

**UNIVERSITY OF CAPE COAST**

**CHALLENGES AND COPING STRATEGIES OF STUDENT-WORKERS  
WITHOUT STUDY LEAVE WITH PAY IN THE UNIVERSITY OF CAPE  
COAST**

**STELLA MENSAH**

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COAST

BY

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the College of Education Studies, University of Cape Coast, in partial fulfilment  
of the requirements for award of Master of Philosophy Degree in Educational  
Administration

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## **DECLARATION**

### **Candidate's Declaration**

*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.*

Candidate's Signature.....

Date.....

Name: Stella Mensah

### **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.*

Principal Supervisor's Signature.....

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## **ABSTRACT**

This study focused on the challenges and coping strategies of student workers without study leave with pay in the University of Cape Coast. A set of questionnaire was used to collect data from the respondents. In all, 84 student-workers were sampled through the use of the snowball sampling method to serve as respondents for the study. Descriptive statistics was used to analyse the data on the demographic profile and all the research questions formulated for the study. Frequencies, mean scores and standard deviation were used to analyse the data. Independent samples t- test was used to analyse the research hypothesis.

It was found out that student-workers face a number of problems comprising academic, non-academic, socio- economic and personal ones. The student-workers also adopt a number of strategies both official and non-official ones to cope with the various challenges they face. There is a significant difference in the coping strategies adopted by male and female student-workers on the university campus. The study among other things recommended that the Government and Non-Governmental Organisations should help by providing scholarships and bursaries for student- workers. The university should organise seminar, workshops and symposia to sharpen the skills of students on how to combine many task at the same time.

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## **DEDICATION**

To my lovely husband and my children

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## **CHAPTER ONE**

### **INTRODUCTION**

#### **Background to the Study**

Education at all levels plays a major role in the socio-economic advancement of developing countries. It is through education that the people 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. Moreover, education, especially tertiary education is important to all nations given its critical role in economic, cultural and social development.

Stressing on the importance of university education from Human Resource Perspective, tertiary education aims at the development of skilled human resource which has been the driving force of African Universities since most African countries attained independence. Schultz (1979) has assessed the close link and reciprocal relationship between higher education and economic development. To him, higher education systems would produce people with knowledge, skills and values favourable to economic and social development. Harbison and Myers (1996) also argue that the building of modern nations depend upon the development of people and or organization of human activities. These are important alongside capital, natural resource, foreign and international trade, but none is more important than human resource. They further stress that if a country

is unable to develop its human resource, it cannot build anything else, political system, a sense of national unity or prosperous economy. Babalola (2003), has given the rationale for investment in human resource through higher education as:

1. The new generation must be given the appropriate parts of the knowledge which has already been accumulated by previous generation;
2. The new generation should be taught how existing knowledge should be used to develop new products, to introduce new processes and production methods as well as social services; and
3. People must be encouraged to develop entirely new ideas, products, processes and methods through creative approaches (p. 23).

University education facilities are the main channels where most of the country's human resource is developed. In other words, tertiary institutions tend to nurture human resource deployed in the country's economy. Hadad (1990) has stated that people without higher education are deprived of tools of modern life and seen as under developed. The World Bank, United Nations, and UNESCO view education and its role in development, as part of tenets of human development. In order to survive and compete in the current knowledge driven global economy, developing countries will need more than a literate populace and numerate citizenry, but more importantly, highly qualified and innovative individuals. According to Kofi Annan (as cited by the United Nations Information Service, 2000, p. 45) "the university must become a primary tool for Africa's development in the new century. Universities can help develop African expertise; they can enhance the analysis of African problems...and enable African academics to play an active

part in the global community of scholars”. University education facilitates the main channels where most of the country’s human resource is developed. In other words, tertiary institutions tend to nurture human resource deployed in the country’s economy. There is therefore no doubt that tertiary education is a requisite for national development. It is also essential because these institutions generate the necessary human resource needed to fit into the diverse sectors of the economy.

This indispensable role played by tertiary education has made the quest for tertiary education especially among workers a major issue in Ghana. Hence a major problem facing the students of Ghana who are workers is how to receive approval from their employers to study at the university. This challenge is what has brought about the issue of most workers pursuing courses at the university without approval from their employers.

The establishment of the Study Leave by GES was to motivate its staff to put up their best to continuously improve teaching and learning. The Ghana Education Service in its efforts to streamline the implementation of the Study Leave Policy and to make it cost effective introduced the Quota System which is demand driven, during the 2002/2003 academic year. This replaced the blanket approval of study leave which created many vacancies in the schools as well as staff management problems. Consequently, a yearly quota has been put in place by the GES to determine the total number of personnel to benefit from study leave with pay based on the needs of the Service in relation to courses of study. Subjects that attract study leave with pay vary from year to year. Table 1 displays

the approved courses and percentages allotted to GES staff for the 2010/2011 academic year.

**Table 1: Approved Subjects/ Programmes for the Grant of study Leave with pay 2010/2011**

No	SUBJECTS	%
1	Science	60%
2	Technical/Vocational (Applied Science)	20%
3	Fine/Industrial Art	10%
4	HND/Science Laboratory Tech.	6%
5	English/Linguistics	4%

The Quota System is mainly on the approved courses/ subjects to be pursued by applicants and the number of applicants to be granted study leave with pay each year as determined by the GES Council. A look at Tables 1 clearly shows that some of the courses are seen as priority areas. If a staff happens to be in the field of the specialty areas that has a very small quota then the person is disadvantaged. Obviously there are a lot of courses that are offered in the countrys' universities that do not attract study leave with pay when ones work with the GES. Those in the sciences were given the brightest opportunity of 60% and English/Linguistics the least (4%). The rest of people who want to pursue other courses are left to their own fate. People have various aspirations and qualifications which prevent them from choosing within the courses that are highly recognized by the GES council and so they decide to do further studies even without pay and approval.

Students studying in competitive academic environment today face social, emotional, physical and family problems and experience other pressures such as personal aspirations and the need to succeed, meeting the expectations of the university, family, community and sponsors. Likewise these experiences must have an effect on the students and the manner in which they cope on a daily basis. Coping strategies refer to the specific efforts, both behavioural and psychological, that people employ to master, reduce, tolerate or minimize stressful events. There are no standards for coping strategies; they might vary depending on socio-cultural factors. Some factors that can influence coping strategies are region, community, social group, gender, season and time in history and as well as individuals' previous experiences. Students face, social, emotional, physical and family problems which affect their learning ability and academic performance as a result, it is important that students develop different strategies in order to manage stressful situations. It is necessary to conduct a comprehensive reappraisal of the challenges that these students without pay face and the coping strategies they adopt in order to curtail the challenges. This study is intended to assess this situation.

### **Statement of the Problem**

The issue of workers vacating post to pursue tertiary education has gained notoriety especially among public service workers in Ghana. The Ghana Education Service in particular has lamented on this canker as teachers leave the classrooms for further studies without prior approval. According to Osafo-Marfo (2005), Ghana government would have to spend not less than GH¢ 40,000,000



per year as salaries for teachers, on study leave and that of newly recruited teachers to replace them. It is also no secret that not all employees who apply for study leave in a particular year are offered the opportunity of study leave for further studies. This implies that employees who do not have the approval from their employers have to resign from the work, illegally manage to receive their monthly salaries or seek for leave of absence in which case the employer has no financial responsibilities for the employee.

Employers recognize that a well-managed system of study leave provides a mechanism for employees to upgrade their knowledge and skills through further studies. Study leave is neither a right nor an entitlement; eligibility and approval is at the discretion of the employer. Workers on approved study leave receive their salaries and other allowances in addition to meeting other financial commitment by the employers. Approved study leave is therefore expensive, hence employers set out policies and framework to regulate granting of study leave.

The implication is that the student who is not granted study leave with pay has to adopt strategies to cope with the heavy demands of academic work in addition to find ways and means to fend for him/herself financially. It is worthy to note that there is a lack of research on working-students' educational experiences and their coping strategies (Pascarella & Terenzini, 1998). This research therefore sought to unravel the strategies that are adopted by students of University of Cape Coast on programmes that are not approved by their employers to manage the key challenges they are confronted with in their attempt to pursue tertiary education.

## **Purpose of the Study**

The purpose of the study was to examine how student-workers pursuing academic programmes that are not approved by their employers at the University of Cape Coast are able to cope with the challenges they face on campus. The study focused on the following specific objectives.

1. To identify the challenges faced by student-workers who are on study leave without pay in their course of study at the University.
2. To find out the strategies adopted by student-workers who are not on approved study leave to cope with various challenges they face in the university to complete their course of study.
3. To find out if there is significant difference between male student workers' coping strategies on campus and those of their female counterparts.
4. To assess the motivation behind workers tendency to enroll in higher education at the University without approval from their employers.

## **Research Questions/Hypothesis**

In order to properly interrogate issues, three research questions and a hypothesis were formulated to direct the study.

1. What are the challenges faced by student-workers without study leave with pay in their course of study at the University of Cape Coast?
2. What strategies do student-workers without study leave with pay adopt to cope with various challenges they face in the university to complete their course of study?

3. What are the motivating factors behind workers enrolment in university without approval from their employers?

### **Hypothesis**

H<sub>0</sub>: There is no significant difference between male and female student-workers' coping strategies.

H<sub>1</sub>: There is a significant difference between male and female student-workers' coping strategies.

### **Significance of the Study**

Due to the enormity of workers leaving work for further studies at tertiary institutions, it is quite appropriate that a study of this nature is conducted to identify strategies that have been put in place by students to address the key challenges they face in their course of study in their attempt to meet the objectives for which they come to the University.

The outcome of the study will help personnel in charge of granting of approval to workers in the form of study leave with pay in Ghana to know the type of course they should encourage workers to pursue at the tertiary level in order to attract study leave with pay. The study will further inform policy makers on the impact of resource constraints on quality education delivery and human resources development needed for national development.

Moreover, it will serve as a guide to workers who opt for tertiary education on how to combine work with their studies and the challenges they are likely to face. The findings and recommendations of the research will be very

useful to the government, employers, human resource policy formulators and implementers in general. Lastly, it is anticipated that the study will contribute to knowledge in students-workers challenges in tertiary institutions in Ghana and draw attention to the issues in funding workers University education in Ghana.

### **Delimitation of the Study**

The researcher is interested in studying GES workers who are on study leave without pay in University of Cape Coast. It is geared towards identifying their key challenges and the strategies that are being adopted to manage those challenges so that they can achieve their objectives for which they came to a tertiary institution. The study was specifically limited to current level 200 and level 500 students of University of Cape Coast. The level 100 students were not used for the study given that they may have just started their courses and may not have experienced many challenges. Also, second year M. Phil students as well as PhD students have not be covered by the researcher due to difficulty in locating them since most of them get pre-occupied with efforts to complete their theses outside the university community. The study delimited itself to challenges that impact on students' academic performance. In terms of content, the study is restricted to only strategies that student-workers adopt in response to difficulties they encounter in their quest for academic aspirations.

### **Limitations of the Study**

There were opened questions designed to probe further on the challenges, motivational factors and coping strategies adopted by the respondents. Most of the respondents failed to provide additional information to buttress the closed items.

Generally, respondents do not like answering open-ended question. However, the open-ended questions were crucial as it was an opportunity to share individual challenges, motivation and coping strategies. This could to a limited extent affect the results of the study. This is because; the responses for the open-ended questions could have enriched and thrown more insight on the issues.

### **Organisation of the Rest of the Study**

The study is divided into five chapters. Chapter one involves background to the study, statement of the problem, purpose of the study, research questions, significance of the study, delimitation of the study, limitations of the study and this very section. Chapter two deals with the review of related literature. The literature review covers concepts of theories of human needs. Chapter three also consist of methodology which discusses research design, population, sample and sampling procedure, instrument for data collection, data collection procedure and data analysis. The results of the study and discussion are captured in chapter four. Finally, chapter five is made up of summary, conclusion and recommendations.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

#### **Introduction**

In recent times, the demand for tertiary education especially among workers have increased due to the critical role university education plays in their lives against the backdrop of their employers refusing to approve of their course of study at the University. This has become so topical that many researches have been undertaken; with the view to giving a vivid account of what the situation is like in most tertiary institutions. In this chapter, a review has been made of relevant studies made by researchers and documents written by various bodies and institutions on the issue.

The review of the concepts has been done under the following sub-headings: the Importance of Tertiary Education, How Students combine Work with Studies; some Financing Tertiary Education, Service Condition for Workers, Funding Challenges of Students-Workers in higher education, education and human resource development and funding agencies for higher education.

#### **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 the 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 brings 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 people’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 promote excellence in our educational pursuits. Thus, financing of our schools must engage the attention of all the people connected with them.

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 men, and it is capital because it is a source of future satisfaction or of future earnings or both of these. This 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.

Bauer (2002) 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, emphasizing 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, Bauer noted that, within 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 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 of the funding and promotion of education. Similar sentiments were expressed by Harobyn and Smith (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 ( p. 377).

### **Importance of Tertiary Education**

The important role formal education plays in the lives of individual, the society and the nation cannot be over-emphasized, moreover, education, especially tertiary education is important to all nations given its critical role in economic, cultural and social development. Stressing the economic importance of education, Tong (2004) 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 organization of production that the creation of a built-in industry of progress becomes possible” (p. 70). Tong advocated that the work force should be adequately trained to enable them give of their best in the fields of production to become abreast with new technology. Tong uphold 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 receptive 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 tertiary education is not only important but is also a necessity.

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 (1971) 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 developing the human resource 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 higher 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 to higher education still persists despite the increasing tendency of employers refusing to approve of the programmes for work force who desire to

acquire varying skills to meet the labour markets due to the increased demand over time in our tertiary institution by workers.

In his Keynote address at the Africa Regional Conference of the International Association of University Presidents, His Excellency, Dr. K. Y. Amoako, the United Nations 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, 2003).

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, requires analysis to determine how efficiently education should be organized and the amount of resources to allocate 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.

Effah (2003) 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 thirty percent enrolled who would otherwise be condemned to illiteracy?" (p.8). The moral issue here is very sharp, he admitted. Dr. Effah further admitted that higher education has such a great impact on the process of growth and development that we should not minimize its importance.

Bennah (2002), 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 institutions, Africa would continue to depend on others.

### **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 & Oduro, 2001). Funding tertiary education has thus been a concern of stakeholders of education.

Antwi (1992) writes that the major problem facing Universities in Ghana as elsewhere in Africa has been without exception, the consequence of inadequate financial support. Adequate funding is required to provide accommodation for rapidly increasing undergraduate enrolment, develop post graduate studies, ensure an adequate supply of qualified university teachers, supply of qualified University teachers, develop library holdings sufficient to support undergraduate and post

graduate studies locally, ensure that members have equipment and the time to undertake scholarship and research, develop infrastructure and to provide financial assistance in the form of scholarships and loans to well qualified students whose limited personal resources make it impossible for them to undertake university studies.

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 highest 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. The tertiary education sub-sector requires funding for capital expenditure and recurrent expenditure for tuition, research, students maintenance and examinations.

