A POLICY ANALYSIS OF THE FINANCING OF TERTIARY EDUCATION INSTITUTIONS IN GHANA: AN ASSESSMENT OF THE OBJECTIVES AND THE IMPACT OF THE GHANA EDUCATION TRUST FUND

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Abstract

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A POLICY ANALYSIS OF THE FINANCING OF TERTIARY EDUCATION INSTITUTIONS IN GHANA: AN ASSESSMENT OF THE OBJECTIVES AND THE IMPACT OF THE GHANA EDUCATION TRUST FUND (271 pp.)

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Higher education development worldwide at the turn of the century has witnessed a multitude of challenges such as accessibility, affordability, financial austerity, faculty recruitment and retention, and the lack of improvement of physical facilities. Whereas these challenges pose a serious threat to effective higher education systems, two major challenges of massification and financial stringency remain a peril at the pinnacle of education development. Whilst different cost sharing mechanisms have been advanced to address these problems in most advanced countries, the situation is quite different in sub-Saharan African countries, where the introduction of cost sharing has generated serious agitations from students. In Ghana where the higher education system is constitutionally financed by the state, the introduction of cost sharing policies have not only been politicized and attacked, but also created severe inequalities making higher education the preserve of the socially privileged. Cognizant of these quagmires, and realizing the importance of higher education to national development, Parliament passed a bill that established the Ghana Education Trust Fund (GETFund Act 581) in 2000, which levies a 2.5% Value Added Tax (VAT) on goods and services to supplement government budgetary allocations to education. The purpose is to provide financial resources to support all educational institutions and offer financial assistance to genuinely needy and academically talented students. Guided by the interpretive theory of social constructivism, this study used qualitative document analysis and
interview techniques to investigate the perceptions of university administrators, board of trustees, government officials, and student leadership about the fulfillment of the objectives of the Act. Twenty-five participants representing three major universities, two polytechnics and agencies of the Ministry of Education were selected for this study. The first phase of the study analyzed existing government and policy documents on education, particularly those on the GETFund. The second phase of open-ended interviews investigated the perceptions of participants of the study. The findings of the study indicated a tremendous contribution of the GETFund towards higher education development in Ghana in the areas of academic and residential infrastructural development, provision of scholarships and financial assistance to needy students, contributions to faculty research and development and the establishment of a student loans scheme.

Approved:

William Marcus Cutright

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Dedication

This Work is dedicated to the ever-loving memory of my father (deceased) who did not live to see the fruit of his labor and to my brother Philip Kwasi Andoh who took the fatherly role and provided me with education,

and my mom, Afua Tabuah who valued the importance of education for the success of a young man.
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Through Him, with Him, in Him, in the unity of the Holy Ghost, Almighty God, all glory and honor is yours, one God forever and ever.. Amen (The Liturgy of the Word)

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CHAPTER ONE

Higher Education in Ghana and the New Millennium: Old and New Challenges

Introduction

Higher education development worldwide at the turn of the century has witnessed drastic challenges ranging from affordability and accessibility, financial austerity, faculty recruitment and retention, and how to fund for the improvement of physical facilities. While these challenges pose a serious threat to the development quality higher education, there is no other challenge that affects the core of institutions than that posed by financial stringency (Johnstone, 1998). In this regard, government and policy makers, as well as educators have developed pragmatic policies to address problems faced by higher education institutions. The seriousness of this problem is addressed in a report issued by the World Bank/UNESCO (2000), which posits, “The lack of sustainable financing therefore continues to limit enrollment growth and to skew higher education toward low-cost, low-quality programs” (p. 55).

Funding tertiary education all over the world is a crucial challenge for governments, policy makers, and university administrators. In developed countries, while governments provide some resources to finance higher education, there is a continuous effort on the part of university administrators to mobilize and diversify resources to supplement what governments provide. In the most advanced countries, there has been an upsurge in the demand for policy restructuring to reduce the over-reliance on the federal and central governments to financing higher education. At the same time, there has been a gradual shift from the provision of free higher education in countries to a system of cost sharing where
students contribute towards their education. However, the situation is quite different in most
Africa countries, where the introduction of cost sharing has generated serious inequalities
between the rich and the poor, making higher education the preserve of the more affluent
segments of society.

As government subsidies for education have declined alternative mechanisms must
be explored to support institutions. At the same time, students are now required to
contribute toward their education through the introduction of tuition and other user fees.
This is quite different in most developing nations, particularly in Africa, where the financing
of higher education had been the overriding responsibility of the central government.

In Ghana, like many other developing countries, the management and control of
universities and other tertiary institutions remains the province of the state. The financing of
higher education has been the responsibility of the government since colonial times.
Attempts to introduce cost sharing, whereby students are required to pay part of the cost of
their education has led to strikes, demonstrations, and subsequent disruptions of the
academic calendar due to university closures. Students, led by student leadership, have made
claims using Marxian ideology, where the state finances all social and public services, to
politicize cost recovery policy initiatives of the government. Higher education in Ghana
currently is a publicly provided service, but its provision poses challenges to maintaining
efficiency, access, quality of programs, upgrading of physical plant and facilities, and
retention of faculty. Students and proponents who are inclined toward the Marxian ideology
typically find ways to oppose government initiatives that support cost sharing policies.

