in their academic work. This included students in levels 100 and 200.

Table 15

Students Withdrawn – 2003/2004

Level	No. of Students		Reasons	Total
	Withdrawn Dismissed	Repeated		
100	46	-	Non-performance or failure in 3 or more courses	46
200	51	-	Failure in 3 or more courses	51
Total	97	-		97

Table 16

Students Withdrawn – 2004/2005

Level	No. of Students		Reasons	Total
	Withdrawn Dismissed	Repeated		
100	84	-	Failure in 3 or more courses	84
200	25	58	Failure in 3 or more courses	83
300	16	22	Failure in 3 or more courses	38
Total	125	80		205

Source: Office of the Deputy Registrar, Academic, UCC

According to the details of Tables 15 and 16, quite a number of students were withdrawn from the university between 2003-2005 academic years. However, according to the record, no student had been withdrawn due to the one's inability to pay fees. All students withdrawn, had been withdrawn

due to non-performance. In other words, student withdrawals had been due to failure in three or more subjects. In 2004/2005 academic year, 125 students were withdrawn whilst 80 were repeated. All these withdrawals were due to non-performance. It involved students in levels 100, 200 and 300.

From Tables 15 and 16, it can be clearly seen that no student is withdrawn from the university because of his/her inability to pay fees as a result of the introduction of the cost-sharing concept. Therefore, it cannot be concluded that cost-sharing has had an effect on enrolment and attendance.

It is worthy to note that each year the university cannot even admit 40% of the number of applicants who wish to enroll into the university. This means that in spite of cost-sharing and the payment of fees, the university rejects more than 60% of its applicants wishing to pursue tertiary education (Office of Deputy Registrar, Academic).

In conclusion, students' claim that cost-sharing is preventing some students from pursuing tertiary education cannot be proven. Although some students have been withdrawn, their withdrawal has nothing to do with payment of fees. Withdrawals at the university are made due to poor performance in academic work. This suggests that cost-sharing has not in any way affected enrolment and attendance of students. Enrolment rather seems to be on the increase because each year the number of applicants increases.

Research Question 4: "Research question four was how has cost-sharing affected quality of tertiary education?"

This question intended to find out from students the effect of cost-sharing on the quality of tertiary education. This will be tackled from various dimensions. The effect of cost-sharing is discussed in terms of its impact on

academic performance, its impact on government, improvement in the halls of residence of tertiary institutions and on the quality of teaching.

Firstly, the effect of cost-sharing will be tackled with regard to its impact on academic performance. Here, students' views were sought in two diverging ways, namely:

1. Cost-sharing leads to poor academic performance of students
2. Cost-sharing enables students to perform well academically

Table 17 gives details of this analysis.

Table 17

Impact of Cost-Sharing on Academic Performance

Statement	Responses	Frequency	%
29. Cost-sharing leads to poor academic performance of students	SD	55	15.4
	D	106	29.4
	U	61	16.9
	A	95	26.4
	SA	43	11.9
30. Cost-sharing enables students to perform well academically	SD	74	20.6
	D	102	28.3
	U	87	24.2
	A	67	18.6
	SA	30	8.3

The first statement on Table 17 was meant to seek students' opinion on the issue of cost-sharing leading to poor academic performance of students. According to students' views, 106 respondents disagreed with the assertion and 55 students strongly disagreed which formed 45% of those disagreeing, while 16.9% were undecided and 38.3% agreed that cost-sharing resulted in poor academic performance.

From Table 13, it is seen that 74 respondents forming 18%, disagreed that cost-sharing enabled students to perform creditably. Those who were undecided were 87 respondents which made up of 24.2%, whilst those in agreement formed 26.9% with a number of 97 respondents. This meant that majority of the respondents disagreed that cost-sharing did not allow students to excel academically. Some of the reasons for low academic performance of students under the era of cost-sharing will be discussed under the impact of cost-sharing on the quality of teaching.

Impact of Cost-Sharing on Government

One statement on the questionnaire (No. 31) was used to address this issue. Table 18 gives details of the analysis.

Table 18

Impact of Cost-Sharing on Government

Statement	Responses	Frequency	%
31. Because cost of tertiary education is now shared, government is not under much financial pressure	SD	55	15.4
	D	106	29.4
	U	61	16.9
	A	95	26.4
	SA	43	11.9

Table 18 shows that 151 respondents, making up 41.9% disagreed (12.5% of them rather strongly disagreed) that government was no more burdened. Respondents who agreed that government was no more under financial burden were 168, which formed 46.6% whilst 41 respondents making up 11.4% were simply undecided. The decision here is somewhat a split. It implies then that some students believed the government is relieved of the

financial burden of funding tertiary education whilst another section did not. The ideas of government being relieved a little of the burden can be seen in the views of Amoako (1999). He explained that there was a time when the state was looked upon as the answer to everything particularly to everything in education. Now the state was no longer able to be "the one-stop shopping centre" for all public services. It was therefore necessary for individuals, churches, parents and other bodies to come in to relieve the burden of government. Thus cost-sharing has in a way relieved the government of some financial pressure especially in the area of tertiary education.

Effects of Cost-Sharing on Improvement in the Halls of Residence

The researcher wanted to find out whether students felt that cost-sharing had made any improvement in the halls of residence. Specifically, she aimed at finding out from students whether they believed that the payment of user fees had improved water facility in the halls, infrastructural facilities and the provision of electricity. Table 19 shows details of what she found.

From Table 19, it can be seen that 159 respondents forming 44.2% disagreed and strongly disagreed that there had been any improvement in the halls of residence in terms of water facility. Contrary to this view of students, 176 respondents making up 48.9% believed that there had been improvement in water facility, whilst 25 respondents which formed 6.9% were not too sure whether there had been any improvement or not.

Table 19
Improvement in the Halls of Residence

Statement	Responses	Frequency	%
(a) The payment of user-fees has brought improvement to the halls of residence in terms of water/reservoir/polytank	SD	65	18.1
	D	94	26.1
	U	25	6.9
	A	145	40.3
	SA	31	8.6
(b) The payment of user fees has brought improvement to the halls of residence in terms of infrastructural facilities.	SD	82	22.8
	D	94	26.1
	U	23	6.4
	A	129	35.8
	SA	32	8.9
(c) The payment of user-fees has brought improvement to the halls of residence in terms of electricity.	SD	55	15.3
	D	102	28.3
	U	43	11.9
	A	132	36.7
	SA	28	7.8

This indicates that the introduction of the user-fee has made some impact in the halls of residence, which could be noticed by almost 50% of students. Addae-Mensah, former Vice-Chancellor of University of Ghana remarked that resources available for meaningful academic work had dwindled to such an extent that the universities would have to be closed down if no additional funds were made available (Yeboah Agyeman, 1999). In this wise, if the payment of user-fees has brought some improvement to the halls of residence in terms of water facility, then it is a step in the right direction.