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 that 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. In spite of the fact that the government of Ghana acknowledges the role of university education and the acquisition of critical skills such as teaching, engineering, medicine and accounting among others needed for socio-economic development, it has clearly stated its inability to act as the sole financier of tertiary education. Due to economic coupled with the fact that there are equally important sectors of the economy that need to be catered for, it came out with a white paper on tertiary education in 1992 which stated that the government alone cannot continue to bear the increasing cost of higher education and therefore, there is the need for cost sharing by all stakeholders.

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 cost at secondary and university levels. The board 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 students spent roughly these amounts to maintain themselves in these institutions, the removal of the subsidy would require students to spend at least ¢18,300 and ¢54,000 a year for each student attending senior secondary school and a university. This quite depletes the pockets of a number of parents and students at the university.

Bennah (2002), observed that following 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.

According to Oduro (2000) students at the University of Cape Coast spent an average of Gh ¢1,200 per semester on internal shuttling services provided by taxis on campus alone while Gh ¢1,700 is spent as rent. These amounts have certainly increased with the passage of time. Today non-resident students who rent rooms in the private hostels around the university pay between ¢750.00 and ¢1000.00 new Ghana cedis. This also cost students a lot in their tertiary education.

Antwi (1992) 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. She appealed to the communities and individuals to assist the country's university and polytechnics by contributing their quota towards funding education.

### **Funding Agencies for Higher Education**

Education funding comes from many different agencies or sources. The total of funds allocated to higher education is the result of the total level of funding provided by each one of funding agencies for higher education. According to Saavedra (2002) the main sources of education finance in developing countries like Ghana are the following: public finance, private sources, and international sources.



## **Public Finance**

Public finance refers to the total of the resources allocated and spent in education by various levels of government (central, regional and local) as well as by public educational institutions (Saavedra, 2002). They represent, on average, the bulk of national expenditure which is about eighty percent (80%) or so of the total public finance. In different countries, the participation in total public education financing of the various government levels varies widely. For example, in the case of the republic of Ghana, the central government allocates and spends close to twenty five percent (25%) of its public finance on education (Saavegra 2002). Public financing includes both direct public expenditure on education and services such as tax reductions, scholarship and loans, living allowances etc. In tertiary education, direct subsidies may represent a large share of public financing (about 19%). When per student expenditure is measured as a share of income per capital and Gross National Product (GNP), the level of the per student expenditure tends to be higher in the lower level of education than per student expenditure in tertiary or higher education. It is observed that per student expenditure in tertiary education as a share of GNP per capital tends to decrease at higher levels of education. Due to this decrease in the per student expenditure at tertiary level, most workers who want to further their education find it difficult to leave work for further studies at the university. The reason being that the cost of tertiary education has become expensive so most workers normally combine work and education because the employers fail to approve academic programmes.

Student workers need approval from their employers in the form of study leave with pay so that they will be able to fund the cost of their education.

### **Private Sources of Finances**

Private Sources of Finances represent an average close to twenty percent (20%) of total National educational finance (Saavedra, 2002). In some countries, however, they represent a significant share of resources and even the larger portion of total educational expenditures. Private sources include, in general mostly households, but also communities, civil society organizations, and the private sector. With few exceptions households pay for the overwhelmingly largest share of total private financing. They do so by incurring both direct and indirect costs. Direct costs include tuition fees, transportation to and from lectures, accommodation, learning materials and so on. The indirect costs are costs that are not directly incurred by the household but instead indirectly as the opportunity cost of working and earning an income. In effect, education implies foregoing an income that would be available if the students instead used his or her time in a productive employment. The income forgone represents a substantial and very significant cost of public education to households, and particularly burdensome for low income households. Societies also incur a significant economic indirect cost by having a large share of their population in school instead of working. Both societies and families expect to recover this investment in human capital through increased earnings through higher work productivity leading to higher salaries employment and economic growth. However, most employers believe that further studies at the university will increase the workers

employment opportunities elsewhere after completion and therefore fail to approve of employees who want to further their education at the tertiary level (Oduro, 2000).

### **International Sources**

International sources of finance, including loans, represent about two percent (2%) of total educational expenditure by developing countries Saavedra (2002). External bodies (developing partners) also assist in education funding in Ghana. For example the World Bank sponsored the educational sector Adjustment credit between 1987 and 1995. An amount of Gh ¢702 billion was offered for education sector projects at the secondary and tertiary levels during 2004 calendar year (Sekyere, 2011). Also the British Government through the British Council provides educational materials to schools and also sponsors Ghanaians to undertake various courses in Britain. Other international agencies like Canadian International Development Agency (CIDA), Adventist Development Relief Agency (ADRA), World Vision International etc also assist in the funding of education in the country.

### **Funding Problems of Students in Higher Education**

Higher education was traditionally free of charge in Ghanaian Universities. Qualified students were also entitled to free board and free lodging. Funding is the most serious challenge faced by higher Education in Ghana today. In the year 2000, the approved recurrent budget for Universities covered less than fifty six percent of the University's requirements. In order to solve the financial crises in higher education, and as part of the structural adjustment programme that

Ghana has adopted, the government considered several steps towards adjusting the financial structure of higher education including the introduction of cost sharing.

Cost sharing was introduced in 1997 through the adoption of the “Akosombo Accord” that divided responsibility for University funding between the government (responsible for seventy percent of total funding) and three sources (30 percent) including university internal revenue generation, private donations and student tuition fees (Sekyere, 2011). Based on this students academic and residential facility user fees were introduced in 1998. This has made the cost of tertiary education very expensive so many workers find it very difficult to finance their own university education without approval from their employers in the form of study leave with pay.

### **Service Condition for Workers**

As part of the general conditions of employment for workers in Ghana, the Labour Act (2003) of the Republic of Ghana, sub part I- Annual leave with pay, states that “in any undertaking every worker is entitled to not less than fifteen working days leave with full pay in any calendar year of continuous service. The expression “full pay” means the workers normal remuneration, without overtime payment, including the cash equivalent of any remuneration.

In line with this conditions, the Ghana Education Service Council as part of their conditions and scheme of service for teachers has the following for its members in the service (Ghana Education Service, 2002). Study leave with or

without pay may be granted to members of the service by the council on the advice of the Director-General.

1. Study leave with pay may be granted by the council on the advice of the Director-General to members of the service for approved courses including industrial and professional qualifications.
2. The grant of study-leave with pay shall be governed by Regulations, relating to courses, duration, qualification, bonding etc. as may from time to time be laid down by the council.
3. Period on study leave with pay shall count for service and shall be increment earning subject to satisfactory work and conduct during the course.
4. Employers who do not qualify under the prevailing regulations or who wish to undertake course not approved for the grant of study-leave with pay may at their own request be granted study leave without pay for not more than four years.
5. Period of study leave with pay shall earn increment and shall count as service provided the course is considered relevant to the service by the council and is completed within the normal period.
  - (i) Study leave with pay shall be transferable except that the period spent in the former institution shall be deducted from period granted for the new course.
  - (ii) The service shall provide a return-ticket for the spouse and two children of not more than twelve (12) years of age of members

who are granted study leave to study overseas for course lasting for more than one academic year.

6. Certificated teachers who are on the rank of senior superintendent and above who pursue degree courses on study leave on successful completion shall be eligible for promotion to the next grade after two years' service in the Ghana Education Service.
7. Certificated teachers who pursue higher degree courses such as M. A., M. SC, M. Phill, M.Ed, Ph.D etc. on study leave would join the line for interview for promotions to the next higher rank, provided they have served one (1) year for Ph. D holders or two years for Master's Degree holders on their current grade.

### **Motivations for Higher Education**

#### **Benefits of the Focus on Employability**

The attention within higher education to enhancing students' employability potentially serves a number of important purposes. First, it responds to students' motivations for entering higher education. A survey of school students found that the most important personal reasons cited for going to university were 'to study a subject that really suits me', vocationally-oriented reasons ('to have a professional career', to improve my job prospects', to gain entrance to a well-paid career'. Each of these four reasons was rated by around four-fifths as extremely or very important (Connor, Burton, Pearson, Polland, & Regan, 1999, p. 12). Where student tuition fees are payable, such vocational motivations are likely to be strengthened. Second, it responds to policy concerns,

in two respects: An important part of the rationale for the large sums which the Government invests in higher education is the contribution which it makes to the development of the country's human capital (Yorke, 2004). The more employable students are, the greater the economic yield is likely to be from this investment.

Expanding higher education is also designed to serve social-equity goals by increasing access for disadvantaged groups. To achieve such goals, attention needs to be paid not only to ensuring the participation of these groups in higher education but also to enhancing their subsequent success in the labour market (Morey, Harvey, Williams, Saldana, & Mena, 2003). Third, far from undermining wider academic values, it can be interpreted as reinforcing such values, in three respects: By emphasizing generic competences rather than direct subject relevance, it can help to resist creeping vocationalism in terms of course content, and to legitimize the continuing value of traditional academic disciplines. Over two-thirds of graduate vacancies in the UK are for graduates in any subject (Graduate Prospects, 2005/6.) Employers tend to be much more concerned with generic 'graduate attributes' than with subject knowledge (Harvey, Moon, Geall, & Bower, 1997).

Because the generic competences valued by employers are developed largely through active teaching and learning processes, a constructive alliance can be forged between the employability agenda and pedagogic reform (Pedagogy for Employability Group, 2004). Because these generic competences can also be developed through active- curricular activities, the employability agenda can reaffirm the value of the wider student experience, including participation in

student-organised activities. At the same time, it may require organizational change within higher education (Knight & Yorke, 2004, pp. 10-11). In particular, it may necessitate concern not just with good academic practices but with promoting the goals of employability through such practices. Making such goals transparent to teachers and students and adding supplementary programmes where appropriate to ensure the achievement of these goals. One of the key processes in achieving such change is auditing the curriculum to determine the extent to which the teaching and learning methods in use meet employability goals, and then reviewing how deficits can be addressed (Harvey, 2001; Knight & Yorke, 2004).

### **Competing Definitions of Employability**

Definitions of employability can be broadly divided into three groups. The first are those which focus on *immediate employment*. Graduate first employment statistics have for some time been used as a performance indicator in higher education (HEFCE, 2001). It has, however, been widely recognized that they have been a crude measure, in three respects: They have been based on data collected six months after graduation. This takes inadequate account of the length of time which many graduates take to manage their transition into a graduate-level job, whether because they have deferred job applications until after their final examinations, or because they choose to travel for a while or to undertake further studies, or because they take short-term jobs to clear some of their student debts before seeking more permanent employment. They have taken no account of the level of the jobs entered, and whether these jobs have made significant use of graduate competences.



Students' success in gaining employment is determined not only by the effects of their higher education but also by their own pre-existing attributes and by the state of the labour market and the ways in which it operates at local, national and international levels (Harvey, 2001). Some modifications have recently been introduced in an attempted to address these limitations. The second are definitions which focus on *immediate employability*. These are commonly defined in terms of students' possession of the attributes to obtain a 'graduate job'. They tend to include a strong focus on students' work readiness': in other words, their ability to cope with the demands of the work place without requiring additional training to do so. Their field of vision is accordingly somewhat restricted. The third are definitions which focus on *sustainable employability*. These are concerned with the ability not only to secure a first job but also to remain employable throughout life. As Knight & Yorke (2004, p. 46) put it, employability 'does not rest when the first graduate job is achieved' but needs 'to be constantly renewed to be sustainable'. Such definitions accordingly include not only the wider range of attributes required to manage one's career development in ways that will sustain one's employability. Early formulations of the second and third of these definitions focused strongly on skills, variously framed as 'personal transferable skills', 'key skills', 'core skills', 'generic skills' and 'employability skills'. This focus has more recently been widely criticized, chiefly on the grounds that 'skills' is too limited a concept to embrace what employability comprises (Bennett, Dunne, & Carre, 2002; Holmes, 2001; Knight & Yorke, 2003; 2004). An alternative formulation which has been more widely accepted

has been the USEM model (Knight & Yorke, 2004), in which employability is viewed as being influenced by four broad and inter-related components: Understanding (viewed as being broader and deeper than ‘knowledge’); Skills (or, preferably, ‘skillful practices’, which includes the deployment of skills); Efficacy beliefs (including student views of themselves and personal qualities) and Metacognition (including student self-awareness regarding, and capacity to reflect on, their learning). For example, the Higher Education Statistics Agency is now proposing to conduct regular follow up sample survey three and a half years after completion of their programmes (HESA, 2005).

This is a common but by no means universal demand from employers (Mason et al., 2003). It is a frequently-mentioned rationale for the inclusion of work experience in higher education courses (Yorke & Knight 2004, p.9).

### **Sustainability and Career Development**

The attention to career development in definitions of sustainable employability has not always been strong. Yorke & Knight (2004, p. 25) include ‘skillful career planning and interview technique’ in their list of ‘seven meanings of employability’, but the specification of interview technique tends to restrict the focus, as does the accompanying note which suggests that its concern is with ‘knowing the rules of the job-seeking game’.

The definition of employability offered by Yorke & Knight (2004, p.7) – which focuses on the ‘skills, understandings and personal attributes that make graduates more likely to gain employment and be successful in their chosen occupations’ – can be read as assuming that graduates will remain within a single

occupation, and as not attending to the competences required to manage progression within and possibly across occupations. Similarly, much of the now-extensive literature on employability in higher education pays little attention to the conceptual work on career development or to the work that has been done on career development learning.

On the other hand, the policy-oriented analysis by Hillage & Pollard (1998, pp. 12, 17) suggests that one of the four main elements of employability is ‘deployment’- the extent to which individuals ‘are aware of what they have got and how they choose to use it’ – and defines this to comprise career management skills, job search skills, and ‘the extent to which they are adaptable to labour market developments and realistic about labour market opportunities’. Harvey et al., (2002) states that employability development has three focuses: development of employability attributes; willingness to learn and reflect on learning; and development of self-promotional and career management skills.

The code of practice issued by the Quality Assurance Agency for Higher Education as cited by Oduro (2000), states that higher education institutions should prepare students not only ‘for a successful transition to employment’ but also ‘for effective management of their career thereafter’(p. 43). Teacher attrition rate has been equally high. The high rate of teacher attrition has been attributed to several factors, key among the poorly paid in the public service (Oduro, 2000). In addition, teachers in Ghana especially those working in rural and deprived communities work under very difficult social and economic conditions. These communities often lack all the basic necessities of life such as potable water,

electricity and health facilities among others. Teachers in such deprived communities generally have very little opportunity for self-development and the development of their children. They are sometimes compelled to work long hours and engage in multiple tasks. Support and supervision services are lacking and facilities and resources for effective teaching are usually not available to them.

For instance, the low level of salaries and the poor working conditions have contributed to the low status of teachers in society. This has considerably reduced morale in the teaching profession and diminished its appeal. The poor working conditions often force teachers to hold multiple jobs which in turn negatively influence the quality of teaching. As the working conditions and the status of teachers keep falling, the number of teachers leaving the classrooms for greener pastures rises.

As a measure to 'benefit' from the teaching profession, they tend to ignore barriers that prevent them from furthering their education even when they have not received the necessary sanction from their employers. As a result, most of them enroll for higher programmes without study-leave thereby creating artificial shortages and in some cases, providing sub-standard services in the classroom (Oduro, 2000). The low level of literacy and numeracy among the Ghanaian population is partly a reflection of teacher attrition in the country. Part of the problem is that the interventions in the educational system aimed at keeping teachers in the classroom have often been based on the advice of so-called experts who may know very little about the challenges facing the educational system in Ghana. The views of teachers who are at the centre of the educational system are

hardly taken into account. The result is that teachers continue to leave the classrooms even as more initiatives and measures are being implemented.