Sanyal (1998) advocated three arguments to support state control of higher
education in both developed and developing countries. First, the postcolonial era required
the replacement of foreign expatriates with qualified nationals to be in charge of the administration of public institutions. This demanded that governments invest in higher education to train more qualified personnel, who would be responsible for efficiently and effectively running the state apparatus. Thus, government control over higher education was imperative immediately after independence. Second, it is commonly accepted worldwide that investment in higher education leads to social and economic development. The development of efficient and effective higher education systems occurs in tandem with knowledge creation and social and economic development (Sanyal, 1998). Government, ideally represents all citizens, and has to play an active role in the development of human capital to meet the country’s developmental objectives. Finally, the state’s control of higher education stems from the government’s agenda to ensure equity in and access to higher education by subsidizing the costs for less advantaged citizenry. Sanyal (1998) further argued that unless the state subsidizes higher education, many people will not benefit from it and higher education will be dominated by the rich and elite of society. Both developed and developing countries have used these and other arguments to justify state intervention in higher education after colonization.

The aforementioned arguments are pervasive in policy decisions that introduce cost-sharing mechanisms that split the cost of providing higher education between the government and beneficiaries. In Ghana, the introduction of a student loans scheme has had mixed results in terms of its administration, loan disbursement and loan repayments. Not only have students become indebted to the scheme, but the program has also accumulated a substantial amount of debt to the Social Security and National Insurance Trust (SSNIT), the chest from which money is drawn (Effah, 20003; Sawyerr, 2001). The government’s inability
to pay part of the loan interest subsidies offered to students is one reason the scheme is indebted to SSNIT (Effah, 2003). At the same time, students have not been able to repay their loans due to their inability to secure a job after graduating from universities and polytechnics and the lack of effective and reliable data on the part of SSNIT to track borrowers, who secure jobs outside the public sector and those that travel outside the country to seek greener pastures. These and other technical problems have made the administration and implementation of effective loans system very complicated in Ghana.

As pressure continued to mount from the National Union of Ghanaian Students (NUGS) and the public regarding the state of tertiary education in the country, multiple ideas were presented to the government and policy makers. It was suggested that the private sector should become involved in the provision of tertiary education. Whereby, the government could establish vibrant university-industry relationships to coordinate and support university research and students’ projects. The government was also prompted to establish a trust fund from which additional sources of income could be generated to support higher education (Harsch, 2000).

Eventually, a proposal by the NUGS to establish a trust fund to generate income to support higher education became a landmark policy initiative in Ghana. In January 1999, the leader of the National Democratic Congress Party (NDC), President Jerry Rawlings, incorporated the proposal into his annual address to Parliament, and a technical committee subsequently recommended its broad outlines (Harsch, 2000). Debates over the policy framework of the fund led to a series of Parliamentary deliberations until 2000, when the Ghana Education Trust Fund Act 2000 (Act 581) was passed and became a law (Effah, 2003; Harsch, 2000). The Trust Fund was initially blueprinted to raise about 200 billion cedis
(US $54 million equivalent in 2000) in addition to educational financing annually. The fund generates its sources of income, 2.5 percent from the 12 percent rate of Value Added Tax in Ghana (GETFund Act 581). The initial purpose was to provide additional funding, scholarship, and grants for needy but exceptionally academic promising students at all levels of education. In spite of the contributions from the fund, funding for higher education remains a huge political issue in the polity of Ghana.

State of Higher Education

Since 1957, when Ghana became politically independent from British colonial rule, education has become a major public agenda item for the development of human capital. With three major public universities founded in the years after independence up until the 1990s, funding has usually remained the responsibility of the central government because of government’s policy using education as a tool for socio-economic engineering. As Hoffman (1996) indicated, “in the intermediate afterglow of newly found independence, many countries in sub-Saharan Africa looked at higher education as one of the essential elements of economic and political revitalization, and in some instances, as the cornerstone of a new society” (p. 83). Education, since independence, is seen as a tool for developing the manpower capabilities of the nation.

However, like any other developing country, population growth necessitated the expansion of educational facilities. In Ghana, which had three public universities by 1990 and a total enrollment of below 10,000, expanded its tertiary education system and by 2001 had five public and seven private universities “with a total combined enrolment of just under 43,245 made up of 40,673 in the public, and around 2500 in the private universities” (Sawyerr, 2004 p.12). Sawyerr (2004) accounted for three major factors responsible for the
increasing demand. Colonial and postcolonial policies restricted most Africans the opportunity to have higher education and thus after independence the demand was to fill the vacuum was compelling. The rapid rise of population also necessitated the creation of more secondary schools and closely related to this was the increase in the number of graduates from secondary schools and the consequential demand for tertiary education. In Uganda for instance, by 1980, there were 510 government-assisted secondary schools with about 37,000 pupils. By 1996, this had increased to 621 secondary schools and 256,000. The 1980 reforms in Ghana were very striking, by 2000 Ghana had over 500 senior secondary schools all preparing students to attend the few and limited university spaces (Sawyerr, 2004).

Nevertheless, the establishment of private universities in Africa also poses similar threats to funding since they charge huge tuition and fees, which are affordable to only few socially and economically advantaged students. In effect, they do not necessarily deal with the pressure and demand for higher education in the continent but “their rapid spread represents a new departure in higher education provision in Africa” (p.12).