The next statement on Table 15 indicates student's views in terms of improvement in infrastructural facility; 48.9% disagreed, 44.7% agreed and

6.4% were not quite sure whether there had been any improvement in infrastructure or not. This means that some students acknowledge there has been improvement whereas others assert there has been no improvement. In other words, the payment of user-fees has not been so noticeable in the area of infrastructure.

Section 'C' of Statement 32 asserts that the payment of user-fees has brought improvement in the halls of residence in terms of electricity. Reacting to this statement, 46% of the respondents disagreed with the assertion, 44.5% agreed whilst 11.9% were uncertain on the issue. This gives a somewhat split decision as those who agreed and disagreed are compared. This simply means that whereas some students clearly recognized and acknowledged that electricity supplies and services have been improved with the introduction of the payment of user-fees, a great number of students also believed that there has been no measure of improvement. Out of the 44.5% of respondents who agreed that there had been improvement in facilities, 38.2% were females. This means only 6.3% of the men agreed there had been improvement. The women in this sense, have proved that they were alert, attentive and could notice and appreciate change.

An examination of the issues concerning improvement in the halls of residence reveals that government has made some progress in improving life for students in the halls of residence. As Addae-Mensah (1999) had earlier stated, resources had dwindled to such an extent that universities would have to be closed down if additional funds were not made available. Chambas in Harsh (2000) also explained that the present scenario at the tertiary level was as a result of increasing population, which had brought about excessive

pressure on the financial and technical resources of the sub-sector. Chambas explained that conditions would continue to deteriorate if nothing was done to increase funding for tertiary education. Thus, if some percentage of students realize and recognize that there has been improvement in water, infrastructure and electricity due to the payment of user-fees, it can be said to be a good sign. However, it is to be noted that another good percentage asserted there had been no improvement in the halls of residence.

All three student leaders interviewed indicated that the introduction of user-fees had led to improvement of facilities in the halls of residence. They declared that sanitary conditions had greatly improved in the halls of residence. The organising sports secretary looked at improvement in the area of sports. He explained that the Sports Union could now organize itself better. They could use such money to buy jerseys, sports equipment and pay allowances of sports men. The Sports Union had also been able to purchase a bus, which could be used to convey sports men to games in and out of the country. In this wise, the payment of fees had brought some measure of improvement in the university's facilities.

Effect of Cost-Sharing on the Quality of Teaching

This aimed at drawing from students, views as to whether the practice of cost-sharing had brought improvement to the tertiary institutions in terms of quality of teaching and learning. Students were asked for their views by the researcher by giving them certain statements and asking them to either agree or disagree with the statements. These statements were reasons culled by the researcher during piloting of the research instrument.

This section therefore looks at students' view on quality of teaching in two dimensions: reasons for students' stance that cost-sharing has improved the quality of teaching in tertiary institutions and reasons for no improvement in quality of teaching in tertiary institutions. Table 20 shows students' reasons for claiming that the effect of cost-sharing on the quality of teaching has been positive. Table 20 shows these views of students.

Table 20

Reasons for Which Cost-Sharing is Believed to Have Improved Quality of Teaching

Statement	Responses	Frequency	%
(a) There is improvement in teaching facilities	SD	86	23.6
	D	117	32.5
	U	27	7.5
	A	111	30.8
	SA	20	5.6
(b) Cost-sharing has improved quality of teaching because lecturers are well paid	SD	72	20.0
	D	98	27.2
	U	68	18.9
	A	105	29.2
	SA	17	4.7
(c) Cost-sharing has improved quality of teaching because students can now concentrate on their studies	SD	80	22.3
	D	129	35.8
	U	67	18.6
	A	67	18.6
	SA	17	4.7
(d) Cost-sharing has improved quality of teaching because lecturers give of their best	SD	77	21.4
	D	119	33.1
	U	36	10.0
	A	110	30.5
	SA	18	5.0

From Table 20, it can be seen that 56.1% of respondents either disagreed or strongly disagreed that there had been any improvement in teaching facility. Whereas 36.4% believed there had been improvement in this area, 7.5% could not decide. It could be concluded then from the majority decision of 56.1% that students do not really agree there has been improvement in teaching facility.

The next statement gave the reason that cost-sharing had improved quality education because lecturers were now well paid. To this view, 47.2% of the students expressed their disagreement, 33.9% showed agreement and 18.9% could not decide.

Here again, it was discovered that majority of the respondents believe cost-sharing has not led to improvement of the universities by way of good payment of lecturers. Only 33.9% of the respondents believed there had been improvement in the payment of lecturers. The other respondents did not believe there had been improvement in lecturers' payment.

In the next statement, students reacted to the statement that cost-sharing had improved the quality of teaching because they could now concentrate on their studies. This was met with the following results: 58% disagreed, 23.3% agreed and 18.6% was undecided. The high percentage of students in disagreement suggests that cost-sharing had not improved the quality of their teaching and learning because conditions had not improved to make them concentrate.

With regard to lecturers giving of their best as a way of improving quality of teaching, 54.5% of respondents disagreed, 35.6% agreed and 10% could not decide. Once again, the majority decision (54.5%) was that the introduction of cost-sharing had not motivated lecturers to give of their best. It should however be noted that 36.5% of respondents observed that lecturers give of their best. This is a sign that quality of teaching has seen some improvement to a measure.

According to results of Table 16, it can be deduced that majority of the students disagreed with the statements and believed that cost-sharing had not yielded any positive results in terms of quality teaching. These views of students should not go unrecognized. These are the registered views of students currently going through tertiary education under the cost-sharing policy; views that motivated the researcher to carry out this study. A small percentage has also registered their views as recognizing some improvement in these areas, which should also not be allowed to slip by unnoticed.