Against this backdrop, a survey was conducted to solicit the views of teachers and educational workers on teacher attrition in Ghana in 2009. The views of teachers in the report were taken into account in the formulation of new initiatives and interventions to deal with the high rate of teacher attrition in Ghana. The same could be said about the other public services where employee satisfaction leaves much to be desired. The workers in these sectors therefore resort to upgrading themselves in order to climb higher in the work place and get high salaries. In the process, they tend just like teachers to pursue high education without due approval (study-leave with pay) by their employers.

### **The Work-Study Conflict Among Student-Workers**

For students in higher education, work has been identified as a “situational constraint” that results in competing demands for time and attention (Keith, 2007). As such, students who work must make decisions continually about what role to play in their daily lives (Smith, 2006). Because of the competing demands of work, school, and family, working full-time while enrolled in university education is identified in the literature to be a “risk factor” that reduces the likelihood that an individual will complete a first degree (Phillippe & Sullivan, 2005). In an empirical study, conducted by Lange in the year 2004, among university students who work full-time, only 44.1% persist, thus demonstrating the negative effects work activities have on students who characteristically have multiple demands in their daily lives. Additionally, full-time work aggravates the

instability already present in a university student's life. Past studies have shown that student-workers tend to have unsettled lives that hinder their ability to identify paths that lead to new ways to understand oneself, one's context, educational goals, and professional identities (Kim, 2002; Lange, 2004). Working negatively affects student-workers' development as job activities intensify the disorientation in their lives and become a source of anxiety, stress, isolation, and unhealthy behaviours (Ashton & Elliott, 2007; Miller, Danner, & Staten, 2008; Smith, 2006).

However, working part-time does not appear to have the same detrimental effects as full-time work on the persistence of university students. Part-time work is defined by the Nation Center of Education Statistics (NCES) as any amount of hours worked under 35 hours per week. Indeed, university students who work part-time actually have greater persistence rates (59%) than those who do not work at all (41%) (Lange, 2004). With this as focus of their study on university education in California and New York, they also provided information on employment status and university persistence rates in these two states. As the figures indicate, the same basic pattern holds true, with the biggest difference in persistence rates between those who work full-time versus part-time. The data from California also indicate that those who work part-time are actually more likely to finish university (56%) than those who do not (52%).

Full-time work aggravates the instability already present. Past studies have shown that student-workers tend to have unsettled lives that hinder their ability to identify paths that lead to new ways to understand oneself, one's context,

educational goals, professional identities and therefore calls for a need to adopt coping strategies. When looking at persistence rates among university students, it is also important to examine differences by factors such as gender and race. When examining university education persistence rates by gender, the relationship between working and persistence for university students indicates that approximately 2-3% more women persist in the university than men regardless of work status. In the examination of the persistence rates for university students of different racial/ethnic backgrounds, national data from the National Center for Education Statistics (NCES) indicates that full-time work is associated with lower rates of persistence for all racial/ethnic categories with the exception of African American and Asian American university students. For these latter two groups, both part-and full-time work are associated with lower persistence even if their persistence decreases only about 1.5% when the category changes from not working to working part-time. For all other racial groups (Whites, Latinos, Hawaiian/Pacific Islander, and American Indian/Alaskan), part-time is associated with greater persistence.

In sum, national trends suggest that working full-time is detrimental for the persistence of both men and women of all racial and ethnic backgrounds in the university. In this way, university students suffer the same negative consequences of full-time work while studying. However, persistence rates are higher for community university education students who work part-time than for those who do not work and those who work full-time, regardless of gender. With regards to racial and ethnic background, the pattern for persistence is not as clear. Part-time

work is associated with greater persistence of university students with the exception of African American and Asian American university students who experience a modest decrease (1.5%) in university education persistence (Lange, 2004).

### **Education and Human Resources Development**

The decade of 1990 began for development scholars with a shifting emphasis from their preoccupation with purely physical models of capital to human resources as the basis for the study of development. This has brought into focus the fact that human element is both an input and objective of development. While the outcome of development is seen as the betterment of human lives, it is also human ability that provides the input for development growth. It reminds one of the writings of Adam Smith who, before the Industrial Revolution, argued that efficient use of labour would lead to high production, growth, and a rising standard of living.

More than two hundred years later, a nation's most important resource- its people- is still the key to economic opportunity and social improvement. Human resource development, in this sense, is the process of developing human skill or competence in producing goods and services in the society. For example, when a human being learns the techniques of producing iron from ore, he becomes a human resource or input for further production. Similarly, scientist, engineers, agronomist, doctors, judges, administrators, teachers and journalists etc., who are engaged in producing goods and services in the society, in one way or other, are



all human resources. These critical inputs of a nation ultimately determine the character and pace of its economic and social development.

The mechanism through which the transformation of skill in human being is carried out is called education. Education, therefore, forms the basis for the prosperity of a nation. In various empirical studies, education has been regarded as the vehicle for social transformation, as essential for nation-building, for modernization, for political development, for economic growth, and for institutionalisation of political freedom.

### **Problems Faced by Student-workers in the University**

Student-workers who are interested in improving upon their lot are usually confronted with problems that militate against their learning progress. Cross (1981) has identified some of these problems and has grouped them as follows: situational barriers, institutional barriers and dispositional barriers. These are ranked in order of importance in most studies. According to Van der Kamp (1996), Darken and Valentine (1985) developed the “Deterrents to Participation Scale” which identified six obstacles to participation, namely lack of confidence, lack of relevance, time constraints, low personal priority, costs and personal problems.

In as much as these problems were identified as inhibiting factors at the point of entry into organized education, they are also applicable to part-time study. This is because they are similar to problems which create a gap between part-time learners and the achievement of their goals. The problems are also to

some extent due to the life stages of adults and the corresponding roles they have to play.

Student-workers face a number of problems and they try to cope with office work, school, family life and social activities. Some of the problems confronting part-time learners include the lack of confidence, location of institutions, either too far from home or office, inconvenient scheduling of lecture time, poor quality teaching and having to shuttle between work, school and family responsibilities.

As part of strategies to promote career education in the industrialised north, distance education is one of the modes of teaching employed by various institutions of higher learning. This could be attributed to the unique qualities of distance education, which among other things does not require students to be physically present at learning institutes. It thus caters for students who live far away from educational institutions. Also, as there is no fixed time to attend lectures, it allows flexibility in terms of place, time and pace of learning. Moreover, students can be assured of good tuition since experts write self-study materials. Again, study materials can reach the doorstep of isolated students in remote areas. It is not surprising that Miller, Danner and Staten (2008) contends that most students engage in distance education for convenience. He is of the view that distance education has become very popular among workers who have personal and family responsibilities. Holmberg (1995), supporting this view, goes on to say that distance education promotes recurrent education.

Despite these far reaching issues, efforts to determine the basic learning needs of part-time learners in Ghana are negligible. Most studies tend to dwell on institutional and environmental factors promoting part-time study. This study investigated the problems of student-workers who are combining work with study and the strategies through which distance education could be adopted to assist them.

Cross (1981) has described situational barriers as obstacles which are the outcome of one's situation at a point in time. Lack of time is one of the barriers most often cited as a hindrance to participation (Cross, 1981; Johnstone & Rivera, 1965; Van der Kamp, 1996). Cross (1981), has cited inadequate time for adults between 25 and 45 age group and attributed it to home and job responsibilities. She has also stated that inability of young parents to get child –minders is a hindrance to learning.

With specific reference to student-workers, the competing demands on time have been cited as major obstacles to learning Kerka (1992); Evans and Nation (2000) have stated that the part-time learner is unable to reconcile home with work and study. In addition, Onumah (1997) has stated that increased responsibilities from both nuclear and extended families as well as other social responsibilities affect part-time learners. Further, a study by Blaxter (1994) has indicated that when part-time learners have to take care of elderly folks it impacts negatively on their participation even in late adulthood.

All these plus pressure of work and tiredness (Waniewicz, 1975) could be responsible for student-workers' inability to meet deadlines for turning in course

assignments. These problems could also be the cause of student-workers' inability to organize study time and manage them effectively (Croft, 1991). The fact that student-workers are unable to access campus services may be attributed to inadequate time to do so (Schlossberg et al, as cited in Kerka, 1992).

Lack of financial support is another major obstacle that faces part-time learners (Waniewicz, 1975; Cross, 1981; Johnstone & Rivera, 1965; Schlossberg et al, 1990 as cited in Kerka, 1992). According to Van der Kamp (1996), usually lack of finances and time are ranked high as major obstacles to learning by respondents. According to him, a study by Cross (1981) indicated that participation in adult education programmes fell when financial support was withdrawn or when financial benefits were lost. Van der Kamp (1996)s' study indicated that a very high increase in prices at a Dutch evening school reduced the level of participation. In addition, Cross (1981) has stated that one of the problems of student-workers is the fact that they are made to pay fees meant for full-time students. Parraton (2000) on the other hand, submits that student-workers in several countries pay fees which full-time students are exempted from paying. She cites the British Open University and student-workers pursuing degree courses in Kenya as examples. In Kenya, the rationale for this practice has been attributed to the fact that student-workers are paid salaries.

Another major obstacle to part-time study is the geographical location of students (Lowe, 1982; Cross, 1981; Croft, 1991; Waniewicz, 1975). In his study, Waniewicz found that most part-time learners cited long distance to schools as an

obstacle to learning. Some other students cited geographical remoteness and isolation as barriers to learning (Croft, 1991).

Another area of concern is the lack of effective study skills (Onumah 1997). This could probably explain why some learners are unable to express their thoughts on paper and lack the requisite reading skills that would enable them to read large volumes of material (Croft, 1991). Croft (1991) concedes that the problems mentioned are faced by student-workers in general but they are heightened for the distance learner who has other demands to contend with. Thus the application of appropriate study skills and acquisition of range of effective strategies are essentials for studying. He writes that:

To fully understand the reasons why students study in the ways they do, it is essential to consider learning and study strategies in relation to the whole learning environment that they experience. Their ways of studying depend on their perceptions of what they are required to do or of what “pays off” in assessment terms (Becker, 1964). It has been the lack of this component in the study equation, which has left those forms of advice unrealistic and often inapplicable (p. 439).

In other words, students learning depend on teaching methods and the type of examinations they take. Depending on what their instructors may require of them, they may either learn to understand or learn by rote. These must therefore be considered when developing study skills manuals for students.

Cross (1981) defines institutional barriers as “all those practices and procedures that exclude or discourage working adults from participating in

educational activities”(98). Institutional barriers may include problems associated with course schedules (Cross, 1981; Waniewicz, 1975). They have observed that part-time learners feel marginalized because their course schedules made it impossible for them to participate fully in campus life. Some characteristics of student-workers include the fact that they like to learn things which are interesting, practical and relevant to them (Brookfield, 1986; Cross, 1981; Naylor, 1996). Also Waniewicz (1975) found that lack of relevant courses was an obstacle to part-time study for both learners and potential learners.

The Chartered Institute of Bankers, (1997) and Onumah (1997) identified inadequate textbooks and tuition as major institutional problems. Other concerns include poor library facilities (Ghartey, 1991). On the issue of library facilities Blagden (1984) argues that since student-workers have diverse background, libraries have to be sensitive to their information needs. Meanwhile, poor human relations, unavailability of students’ newsletters and journals, poor organisation of classes and examinations which are conducted in poor environments as reported in the Daily Graphic, of January 4, 1999 also restrict effective learning.

Issues associated with examinations also affect part-time learners. Onumah (1997) declares that when examination syllabi are too wide and both students and examiners are not known to each other, it affects learners. Ghartey (1991) also mentions inappropriate questions, inadequate statistical controls and administration of examinations as obstacles to part-time study. All these problems were identified in relation to students preparing for professional examinations. Another obstacle worth noting is lack of information (Cross, 1981;

Thompson and Devlin, 1992). Thompson and Devlin (1992) submit that information prepared exclusively for student-workers is very scanty. They also state that studies Onumah (1997) indicated that while three out of four American Colleges offered undergraduate degree courses on part-time basis, only a little over one and half of the institutions publicised it. Thompson and Devlin (1992) also state that Cross (1981) reported that

About one-fourth of potential learners confess that they do not know where to go or whom to ask to get information about specific learning opportunities...The lack of specific information about educational opportunities presents an obstacle to learning participation for perhaps 15 to 30 percent of potential learners (p. 126).

The key to popularizing part-time study for development in Ghana therefore lies in providers publicizing it as widely as possible. Dispositional factors which hinder adult learning have to do with their psychological characteristics (Van der Kamp, 1996); or learners' attitudes and self-perceptions (Cross, 1981). Some of these factors are mixed feelings about going back to school, lack of self-confidence and fear of failure (Carbone, 1988 cited in Kerka, 1992; Onumah, 1997; Ghartey, 1991). Other factors include old age, poor qualifications (Cross, 1981) anxiety and stress (Mackeracher & Tuijnman 1996).

The last two writers believe that stress and anxiety act as personal blocks to learning. They also note that learners may not learn effectively or they may show a lack of initiative out of fear of failing in front of other learners. Also, older adults who learn part-time may have more anxieties and pressures than younger

ones (Conrad, 1993). Such anxieties may be due to fear of ability to learn after a long absence from the classroom (Healy & Martin 1996).

According to Cross (1981), only five to 15 percent of learners surveyed, acknowledged dispositional factors as being responsible for their lack of participation. She attributes this rather low respondent rate to the “social desirability issue” concept. This concept makes the reasons like financial difficulties and lacks of time a more socially desirable excuse to cite for non-participation than the real issues which may be old age and the fear of one’s inability to learn. She confirms this by citing an example from Wilcox, Saltford and Veres (1975). Their study found out that when respondents were asked to give reasons why other adults they knew did not participate in educational activities, lack of interest ranked high. To overcome obstacles arising out of dispositional factors, Mackeracher and Tuijnman (1996) supported the following:

Educators should attempt to maintain a learning environment, which is free from threat, and assist learners to identify unlabelled fears and anxieties. Correspondingly, educators can work to enhance self-confidence in learners by diminishing the possibility to fail or to make grave errors and by reducing time pressure. Self- pacing may be a desirable method especially in instructing older adults because it usually guarantees that the allocation of time for learning is adequate (p. 447).

Looking at obstacles to learning as a whole, Waniewicz (1975) reports that findings on what people learn and what would-be learners would like to learn indicate some gaps in learning which ought to be filled. To this end, he advocates



more flexible educational opportunities, professional, vocational and formal education for adults between the ages of 18 and 24; 45 and 55, with particular emphasis on women and executives in the latter set of age groups.

In addition, Onumah (1997) opine that the implication of data collected suggests flexibility in terms of methods, content and context of learning for part-time learners. Cross (1981) on her part is of the view that data on obstacles to learning should serve as a guide to course and programme planners to enable them to identify various groups which would be affected by specific barriers. Lowe (1982) also advocates the need for local and national governments to try and satisfy learning needs equitably. This goes to buttress the fact that student-workers come from different backgrounds and have specific needs and preferences (Brookfield, 1986).