One important challenge to higher education in Ghana is the continuous reliance on government for recurrent and capital expenditures. This situation is dated back to the early years of independence when the then Nkrumah’s administration viewed education, particularly secondary education as a conduit for social economic revitalization. The Government’s budgetary allocations for education were comparatively greater than the resources allocated for other social sectors of the economy, yet the problem of under funding in education still remains in the country. In his appraisal, Quist (2003) analyzed how much the government spent on education compared to other sectors of the economy between 1958 and 1965. The education budget was bigger than other sectors of the
economy. Quist (2003) documented that in 1965 government budgetary allocation to education was £66,003. Of this, 48 percent was allocated to higher education as compared to 12 percent (£7,902) and 30 percent (£23,921) for secondary and primary education respectively. In the same year, the government’s allocation to all social services was £101,358 as compared to £25,384 for defense and £19,660 for health.

Even though the government allocated a greater part of the annual budget for education, particularly colleges and universities, there continues to be problems of under funding of tertiary education in the country. Available statistics from the Ministry of Education (MOE) show that over the past decades, 40 percent of government's discretionary budget was allocated to education (Effah, 2003). Of this, tertiary education takes 12 percent of the total recurrent budget. For example, it is estimated that in 2000, education’s share of the government’s discretionary budget was US$204,824,621 (32 percent), and of this US$23,870,359 (12 percent) was allocated to tertiary education (Effah, 2003). This daunting situation has affected tertiary education development in general, particularly enrollment and access.

Enrollment remains steady if not declining due to facilities deterioration and the lack of expansions. Poor faculty-student ratios, low faculty salaries and remuneration, and the difficulty in retaining qualified faculty, are the marked result of inadequate financial resources to improve institutional conditions (Ajayi, Goma, and Johnson 1996). Available figures from the Ghana Education Service (GES) show that of the 83,198 students in the nation’s public and private Senior Secondary Schools (SSS) during 1996-1997 academic years who qualified to take the University Entrance Exams (UEE) in 1997, only 9,730 were selected for admissions due to limited space and facilities (Effah, 2003). Enrollment in higher education
is therefore, a huge problem for the government to grapple with. As noted by Hoffman (1996), enrollment in African institutions was rated lowest compared to enrollment elsewhere. For example, while the "U.S. has 5,591 university students per 100,000 residents, Cuba 2,461, and Nicaragua 836 per 100,000, there is no country in sub-Saharan African with an enrollment rate of more than 500 university students per 100,000 residents. Tanzania, for example, has 21 university students per 100,000 people and Mozambique has 16 per 100,000 people" (p. 84). In Ghana, by the beginning of the 1998-1999 academic years, total student enrollment in tertiary education institutions increased from 10,000 in 1993 to more than 46,000. Still, 30-40 percent of qualified students could not gain admission due to limited space and facilities (Ministry of Education, 2000).

The poor financial conditions and budgetary constraints facing universities in Ghana make it extremely difficult to pay for professional support, faculty and staff development and productivity (Ajayi et al., 1996). Many professors are forced to take part-time jobs to supplement their income, which is pegged by the Civil Service rate of the government salary scale. In reaction to this problem, Coburn (1993) noted, Africa is faced with the crisis of recruiting and retaining "well-qualified" instructors and researchers because of low wages and salaries. In most African countries, real wages for professors fell drastically between 1980 and 1986. A lecturer at the university in 1991 in Uganda received $19 per month while in Ghana; faculty members’ annual income was equivalent to the cost of a new refrigerator (Coburn, 1993).

The increased demand for higher education coupled with the rate of population growth in most African countries, without any expansion and improvement of existing physical facilities, such as lecture halls, residential facilities, laboratory facilities for science
education, etc. has created a state of malaise hindering the enhancement of an effective and efficient system of tertiary education. As the authors of the report of the World Bank/UNESCO (2000) noted “expansion, in both public and private universities, has been unbridled, unplanned, and often ‘chaotic,’ resulting in deterioration in average quality, continuing inter-regional, intercountry, and intracountry inequalities, and increased for profit provision of higher education” (p.27).

Confronted with the diminishing public resources, it was imperative for universities to develop new administrative, accounting, and financial management mechanisms to diversify their sources of financial support. An attempt developed by government and university authorities to introduce cost sharing led universities into another level of crisis in Ghana. Student demonstrations and strikes are marked examples that show students dissatisfaction with cost sharing. As argued by Court (1999), who studied the financial revolution in Makerere University in Uganda, attempts to introduce cost sharing in 1990 in Makerere met with demonstrations, boycotting of classes, and the death of two students, led to the closure of the university.

However, to address financial problems of universities in Ghana demands a consensus among the public, university administrators, and government. As a policy initiative the government has instituted a cost sharing policy, which was vehemently opposed by students in 1999. Structures that have been put in place by the government include, the decentralization of educational budget and decision making to district assemblies to improve the impact of government spending on education (Ministry of Education, 1999). The government has also proposed legal, financial, and administrative and management
structures for an education trust fund that will put levies such as Value Added Tax (VAT) on workers and some products whose proceeds would be used to finance tertiary education.

Notwithstanding, government has maintained the policy of tuition-free higher education, although other expenses like boarding and lodging are borne by the parents or guardians and or students themselves. The future of higher education in Ghana then depends on the ability to develop efficient and effective mechanisms to generate financial resources to support institutions. In this sense, the sustainability of the Ghana Education Trust Fund is imperative to the development of efficient and effective higher education.