Reasons for Considering Cost-Sharing as Not Improving

Quality of Teaching

As a sequel to respondents' views that cost-sharing does not improve quality of teaching and learning, the researcher delved into the reasons for which respondents held those views. Table 21 provides the results of the investigations.

Table 21
Reasons for No Improvement in Quality of Teaching

Statements	Responses	Frequency	%
34 (a) Cost-sharing has not improved the quality of teaching because some students cannot pay fees.	SD	25	6.9
	D	59	16.4
	U	23	6.4
	A	167	46.4
	SA	87	23.9
(b) Cost-sharing has not improved quality of teaching because some students spend learning time looking for money	SD	31	8.6
	D	43	11.9
	U	33	9.2
	A	166	46.1
	SA	87	24.2
(c) Cost-sharing has not improved the quality of teaching because some students drop out.	SD	32	8.9
	D	41	11.4
	U	48	13.3
	A	149	41.4
	SA	90	25.0
(d) Cost-sharing has not improved the quality of teaching because some students cannot afford to buy learning materials	SD	20	5.6
	D	45	9.7
	U	23	6.4
	A	184	51.1
	SA	98	27.2
(e) Cost-sharing has not improved the quality of teaching because there has been no improvement in teaching facilities	SD	24	6.7
	D	106	29.4
	U	45	12.5
	A	110	30.6
	SA	75	20.8

Table 21 gives reasons for which students believed cost-sharing had not improved quality teaching. The first statement asserted that some students could not pay fees. To this assertion, students registered their views as 23.3%

strongly disagreed and disagreed, 6.4% could not make up their minds, 70.3% agreed and strongly agreed with the assertion. From the vast majority decision, it could clearly be seen that some students were finding it tough paying their fees. For these reasons, respondents had made their views clear that cost-sharing had not improved the quality of teaching in tertiary institutions.

Another reason indicated on the Table 21 stated that cost-sharing had not improved quality of teaching since students used their learning time looking for money to pay fees. Here again, 70.3% of respondents agreed with the assertion, 9.2% were undecided and 20.5% disagreed. It could clearly be seen from the response of students that time which should be used for studies was being used in search of money. The majority decision here declares that cost-sharing has not improved the quality of teaching in this regard.

Students were asked to react to the assertion that cost-sharing had not improved the quality of teaching because some students drop out. Those who agreed with the assertion form 66.4%, those in disagreement 20.3% and those who were not certain 13.3%. This means that quite a percentage believed the assertion to be true that cost-sharing has caused some students to drop out. Students believed in the assertion and blamed it on the inability of some students to pay fees. A probe into the issue proved otherwise as discussed under research questions 3.

The next statement to be analyzed is the issue of cost-sharing not improving the quality of teaching because some students could not afford to buy learning materials. To this assertion, 15.3% disagreed, 6.4% were uncertain and 78.3% agreed. The results suggest that students believe that

some of their colleagues find it difficult to purchase learning materials under this era of cost-sharing in tertiary institutions. So, to such students, the quality of teaching and learning has not improved; their inability to buy learning materials has rather hampered their ability to learn satisfactorily.

Lastly, on the issue of cost-sharing not improving the quality of teaching, students were challenged to decide whether they believed there had been no improvement in teaching facilities. Students responded in the following: 51.4% agreed, 12.5% were not certain and 36.1% disagreed. The results indicate that more than 50% of the population agrees that there has been no improvement in teaching facility. Hence cost-sharing has not improved the quality of teaching.

The various statements expressing students' views on cost-sharing improving the quality of education reveal that students do not share in the view. Students rather agreed with assertions indicating that cost-sharing has not improved the quality of teaching.

The fundamental issue behind students' decision that cost-sharing has not improved quality of teaching is money. The students agreed that cost-sharing had not improved quality of teaching because some students could pay fees, whilst others spent learning time looking for money. They claimed that whereas some have dropped out due to lack of money, others could not simply afford to buy learning materials. Students concluded their views by finally declaring that there has been no improvement in teaching facility. The payment of residential and academic user-fees coupled with that of health and examination fees had depleted the pockets of students. Antwi (1992) explained the effect of these fees on the student and on the parent. He

observed that under the 1986 Educational Reform Proposals, parents were made liable for book-user fees and for the total residential feeding costs at secondary and university levels. The boarding and lodging subsidy was officially reckoned in 1986 at ₦6,000.00 per term for senior secondary school students and ₦21,000.00 per semester for university students. Assuming parents spent roughly these amounts to maintain their children in these institutions, the removal of the subsidy would require parents to spend at least ₦18,300 and ₦52,000 a year for each of their children attending senior secondary schools and universities. This would quite deplete the pockets of a number of parents.

According to Oduro (1999), in 1999, students spent an average of ₦120,000 per semester on internal shuttling services provided by taxis on campus alone while ₦100,000 was spent on photocopying. Besides, non-residential students who rented rooms in the surrounding villages of the university used to pay between ₦400,000 and ₦700,000 as rent. These amounts have certainly increased with the passage of time. So has the minimum wage of workers. All the same, students claim that cost-sharing is depleting their pockets.

In sum, students' view that cost-sharing has not improved the quality of teaching boils down to money. The results of this study suggest that some students struggle before they can acquire money to pay fees. Some cannot buy learning materials after fees have been paid. Others have their minds occupied with finding means of making money to cope with the expenses at the university. Majority of students appear not to be able to concentrate on their

studies. Due to this, majority of students simply conclude that there has not been improvement in the quality of teaching.

Research Question 5: “What alternative measures do students think can be taken to fund tertiary education?”

This question was meant to find out from students if they have believed that there are other means they could adopt to finance their tertiary education apart from government funding. Respondents were asked to name the sources they rely on for their study. Their responses are displayed in Table 22.