The implication of all these issues raised on student-workers show that participants to part-time study are from all walks of life and groups. Therefore the specific needs of these people must be identified and satisfied for effective learning.

Modern living has brought with it, not only innumerable means of comfort, but also a plethora of demands that tax human body and mind. Now-a-days everyone talks about stress. It is cutting across all socio economic groups of population and becoming the great leveller. Not only just high pressure executives are its key victims but it also includes labourers, slum dwellers, working women, businessman, professionals and even children. Stress is an inevitable and unavoidable component of life due to increasing complexities and

competitiveness in living standards. The speed at which change is taking place in the world today is certainly overwhelming and breathe taking. In the fast changing world of today, no individual is free from stress and no profession is stress free. Everyone experiences stress, whether it is within the family, business, organization, study, work, or any other social or economic activity. Thus in modern time, stress in general and job stress in particular has become a part of the life and has received considerable attention in recent years. Stress has become the core concern in the life of everyone, but everybody wants stress-free life. Stress is a subject which is hard to avoid. Stress is a part of day-to-day living. Every individual is subjected to stress either knowingly or unknowingly. Stress, long considered alien to Indian lifestyle, is now a major health problem/hazard.

Stress is difficult to define precisely. The concept of stress was first introduced in the life sciences by Selye Hans in 1936. It was derived from the Latin word 'stringere' and it meant the experience of physical hardship, starvation, torture and pain. Selye (1936) defined stress as "the non-specific response of the body to any demand placed upon it". Further, stress was defined as "any external event or internal drive which threatens to upset the organismic equilibrium" (Selye, 1956). Another definition given by Stephen (1999) stress has been stated as "a dynamic condition in which an individual is confronted with an opportunity, constraints or demand related to what he/she desires and for which the outcome is perceived to be both uncertain and important"(12).

Stress affects not only our physical health but our mental well-being, too. To successfully manage stress in everyday lifes, individual can learn to relax and

enjoy life. The best way to manage stress is to prevent it. This may not be always possible. So, the next best things are to reduce stress and make life easier. Stress refers to any environmental, organizational and individual or internal demands, which require the individual to readjust the usual behaviour pattern. Degree of stress results from events or situations that have potential to cause change. Stimuli or situations that can result in the experience of stress are called stressors. There are three major sources of stress namely environmental, individual and organizational.

Environmental stress is not only caused by the factors intrinsic to job, but also influenced by the environmental or extra organizational factors. Stress results because of the individual's interaction with environmental stimuli or factors such as societal or technological changes, political and economic uncertainties, financial condition, community conditions etc. The stress which an individual experiences in an environment is carried with him in another environment also, thus increasing the stress and causing stress to others also.

There are many factors at the level of individual which may be generated in the context of organizational life or his personal life like life and career change, personality types, role characteristics. Any change in career life of an individual puts him in disequilibrium state of affairs and he is required to bring equilibrium. In this process individual experiences stress. Personality type/characteristic such as authoritarianism, rigidity, masculinity, femininity, extroversion, spontaneity, locus of control are particularly relevant to individual stress. When people become members of several system like family, voluntary organization, work

organization etc., they are expected to fulfil certain obligations to each system and to fit into defined places in the system.

These various roles may have conflicting demands and people experience role stress as they are not able to fulfil the conflicting demands or requirements. Stress has been considered as one of the major factors in work organization (Aggarwal, Malhan, & Singh, 1979). Sources of stressors in the employment organization identified by Pestonjee (1992) are work, role, personal development, interpersonal relations and organization climate. Work which requires a lot of manual dexterity have a greater chance of inducing stress in the worker who work there. Work in the organization can induce stressors when the activities to be performed are either too difficult and complex or repetitive and monotonous. Uncomfortable working conditions extract extra energies from the worker. Stress is inevitable/unavoidable, when large amount of work is expected beyond the capacities of the worker and work has to be performed keeping in view of the set deadlines. The five aspects related to stressors intrinsic to work like are boredom, physical working conditions, time pressure and deadlines, work demands, job design and technical problems.

Role can be a source of stress when there is ambiguity about job responsibility and limits of authority. Role set members have conflicting expectations on the way in which a role should be performed. Thus, role in terms of its normative, interpersonal and self-congruence aspect can give rise to stress. Major clusters of potential stressors identified to measure personal development stressors in the employment organization were over promotion, under promotion,

role stagnation, job security, ambitions, success and gender discrimination. The kind of relationship the role incumbent has with members in the organization determines the level of interpersonal relations stressor he or she experiences. Relationship with boss, peers and subordinates were the three aspects included under this stressor component. The climate that persists in the organization can be potential source of stressors. His freedom given to plan the work, weight given to the views and opinions, participation in decision making, sense of belonging, free and fair communication and sympathetic approach towards personnel were considered to measure the stressors in organizational climate. It is interesting to note that, stress has two faces; it is a good servant, but a bad master. In other words, it can be one's best friend or worst enemy.

A certain amount of stress is necessary to achieve success, but undue stress causes distress. Although we tend to think of stress as caused by external events, these events in themselves are not stressful. Rather it is the way in which an individual interpret and react to events that makes them stressful. Stress is received by different people differently. If two people experience the same amount stress or pressure, one may take it as positive or healthy types or the other may accept it as negative. Stress is often referred to as having negative connotation. The calamitous consequences of stress can affect an individual in three ways *i.e.* physiological, psychological and behavioural. Mental stress may be accompanied by anger, anxiety, depression, nervousness, irritability, tension and boredom. Physical stress accompanied by high blood pressure, digestive problem, ulcers and indigestion, palpitation, chest pain, skin disorder muscle

tension, head ache, loss of appetite, restlessness, ulcers, shut down of menstrual cycle, impairment of fertility among male and depletion of vitamin C, B and D in the body. Behavioural Stress may be symptomized in the behaviour such as over eating or under eating, loneliness, sleeplessness, absenteeism, alcohol consumption, increased smoking and drug abuse. Further the stress can affect either positively or negatively to employee performance. Positive qualities are those in which the individual may feel more excited and agitated and perceive the situation positively as a form of challenge (Selye, 1956). Stress is also described as posing threat to the quality of work life as well as physical and psychological well-being (Cox, 1978). A high level of occupational stress, not only detrimentally influence the quality, productivity and creativity of the employees but also employee's health, wellbeing and morale (Cohen & Williamson, 1991). Job related stress tends to decrease general job satisfaction.

Stress can be either temporary or long term, mild or severe, depending mostly on how long it continues, how powerful they are and how strong the employee's recovery powers are. But major stress problems are sustained for long period. If one does not react to the stress, it may create some other Trauma. It is another severe form of stress. The nature of loss may have an effect on the individual's perception of the stressful events as well as the avoidance, intrusion and hyper arousal symptoms of post-traumatic stress. The specific stress experienced by people, often depends on the nature and demands of the setting in which people live. Thus, teachers, engineers, doctors, managers and people in other professions experience different types of stresses to different degrees. The

professional role is extremely demanding because they serve the society. Stress among teachers has become a topic of professional interest but studies relating to teacher's stress have not been carried out on large scale. Research comparing the stress level between teachers and others professional group are also scanty.

Stress disturbs the equilibrium of the body. It affects physically, emotionally and mentally. When individuals experience stress or face demanding situation, they adopt ways of dealing with it, as they cannot remain in a continued state of tension. How the individual deals with stressful situations is known as 'coping'. Coping refers to a person's active efforts to resolve stress and create new ways of handling new situations at each life stage (Erikson, 1959). The goals of coping include the desire to maintain a sense of personal integrity and to achieve greater personal control over the environment. Then he modifies some aspects of the situation or the self in order to achieve a more adequate person-environment fit. Coping thus, is the behaviour that occurs after the person has had a chance to analyze the situation, take a reading of his or her emotions and to move to a closer or more distant position from the challenge.

## **Empirical Studies**

### **What Research Says on Coping Strategies**

Mishra and Dixit (1995) attempted to reveal the coping strategies of 300 allopathic doctors. It was found from the investigation that those who use effective coping (above average control style and below average escape style) are less burn out than those who use ineffective coping (above average escape style

and below average control style). Upamanyu (1997) explored the stress management techniques used by the educated working women. The sleep & relaxation, exercise, time management, diet and yoga are the best ways adopted to manage stress by educated working women. Aminabhavi and Triveni (2000) in their study found that age, sex, coping strategies of bank employees have not influenced their occupational stress. Pandey and Srivastava (2000) studied coping with work stress in career oriented females. It was found that teachers expressed significantly between active copings than bank employees.

Gaur and Dhawan (2000) examined the relationship between work related stressors and adaptation pattern among women professionals. A sample of 120 women professionals (30 teachers, 30 doctors, 30 bank officers and 30 bureaucrats) participated in the study. They showed a configuration of adaption pattern of active coping. The junior level job group or junior age group is significantly more active in coping, greater planfulness and has more initiative as compared to middle and senior age groups or levels of employment status. Harshpinder and Aujla (2001) investigated the different physical stress management techniques utilized by women. Results showed that working women were making more use of writing dairy, standard furniture and high fiber diet as compared to non-working women. The two groups did not differ significantly in the use of other techniques. Hasnain et al. (2001) on his study “role stress and coping strategies in different occupational groups” assessed the coping strategies in three different occupational groups (20 engineers, 20 managers and 20 teachers). No significant difference was obtained among the coping strategies of



the three groups. The two coping strategies used by these three groups were extra-persistent and inter-persistent (approach coping). In a nutshell it can be said that in all the three groups approach, coping strategies were more frequently used than avoidance strategies. Aminabhavi and Kamble (2004) conducted a study on work motivation and stress coping behaviour of technical personal at a railway work shop. The sample comprised 30 technical personnel in the age range of 30-59 years. It was found that middle-aged technical personnel had significantly higher stress coping behaviour as compared to the older technical personnel. Aujla, Harshpinder,, Sandhu and Gill (2004) investigated to analyze the different stress management techniques used by 75 working women and 75 non-working women of Ludhiana city. Results showed that majority of the respondents in both the categories were using various stress management techniques *viz.* relaxation, music, prayer, recreation with family, planning etc. Planning and relaxation were most preferred techniques among both the groups. Aditi and Kumari (2005) found that the stress buffering effects of friendship and social support systems seem to be a significant contributor to high levels of stress. Randeep and Ravindran (2005) attempted to explore the relationship between coping and strategies and coping strategies among 30 marketing executives in two private sector mobile phone companies. It was concluded that in the use of coping strategies such as task strategies, logics, home and work relationship, time management and involvement, executives differ considerably with respect to their cognitive styles.

Bhattacharya and Guha (2006) conducted a study on stress and coping: A study on lady criminal lawyers of Kolkata city. A group of 34 lady criminal

lawyers were selected for the study. The significant coping mechanisms as preferred by them are reading books, traveling or outing, listening to music etc. Chand (2006) studied the psychological factors in the development of work stress. The respondents are 150 junior management scale-1 officers in various banking institutions. The findings of the study revealed that job related strain is positively related with escape coping and negatively related with life event stress, control coping and symptom management coping. Sikthingnanavel (2006) explored the effect of yogic practices on stress of working women of 15 normal female volunteers. The suitable parameters were used before and after 10 days training programme. The results show that there is a greater improvement in the reduction of stress in the experimental group than the control group.

All these studies have revealed that coping strategies of individuals have significant effect on mitigating stress. The above studies explored different stress management techniques to reduce or minimize stress.

### **Gender Differences in Coping Strategies**

As far as gender differences are concerned the studies revealed the following facts: Beena and Poduval (1992) conducted a study on sample of 80 executives in different organizations (40 male and 40 female) in the age range of 25-45 years to know the gender difference in work stress. The result revealed that female executives experienced higher rate of stress. Mitra and Sen (1993) in their study found that male and female executives differed significantly on role ambiguity, role conflict, inter role distance, future prospects and human relation at work and femininity and masculinity dimensions. Male executives with masculine

sex role orientation faced greater job stress and anxiety than females possessing an androgynous personality. Authors attributed this fact to a greater reluctance to self-disclose among men and different socialization patterns laid down for both men and women in Indian society. Ushashree, Sahu-Reddy, and Vinolya (1995). on their study considered 80 male and 80 female high school teachers in the age group of 25-40 year (adult) and 41-60 years (middle) age to know the effect of gender on teacher's experience of job stress and job satisfaction. Analysis of data indicated significant effect of gender on job stress. Sahu and Mishra (1995) made an attempt to explore gender differences in relationship between stresses experienced in various areas of life. The sample for the study was 120 men and 120 women teachers. The result revealed the significant positive relationship between works related stress and society related stress in males. On the other hand, in females, a significant positive relationship was observed between family stress and society related stress. Bhagawan (1997) studied on job stress among 53 male and 47 female teachers from 20 schools in Orissa. It was found from the results that male teachers experienced more stress compared to female teachers. Barkat and Asma Praveen (1999) studied the effect of gender on organizational role stress. The sample consisted of 50 managers, 25 male and 25 female of SBI. The age of the subjects was between 36-55 years. Results indicated that females showed lower degree of role stress than their male counterparts. Aminabhavi and Triveni (2000) conducted a study on the nationalized and non-nationalized bank employees. The sample consisted of 78 bank employees of which 39 nationalized and 39 non nationalized banks. The result revealed that male and female bank

employees do not differ significantly in their occupational stress. Pradhan and Khattri (2001) studied the effect of gender on stress and burn out in doctors. They have considered experience of work and family stress as intra-psychic variables. The sample consisted of 50 employed doctor couples. Mean age was 40 years for males and 38 years for females. The result indicated no gender difference in the experience of burn out, but female doctors experience significantly more stress. Triveni and Aminabhavi (2002) conducted a study to know the gender difference in occupational stress of professional and non-professionals. The sample consisted of 300 professionals (doctors, lawyers and teachers) and 100 non-professionals. The result revealed that women professionals experience significantly higher occupational stress than men due to under participation. All these studies have revealed controversial results but gender of individuals has significant effect on experience of stress. In some situations, women experience more stress than men and vice versa.

Sahu and Mishra (1995) explored the life stress and coping strategies in teachers. The sample consisted of 120 male and 120 female teachers. It was found out that males used emotion-focused coping as well as problem-focused coping while females used only emotion-focused coping. Khan, Khan and Khan (2005) conducted a study on coping strategies among male and female teachers with high and low job strain. The results of the present study indicate that both male and female teachers used the same strategies to cope with job strain. Significant difference was not found to exist between the male and female teachers on different types of coping strategies except the use of humour. Teachers have

adopted a range of coping strategies most tend to be functional or active and some are dysfunctional or passive (self-distraction and use of humour). Male and female teachers did not give response on alcohol dimension of cope scale. All these studies have revealed controversial results but gender of individuals has no significant difference on the use of stress coping strategies.

### **Theoretical Framework**

The theoretical framework of a study is the structure that can hold or support a theory of a research work. It presents the theory which explains why the problem under study exists. Thus, the theoretical framework is but a theory that serves as a basis for conducting research. The purpose for the theoretical bases of the study was that it helped me to see clearly the variables of the study. It also provided me with a general framework for data analysis.