However, as much as there continues to be both private and social returns to higher education, it is paramount to study the convergence and divergence of policy makers on funding higher education from different perspectives. Psacharopoulous (1994), whose different works on the rate of returns to education gain currency in the publications by the World Bank Group, has continuously stressed the importance of higher education investment to the individual as compared to social rate of returns of primary and secondary education. As much higher education contributes to individual development, it is also important to note, “The benefits of higher education extend well beyond the incremental earnings accruing to those individuals who receive it” (World Bank/UNESCO, 2000, p.40), thus strategies to increase subsidies have to be implemented to support those who cannot afford to pay for their education. In responding to the over concentration of the World Banks support for higher education, James Wolfenson, former President of the World Bank Group argues

…it is impossible to have a complete education system without an appropriate and strong higher education system…However, I am not for a moment suggesting that primary education and secondary education are not at the very essence of development.
What is articulated here, and what I agree with, is that it is not enough. You have to have centers of excellence and learning and training if you are going to advance the issue of poverty and development in developing countries (March 2000, ¶ 34-47).

Moreover, it is widely accepted that a well-developed system of higher education serves as an instrument for national development. Cognizant of this, there is the need to implement realistic policies that address the problems facing higher education. Government and the major stakeholders including the private sector, students, parents, labor etc, have met on different fora to discuss the problem of funding at the tertiary education level.

Statement of the Problem

Financing higher education in Ghana has always been the responsibility of the central government. Since independence, students enrolled in public universities of Ghana have enjoyed tuition free education, free room and board, and even the provision of allowances to cover living expenses and academic amenities such as textbooks. This situation continues until the end of the 1960s, when the education budget increased to the extent that government could not afford to remain the sole financier of education in the country. The consequence of this was the neglect of certain sectors of education particularly higher education.

Moreover, with the government’s policy of secondary education as a tool of national development, there was the push to increase the number of secondary schools in the country. The Ghana Education Trust (GET) was established in the Nkrumah’s regime in 1957-1964. This led to the establishment of nineteen secondary schools by 1964 throughout the country (Quist, 2003). By 1966, before the overthrow of the Nkrumah’s government, there were 105 public (government approved) schools and 45 private schools with a combined total enrollment of 48,568. However, as the nomenclature of policy
implementation in most developing countries, this policy came without a corresponding strategy to expand facilities at the universities. The result was a complete deterioration of academic building and facilities, overcrowding at universities residence halls of and a lack of academic staff to enhance serious academic engagement at the university.

With the already increasing budget for education, coupled with other competing public and social services for limited government financial resources, there was the need to implement some sort of cost sharing mechanisms. In this sense, having received free primary and secondary education, if there is any policy of cost sharing, it was prudent to begin at the tertiary levels of education. In view of this, the government introduced a meager cost sharing mechanism by establishing a student loan scheme in 1971, which was terminated within its few years of operation due to a military coup d'etat that toppled the government. The purpose of the loan scheme was to reasonably spread the cost of education among the students, parents and government, yet the government maintains the tuition-free policy in higher education.

Even though students and parents contribute towards their education, higher education continues to take a sizeable part of government annual budget. But higher education remains under funded, because their contributions are woefully inadequate. Institutions are faced with numerous challenges such as the increasing rate of the number of tertiary education students, deterioration of academic and residential facilities, lack of better pay incentive to reward academic staff, brain drain, quality and relevance of academic programs to national development agenda, and other related problems. These and other problems remain the hallmark of higher education development in Ghana. In an attempt to combat the menace, parliament of Ghana debated and passed the Ghana Education Trust
Fund (GETFund) bill in 2000. The objective was to generate additional income to support all sectors of education particularly, higher education. This policy was created and at the implementation stage since 2001. Hence, this study is an analysis of the fulfillment of the objectives and its contribution toward higher education development in Ghana since its creation.

**Research Questions**

1. What are the achievements of the Ghana Education Trust Fund towards the goals and objectives of Act 2000?

2. What contribution(s) has the Ghana Education Trust Fund made or is making toward the development of higher education system since its creation?

**Purpose of the Study**

This study appraises the impact of the Ghana Education Trust Fund’s (GETFund) contribution toward the development of higher education in Ghana. As a policy analysis research, this study investigates the successes and or achievements of the objectives of the GETFUND. The primary goal of the study is a systematic and objective assessment of the opinions of people about implementation, and achievement of the GETFund. As an evaluation study, the objective of this study is to determine the relevance, fulfillment and sustainability of the GETFund.

**Significance of the Study**

The study is significant because it analyzes the fulfillment of GETFund objectives stated in the Act 581, 2000, and its contributions and impact on improving higher education efficiency. It also considers the replications of the GETFund on other countries as an alternative approach for funding higher education. As suggested by Osborne & Gaebler
(1992), one needs to measure results to tell success from failure to reward success. This study will serve as a policy framework to improve the efficiency in terms of administration and management and sustainability in terms of scope of the GETFund. The report of the study will become a model (or policy framework) for other developing countries, especially those of Africa, who are grappling to disentangle financial problems associated with their higher education system.

Additionally, the study will open another dimension of policy making and implementation process in developing countries. A particular consideration will be given to the dynamics of implication of the study for theory. Moreover, the product of this research will provide additional rich sources of information to the literature of funding higher education in developing nations, especially Sub-Saharan African countries. This study would offer an alternative approach to investigate the controversy over financing higher education with tax income.