Table 22

Sources of Students’ Funding for their Study

<i>Statement</i>	<i>Frequency</i>	<i>%</i>
Study leave pay	57	10.6
Scholarship	5	0.9
Bursary	2	0.4
Personal funds	82	15.3
Parental and Relative support	224	41.7
SSNIT Loan Scheme	157	31.1
Total	537	100.0

As indicated by Table 22, a large percentage of 41.7 students stated they relied on their parents and relatives for support. Another large percentage of 31.1% of students depended on the Social Security and National Insurance Trust (SSNIT) Loan Scheme for support. SSNIT is an organisation mandated by government to grant loans to students. This agreement was made and

administered in 1988 when students were given SSNIT loans for the purpose of helping with living expenses. Since then, students have been collecting loans from SSNIT. These loans are to be retrieved from students after they have completed their studies and have become gainfully employed. Unfortunately, beneficiaries of these loans have not been faithful to this agreement as at 1999, beneficiaries of the loan owed SSNIT over ₦72 billion. This attitude of beneficiaries is crippling the sustainability of the loan. SSNIT has now put in place stringent measures to retrieve loans from students who have benefited from them. SSNIT still continues to grant loans to students in tertiary institutions who require them. This is in line with Peacock and Culyer (1969) who suggested that the state should make available subsidy and loans big enough to enable students finance their education.

Some students were on study leave and so relied on their study leave pay. This formed 10.6%, whilst a few students relied on bursary and scholarship that is 0.9% and 0. % respectively. A number of students relied on personal funds that made up 15.3%. Here, students relied on moneys they have been able to save within the years.

It is important to note here that the population used for the study, which stands at 360, indicates 537 in the table because some students depend on more than one of the sources indicated. In this wise, they ticked more than one source of funding causing the population to rise.

Students' View of Other Sources Government Can Employ to Assist

Funding Tertiary Education

These are the sources of funding students currently depend on. In another dimension, students were asked to name, apart from government, any

other source of funding which they felt would be helpful in funding tertiary education. Students' suggestions are presented in Table 23.

Table 23

Alternative Sources of Funding Tertiary Education Suggested by Students

Sources of Funding	Frequency	%
Donor agencies/international organisation and foreign partners.	42	10.9
Companies and Financial institutions	66	17.2
NGOs, Philanthropists and Churches	171	44.6
Scholarships, Special funds for needy students	50	13.0
Parental and Relatives' support	27	7.0
Tertiary institutions should embark on projects to generate funds	15	3.9
Institutions and private sector	6	1.6
District assemblies and Local Authorities	7	1.8
Total	384	100.0

Table 23 indicates a number of alternative ways government could adopt to assist in financing tertiary education. As shown in the Table, 42 respondents making up 10.9% are of the view that donor agencies/foreign partners or international organisations should be given the chance to contribute towards financing tertiary education. The need for civil society to contribute towards funding tertiary education as depicted in Table 23 supports Orwig's

(1971) view that higher education cannot be considered a private good. In Orwig's view, although the individual clearly benefits from going to college, higher education provides additional benefits to the whole society. He argued that since higher education is partially a public good, the cost should be shared by the entire society.

Companies and Financial Institutions

As indicated in Table 23, 66 respondents making up 17.2% of the population made this suggestion. In the opinion of students, banks and well-to-do companies should be able to sponsor students who are really in need. These banks and companies contributions would in a way prove to society that they do count and are concerned. After all, the banks and big companies receive most of the workers and so are the beneficiaries of these graduates.

Scholarships/Special Funds for Needy Students

It has been suggested by 50 respondents, that is, 13% of the population that scholarship be set up or a special fund be set up for needy students. This would go a long way to help such students to pay for whatever kind of materials they need to enhance their study. Wereko Brobbey (1998) confirmed this idea. He suggested that if students are made to take their share of cost seriously, then it is imperative that means be found to help students get access to funds needed to finance their education. This is especially true in the case of people from poor homes where parents cannot immediately fund the increasing level of fees. He impressed upon all stakeholders to agree and share the cost of tertiary education in a just manner.

NGOs, Philanthropists and Churches

Table 19 indicates that 44.5% of respondents believe help can come from this sector. This group forms the highest percentage of all possible suggestions. This means Ghanaians or students are hopeful that the contributions of NGOs, philanthropists and churches would go a long way to ease the burden of students. A former Deputy Minister of Education in charge of tertiary education, Dr. Ibn Chambas, in 1999, commented that “the issue of funding tertiary education continues to be one of the major problems facing the sector” (p. 4). He added that what is important now is for all stakeholders of education, including religious bodies, district assemblies, non-governmental organisations, parents, the private sector and students to contribute by helping the government to reduce the huge pressure on government funds. He further explained that the population of the tertiary institutions is increasing tremendously causing a burden on government funds.

Otabil (1998) also indicated that the public universities, which have been established to provide top-level manpower training and development of the nations' human resources, have suffered a number of setbacks in recent times. He added that it has become generally clear to Ghanaians that tertiary education is in serious crisis, which cannot be solved by government alone. He therefore advocates the participation of the private sector as well as the churches in helping to provide tertiary education.

Parental and Relative Support

This forms just about 7% of sources suggested by students. This forms a small percentage because educating one's children is already a responsibility of parents and other relatives. This means parents are being reminded to live

up to this responsibility even at the tertiary level. Sizer (1969) advocated a joint partnership between students or their parents as well as government to see to the financing of their children's tertiary education. After all, they are the first beneficiaries. Friedman (1962) contended that parents should bear the full cost of their children's education. He believed students were the direct beneficiaries especially at the tertiary level.

Tertiary Institutions to Generate Funds

In Table 16, 3.9% of the respondents feel that tertiary institutions should be able to generate funds to support some students in need. By this students seemed to suggest that tertiary institutions could embark on projects that would generate funds internally for the institutions, which could be used to support some needy students financially in tertiary institutions.

Effah (2000) explained that the serious decline in funding levels was mainly due to the inability of government resources to keep pace with the rising student numbers. In the face of difficulty, tertiary institutions should in their effort generate funds internally and from the private sector and other sources.

Institutions and Private Sector

Some respondents (1.6%) were of the view that private companies and other institutions can be of great help in financing tertiary education. These companies are, in fact, recipients of the products of graduates from these tertiary institutions. It is in line that they do support students financially.

Some big companies like Volta Aluminium Company (VALCO) and the Breweries have been performing this task. It behoves on others to take up

the challenge. This is a call on the private sector and well-to-do companies to contribute their quota towards funding tertiary education. Akangbou (1987) proposed that the private enterprises and establishments which employ the products of the universities should be identified. An education 'levy' or 'tax' should be imposed on such industries and companies with the aim of helping to generate funds to help some students in tertiary institutions.