The theoretical framework that underpins this study were analytically reviewed based on the following theories: Human Capital Theory; Economics of Education and Employment and Maslow's Hierarchy of Motivational Needs. After formulating the theoretical framework, I developed the conceptual framework of the study. A concept is an image or symbolic representation of an abstract idea. Chinn and Kramer (1999) define a concept as a "complex mental formulation of experience". While the theoretical framework is the theory on which the study is based, the conceptual framework is the operationalisation of the theory. It was the researcher's own position on the problem which gave direction to the study. It may be an adaptation of a model used in a previous study, with modifications to suit the inquiry. Aside from showing the direction of

the study, through the conceptual framework, I will be in a position to show the relationships of the different constructs that I investigated.

Based on the transferability of the acquired skills, human capital theory distinguishes between investments in general-usage and specific human capital. As pointed out by Becker (1964), this distinction is important if these investments take the form of employer-provided training. While the returns to specific training can be realized only in an ongoing relationship with the training firm besides those providing it, Becker's theory separately addresses these phenomena and draws two main conclusions. First, employers will share the returns and the cost of investments in firm-specific skills with their employees.

Second, in a competitive labour market firms will not invest into general skills of their employees due to their inability to collect the returns from such investments. Therefore, workers will pay the full cost of general training. Yet, there is a range of evidence indicating that firms voluntarily bear the cost of training, even if the acquired skills are largely general in nature. This is particularly apparent in countries with institutionalized apprenticeship systems. In Germany, for example, participants in the system (secondary school graduates) engages in part-time schooling and on-the-job training and receive upon completion a nation-wide accepted certificate that helps to make their skills marketable throughout the profession. Franz and Soskice (1995) estimate that German employers paid a net cost per apprentice of about DM 12.300 in 1985. Using 1991 survey data on training firms in Germany, Von Bardeleben, Beicht

and Feher (1995) conclude that even under the most conservative assumptions, the net cost of an apprentice in a large German firm exceeds DM 7.500.<sup>1</sup>

The present study reconsiders Becker's seminal arguments in a framework where firms can provide both general and specific training. To this end, we employ a simple model that preserves two essential characteristics of the standard theory: a) the labour market is frictionless in the sense that a worker always receives the full return from general training and b) he obtains a share of the return from specific training. Our main result is that employers may still voluntarily provide a positive amount of general training or, alternatively, be willing to share the costs of such training with their employees.

As a first step to this conclusion, we find that general and specific investments cannot be separately analysed. Rather, the presence of the relationship-specific rent that is generated through firm-specific training makes the parties' returns from either type of investment interdependent even if (as we posit) there is no technological link between them. The idea of our approach can be outlined as follows. If a firm can provide only general training, it has no incentives to invest since the employee can recover the full return on his human capital in the absence of market imperfections. If, in contrast, the firm can also expend investments in relationship-specific skills, this will create a wedge between the worker's productivity if he leaves his current employer and his productivity if employment continues beyond the training period. Once training is completed, firm and worker are therefore in a bilateral monopoly position.

Now suppose for example that in the ensuing wage negotiations, the surplus from continued employment is divided with the external market opportunities acting as outside options. Then, although the (above market) rent depends only on the worker's specific human capital, the way in which it is shared also depends on his general skills. In particular, as long as the external market opportunity of the worker (which fully reflects his marginal product from general training) is binding, negotiations will lead to the going market wage. As a result, the rent from specific human capital accrues entirely to the firm while it appropriates no return from the worker's general human capital. If this rent is sufficiently large relative to the return on general human capital, however, or if the worker's bargaining power is sufficiently high, his share of the surplus from continued employment will be above what he can realize on the external market. As a consequence, the worker captures part of the rent from specific skills and a 'Hold-up' problem arises (Cohen & Williamson, 1991; Grout, 1984). While hold-up discourages specific training, it at the same time improves the firm's incentive to provide general training: although external wages rise one-to-one with a worker's productivity from general skills, the wage he obtains if he stays with the training firm rises by less than that if surplus sharing (hold-up) occurs. A number of results follow immediately from this observation. First, the higher the level of specific training, the larger the resulting gap and, hence, the more incentives the firm has to invest into general training. Second, the reverse also holds. i.e., general skills enhance the firm's provision of specific training relative to a scenario where general training is not taken into consideration. This is because in



situations where a worker's outside wage is binding for given investment levels; the employer reaps the full return from specific investments on the margin because each worker's equilibrium wage then coincides with his marginal product from general training. As a consequence, her investment incentives in specific training increase as compared to a setting without general training where the worker's outside wage poses a weaker constraint in bargaining.

Hence, general and specific human capitals are *complementary* from the firm's point of view even if their returns (and provision costs) are technologically disconnected. For this reason, we also find that the parties will agree on a general training level in excess of the first best if this investment can be contracted upon in advance (as would, e.g., be the case in the German 'dual system'). Since general and specific training are complements, a higher level of general training stimulates the provision of specific investments, and thus further alleviates the hold-up problem that arises when specific training is non-contractible. Finally, we argue that extending our framework to allow for (equilibrium) turnover, the possibility of long-term contractual arrangements, or more general bargaining solutions qualitatively leaves these conclusions unaffected.

The present study is related to several contributions in the literature. First, we adopt our theoretical approach from previous work on specific investments and the hold-up problem. In particular, our analysis draws on MacLeod and Malcomson (1993, 1995) who provide a natural framework to study both general and specific investments in bilateral trade relationships. To formalize how the rent generated through specific investments is shared among the parties, the authors

develop a bargaining game where negotiation and trade takes place over time, which reflects the long-term nature of employment relationships well. The equilibrium outcome follows the outside option principle, which we adopt for analytical simplicity. As we see, however, this solution is not necessary for our findings. MacLeod and Malcomson (1993, 1995) use this model to investigate under which conditions simple contractual arrangements can induce efficient investments. In particular, it is shown that a long-term contract which specifies a fixed price (wage) and possibly in addition a fee paid in case of termination (a redundancy payment) will induce one party to expand efficient specific investments, even if those also benefit the other party as is the case with firm-sponsored specific training. They do not consider a situation where the firm provides general training, which is the focus of our analysis.

Second, a number of recent papers analyze human capital accumulation in the context of employment relationships and propose several reasons for why we observe firm-sponsored general training. This literature mainly focuses on general training and disregards specific investments. One prominent explanation is based on asymmetric information between the training firm and potential future employees. Katz and Ziderman (1990) suggest that the firm may be willing to invest in a worker's general skills if his level of training is unobserved by the market. Acemoglu and Pischke (1998) study a model where the training firm obtains superior information on the worker's ability during the training period. The informational disadvantage of firms in the external labour market gives rise to adverse selection, i.e., the equilibrium market wage falls short of the marginal

product of highly skilled workers. As a result, a training firm enjoys some monopoly power over its workers and is able to capture (part of) the return from general training. A similar situation arises if general skills are only valuable in a small number of firms (Stevens, 1994; Gersbach & Schmutzler, 2001) or if there are search costs associated with finding alternative employers.

Acemoglu and Pischke (1999) motivate the prevalence of employer-financed general training by the existence of market frictions that compress the structure of wages in the sense that the outside wage falls short of the marginal product from general skills and this wedge increases in the level of training provided. The authors show that such wage compression can endogenously emerge in economies with minimum wages, wage-setting unions, or worker moral hazard. Finally, they note that a firm-sponsored investment in general training is encouraged if general and specific skills are complements in an organization's production function. A related argument has been put forward by Franz and Soskice (1995) who recognize that employers may provide general training if general and specific investments are complements in the firm's investment cost function.

Indeed, change in human resource is seen as a vital component of economic growth due to its relevance as a factor of production. It is generally referred to as "human capital". This theory refers to the individuals as investors who would invest in their education which will involve high cost and result in a short-term loss of revenue so as to achieve higher incomes in the years to come. Human capital theory explains the income of an individual by assessing labour

demand as a function of the individual educational and training characteristics. Human capital is considered as an asset, similar to physical financial assets as it complements investment in physical capital (Ushashree, Sahu-Reddy, & Vinolya, 1995).

Becker (1964) has stressed that as a major production factor, human capital theory play dual role in the process of economic growth in the following perspectives.

1. As a stock of skills produced through education and training; and
2. As a stock of knowledge that produces innovation which is a basic requirement for economic growth.

Through these postulates the study found out whether individuals are prepared to solely or partly invest their education and why.

### **The Economics of Education and Employment**

This theory emphasizes on two fundamental processes, namely; the interplay of educational supply and demand with emphasis on the relationship between employment opportunities and educational demands; and the differences between social and private benefits and cost of different levels of education and policy implications of these differences for educational investment strategy. This theory explains to what extent government should invest in education and at what level and what should be the role of other stakeholders in education enterprise.

Students attend university and select degree fields in the hope of succeeding in the labour market. One aspect of labour market success is the ability to utilize the investment in schooling in future employment. Much research

has been performed on the match between worker education and jobs, with the focus on the relationship between the years of schooling required for jobs and completed schooling (e.g., Cohn & Kahn, 1995; Duncan & Hoffman, 1981; Groot & Maassen van den Brink, 2000; Hartog, 2000; Sicherman, 1991). Workers who possess more schooling than their job requires are deemed over educated, while those with less schooling than required are under educated.

The quantity of schooling is only one way to consider the match between schooling and jobs. As noted by Sloane (2003), workers may be mismatched if the level of schooling is appropriate but the type of schooling is not. Sloane uses the example of an English major working as a statistician. This focuses on examining the match between a student-worker's schooling and job by considering whether the field of study in college is related to the current job. As such, this paper examines mismatch based on the type of schooling. If educational mismatch has important economic implications the effects of mismatch between schooling and employment should also exist when looking at alternative concepts of matching. Research on over-education links the demand side of the labour market with variability in the returns to schooling for individuals with similar schooling in different jobs (Hartog, 2000). The review advances the literature on educational mismatch by linking the demand for specific college majors with variation in the returns to education for individuals with similar majors. Data on university graduates are used to examine the match between the college major and job. Examining this type of education mismatch also contributes to research on college major choice. Individuals select a college major based on a variety of

factors including expected earnings (Berger, 1988), patterns of labour force participation (Polachek, 1978), uncertainty (Altonji, 1993), non-price preferences (Easterlin, 1995), and the likelihood of graduation (Montmarquette, Cannings, & Mahseredjian, 2002).

The eventual match between degree field and occupation is uncertain when selecting a major. Selecting a college major with greater probability of mismatch involves more uncertainty, with such uncertainty affecting major choice if economic costs to mismatch exist in the form of lower wages. This paper determines whether such costs exist.

In particular, this study sought to answer three questions: what proportion of college graduates work in jobs unrelated to their field of study? Which degree fields lead to greater mismatch? Does working outside the degree field affect earnings?

Research on educational mismatch has focused on a number of issues. Studies examine the effects of being overeducated on wages, turnover, job satisfaction, and productivity. Hartog (2000) provides an excellent overview of the questions addressed in this area of research. Over-education affects wages with the returns to surplus schooling being lower than the returns to required schooling. This result holds regardless of how researchers determine required schooling for a job. Some use subjective measures based on survey questions that ask respondents how much schooling is required for their job. Others use objective measures of required schooling at the occupation level, including a one standard deviation range around the mean level of schooling, the mode level of

schooling, and estimates of required schooling provided by labour market experts. The various measures of required schooling provide very different estimates of the prevalence of over-education, and some individuals are classified as overeducated using one measure and undereducated using another (Robst, 1994).

Some debates have emerged in the literature regarding the reason for the existence of over-education. The presence of over-education may be evidence for inefficiencies in the labour market (e.g. Rumberger, 1987). Alternatively, over-education may be part of an efficient labour market where workers search for jobs throughout their career (Hersch, 1991; Sicherman, 1991). As such, observing someone in a job for which they are overeducated at the beginning of their career is not reason for concern. The training and experience gained through that position enables the person to find a better job. While the literature on over-education has grown in the last 20 years, researchers have not expanded the concept of educational mismatch to consider alternative forms of matching. In part this may reflect the emphasis in many countries on increasing educational attainment. Such investments are substantial and it is important to understand whether increasing the average level of education leads to economic growth or merely results in higher educated workers performing the same jobs. Still, workers are matched with jobs based on factors in addition to years of schooling, and it is important to understand other types of worker-job matches as well. One form of educational matching involves the type of schooling, or more specifically the match between an individual's college major and job.

While the eventual match is uncertain when selecting a major, Betts (1996) found that students have significant knowledge about wages. Knowledge is greater about occupations related to the selected major, while wages for occupations associated with other majors tend to be underestimated. Given that students invest in such knowledge when selecting a major, it is anticipated that individuals selected a major with the expectation of working in a job related to the field of study.

### **Human Capital Theory and Educational Mismatch**

The existence of educational mismatch is consistent with labour market theories including human capital, job search and matching, and assignment among others (Hartog, 2000). As of yet, research has not determined which theory best explains the existence of educational mismatch, or alternatively whether the existence of over-education provides support for a particular theory. A brief overview of how human capital theory is used to explain the existence of over-education. In particular, my focus was on over-education as an investment in human capital, but I extended the discussion to consider investments in specific forms of on-the-job training (firm specific, occupation specific and general)

Finally, we build the argument to consider mismatch based on the field of study. The same hypotheses could be developed using search or assignment models, but I focused on one theory to keep the exposition clear. One straightforward argument is that over-education merely represents a substitution of skills. For example, there may be a trade-off between human capital acquired through formal schooling and human capital acquired through training and



experience. An overeducated worker has excess schooling if human capital is not fully utilized in the job. On the other hand, if the person requires additional schooling due to a lack of other forms of human capital (e.g., ability, training, experience), then schooling provides necessary human capital, not excess human capital. In terms of wage effects, overeducated workers earn a lower rate of return on their excess schooling reflecting the cost of worker training or unmeasured factors such as ability and motivation (Bauer, 2002).

Alternatively, being overeducated may represent an investment in experience and training needed to advance in a career (Hersch, 1991; Sicherman, 1991). Workers accept a job for which they are overeducated to receive on-the-job training to enhance future job prospects. As such, being temporarily overeducated is part of the career path for some workers in an efficient labour market.

Workers remain in such jobs for relatively short periods of time before moving to jobs that better utilize their skills. While research has not explored the type of training received by overeducated workers, on-the-job training may provide skills that are firm specific (Hartog, 2000), occupation specific (Weiss, 1971; Shaw, 1984, 1987), or completely general. Firm specific skills may increase upward mobility within the firm, while general skills may enhance upward mobility within and across firms. Firm specific and general training are discussed in a multitude of research, but occupational skills are less discussed. Occupational skills reflect the skills an individual requires to work in a specific occupation. Occupational skills are transferable across employers and are thus general in

nature. However, while individuals can perfectly transfer such skills across employers, a portion of occupational skills do not transfer to a different occupation.