**Implication of the Study for Other African Countries**

In this study, I have extensively used different literature on the finance of higher education in a worldwide system, which is applicable to both western and non-western countries. At the same time, the challenges facing higher education in Ghana are not different from those facing other developing countries, particularly countries in sub-Saharan Africa. Colleges and university in the advanced countries also face similar challenges. What makes the problems different from country to country is that the magnitude of the challenges faced by institutions in developing nations is higher than those faced by the advanced countries. The history of higher education in Africa is common and elements similar. For instance, the purpose, the limitedness in access, academic freedom, language of
instruction and the nature of the curriculum as designed by the colonizers are not different in the various African countries (Teffera & Altbach, 2004). Damtew Teffera and Philip Altbach further elaborate on the commonalities of problems faced by higher education institutions in Africa in the following words:

The legacy of colonialism remains a central factor in African higher education. Independence has been the national reality for most of Africa for less than four decades, and the ties to the former colonizers have, in general, remained strong. The fact that no African country has changed the language of instruction from the colonial language is significant and illustrative. The impact of the colonial past and of the continuing impact of the former colonial powers remains crucial in any analysis of African higher education (p.5).

This situation indicates that most African universities have common challenges in terms of access, funding difficulties, governance, and so forth. For instance, Sylla (2003) documents that Guinea with its 7.66 million population has only 14,000 students in its postsecondary education. Ethiopia, which has about 65 million people, does not have more than 50,000 students in its tertiary education institutions (Wondimu, 2003). In the same vein, Senegal has about 25,000 students for its 7.97 million people (Ndiaye, 2003) where as Tanzania has less than 21,000 for its 32 million population (Mkude & Cooksey, 2003).

In terms of funding, Effah, (2003) noted that of $32 million requested by five public universities from the government of Ghana in 2000; only $18 million was granted to institutions. In Uganda, only 18 % of the 33% total government discretionary budget was allocated for higher education. These conundrums are major threats to institution in Africa. Considering these and others problems facing institutions and the enormous contributions of the GETFund policy, it may not be wrong to hypothesize the applicability of the policy countries whose higher education institutions are bedeviled with similar problems.
Limitations of the Study

The study is limited to university executives – vice chancellors, registrars, principals, accountants and finance officers, development directors of the institutions and public officials (administrators, and board members of the GETFund). Student leadership of the National Union of Ghanaian Students (NUGS) and student representatives of the various institutions were interviewed for the study. A few government officials from the Ministry of Education, National Council for Tertiary Education, and administrators and board of trustees serving the Ghana Educational Trust Fund were also interviewed. The time and resources were a limitation to the study. Being the instrument and the sole interviewer of the study, my biases may have influenced the interpretation of the research findings.

Additionally, as a Ghanaian and a former student who has witnessed both the challenges facing higher education in Ghana and the deplorable state of the national economy, I am deeply touched by the plight of higher education in the country and this may have affected how the findings were analyzed. Moreover, the study was conducted at a period of public dissatisfaction with the transition of the 2.5% VAT proceeds from the Internal Revenue Service (IRS) to the GETFund account. This has created tension about the management of the fund and hence, government officials were very careful about their answers during interviews.

Delimitations of the Study

To make the research manageable, the scope of the study was restricted to five public tertiary institutions in the country. Three, out of the five public universities in Ghana were selected for the study. At the same time of the ten polytechnics in the nation, only two of them were selected for the study. These institutions are, the University of Ghana,
established in 1948 as the University College of Gold Coast under the British colonial rule; Kwame Nkrumah University of Science and Technology (KNUST) in Kumasi, the capital of Ashanti Region; and the University of Cape Coast (UCC), located at the Central Region and Accra and Kumasi Polytechnics were also selected. These are the oldest institutions in the country and have similar characteristics in terms of programs offered, challenges, governance, management and administration. The choice of these institutions is based on proximity to each other in terms of location.

Definitions of Terms

Cedi (¢) – This is the currency used in Ghana. The following are the conversion rates of the Cedi in relation to the US dollar. In January 1, 2001, US $1 =¢7000.00, US$ 1= ¢7533.70 (January 1, 2002), the US$ = ¢8634.90 (January, 2003). In 2004, US$1 = 8550.40, US$1 = ¢8900 (January 1, 2005) and in January 1, 2006 US$1 = ¢9150.

Cost Sharing – The sharing of the cost of financing higher education among all stakeholders (students, parents, government and other philanthropic organizations)

Cost per student - The monetary value that the institutions spend in providing full cost education services to a full time equivalent student annually.

Fees – All academic expenses (non tuition), otherwise referred to as academic user fees, residential fees, registration fees, application fees that student pay while enrolled.

Tertiary education - University education also known as higher education or post secondary education. Tertiary education covers, universities, colleges, polytechnics, and other postsecondary institutions. Tertiary education is used interchangeably with higher education in this study.
Structural Adjustment Program – Also referred to as (SAP) deals with policies framework proposed by the World Bank and International Monetary Fund (IMF) for developing countries in the 1970s aimed at helping countries to ensure efficiency, good governance and capacity building and public sector management.

Tuition – Instruction fees that are charged for providing instruction to students in a related discipline in the institution.

University administrators - University managers who run the university comprising of chancellors (head of the board of trustee as in the U.S.), vice-chancellors (presidents as in the U.S.), pro-vice chancellors (provost as in the U.S.), registrars, principals (heads of polytechnics), finance officers, accountants, dean of students, and heads of department.

Organization of the Study

The study is structured into five separate chapters. The first chapter is an overview of the study. In this chapter, I elaborated on the introduction of the study and the nature of the problem. As well, the significance of the study, and research questions were proposed. I also discussed in this chapter the limitations and delimitations of the study and provided definitions of certain key terms used in the study.