District Assemblies and Local Communities

About 2% of respondents made the suggestion that the District Assemblies and local communities should help support tertiary education. Although it appears that only a few respondents felt this way, it is a suggestion worth considering since the students in tertiary institutions live in various districts and localities. Upon completion of their studies, they are bound to help these districts and localities. It is therefore in order that the District Assemblies and other local authorities push their students through tertiary education by supporting them financially.

As reported in Harsh (2000), Chambas explained that generating funds for tertiary institutions is still uncertain. Chambas called on voluntary contributions from individuals, churches, corporations, alumni associations and local communities to help solve the problem of financing tertiary education.

In conclusion, these suggestions were made by respondents; some of which are already being implemented. Some churches like Church of Jesus Christ of Latter Day Saints, are supporting some needy students who belong to their sect. Some big companies like Volta Aluminium Company (VALCO) are financing some of their workers as they pursue tertiary education. The

Otumfuo Education Fund is a source that helps needy student to progress through tertiary education. The Ghana Education Trust Fund (GETFund) is also helping some needy students to progress through tertiary education. A few District Assemblies also support students within their districts financially through education. This means students' suggestions are already being met. There are, however a number of students who need to be helped financially through tertiary education. More churches, organisations, companies and the tertiary institutions themselves have to contribute more in this area, by supporting more students financially through tertiary education.

Student leaders, through interview also suggested government having direct contact with bodies and organisations such as those suggested and establishing with them a policy of obtaining direct financial assistance from them to supplement governments' funding of education.

Problems Associated with Cost-Sharing

When students were asked to explain any problem they believed had come about due to the introduction of the cost-sharing concept, they enumerated a number of problems. These problems have been put into eight categories as reported in Table 24.

Table 24
Problems Associated with Cost-Sharing

Problem	Frequency	Relative Frequency	Relative Frequency %	Rank
It is a financial burden on parent/student	218	0.50	50	1
Poor students drop out or defer course	85	0.20	20	2
The rich have greater access to education	75	0.17	17	3
No sound mind to study/Students cannot concentrate	31	0.07	7	4
Students engage in various ventures to make money	11	0.03	3	5
The timing of payment of fees is improper	6	0.01	1	6
Some students are not serious	3	0.01	1	6
8. Students cannot buy learning material	6	0.01	1	6
Total	435	1.00	100	

According to the ranking of the problems, the most crucial appears to be that of finance. The cost-sharing concept comes with the payment of fees. This payment students believe, is an additional burden on them and their parents. As indicated in Table 24, 218 respondents stated that the constraint imposed on their finances was a big problem in this cost-sharing era. This point agrees with Wereko-Brobby's (1998) view that if students are made to take their share of cost seriously, then it is imperative that means be found to

help students get access to funds needed to finance their education. This is very true especially in the case of people from poor homes where parents cannot easily afford the increasing level of fees.

The next problem according to the ranking is that poor students drop out of the university or defer their courses. This also boils down to the problem of finance. Because students do not have funds to pay their fees, they simply drop out or defer the course with the hope of acquiring funds later to pursue the course. A probe into the drop out rate proved that no student voluntarily dropped out. All withdrawals made were by university authorities for poor performance on the part of students. Dr. Ibn Chambas, then Deputy Minister of Education (1999), explained the financial situation at the tertiary level when he stated that "the issue of funding tertiary education continues to be one of the major problems facing the sector" (p. 4). He added that it is important for all stakeholders of education, including religious bodies, district assemblies, non-governmental organisations, parents, the private sector and students to contribute by helping the government to reduce the huge pressure on government.

Table 24 indicates that the issue of the rich having greater access to tertiary education than the poor was the next problem to be looked at. Students felt the introduction of payment of academic user fees, examination fees and others had come to favour the rich people in the society. This was so because they believed people from poor homes would not be encouraged to pursue tertiary education simply for the fact that they cannot afford it. Although students seem to be struggling through the days of cost-sharing, no student has been sent home for not being able to pay fees. This means both

poor and rich students manage to pay. The government through GET Fund, as well as churches, local authorities and other agencies are helping some poor in the society to finance their tertiary education. This is in a way trying to bridge the gap between the poor and the rich in our Ghanaian Universities in this cost-sharing era.

Another issue the respondents raised is that they have no sound mind to study. They stated that students could not study because they are always thinking of money. To add to this point they said that most students often engage in various ventures to make money. Thus, students cannot concentrate. They are always thinking of how they are going to make money to pay fees, buy books, pay for accommodation as well as feeding. This means quality time that should be spent studying is spent loitering about looking for some job to do to help make their stay comfortable. Item C on Table 20 (page 101) tried to find out from students whether cost-sharing had improved the quality of teaching because students could now concentrate on their studies. The outcome of the issue put forward was that most students refuted the idea that students could now concentrate. Fifty-eight percent of the students disagreed they could now concentrate. This clearly meant they could not concentrate. This is believed to be why the issue of students' inability to concentrate on their studies has cropped up here. This is perhaps the reason for which Wereko Brobby (1999) opined that it is imperative that means be found to help students get access to funds needed to finance their education.

Some students were of the view that the timing of the introduction of cost-sharing is not right. It was introduced at a time when there was already economic hardship in the society. Others also said that some students are not

serious, explaining that students cannot buy learning materials. These problems are all related. Students appear not to be serious because they have a heavy financial burden on their shoulders to carry. Instead of concentrating on their academic work, they are out there chasing money to enable them pursue their programmes. Poor students are unable to buy learning material so they appear not to be serious students.

All these problems boil down to the issue of funds. That is why funding ranks first amongst the problems cited. According to the National Council for Tertiary Education (NCTE) as explained by Effah and Adu (1998), it is a current government policy that students be made to gradually assume responsibility for the payment of full cost of lodging and incidental expenses.

Proposed Solutions to the Problems of Cost-Sharing

In a bid to help alleviate some of these issues raised by students as problems associated with cost-sharing, students were asked to make suggestions as to how best they believed these problems could be solved or at least minimised. Their suggestions are summarized in Table 25.

Table 25 indicates that the most popular suggestion on how to solve financial constraints on students, due to the introduction of cost-sharing, is the suggestion that government should contribute a greater percentage of the cost of tertiary education. This forms 48% of students' views. This means that students agreed that the cost of tertiary education should be shared. However, the cost should be shared in such a way that the government takes a greater

share. This, some students believed, would help relieve students a bit with regard to the problem of financing their studies.