The degree of transferability varies depending on the initial occupation and the subsequent occupation (Shaw, 1987). For example, the occupational skills related to being an engineer may transfer well to being a college professor in engineering, but may not transfer to being a nurse. Research has shown the specificity of capital affects wages and worker mobility. Shaw (1984) found that occupational skills increase wages, and that occupational and firm specific skills tend to be substitutes with workers tending to concentrate on one. Weiss (1971) develops a model that suggests occupational specific capital leads to less mobility, while Sicherman and Galor (1990) predict that occupational skills lead to greater mobility. Sicherman and Galor (1990) assume that such skills are transferable between occupations and individuals invest in skills that lead to better occupations as part of the career path. Similarly, Shaw (1987) finds that occupational mobility is more likely when occupation specific skills are transferable, but that the effect is moderated when the worker abilities are well matched with occupational requirements. Dolton and Kidd (1998) examined occupational mobility differentiating between occupation specific skills and general skills. They examined the relationship between the type of human capital acquired and the likelihood of changing occupations. The authors found that the acquisition of general skills increases the likelihood of changing occupations, but

the acquisition of occupation specific skills reduces the likelihood of changing occupations.

The type of training desired by overeducated workers is likely to vary with individuals expected to pursue the skills most useful for their desired career path. For example, a worker who wishes to move upward within a firm may pursue firm specific skills, while a worker who wishes to stay in the same line of work but not necessarily with the current firm may invest in occupational skills. Finally, workers who wish to change employers and jobs as part of their career may invest in general skills.

### **Human Capital and Mismatch Based on Degree Field**

A number of studies have been conducted on skill specificity and the skills acquired in college. While research on occupational and general skills focuses on on-the-job training, the choice of major implies an investment in skills necessary to enter a profession related to the chosen major. Some of the skills acquired in college are general while others are specific to the field and desired occupation.

As such, the literature on over-education and occupational skills can be used to link human capital theory and educational mismatch based on college major. We assume that individuals select a major course to study with the expectation of working in an occupation related to the field of study. This assumption is consistent with the finding that students invest in more knowledge about occupations related to the selected major (Betts, 1996). When individuals work in jobs unrelated to the university major, this implies choosing an

occupation that differs from the intended occupation. As such, it is conceptually similar to a change in occupations. As discussed above, such occupational mobility is greater when skills are general or when skills are transferable from the intended occupation to the chosen occupation. Several hypotheses are proposed based on studies of occupation specific capital. The first hypothesis relates to the question of which degree fields are associated with greater worker mismatch.

### **Theory of Maslow's Hierarchy of Motivational Needs**

Maslow's hierarchy of needs is often portrayed in the shape of a pyramid, with the largest and most fundamental levels of needs at the bottom, and the need for self-actualization at the top. While the pyramid has become the de facto way to represent the hierarchy, Maslow himself never used a pyramid to describe these levels in any of his writings on the subject.

The most fundamental and basic four layers of the pyramid contain what Maslow called "deficiency needs" or "d-needs": esteem, friendship and love, security, and physical needs. With the exception of the most fundamental (physiological) needs, if the "deficiency needs" are not met, the body gives no physical indication but the individual feels anxious and tense. Maslow's theory suggests that the most basic level of needs must be met before the individual will strongly desire (or focus motivation upon) the secondary or higher level needs. Maslow also coined the term Metamotivation to describe the motivation of people who go beyond the scope of the basic needs and strive for constant betterment. Metamotivated people are driven by B-needs (Being Needs), instead of deficiency needs (D-Needs).

The human mind and brain is complex and have parallel processes running at the same time, so many different motivations from different levels of Maslow's pyramid usually occur at the same time. Maslow was clear about speaking of these levels and their satisfaction in terms such as "relative" and "general" and "primarily", and say that the human organism is "dominated" by a certain need, rather than saying that the individual is "only" focused on a certain need at any given time. So Maslow acknowledges that many different levels of motivation are likely to be going on in a human all at once. His focus in discussing the hierarchy was to identify the basic types of motivations, and the order that they generally progress as lower needs are reasonably well met.

### **Physiological Needs**

For the most part, physiological needs are obvious- they are the literal requirements for human survival. If these requirements are not met, the human body simply cannot continue to function. Physiological needs are the most prepotent of all the other needs. Therefore, the human that lacks food, love, esteem, or safety would consider the greatest of his/her needs to be food.

Air, water, and food are metabolic requirements for survival in all animals, including humans. Clothing and shelter provide necessary protection from the elements. The intensity of the human sexual instinct is shaped more by sexual competition than maintaining a birth rate adequate to survival of the species.

### **Safety Needs**

With their physical needs relatively satisfied, the individual's safety needs take precedence and dominate behaviour. In the absence of physical safety-due to

war, natural disaster, or, in cases of family violence, childhood abuse, etc. – people (re-) experience post-traumatic stress disorder and trans-generational trauma transfer. In the absence of economic safety-due to economic crisis and lack of work opportunities – these safety needs manifest themselves in such things as a preference for job security, grievance procedures for protecting the individual from unilateral authority, savings accounts, insurance policies, reasonable disability accommodations, and the like. This level is more likely to be found in children because they have a greater need to feel safe. Safety and Security needs include: Personal security, Financial security, Health and well-being and Safety net against accidents/illness and their adverse impacts.

### **Love and Belonging**

After physiological and safety needs are fulfilled, the third layer of human needs is interpersonal and involves feelings of belongingness. The need is especially strong in childhood and can over-ride the need for safety as witnessed in children who cling to abusive parents. Deficiencies with respect to this aspect of Maslow's hierarchy- due to hospitalism, neglect, shunning, ostracism etc. – can impact individual's ability to form and maintain emotionally significant relationships in general, such as: Friendship, Intimacy and Family.

Humans need to feel a sense of belonging and acceptance, whether it comes from a large social group, such as clubs, office culture, religious groups, professional organizations, sports teams, gangs, or small social connections (family members, intimate partners, mentors, close colleagues, confidants). They need to love and be loved (sexually and non-sexually) by others. In the absence of

these elements, many people become susceptible to loneliness, social anxiety, and clinic depression. This need for belonging can often overcome the physiological and security needs, depending on the strength of the peer pressure; an anorexic, for example, may ignore the need to eat and the security of health for feeling of control and belonging. Psychological imbalances such as depression can also prevent one from obtaining self-esteem on both levels.

### **Esteem needs**

Most people have a need for a stable self-respect and self-esteem. Maslow noted two versions of esteem needs, a lower one and a higher one. The lower one is the need for the respect of others, the need for status, recognition, fame, prestige, and attention. The higher one is the need for self-respect, the need for strength, competence, mastery, self-confidence, independence and freedom. The latter one ranks higher because it rests more on inner competence won through experience. Deprivation of these needs can lead to an inferiority complex, weakness and helplessness.

Maslow also states that even though these are examples of how the quest for knowledge is separate from basic needs he warns that these “two hierarchies are interrelated rather than sharply separated” (Maslow, 1997). This means that this level of need, as well as the next and highest level, is not strict, separate levels but closely related to others, and this is possibly the reason that these two levels of need are left out of most textbooks.

## **Self- actualization**

“What a man can be, he must be.” This forms the basis of the perceived need for self-actualization. This level of need pertains to what a person’s full potential is and realizing that potential. Maslow describes this desire as the desire to become more and more what one is, to become everything that one is capable of becoming. This is a broad definition of the need for self-actualization, but when applied to individuals the need is specific. For example an individual may have the strong desire to become an ideal parent, in another it may be expressed athletically, and in another it may be expressed in painting, pictures, or inventions. As mentioned before, in order to reach a clear understanding of this level of need one must first not only achieve the previous needs, physiological, safety, love, and esteem, but master these needs.

In fact, Maslow’s hierarchy of needs explains that man’s need is not static. There is always the inordinate desire to progress in life. One of the ways that people will use to progress in life is through pursuing education at the tertiary level.

Workers also have the desire to progress in life. Unfortunately workers desires for progress have been frustrated by service conditions of employment and other factors. Workers therefore find means to rise. For such people any alternative that will make them realize their ambitions is welcome. This is where further studies at the tertiary level without approval from their employers become relevant.



However, in their extensive review of research based on Maslow's theory, Wahba and Brudwell found little evidence for the ranking of needs Maslow described or even for the existence of a definite hierarchy at all. Chilean economist and philosopher Manfred Max-Neef has also argued fundamental human needs are non-hierarchical, and are ontologically universal and invariant in nature- part of the condition of being human; poverty, he argues, may result from any one of these needs being frustrated, denied or unfulfilled.

The order in which the hierarchy is arranged (with self-actualization as the highest order need) has been criticized as being ethnocentric by Geert Hofstede. Hofstede's criticism of Maslow's pyramid as ethnocentric may stem from the fact that Maslow's hierarchy of needs neglects to illustrate and expand upon the difference between the social and intellectual needs of those raised in individualistic societies and those raised in collectivist societies. Maslow created his hierarchy of needs from an individualistic perspective, being that he was from the United States, a highly individualistic nation. The needs and drives of those in individualistic societies tend to be more self-centered than those in collectivist societies, focusing on improvement of the self, with self-actualization being the apex of self-improvement. Since the hierarchy was written from the perspective of an individualist, the order of needs in the hierarchy with self-actualization at the top is not representative of the needs of those in collectivist cultures. In collectivist societies, the needs of acceptance and community will outweigh the needs for freedom and individuality.

Some of these criticisms may be really about Maslow's choice of terminology, especially with the term "self-actualization". "Self-actualization" might not effectively convey his observations that this higher level of motivation is really about focusing on becoming the best person one can possibly become, in the service of both the self and others: "A musician must make music, an artist must paint, a poet must write, if he is to be ultimately at peace with himself. What a man can be, he must be. He must be true to his own nature. This need we may call self-actualization.

Many people had ambitions to attend school to the higher levels but they were stuck as a result of many factors. Such factors include financial constraints, family problems, high cost of tertiary education and employment conditions or service conditions. For such people further studies becomes an opportunity or avenue for achieving their deferred ambitions.

Most workers are therefore using tertiary education for upgrading, updating and enhancing their career prospects. There is therefore, the need to make tertiary education attractive to workers and all impediments that will not allow students to achieve their ambitions removed. This will depend on how education programmes are packed by universities and communicated to them. It will also depend on how employers package their conditions of service regarding study leave with pay to allow workers who qualify for further studies at the tertiary levels to fulfil their desires to rise.

## **Summary of Review**

The review focused on major issues such as The Need to Finance Education, Importance of Tertiary Education, Financing Tertiary Education, Funding Agencies for Higher Education, Funding Problems of Students in Higher Education, Motivations for Higher Education, The Work-study Conflict Among Student-workers, Education and Human Resources Development, and Problems Faced by Student-workers in the University among others.

It is clear that even though skills acquired are transferable, the human capital theory distinguishes between investments in general usage and specific human capital. While the returns to specific training can be realized only in an ongoing relationship with the training firm besides those providing it, the theory separately addresses these phenomena and draws two main conclusions. First, employers will share the returns and the cost of investments in firm-specific skills with their employees. Second, in a competitive labour market firms will not invest into general skills of their employees due to their inability to collect the returns from such investments. Consequently, workers pay the full cost of general training. There is a range of evidence indicating that firms voluntarily bear the cost of training, even if the acquired skills are largely general in nature. The insatiable nature of human needs also comes into play. There are other multifaceted needs of student workers. The attempt to meet these needs without the sponsorship by their employees, compound their problems which call for various coping strategies to be adopted.

## **CHAPTER THREE**

### **METHODOLOGY**

This study was conducted to find out the challenges faced and coping strategies adopted by University of Cape Coast students on programmes who are on study leave without pay. This chapter describes the methodology that was used to carry out the study. It includes the research design, the population, the sample and sampling procedure and the research instruments that were employed to collect data from the respondents. The chapter also covers the pilot-testing of instruments, data collection and data analysis procedure.

#### **Research Design**

The study used the descriptive survey design. Research design, according to Frankel and Wallen (2000), is the overall plan for collecting data in order to answer the researcher's questions and or test hypothesis, the specific data analyses techniques and methods that the researcher intends to use in the research process. It denotes all the stages and the process involved in reaching the respondents.

The descriptive survey method is appropriate because, according to Keller and Warrack (2000), surveys depend on direct contact with those persons or a sample of those whose characteristic behaviour or attitudes are relevant for a specific investigation. Thus, the study involves collection of data in order to determine specific characteristics of the student-workers in the university as a

group. It examined the problems currently faced by student-workers at University of Cape Coast and how they are coping with the varying circumstance on their programmes or course of study. Amedahe (2002) maintains that in descriptive research, accurate description of activities, objects, processes and persons is objective. However, the design has its own weakness as there is no way to statistically analyse results because there is no manipulation of variables as in experimental designs (Shuttleworth, 2008).

### **Population**

The accessible population for the study consisted of all level 200 to 500 student-workers without study-leave with pay who are drawn from the various departments in the University of Cape Coast. These student-workers are considered appropriate because they are the group whose responses were deemed relevant in interrogating the research questions and the hypothesis of the study.

### **Sample and Sampling Procedure**

The snowball sampling technique was used to select only cases of student-workers whose programmes are often not approved for study-leave with pay. In Snowball sampling, the researcher begins by identifying someone who meets the criteria for inclusion in the study. You then ask them to recommend others who also meet the criteria. Although this method would hardly lead to representative samples, there are times (when the total number of the accessible population is not known) then it may be the best methods available. Snowball sample is especially useful when trying to reach population that is inaccessible or hard to find. However, if you go to that area and identify one or two, you may

find that they know very well who the other people with the same characteristic are and how you can find them. This method was useful for sampling a population where access is difficult such as student-workers whose programmes are not approved by their employers. In all, 84 student-workers without study leave with pay participated in the study.

### **Instrumentation**

A set of questionnaires were used to collect primary data for the study. These tools are the most highly recommended research instruments for finding out the coping strategies of student-workers on the campus of the University of Cape Coast. Also, since the respondents can all read, it is considered the most appropriate tool. The use of questionnaire is again informed by its ability to guarantee confidentiality of respondents since it is generally a self-report medium which elicits more truthful responses from respondent. However, the use of questionnaire, like other instruments, can have inherent problems. For instance, some of the questions on the questionnaire could be misinterpreted due to poor wording or differential meanings of terms (Patton, 2002). The respondents can also give socially accepted responses regarding what they think are the approaches being adopted in the study. To reduce these problems, there was a pilot testing of instruments and so items that could confuse participants were rephrased.

The questionnaire comprised a combination of closed and open ended questions for the students. The questionnaires for student workers were divided

into five sections which were measured on a four point Likert scale namely agree, disagree, strongly agree and strongly disagree.

The first part of the questionnaire requires mainly biographical data of the respondents. Here respondents are required to tick the answers applicable to them where answers are provided and supply answers where possible responses were not provided. The next section sought the respondents' opinions on the challenges faced by student-workers in their course of study. This section comprises only closed ended questions. Respondents were required to tick answers on a four point Likert scale answers where respondents were required to choose answers applicable to them from strongly agree to strongly disagree.

The third part sought to find out the strategies adopted by the student-workers in coping with the various challenges they face in the university. This section also comprised only closed ended question. Respondents are required to tick the right responses applicable to them. The fourth section aimed at assessing the rationale behind workers desire to pursue tertiary education without approval from their employers. This part comprised a combination of closed and open ended question.