In chapter two, a review of the related and relevant literature on higher education development in African is provided. Among the themes on which the literature was reviewed in this chapter includes, the history of higher education in African and Ghana in particular, challenges facing higher education in Africa from colonial period to modern times. In this chapter, I further discuss the issue of higher education finance and theory of rate of returns and funding higher education. Also, literature on higher education finance in Ghana and policies are reviewed in this chapter.
Chapter three explains the methodological framework upon which this study is conducted. The interpretive theory of social constructive approach of doing qualitative research is explained in this chapter. The rationale for the choosing qualitative methodology is discussed in this chapter. Moreover, the data analysis techniques and how the data was analyzed are discussed.

In chapter four, the researcher discusses the opinions of interviewees on what they considered as the contributions of the Ghana Education Trust Fund. This was done carefully to identify the themes that emerged during the interviewees. Again, the researcher integrates in the analysis the literature and document that connect with participants’ opinions. Chapter five discusses and analyzes the opinions of participants. Also, the implication of the study to theory and practice, summary, recommendations and conclusions are provided in this chapter.
CHAPTER TWO
The Chronicles of Higher Education Development in Sub-Saharan Africa and the Multitude of Challenges

Introduction

Tertiary education worldwide is facing extraordinary challenges that have emerged partly from the upsurge of globalization and its discontents, which sees the knowledge economy as the primary driver for economic, information, and communication development (Holm-Nielsen, 2001). Moreover, "tertiary education is indeed central to the creation of the intellectual capacity on which knowledge production and utilization depend and to the promotion of lifelong learning practices necessary to update one’s knowledge and skills" (p.3). But, the multitudes of challenges facing higher education in Africa leave much to be desired. With the continuous deterioration of physical resources, the lack of financial resources and its consequences on access and affordability, low faculty retention due to low faculty pay, inadequate academic resources such as textbooks, and the over-reliance of traditional approaches of instruction, Africa institutions of higher education is reduced to the level of empty an vessel, whose quality of programs is not comparable to the skills needed for the ongoing global social and economic transformation.

While challenges abound in higher education in developing countries, there is no challenge that is more catastrophic than financial stringency of institutions. In many parts of Africa and other developing countries, financial constraints impede effective academic development. "The fiscal constraints experienced [by institutions] in recent years have further undermined their financial capacity to undertake further expansion of the public
tertiary education system while maintaining satisfactory levels of quality" (p.5). The need to expand facilities, increase resources, and expand enrollment are the direct consequences of lack of financial resources.

In what follows, a brief review of the chronological development of the history of higher education in Africa (see Appendix 1 for detail) will be provided, followed by a historical development of tertiary education in Ghana. This part chronicles the evolution of higher education and the challenges posed by colonial government at that time. The second part would review the literature on some of the challenges facing Africa especially Ghana, with a particular focus on higher education finance. Here two theoretical frameworks would be reviewed: first, the market ideology spearheaded by the International Monetary Fund (IMF) and the World Bank during the period of reform, which proposes for introduction of cost recovery (cost sharing) and other capitalist orientation that subscribes to students contribution to higher education would be reviewed. The second framework that has clouded the literature of education finance, the human capital theory and the rate of returns and its effects on government financing of higher education would be reviewed. The third part of the literature review would focus on education policies and reforms in Ghana. Like any other educational policy study, this part would begin with a review of the reform of education sector in general and how that has transcended in the tertiary education sub-sector. Moreover, the Ghana Education Trust Fund is addressed.

Higher Education Development in Africa

Higher education in Africa is as old as the pyramids of Egypt, the obelisks of Ethiopia, and the Kingdom of Timbuktu. The oldest university still existing in the world is Egypt’s Al-Azhar, founded as and stills the major seat of Islamic learning (Teffera & Altbach, 2004, p.3).
The development of higher education in Africa cannot be separated from the past and present political developments of the continent. Colonization and the quest for power by the British, Spaniards, Belgians, Germans, Portuguese, the Dutch and Italians, influenced the development of modern universities in Africa. However, prior to Africa’s contact with European colonizers, Africa had developed its own traditional and ancient universities, responsible for the production of knowledge. Even though, there are concerns about the relevance of those ancient institutions, they served as pacesetters of higher education development in the continent. For example, the Library of Alexandria, with its museum and library complex became the hub of knowledge and resource across the world (Lulat, 2003).

At the same time, the spread of Islam was accompanied by development of higher education in pre-colonial Africa. Institutions such as Ez-Zituona Madrassa were created in 732 B.C. in Tunis, Quarouyine Mosques University was established in Fez in 859 B.C, Azhar Mosque University developed in 969 B.C. at Cairo and Sankore Mosque University founded in twelfth century in Timbuktu (Mali) (Lulat, 2003). But what differentiated these institutions from modern ones was that “…the curriculum was narrow and heavily religious in orientation, and their approach to knowledge lacked the secular method of rationalism and scientific inquiry” (p.16).

Following the pre-colonial institutions were those institutions that thrived in Arabic Africa. The first modern university, the University of Rabat, was created in 1957 (Lulat, 2003). This new development witnessed serious political struggles among different colonial powers, especially the struggle between France and Spain for the possession of colonies form part of the type of higher education they created in their respective protectorates. In 1882, the British found their way to Arabic Africa in honor of a request for help to “quell a
mutinous army” by Tawfik Pasha’s government (Lulat, 2003). University of Cairo, an institution rated among the largest in Africa with over 77,000 student population was then established in 1908 (Lulat, 2003).