Table 25

Solutions to the Problems of Cost-Sharing

Solution	Frequency	Relative Frequency	Relative Frequency %	Rank
Government should contribute a greater percentage	183	0.48	48	1 st
Scholarships should made available for needy students	60	0.16	16	2 nd
Government should bear all the cost	57	0.15	15	3 rd
Salaries should be raised to an appreciable level	33	0.08	8	4 th
NGOs/Private Organisations should support	18	0.05	5	5 th
SSNIT loans should be increased	15	0.04	4	6 th
Fees paid by students should be reduced	12	0.03	3	7 th
Students should be allowed to pay fees in instalments	5	0.01	1	8 th
Total	383	1.00	100	

Next in order of importance is the suggestion that scholarships should be made available for needy students. These scholarships would cater for fees to be paid as well as books, so that students can manage their finances. Scholarship schemes are, however, already in place for such needy students.

For example, the Otumfuo Education Fund gives needy students some funding to help them pursue tertiary education.

Another proposal students made was that government should bear all the cost of financing tertiary education as it was doing before the cost-sharing concept was introduced. This view constituted 15% of the responses. The students stated that some time ago when government was the sole financier of tertiary education, students were not so burdened financially. This group of students believed that government can continue to finance tertiary education and should do so. This would surely relieve them of the present financial burden. Wattenberger's (1971) views are supported by the view of student. He argued that the government should be responsible for financing higher education. He explained further that the idea of free education is not to provide education for some and deprive others of it. It is aimed at providing all persons the opportunity to school from the lowest to the highest level. According to him, the government must bear the full responsibility for financing higher education because it helps to develop human resource, eliminate poverty, create national security and ensure economic growth.

As another approach to solve the problem of finance, which is associated with cost-sharing, 8% of the students suggested that salaries of workers should be raised to an appreciable level so that parents would be able to support their children in tertiary institutions. This suggestion seemed to agree with Friedman's (1962) view that parents should bear the full cost of their children's education since the students are the direct beneficiaries of education, especially at the tertiary level.

Fifth in order of importance is the view that contributions from Non-Governmental Organisations and other private organisations would go a long way to help solve the problem of finance in our tertiary institutions. The literature supports this view (Harsh, 2000).

Some students believed that increasing the Social Security and National Insurance Trust (SSNIT) loans, which is currently the loan scheme operating at the universities and polytechnics, would solve the financial problems of students of tertiary institutions. SSNIT is an agency that has been mandated by the Government of Ghana to give loans to students for the purposes of buying educational materials. Since its inception in 1988, the loans have been increased annually to help meet the rising cost of living. In relative terms, 4% of the suggestions pointed to an increase in the level of the SSNIT loan.

Three per cent of the respondents felt that if the financial problem currently prevailing in tertiary institutions were to be curbed, then the fees to be paid by students could be reduced. This view is in line with Blaug's (1970) observation that higher education throughout Europe is heavily subsidized by the state. The direct costs of tuition are subsidized by grants to colleges and universities so as to allow fees to be reduced to minimal levels.

The least popular proposal of students is that after all has been considered, students should be allowed to pay their fees by instalments. This was suggested since some students did not have much money on hand. If a system were put in place, which allows fees to be paid in bits, students can pay whenever they have the money to pay. This would relieve students a bit of the financial burden, which is the main crux of the problems associated with cost-

sharing. It would also presumably enhance academic work since students can now concentrate on their studies and not think too much about finance.

To summarise, the problems associated with cost-sharing are that cost-sharing puts a financial burden on students and parents. All the same, some respondents claimed that some students drop out or defer courses. A critical examination into the students' drop out rates revealed that no student has been sent out of the university due to one's inability to pay fees. Some students also claim that cost-sharing makes students unstable in their academic work because they cannot study as they are thinking of finding small jobs to help them acquire money to pay fees. This, they claimed, makes it difficult for them to have a sound mind to study and some of them are thus branded as not being serious. Many of the suggestions made by the students are already being implemented. For example, churches, organisations and some local authorities already support some needy students.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the summary of the study, findings of the study, conclusions drawn and recommendations to help improve the government's concept of cost-sharing in tertiary institutions.

Summary

Education is a means of personal advancement and power; it helps to create income and privilege, (Harobin and Smyth, 1960). Higher education further enhances people to be adequately trained to enable them to give of their best in the field of production. This would help them become abreast with new technology and contribute meaningfully towards the nation's progress. Thus, tertiary education plays a crucial role in nation building. For this reason, it is important for funds to be made available for financing tertiary education. This issue of funding university education has been a source of great worry not only to government, but also university authorities, parents and students. Financing tertiary education has been a concern of all stakeholders of education.

The university's financial constraints have been compounded by a sharp rise in the number of students over the past decade. Despite this increase in population, the universities' infrastructures have not been appreciably expanded over the same period. This has brought about deteriorating conditions with too few facilities to handle the large student body

in the country's universities. In order to meet maintenance costs and improve upon facilities, the universities have been obliged to charge students to pay academic user-fees, health, sports and examination fees among others. The cost of tertiary education is being shared by government and student/parent.

The purpose of this study was to find out from students how they perceived the government's policy of cost-sharing. It assessed students' willingness and readiness to pay part of the cost of tertiary education. It also elicited from students any alternative measures they might have to suggest about funding tertiary education.

The study was a descriptive survey with a target population of 7,297 students of University of Cape Coast. From this population, a sample of four hundred was drawn. The study focused on the first and final year students who were at the time accommodated by the university, thus making it conducive to have an organized way of selecting respondents and for collecting data.

A sample of 400 made up of males as well as female students was selected from all the halls of residence of the University of Cape Coast. Questionnaires made up of both closed-ended and open-ended questions were administered, after a pretest to ascertain its reliability. An interview guide was also used to interview some members of University of Cape Coast Students' Representative Council (SRC). This has also been analysed and reported on.

Descriptive statistics such as frequencies, percentages, means and standard deviations were used to describe the data. These have been used to answer the various research questions.