### **Validity and Reliability of Instruments**

The pilot-testing of instrument was done to collect basic information for the study and also to become conversant with some of the data collection procedures that might be encountered in the study. The instruments were given to an expert to ascertain how they meet face and content validity. The suggestions as given by the expert were used to effect the necessary changes to improve upon the

instrument. The pilot testing of instruments involved 25 student-workers. This was carried out at the University of Education, Winneba campus to test the reliability and validity of the instrument. Winneba campus was chosen because it has similar characteristics as the University of Cape Coast. This is because most workers especially teachers go there for further studies. It was also subjected to reliability test. The necessary corrections and modifications were effected. Results of the pilot-test helped to improve upon the final instrument and this made it possible to elicit adequately the required information. The data gathered were analysed and the Cronbach's alpha established for each of the items. The value of Cronbach's alpha obtained for the questionnaire was .82(see appendix B). According to De Vellis (1991), such a reliability co-efficient is said to be respectable. Therefore, the instrument was considered reliable and appropriate to collect the relevant data to answer the questions posed. Also, according to Frankel and Wallen (2000), as a rule of thumb in a research the reliability co-efficient should be 0.7 or preferably higher. With this, the instrument could be said to be of good quality capable of collecting useful data for the study. The items that had problems were modified.

### **Data Collection Procedure**

In the actual data collection, introductory letter was collected from the Institute for Educational Planning and Administration and sent to the University authorities for approval. After the approval has been obtained, I introduced myself to the respondents concerned one by one; brief the respondents on the rationale for the study and appealed for their maximum cooperation during the pilot-testing



and the actual data collection period. This was to ensure a rapport and a collegiality between me and the respondents. The questionnaires were then administered to student-workers one by one as they showed me their counterparts who fall into the same categories. The data collection worked like chain referral. After I saw the initial subject, I asked for assistance from the subject to help identify people with a similar trait of interest. So my subjects nominated another person with the same trait as my next subject till I was satisfied that sufficient number of subjects have being obtained.

### **Data Analysis**

For effective statistical presentation of the data that were collected, the questionnaires that were retrieved were given serial numbers. The responses for the various items were also coded, tabulated and statistically analysed. Descriptive statistical tools namely means, mean of means and standard deviations were used to analyse the data on the research questions. The socio-demographic information were analysed with frequencies and percentages and the hypothesis tested with (Two Independent Samples t-test). The data were analysed under the ambit of the research questions and the hypothesis. The statistical analysis were conducted using a software package called Statistical Package for Service Solutions. To make issues clearer and easier to comprehend, the data were finally presented in a tabular form to support the analysis.

## CHAPTER FOUR

### RESULTS AND DISCUSSION

The purpose of the study was to examine how student-workers pursuing academic programmes that are not approved by their employers at the University of Cape Coast are able to cope with the challenges they face on campus. A set of questionnaire was used to gather information from the respondents with regard to the objectives stated. Descriptive statistics was used to illustrate the demographic profile of the participants, challenges, coping strategies and the motivation behind their furthering of education without study leave with pay. In fact, frequencies, mean scores and standard deviation were used to analyse the research questions. Inferential statistic namely Two Independent Samples t-test was used to analyse the research hypothesis. The output was presented in tables.

#### Background Information of the Respondents

The background information of the respondents comprised gender, number of years the respondents have worked, their highest qualification and ranks. Table 2 deals with the background information of the respondents.

**Table 2: Background Information on Student-workers Without Study Leave with pay**

Variable	Subscale	No.	%
Gender	Male	53	63.1
	Female	31	36.9

Table 2 Continued

Number of years in employment	Less than 5 years	33	39.3
	6-10 years	26	31
	11-15years	20	23.8
	16years and above	5	6
Highest qualification	Certificate	41	48.8
	Diploma	24	28.6
	First degree	16	19
	Second degree	3	3.6
Rank	Senior superintendent	22	26.2
	Superintendent I	41	48.8
	Superintendent II	14	16.7
	Principal superintendent	7	8.3

As shown in Table 2, out of the 84 respondents who participated in the study, 63.1% were males. This means that majority of the respondents were males. Thus when people proceed to high levels of education, males dominate the females. Concerning the number of years the respondents have worked, it could be seen that 39.3% of the respondents have worked for less than five years. In the Ghana Education Service, one should be able to serve for not less than five years before one qualifies for study leave with pay. Even here, exceptions are given to those in deprived areas and these could be granted after two years in service. Meanwhile, 31% have worked for 6-10 years, and 23.8% have worked for 11-15 years. Workers who have served for 6 years and above do qualify for study leave

with pay. However, there are other factors that are considered in granting study leave with pay. One of these factors is the choice of course that the service considers as critical area. The respondents might have defaulted in one of these criteria and this might be the cause.

In connection with the highest qualification of the respondents, 48.8% hold certificates while 3.6% hold second degree. It is clear that certificate holders, probably Teacher's certificate 'A' try to further their education than those who hold higher certificates. Table 2 also dealt with the rank of the respondents. Forty-eight percent of the respondents were at the rank of superintendent II while minority (8.3%) of the respondents were principal superintendents. Most (48.8%) of the student-workers who were involved in the study were superintendent I teachers.

**Research question one: What are the challenges faced by student-workers without study leave with pay in their course of study at the University of Cape Coast?**

The first research question attempted to find out the various challenges that student-workers without study leave with pay face in the university. Table 3 displays means and standard deviation on the items that were crafted to find answers to this research question. Basically the problem that student-workers face on the university campus boils down to funding. Generally, student-workers face a number of problems comprising academic, non-academic, socio-economic and personal ones. A mean of means of 2.31 and average standard deviation of 0.82 were obtained for the items in Table 3. When this mean of mean is run to the

nearest whole number, it falls on the scale 2(agree) meaning the respondents agreed with most of the problems that are listed in Table 3. Thus they faced most of these problems.

**Table 3: Challenges Student-workers face at the University of Cape Coast**

Challenges	Mean	Std. Dev
I have incompletes on my statement of results	3.67	.58
My employers place embargo on my salary	3.57	.78
I have received many queries in trying to combine work and studies.	3.25	1.00
Denial of promotions and upgrading by employers	2.46	.96
Providing adequate funds for my family back home	2.23	.92
Provision of food and security both at home and on campus	2.23	.90
Competing demands of time	2.21	.74
Leaving families at home for further studies	2.19	.84
Combining work and studies affects my performance negatively	2.16	.83
Shuttling between work, school and family responsibilities	2.11	.79
Accommodating myself on both campus and back at home due to high rent charges	2.02	.94
I fail to meet deadlines both at work and at University due to overloaded work	2.00	.64
Providing adequate funds for my education	1.92	.92

Table 3 Continued

Combining work and studies prolong duration for completion of research work	1.84	.78
Meeting the expectations of the university, family and community puts pressure on me.	1.65	.89
Combining work with studies put much stress on me	1.40	.64

Mean of means=2.31

Average standard deviation=0.82

Scale= 1-Strongly agree, 2-Agree, 3-Disagree, 4-Strongly disagree

From Table 3, it can be seen that the main challenges faced by the University of Cape Coast students-workers who were pursuing studies without pay were family, personal and institutional barriers which may include problems associated with course schedules. Cross, 1981 & Waniewicz, 1975 stated some challenges associated with schooling without study-leave with pay. To be Specific, inadequate funds for their education and family back home; prolong duration for the completion of research work, struggling to meet the expectation of the university and families, competing demands of time and failure to meet deadlines both at work and in the university were the challenges. Concerning funding education in Ghana especially university education continues to be a problem for most of the people. This puts them in a critical situation especially where students are not granted study leave with pay but they try to either combine school and work or they forfeit their salaries. For this item, 1.92(mean) and .92(standard deviation) were achieved. The mean falls on the scale 2(agree)

meaning majority of the respondents agreed with this statement. This problem is also noticeable in providing adequate funds for families back home when they are leaving them. The student-worker is supposed to fend for themselves and the families back home and this compound their financial problems. This finding supports Onumah (1997) who posited that increased responsibilities from both nuclear and extended families as well as other social responsibilities affect student-workers. With this, 2.23 mean and .92 standard deviation were achieved. The mean falls on the scale (2 agree) indicating that the respondents agreed with the statement.

In connection with the problem associated with combining work with studies, the respondents said that it puts much stress on them, prolong the time for completion of their studies on the stipulated time for completion and affected their performance negatively. Their means ranged from 1.40 to 2.16. All these means fall into the scale 2 indicating that most of the respondents agreed with the statements. Other problems such as high rent charges on university campus and back at home and denial of promotion confronted the students. A mean of 2.02 and 2.46 were achieved for these items.

From Table 3, it is clear that majority of the respondents support the view that their employers failed to place embargo on their salary and give them queries for trying to combine work and studies. Also, the respondents do not have incompletes on their statement of results. These items were the only problems that were that the respondent strongly disagreed with them. The means for these items

ranged from 3.25 to 3.67. The issues of respondents receiving queries attained the highest standard deviation of 1.00 meaning the response was not so unanimous.

Problems like striving to meet the expectations of the university, family and community, providing food and security both at home and on campus were noticed among the respondents. Also, shuttling between workplace, school and family responsibilities and the competing demands of time were challenges that the student workers faced on campus. These problems could also be the cause of student-workers' inability to organize study time and manage them effectively (Croft, 1991). The fact that student-workers are unable to access campus services may be attributed to inadequate time to do so (Schlossberg et al, as cited in Kerka, 1992). The means obtained for these items ranged from 1.65 to 2.23. All these means when converted to the nearest whole number falls into the scale 2. This means that a greater proportion of the respondents agreed to the statements.

When the respondents were asked to state additional challenges that they faced, they stated that going round looking for friends and banks to borrow money from, sleeplessness which is affecting their health, travelling in the night which resulted in accidents, and being confused all the time due to family and work issues were their challenges. Some of the respondents reechoed the problems that were already stated in the closed items to show how grievous those challenges were. For instance they kept on talking about the challenges with their finances. Lack of financial support is a major obstacle that faces student-workers (Waniewicz, 1975; Cross, 1981). According to Van der Kamp (1996), usually lack of finances and time are ranked high as major obstacles to learning by



respondents. According to him, a study by Cross (1984) indicated that participation in adult education programmes fell when financial support was withdrawn or when financial benefits were lost. The findings of the current study correspond with the positions of Waniewicz and the other scholars.

**Research Questions Two: What strategies do student-workers without study leave with pay adopt to cope with various challenges they face in the university to complete their course of study?**

The second research question was designed to find out the strategies student-workers adopt to cope with various challenges they face in the university to complete their course of study.

**Table 4: Strategies Adopted to cope with Challenges**

Strategies	Mean	Std.Dev
Perching with friends or relatives who have accommodation	3.42	1.02
Hiring of substandard accommodation	2.96	.52
I seek the services of counsellors when I am too stressed up	2.51	.84
Engaging in private business to raise funds	2.27	.76
I work overnight in order to meet deadlines in the University and workplace	2.11	.82
Looking for scholarship and bursaries	2.09	.61
I forgo luxurious lifestyle on campus in order to reduce my spending	2.01	.71

Table 4 Continued

I seek help from my mates to catch up what I lose	1.95	.61
Employ efficient time management skills	1.79	.57
I plan all my activities for each day	1.79	.53
Looking for financial support from relatives	1.73	.97
I purchase my needs in bulk	1.67	.95
I borrow from the bank in order to meet my expenses	1.63	1.01

Mean of means=2.15

Average standard deviation=0.76

Scale= 1-Strongly agree, 2-Agree, 3-Disagree, 4-Strongly disagree

The student-workers who are on university campus without study leave with pay adopt a number of strategies both official and non-official ones to cope with the various challenges they face. A mean of mean of 2.15 and an average standard deviation of 0.76 were obtained for the thirteen items in Table 4. The mean of mean falls into the scale 2(agree) meaning the respondents agreed that they adopt most of the coping strategies in Table 4. The respondents adopted coping strategies such as arranging with colleagues to handle part of their jobs for them, looking for assistance through group discussions, avoiding many social gatherings and engaging in part-time jobs in other schools.

It is clear from Table 4 that most of the respondents sought help from their mates to catch up what they lose (1.95 mean) but failed to seek counselling services when they are stressed up (2.51 mean). The first mean falls into the scale 2(agree) while the second mean falls into the scale 3(disagree). Most of the

student-workers tried to adopt strategic management practices such as forgoing luxurious lifestyle on campus in order to reduce their spending, purchasing their needs in bulk, looking for scholarship and bursaries, looking for financial support from relatives and borrowed from the bank in order to meet their expenses. Thus regarding how the respondents managed their funds, they employed the aforementioned coping strategies. The means for these items fell into the scale 2 denoting that most of the respondents agreed to the statements.

The respondents adopted good time management strategies such as working overnight in order to meet deadlines in the University and work place and planning all their activities for each day. Means for the items fell into the scale 2 (agree). Even though the respondent adopted various financial management practices in order to do with their scarce resources, they never hired substandard accommodation facilities (2.96) and stayed with friends or relatives who have accommodation (3.42). Since inadequate funding for their education was one of the most prominent challenges, most of the coping strategies were geared towards prudent management and raising of funds to support their education. Devonport, Biscomb and Lane (2008), in a study identified 19 coping strategies that were used to manage stress by academicians. The strategies included relaxation, distraction, venting, personal sacrifice, mental rehearsal, prioritising, putting in perspective, humour, exercise and alcohol. Social support (particularly emotional support), planning and time-management were also identified as part of the coping strategies from the findings. Among all these coping strategies, it is the seeking of social support, planning and time

management and personal sacrifices that were noticeable in the current study. The rest of the coping strategies as given by Devonport, Biscomb and Lane were not adopted by the student-workers. Social support is a commonly reported coping strategy, and enhancing social support is often recommended as an effective means of reducing stress (Griffith, Steptoe, & Cropley, 1999; Schonfeld, 2001). Having close, trusting relationships with colleagues boosts a student-workers' ability to alleviate negative emotions.

**Research Question Three: What are the motivating factors behind workers enrolment in university without approval from their employers?**

The third research question attempted to find out the motivating factors behind workers' enrolment into university programmes without study leave with pay. Table 5 shows the various items and their respective means and standard deviations.

**Table 5: Descriptive Statistics on the Motivation for Further Studies**

Motivation	Mean	Std. Dev
To move away from a worrisome boss	3.51	.78
I want to shun away from industrial hazards	2.76	.90
I further my studies to secure my position in my work place	2.57	.79
Financial gains motivated me to further my studies	1.92	.75
The quest to get promotions motivated me to further my studies	1.57	.81
I further my studies to raise my status in the society	1.53	.75

Table 5 Continued

I further my studies to increase my chance of getting a better job	1.52	.70
I further my studies to gain additional knowledge	1.32	.60
To update my job skills to meet current job demands	1.28	.59
I further my studies to increase my academic credentials	1.27	.54
I further my studies to increase my professional competence	1.22	.58

Mean of means=1.87

Average standard deviation=0.71

Scale= 1-Strongly agree, 2-Agree, 3-Disagree, 4-Strongly disagree

As shown in Table 5, majority of the respondents strongly agreed that they were motivated by the quest to increase their academic credentials, professional competences and gain additional knowledge. This and other factors motivated the student-workers to further their education even without being granted study leave with pay. From Table 5, the quest to get promotions and the financial gains attached to the promotions had 1.57 and 1.92 means respectively. The means fall into the scale 2. It follows that a greater number of the respondents agreed to these assertions. Also, the respondents have decided to further their studies to increase their academic credentials and professional competence, raise their status in the society, increase their chance of getting a better job and to gain additional knowledge. The means for these items ranged from 1.22 to 1.53. This finding corresponded with Harobin and Smith (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 (Blaug & Woodhall, 1978). The reason of gaining professional competences and knowledge were very critical as they obtained very low means-falling into the scale 1(strongly agree).