Although, the British played a role in higher education development in Africa, her colonial policy has no clearly defined higher education policies for her colonies. As remarked by Lulat (2003), “[i]n the early years of British colonialism, direct government involvements in the provision of formal education was minimal, restricted by and large to providing subventions to educational institutions founded and run by missionaries” (p. 18). In the same vein Ashby (1996) as cited by Lulat (2003), also noted that the British government did not have formal policy of higher education for the colonies prior to the First World War. Such restrictive colonial policies instituted in Africa, particularly sub-Saharan Africa greatly impacted on the development of higher education programs, until the end the late 1940s. In West African countries such as Ghana, Nigeria and Sierra Leone the creation of commissions as a result of nationalists struggles paved way for the creation of commissions that considered the possibility of establishing tertiary education.

Higher Education Development in Ghana

The establishment of university education in Ghana, formerly, the Gold Coast, was the culmination of the struggles and protest of the nationalist movements. Based on her colonial policies, access to higher education by the Africans was limited until the end of World War II. This was because the colonial governor

… feared, among other things, that the product of such universities would not only undermine the expatriate monopoly on higher government and business posts but also constitute a vanguard of nationalist agitators against the colonial status quo, which most of the officials believed would perpetuate itself indefinitely. (Emudong, 1997, p. 139).
However, just before this period, the nineteenth and twentieth centuries witnessed an increased demand by African intellectuals for an African system of higher education in the continent. But there were no definite plans by the colonial government to provide the Gold Coasters with higher education. Whereas, there were serious talks about the development of higher education in Ghana, the colonial government attention was slowed until the increase of African membership at the legislative council under the Governorship of Sir Gordon Guggisberg, who decided to revise educational system in the Gold Coast. (Leney, 2003).

As debates over the creation of universities in Africa intensified the colonial government also established commissions that studied the feasibility of a university system for Africa. Commission creation then became the hallmark of African higher education. As pointed out by Daniel (1996), “[t]he history of university education in Gold Coast, now Ghana, is the history of education commissions, one every few years, beginning with the Asquith Commission appointed by the Government of the United Kingdom in August 1943…” (p.1). Another commission that gained the attention of Sir Gordon Guggisberg was the Phelps-Stokes Commission, which “recommended the creation of local universities, once the elementary and secondary schools were able to feed them with a sufficient number of students” (Leney, 2003, p. 43), although the system of education recommended by the commission was based on the European curriculum which was in sharp contrast to the Africanization of the curricula. This recommendation led to the creation of the Prince of Wales College of Achimota (Achimota College) in 1927, which became the citadel of future university in Ghana (Leney, 2003).
However, education at this time was specifically designed to promote instruction in technical skills and teacher training for male students. Apparently, the kind of education provided for Africans was to be Eurocentric in nature. In the words of Kabaka of Buganda as cited in Leney (2003),

In many parts of the empire history has taught us that, with the advent of higher education, such a wide gap has been created between those who receive and the mass of the people as to injure for centuries the progress of the nation affected” (p.45).

Kabaka’s view is interpreted to show how colonial education and curriculum have affected Africa’s nations building.

Consequently, students who were enrolled in Achimota and later institutions such as Mfantsipim and Adisadel were not necessarily from the wealthy families in the Gold Coast. Leney (2003) further argues that more than half of the students’ college educations were financed by scholarships. However, access at this time was not only restricted to one’s social background but also by academic achievement. Although students were taking post-secondary classes at these institutions, full programs were offered in universities in London and enrollment in classes at the University of London was contingent on a candidate’s success in the University of London examination (Leney, 2003). Whereas local degrees were awarded at home, there was the concern from students as to the comparability of local degrees with those offered abroad. Higher value was given to degrees from universities in London than to those acquired through their homeland.

It is important to note that these developments in university systems were not peculiar to only the Gold Coast, but also other parts of British West African colonies such as Nigeria. Although, the establishment of Yaba University in Nigeria led to the granting of diplomas in areas of engineering, agriculture and forestry, surveying, veterinary and
medicine, the quest for local universities remained on the political agenda of the African nationalist leaders (Daniel, 1997; Edmudong, 1997). Efforts to establish a regional cooperation for a coordinated higher education system were sabotaged by the then colonial secretary of the colonies (Leney, 2003). As much as the governor of Gold Coast between 1934 and 1941 recognized the importance of higher education in the colony, there were serious concerns about the structure and content of higher education, which would be relevant to the social, political, and economic demands of the nation.

The West Africa Student Union (WASU), a political movement of African intellectuals who through their writings and protests requested for the establishment of a federal university for West Africans, intensified the struggle for the development of higher education institutions (Edmudong, 1997). However, the mounting pressure from African intellectuals and the myriad of conferences and debates about the suitability of West African higher education opened the frontiers to different commissions to consider the viability of African higher education. The Asquith commission recommended the establishment of local universities that will award London degrees as intermediate degree programs in the areas of arts and science, engineering, and economics. (Daniel, 1996). The Asquith commission outlined the principles that should guide the establishment of universities in Africa and explored how universities in the UK could cooperate with institutions of higher education in the colonies (Daniel, 1996). In addition, the commission recognized the Africanization of the curriculum, which has been part of the struggles of African intelligentsia. Tactically, the commission recommended that

The immediate objective [of African universities] is to produce men and women who have the standards of public service and capacity for leadership which the progress of self-government demands, and to assist in satisfying the need for persons with the
professional qualifications required for the economic and social development of the colonies. (Leny, 2003 p. 60)

At the same time, the commission recognized the spread of universities into areas not served by existing universities. (Daniel, 1996)

At this stage, it is important to emphasize that while efforts were made to establish African universities in the colonies, there were two opposition groups whose ideological framework dominated the quest for higher education development in West Africa. This was manifested in the Eliot Commission’s report. The commission’s majority report proposed the establishment of University College at Ibadan in Nigeria and Achimota College at Gold Coast and also upgraded the status of Sierra Leone’s Fourah Bay College (Emudong, 1997).