Summary of Research Findings

The study has revealed how students perceived the government's policy of cost sharing as follows:

1. Students agreed that the government alone could not fund tertiary education and needed to be supported. So they felt that all stakeholders of education, NGOs, churches, private sector and big and well-to-do companies should come to the aid of students by supporting and financing tertiary education.
2. The students also believed that universities and polytechnics should contribute their quota towards funding tertiary education.
3. Students agreed that they must also contribute towards funding tertiary education since they are the first beneficiaries.
4. In the opinion of students, the timing and implementation of the cost-sharing policy were unfavourable to parents as well as students.
5. Students complained that there was the tendency by the universities to shift a substantial proportion of the cost of tertiary education on the students.
6. Although students were willing to pay part of the cost of tertiary education, they believed the amount they should bear should be less than 50% of the cost of their education.
7. Students also believed that the introduction of cost-sharing had affected enrolment in that students from poor homes are not able to enroll. Examination into the issue revealed that no student had been withdrawn due to inability to pay fees. Enrolment had rather been affected by non-performance on the part of students.

8. With regard to improvement in the halls of residence, students indicated that the introduction of cost-sharing had seen some measure of improvement in terms of water facility, infrastructure and electricity. However, majority of students believed that cost-sharing had not improved the quality of teaching.
9. Finally, students agreed that the introduction of the cost-sharing concept had come at a time not only when the government was financially burdened, but also students' parents. This concept had come to relieve government of this great burden because students were made to pay some amount of fees but it had come to create financial burden for some parents.

Conclusions

From the results of the study, a number of conclusions can be drawn. First, many of the university students feel that the cost-sharing policy does not favour them. Some find it difficult to meet payment of their part of the cost of tertiary education. The cost-sharing concept can thus be said to be expensive for some students and their parents.

Another conclusion is that the cost-sharing concept has resulted in improvement in some facilities of the university, especially in the halls of residence. This means students have acknowledged that although the concept puts a financial burden on them, there has been improvement to some measure.

It can also be concluded from the results of the study that although students believe cost-sharing has helped to improve facilities in the universities, they conclude that there has been no improvement in the quality

of teaching. This means students are not happy with the performance of their lecturers.

The findings of the study have revealed that the cost-sharing concept is inevitable. Although students have agreed that government alone cannot bear the cost of tertiary education and must be supported, students have not agreed on how they must contribute by way of payment of fees.

Recommendations

In the light of the findings and conclusions drawn, the following recommendations are made.

Firstly, the cost-sharing policy has come to stay. To help ease the plight of some needy students who do not benefit from scholarships and bursaries have been put in place. The university authorities should liaise with companies in the private sector to offer attachment programmes to some students. Such a measure would enable the students to earn some money, which would be used to waive their cost of tertiary education.

Secondly, the cost-sharing concept is expensive. Students have been taxed to pay their part of the cost of tertiary education. To help reduce, what students are paying, government should impose some form of tax on big companies, organizations and even churches, which would be used to help finance tertiary education in the nation.

Thirdly, according to students' views, cost-sharing has improved infrastructure to some measure without improving the quality of teaching. The National Accreditation Board in charge of the country's universities does its review of academic work of the universities occasionally. Lecturers from other

universities come in to help sister universities as external examiners. Also, each semester, students of the university are given the chance to assess the performance of their own lecturers. These mechanisms have been put in place to monitor the performance of lecturers. Nonetheless, it is recommended that in addition to these measures already put in place, the universities institute a peer review mechanism that would cross-check the quality of the teaching done by lecturers in the University of Cape Coast.

Lastly, students are advised to be judicious in their use of utilities such as electricity and water. A waste of these facilities leads to the increment in their fees. If these are well utilized, user fees would certainly be brought to a minimum.

Suggestions for further Research

The following areas have been recommended for further research:

Students believe that the cost-sharing concept has relieved the government of some financial burden of financing tertiary education. Is this really so? Further enquiry could be made into this issue.

Whereas cost-sharing has improved to some extent, infrastructure at the universities, students claim that it has not improved the quality of teaching. A critical view can be sought from the lecturers and university authorities as regards this issue

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APPENDIX A

iepa
UNIVERSITY OF CAPE COAST
FACULTY OF EDUCATION
INSTITUTE FOR EDUCATIONAL PLANNING AND ADMINISTRATION

TEL.: 042-33824

University Post Office
Cape Coast, Ghana

Our Ref.: EP/90/2/85

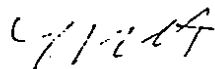
May 30, 2005

Hall Warden/Masters
University of Cape Coast
Cape Coast

LETTER OF INTRODUCTION

The bearer of this letter, Mrs. Josephine Asamoah is a graduate student of the University of Cape Coast. She is collecting data/information in your outfit for the purpose of writing a thesis as a requirement of the programme.

I should be grateful if you would help her collect the data/information from your outfit. Kindly give the necessary assistance that Mrs. Asamoah requires to collect the data.



Mr. Y. M. Anhwere
for Director

APPENDIX B



UNIVERSITY OF CAPE COAST
FACULTY OF EDUCATION
INSTITUTE FOR EDUCATIONAL PLANNING AND ADMINISTRATION

TEL.: 042-33824

University Post Office
Cape Coast, Ghana

Our Ref.: EP/90/2/66

April 25, 2005

Principal
Cape Coast Polytechnic
Cape Coast

LETTER OF INTRODUCTION

The bearer of this letter, Mrs. Josephine Asamoah is a graduate student of the University of Cape Coast. She is collecting data/information in your outfit for the purpose of writing a thesis as a requirement of the programme.

I should be grateful if you would help her collect the data/information from your outfit. Kindly give the necessary assistance that Mrs. Asamoah requires to collect the data.

A handwritten signature in black ink, appearing to read 'Y. M. Anhwere'.

Mr. Y. M. Anhwere
for Director

APPENDIX C

UNIVERSITY OF CAPE COAST
INSTITUTE FOR EDUCATIONAL PLANNING AND ADMINISTRATION
QUESTIONNAIRE

INTRODUCTION:

This questionnaire is meant to solicit information from students to help establish their perception on the government's policy of cost-sharing in tertiary education in Ghana any information given will be used for academic (research) purposes and will be treated as confidential.

INSTRUCTION:

You are kindly entreated to give answers to all questions. Respond to each item by either ticking the appropriate () answer or supplying brief answers.