It is clear from Table 5 that factors such as shunning away from industrial hazards 2.74(mean) and a worrisome boss 3.51(mean) were not part of the motivating factors for pursuing further studies. The respondents disagreed and strongly disagreed with these statements. The student-workers without study leave with pay were motivated by the quest for promotions and the sharpening of professional competences. The most prominent motivating factor was their quest to increase their professional competences. Thus updating of workers skills has become so essential in the Ghana Education Service.

When the respondents were given further opportunity to write additional factors that motivated them to further their education without study leave with pay, they stated to increase their chance of getting further studies abroad, to meet their dreams of becoming university lecturers and to meet the current demands for the challenging society as their factors. Here too, the quest for promotion and professional development were reechoed by the respondent to show emphasis they place on it. Blaug and Woodhall, 1978 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. In connection with this finding, 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. These very important factors were far from the main motives of the respondents. They considered their personal gains first but in their attempt to achieve that they indirectly impact positively to the employments with their newly acquired skill. Asiedu-Akrofi (1978) observed that countries need good workers in support of their economies. "Good output on the part of workers yield pay packets which brings about improvement in the standards of living" (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 food 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 promote excellence in our educational pursuits. Many people think workers try to further their education due to financial gains they envisage to have. Sometimes this is true and sometimes far from the truth. The factors that motivated the respondents to further their education even without study-leave with pay were more personal and all boils down to the quest to receive fatter salaries. They do not intend making their studies benefit their employers but at the end of the day their employers benefit immensely from their improved skills as posited by Asiedu-Akrofi.

The Maslow theory of Need comes into play with respect to the findings of this study. Notably, the concept of self-actualisation could be seen here. "What a man can be, he must be." This forms the basis of the perceived need for self-

actualization. This level of need pertains to what a person’s full potential is and realizing that potential. Maslow describes this desire as the desire to become more and more what one is, to become everything that one is capable of becoming. One of the ways that people will use to progress in life is through pursuing education at the tertiary level. The three most prominent motivational factors for the student-workers namely to increase their academic credentials, professional competences and gain additional knowledge is a clear case of self-actualisation. Workers also have the desire to progress in life. Unfortunately workers desires for progress have been frustrated by service conditions of employment and other factors.

**Research Hypothesis: H<sub>0</sub>: There is no significant difference between male and female student-workers’ coping strategies.**

**H<sub>1</sub>: There is a significant difference between male and female student-workers’ coping strategies.**

**Table 2: Independent Samples t Test on Coping Strategies in terms of Gender**

Coping strategies	M	SD	t	df	Sig.
Males	27.85	3.37			
Females	28.26	2.94	-568	82	.568

A mean of 27.85 (SD =3.37) indicates that male student-workers appear to have lower coping strategies as compared to female student-workers (M = 28.26, SD = 2.94). The independent samples t-test was used to establish the level of significance of the difference in the mean values between the two groups of



student-workers. A Levene's Test of equality of variances indicated that ( $F = .568$ , sig.  $> 0.05$ ), therefore equal variances are assumed. The test shows that there is a significant difference in the coping strategies adopted by male and female student-workers ( $t = -568$ ,  $df = 82$ , sig  $< 0.05$ ). Therefore, the null hypothesis is not accepted. This analysis suggests that the coping strategy adopted by a student-worker is dependent on gender (whether male or female). It is the duty of every student-worker to ensure that the coping strategies adopted help her/him to survive on campus. However, with regard to the student-workers what works for a male may not necessarily work for females. This finding is in contrast with Khan et al. (2005) who conducted a study on coping strategies among male and female teachers with high and low job strain. Their results indicated that both male and female teachers used the same strategies to cope with job strain. Significant difference was not found to exist between the male and female teachers on different types of coping strategies except use of humour. There may be common coping strategies that could be used by both male and females but with the current study, their preferences differ to a large extent.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **Summary**

The issue of workers vacating post to pursue tertiary education has gained notoriety especially among public service workers in Ghana. The Ghana Education Service in particular has lamented on this canker as teachers leave the classrooms for further studies without prior approval. Student-workers who proceed on further studies without pay face a lot of challenges and so they adopt various strategies in other to cope with the challenges. Even though there are a lot of challenges on the university campus people still pursue further studies without approval from their employers. The purpose of the study was to examine how student-workers pursuing academic programmes that are not approved by their employers at the University of Cape Coast are able to cope with the challenges they face on campus. A set of questionnaire was used to collect information from the respondents with regard to the research questions posed. Descriptive statistics was used to illustrate the demographic profile of the participants, challenges, coping strategies and the motivation behind their furthering of education without study leave with pay. Frequencies, mean scores and standard deviation were used to analyse the research questions. Inferential statistic namely independent t test was used to analyse the research hypothesis. In all 84 student-workers were

sample through the use of the snowball sampling method to serve as respondents for the study. The following are the main findings of the study.

### **Key Findings**

1. It was found out that generally, family, personal, financial and institutional challenges confronted the student-workers.
2. The student-workers who are on University of Cape Coast campus without study leave with pay adopt a number of strategies both official and non-official to cope with the various challenges they face. This includes putting in place and practicing strategic financial and time management.
3. The student-workers without study leave with pay were motivated by the quest for promotions and the sharpening of professional competences. The most prominent motivating factor for pursuing further studies was their quest to increase their professional competences.
4. There is a significant difference in the coping strategies adopted by male and female student-workers on the University of Cape Coast campus. The coping strategy adopted by a student-worker is dependent on gender (whether male or female).

### **Conclusions**

The student-workers face a number of problems comprising academic, non-academic, socio- economic and personal ones. Student-workers who pursue further studies without study leave with pay face various challenges. It is clear that funding remains a big challenge for university students without study-leave with pay just as it remains a challenge to the institutions as a whole. These

problems stem from within and outside the student-workers' control. The student-workers were motivated by their own personal aspiration and not that of the nations' goal of attaining quality education. Self-actualisation being the major motivational factor, students-workers adopted various coping strategies to help sustain them on campus. Some of these coping strategies work well and others do not work well. There is a clear indication that there are coping strategies that work best for females and males.

### **Recommendations**

Based on the findings and conclusions drawn from the study, some recommendations to some key stakeholders of education are as follows:

1. Corporate bodies and government agencies are to review their study leave policies in order to make it easier for workers to access sponsorship, scholarships and study-leave with pay to further their studies.
2. The stakeholders namely Non-governmental Organisations and Universities as a matter of urgency should be proactive in organizing seminars, workshops and symposia to educate prospective students on the dangers of furthering education without the necessary approval from their employees. This will prevent them from that venture.
3. The researcher recommends that the University should liaise with corporate institutions and industries to identify student-workers problems and offer solutions. This will not only benefit the institutions or industries but also the university they find themselves in. The University again

should strengthen its counselling centre to manage student-workers challenges.

4. Student-workers are to seek the necessary approvals for their studentship in order to be granted the necessary privileges and incentives. Also they can opt for distance and sandwich education instead of regular programmes. Lastly, the counselling centre of the university has to be more visible to the students and communicate the kind of services they provide and put structures in place so that students can have easy access to the counselling services.

### **Suggestions for Further Research**

This study examined how student-workers pursuing academic programmes that are not approved by their employers at the University of Cape Coast are able to cope with the challenges they face on campus. The study could be replicated in other public universities as well as private ones in the country to find out what persists there.

It is lastly suggested that further study should be conducted to look at what pertains with other workers in the country who embark on studies without leave with pay apart from GES workers because they also further their studies without pay.

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## **APPENDICES**

**APPENDIX A**  
**QUESTIONNAIRE FOR STUDENT-WORKERS OF THE UNIVERSITY**  
**OF CAPE COAST**  
**UNIVERSITY OF CAPE COAST**  
**INSTITUTE FOR EDUCATIONAL PLANNING AND ADMINISTRATION**  
**(IEPA)**

**Questionnaire for student workers without study leave with pay**

The purpose of this questionnaire is to examine the challenges and coping strategies of student-workers who are pursuing tertiary education without approval of their employers. This questionnaire is purely for academic work. I therefore ask for your maximum cooperation and assure you that information provided here will be treated with outmost confidentiality. Please respond to each of the following items by ticking (√) the appropriate box and provide your own response where necessary.

**SECTION A**

**Respondents' background information**

1) Gender

Male      [   ]

Female    [   ]

2) How long have you been working?

Less than 5 years      [   ]

6 -10 years              [   ]

11 – 15 years            [   ]

16years and above [ ]

3) What is your highest qualification?

Certificate [ ]

Diploma [ ]

First degree [ ]

Second degree [ ]

4) What is your rank? .....

### SECTION B

#### CHALLENGES OF STUDENT WORKERS IN PURSUIT OF UNIVERSITY EDUCATION

Please tick (√) the appropriate box to indicate your opinion in relation to the challenges you face

Key: A = Agree, SA=strongly Agree, D=Disagree and SD = Strongly Disagree

Challenges student workers face	SA	A	D	SD
5. Providing adequate funds for my education				
6. Providing adequate funds for my family back home				
7. Leaving families at home for further studies				
8. Combining work with studies put much stress on me				
9. Combining work and studies prolong duration for completion of research work				
10. Accommodating myself on both campus and back at home due to high rent charges				
11. Denial of promotions and upgrading by employers				



during and after period of study				
12.My employers place embargo on my salary				
13.I fail to meet deadlines both at work and at University due to overloaded work				
14.Combining work and studies affects my performance negatively				
15.Meeting the expectations of the university, family and community puts pressure on me.				
16. Provision of food and security both at home and on campus				
17. I have received many queries in trying to combine work and studies.				
18. I have incompletes on my statement of results				
19. Shuttling between work, school and family responsibilities				
20. Competing demands of time				

Please state any other challenge you face

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**SECTION C**

**MOTIVATION TO PURSUE TERTIARY EDUCATION**

Motivational factors	SA	A	D	SD
21.The quest to get promotions motivated me to further my studies				
22.Financial gains motivated me to further my studies				
23.I furthered my studies to increase my academic credentials				
24.I furthered my studies to increase my professional competence				
25.I furthered my studies to raise my status in the society				
26.I furthered my studies to increase my chance of getting a better job				
27.I furthered my studies to gain additional knowledge				
28.I furthered my studies to secure my position in my work place				
29.I want to shun away from industrial hazards				
30.To update my job skills to meet current job demands				
31.To move away from a worrisome boss				

Please state any other issue that motivated you to pursue tertiary education

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## SECTION D

### COPING STRATEGIES ADOPTED BY STUDENT WORKERS

Coping strategies	SA	A	D	SD
32.I seek help from my mates to catch up what I lose				
33.I seek the services of counsellors when I am too stressed up				
34.I forgo luxurious lifestyle on campus in order to reduce my spending				
35.I work overnight in order to meet deadlines in the University and work place				
36.I borrow from the bank in order to meet my expenses				
37.I plan all my activities for each day				
38.Employ efficient time management skills				
39.I purchase my needs in bulk				
40. Looking for financial support from relatives				
41. Engaging in private business to raise funds				
42. Looking for scholarship and bursaries.				
43. Hiring of substandard accommodation				
44. Perching of friends or relatives who have accommodation				

45. Apart from the coping strategies in Section C which other coping strategies do you employ as student-worker without study leave with pay?

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**APPENDIX B**  
**RELIABILITY TEST RESULTS**

**Scale: ALL VARIABLES**

**Case Processing Summary**

		N	%
Cases	Valid	25	100.0
	Excluded <sup>a</sup>	0	.0
	Total	25	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.825	43

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
1Gender	97.3200	132.560	.015	.827
2. How long have you been working?	97.2400	130.690	.098	.827
3)What is your highest qualification?	95.7600	141.440	-.338	.849
4)What is your occupation?	96.2000	126.000	.157	.831
5. Providing adequate funds for my education	97.1600	126.640	.555	.818
6. Providing adequate funds for my family back home	96.6800	121.060	.877	.809
7. Leaving families at home for further studies	96.0000	124.500	.336	.820

8. Combining work with studies put much stress on me	97.4000	126.750	.533	.818
9. Combining work and studies prolong duration for completion of research work	96.5200	119.760	.861	.808
10. Accommodating myself on both campus and back at home due to high rent charges	96.2400	130.190	.072	.830
11. Denial of promotions and upgrading by employers during and after period of study	95.9200	121.410	.638	.812
12. My employers place embargo on my salary	95.0400	133.790	-.097	.828
13. I fail to meet deadlines both at work and at University due to overloaded work	96.0400	114.540	.844	.802
14. Combining work and studies affected my performance negatively	96.0400	114.540	.844	.802
15. Meeting the expectations of the university, family and community put pressure on me.	96.4400	116.590	.566	.811
16. Provision of food and security both at home and on campus	96.4400	116.590	.718	.807
17. I have received many queries in trying to combine work and studies.	95.4000	113.000	.894	.800
18. I have incompletes on my statement of results	95.2800	119.710	.818	.808
19. Shuttling between work, school and family responsibilities	96.2000	116.000	.743	.806
20. Competing demands of time	96.2000	116.000	.743	.806
21. The quest to get promotions motivated me to further my studies	97.8000	133.000	.000	.826

22.Financial gains motivated me to further my studies	96.7600	124.690	.667	.815
23.I furthered my studies to increase my academic credentials	97.8000	133.000	.000	.826
24.I furthered my studies to increase my professional competence	97.8000	133.000	.000	.826
25.I furthered my studies to raise my status in the society	97.2000	134.750	-.172	.830
26.I furthered my studies to increase my chance of getting a better job	97.2400	125.690	.390	.819
27.I furthered my studies to gain additional knowledge	97.5600	132.590	.022	.827
28.I furthered my studies to secure my position in my work place	96.7200	134.710	-.143	.831
29.I want to shun away from industrial hazards	95.7600	124.690	.667	.815
30.To update my job skills to meet current job demands	97.1600	131.140	.144	.825
31.To move away from a worrisome boss	95.5200	124.760	.513	.816
32.I seek help from my mates to catch up what I lose	96.2800	124.210	.520	.816
33.I seek the services of counsellors when I am too stressed up	95.5200	140.010	-.387	.841
34.I forgo luxurious lifestyle on campus in order to reduce my spending	96.8000	133.000	.000	.826
35.I work overnight in order to meet deadlines in the University and work place	96.3200	127.560	.450	.819
36.I borrow from the bank in order to meet my expenses	95.9200	126.910	.311	.821

37.I plan all my activities for each day	97.2000	139.750	-.592	.837
38. Employ efficient time management skills	97.4400	139.840	-.611	.837
39. I purchase my needs in bulk	96.8800	137.110	-.225	.839
40. Looking for financial support from relatives	96.6000	123.750	.322	.821
41. Engaging in private business to raise funds	96.1200	118.110	.720	.808
42. Looking for scholarship and bursaries	95.9600	140.040	-.406	.840
43. hiring of substandard accommodation/perching friends	95.7200	134.710	-.143	.831

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
98.8000	133.000	11.53256	43