A BACKGROUND OF RESPONDENTS (BIO DATA)

1. Sex:

(a) Male []

(b) Female []

2. Age: (as at last birthday):

(a) 25 and below []

(b) 26 – 40 years []

(c) 41 and above []

3. Indicate the level you have reached in your programme of study by ticking the appropriate box:

(a) Level 100

(b) Level 400

4. Please tick the appropriate box to indicate your programme:

(a) B. A./B. Ed./B. Sc. (4 years)

(b) B. A./Ed/B. Sc. (Post, Dip. 2-3years)

5. What are the sources of funding for your study? (Please tick as many as apply to you)

(a) Study leave pay

(b) Scholarship

(c) Bursary

(d) Personal Funds

(e) Parental and relative support

(f) SS/IT Loan scheme

(g) Any other (please specify):

.....

6. If you are on study leave with pay, please state the organization that pays you.

.....

.....

B. PERCEPTIONS OF STUDENTS ON COST-SHARING IN
TERTIARY EDUCATION IN GHANA

Please, express your view(s) on sharing the cost of tertiary education in the country. Tick the appropriate box against each of the statements numbered 7-13 to indicate the extent of your agreement or disagreement. Be guided by the scale provided:

Scale:

1. - Strongly Disagree (SD)
2. - Disagree (D)
3. - Uncertain/Undecided (U)
4. - Agree (A)
5. - Strongly Agree (SA)

	1	2	3	4	5
	SD	D	U	A	SA
7. Government can and should be solely responsible for financing tertiary education	[]	[]	[]	[]	[]
8. Government alone cannot finance tertiary education and needs to be supported	[]	[]	[]	[]	[]
9. Financial contributions made by a significant portion of university students towards the cost of education can enhance educational quality and relevance	[]	[]	[]	[]	[]
10. By contributing towards cost of their own education, student will exhibit seriousness as regards academic work	[]	[]	[]	[]	[]
11. Universities and Polytechnics should contribute their quota towards funding tertiary education	[]	[]	[]	[]	[]
12. Higher education throughout Europe is heavily subsidized by the state and should so be done in Ghana	[]	[]	[]	[]	[]
13. The cost of tertiary education must be shared between the government and students/parents	[]	[]	[]	[]	[]

14. The percentage of the cost of tertiary education being borne by students is too little an amount. [] [] [] [] []
15. The percentage of the cost of tertiary education paid by students is just enough [] [] [] [] []
16. The proportion of the cost of tertiary education students pay is too high [] [] [] [] []
17. Student are willing to pay part of the cost of their own education [] [] [] [] []
18. Students are the direct beneficiaries of tertiary education and should therefore pay for it. [] [] [] [] []
19. The government's policy of cost-sharing is favourable to all parents and students in tertiary institutions [] [] [] [] []
20. The concept of cost-sharing is a shift of responsibility of the government to parents and or students [] [] [] [] []
21. The timely implementation of the policy of cost-sharing is favourable to all parents [] [] [] [] []
22. The timely implementation of the policy of cost-sharing is favourable to all students [] [] [] [] []
23. Cost-sharing of tertiary education is inevitable [] [] [] [] []
24. The universities should annually increase various students' charges such as academic user-fees [] [] [] [] []
25. What students are being asked to pay is just between 2% to 3% of direct teaching cost [] [] [] [] []
26. Students should gradually be made to pay the full cost of lodging and incidental expenses [] [] [] [] []

C. EFFECT OF COST-SHARING IN PRACTICE

27. Cost-sharing discourages students from poor homes/families from pursuing tertiary education
28. Cost-sharing affects enrolment
29. Cost-sharing leads to poor academic performance of students
30. Cost-sharing enables students to perform well academically
31. Because cost of tertiary education is now shared. Government is not under so much financial pressure
32. The payment of user-fees has brought improvement to the halls of residence in terms of
 (a) Water/Reservoir/Polytank
 (b) Infrastructural facilities. E.g. library, lecture rooms, laboratories
 (c) Electricity
33. Cost-sharing has improved teaching because::
 (a) there is improvement in teaching facilities
 (b) lecturers are well paid/retained
 (c) students can now concentrate on their studies
 (d) lecturers give off their best
34. Cost-sharing has not improved the quality of teaching because:
 (a) some students cannot pay fees
 (b) some students spend learning time looking for money
 (c) some students drop out
 (d) some students cannot afford to buy learning materials

- (c) there has been no improvement in teaching facilities.

D. SUGGESTIONS FOR IMPROVEMENT ON COST-SHARING

INSTRUCTIONS:

Please give brief answers to the questions:

- 35. Mention any problem associated with cost-sharing.

.....
.....
.....
.....

- 36. How can the problem mentioned above be solved?

.....
.....

- 37. Apart from government sources, suggest any other alternative source(s) of funding tertiary

.....
.....

- 38. How much of the cost of tertiary education do you suggest students pay per annum in cedis?

.....
.....

APPENDIX D

UNIVERSITY OF CAPE COAST

INSTITUTE FOR EDUCATIONAL PLANNING AND ADMINISTRATION

INTERVIEW GUIDE FOR EXECUTIVE MEMBERS OF THE STUDENTS
REPRESENTATIVE COUNCIL (SRC) OF UNIVERSITY OF CAPE
COAST ON PERCEPTION OF STUDENTS ON THE GOVERNMENT'S
POLICY OF COST-SHARING.

Introduction:

Generate a lively discussion on student life.

(i) How do you find life on campus?

(ii) Do you face any challenges as a student?

Or

(iii) What challenges do you face as a student?

(Prompt: Does the idea of cost-sharing ring in your mind in any way?)

1. Do you believe there is the need for cost-sharing in tertiary institutions?

2. (a) Some people argue that "By contributing towards the cost of their own education, students will exhibit seriousness as regards academic work". How far do you agree or disagree with this assertion?

(b) Why?
.....

3. Do you share the view that the cost of tertiary education must be shared between the government and students/parents?
.....

4. Would you say that the percentage of the cost of tertiary education being borne by students is sufficient?
Why?

5. In your view, are students willing to pay part of the cost of their own education?

6. Do you share in the opinion that the government's policy of cost-sharing is a shift of responsibility of the government to parents and students?

7. How would you react to the idea that cost-sharing discourages students from poor homes from pursuing tertiary education?
.....

8. Would you say the policy of cost-sharing has any negative effects on students in tertiary education?

9. Do you share in the view that the payment of user-fees has brought improvement to the halls of residence or to the university in general?
.....

10. (a) Do you think student should pay something towards the tertiary education by way of fees?
(b) How much?