The majority proponents argued for the creation of territorial institutions for Gold Coast, Nigeria and Sierra Leone. They argued for “the establishment of three institutions in each of the three largest colonies; these would have a self contained institutions offering Arts and Science in addition to Teacher-Training courses and some specialist schools” (Leney, 2003, p.62). Alternatively, Elliot Commission’s minority report supported by the Labor Party, proposed the establishment of a unitary system of institution serving the interests of all the colonies, which is intended to

[B]ring within the grasp of West Africa a university of high quality within the shortest time; while respecting territorial differences it will emphasize the value of West Africa approach and a fuller appreciation of the influences and forces at work in that part of the word. (Leney, 2003, p.62)

At the same time, the commission minority proponents were concerned with the education of women, which was never mentioned in the majority report. Moreover, not only did the proponents of the majority tradition advocate for the establishment of universities in Africa but also declared their willingness and preparedness to contribute financially toward
the development of such institutions in Africa (Daniel, 1996, Leney 2003). On the contrary, Leney (2003) argues, “[b]y placing first-class institutions in each of the largest territories, the majority sought to avoid the divisive favoritism that would inevitably accompany the choice of a single site for a unitary university” (p.65). However, the minority wing believed that “in opposition to our colleagues we recommend the immediate establishment of only one institution of university rank to serve the whole of British West Africa.” (p.2)

Arguments like these dominated the development for higher education in Africa, and in Ghana specifically. But, amidst these differences, the Asquith Commission recommended the establishment of universities in the colonies that were already running college level programs (Daniel, 1996; Leney, 2000; Teferra & Altbach, 2003). The corollary of these divergent ideologies led to the approval and acceptance of students to pursue university-based programs at Achimota College in 1945 in Gold Coast leading to the examination of the University of London in intermediate degree programs in arts and science, and engineering. According to Daniel (1996), “[i]n 1943 there were 98 post-secondary students including (two women), some of whom came from Nigeria, Sierra Leone and the Gambia” (p.1).

In addition to the above recommendation, the Commission proposed for the establishment of an advisory inter-university council for the university. In 1961, four years after Ghana gained independence from the British colonial rule, an Act of Parliament (Act 79) was passed to reconstitute the University College of Gold Coast into the University of Ghana, which was inaugurated on November 25, 1961 (Daniel, 1996; Leney 2003). This was based on a recommendation by an international commission on higher education appointed by the government in 1960 (Ghana Official Handbook, 1972-1973).
Universities in Ghana

From this point, it is expedient to point out that the development of university education in Ghana can be divided into two phases.

The first phase is the period between 1948-61 when the University College of the Gold Coast/University College of Ghana was created in ‘special relationship’ with the University of London, to offer limited programs of study. The second phase is the period since 1961 when sovereign universities have emerged, offering more comprehensive programs, and under a ‘scheme of special relationship’ with select local institutions, external programs as well. (Daniel, 1996, p.3).

It is equally important to point out that between 1972 and 1973 the number of students that enrolled at the University of Ghana was estimated at 2,530 in addition to the 450 academic staff. All Ghanaians who entered the university were funded by scholarship money (Leney, 2003). To overcome the challenge of rapid population growth coupled with the increasing demand for higher education, it was expedient for the nation to open the doors for new universities. The Kumasi College of Technology was upgraded to university status and was renamed Kwame Nkrumah University of Science and Technology by an Act of parliament on August 22, 1961 (Daniel, 1996). In the same vein, an international commission in line with the country’s developmental objectives recommended for the establishment of a third university. The University College at Cape Coast was established in December 1962 and was upgraded to full university status in October 1971. The purpose of this university was “to meet the pressing demand for graduate teachers in the secondary schools and teacher training colleges, polytechnics, and technical institute in Ghana” (Ghana Information Services Department, 1973, p.111).
Further developments then led to the establishment of professional institutions that deliver tertiary education programs. The Ghana Institute of Management and Public Administration (GIMPA) were first established as the Institute of Professional Administration (IPA) by a joint program administered by Ghana government and the United Nations in August 1969. GIMPA received higher education status with “two constituent wings”, the School of Public Administration and the College for Advanced Management. GIMPA provided managerial training to administrators, research into management and administrative problems in the country, provision of consultancy services, and the publication of research materials in Ghana (Ghana Information Services Department, 1973).

At this point, however, one would assume an increase in access to tertiary education since the government had opened new institutions of tertiary education. Unfortunately, a different picture was evident owing to political and economic developments taking place in Ghana. Political instability and economic mismanagement, the hallmark of Africa’s underdevelopment notwithstanding the ramifications of colonialism, retarded the development of higher education in post independence Ghana. As remarked by George (1976),

> After the coup of 1966 the various governments, attempting to deal with the country’s inherited financial difficulties held down the expenditures on higher education; the physical development of the institutions lagged; and the total enrollment growth, had by 1971-72 reached some 5,000 students. (Leney, p.243)

Around this time, there was a drastic increase in degrees awarded from 239 in 1961 to over 1,300 in 1971, but the relevance of these degrees to manpower development has been questioned because of what George (1976) describes as the absence of effective control
and coordination mechanisms, which eventually led to the duplication of programs among sister universities in the country.

Consequently, while efforts were made to improve higher education in Ghana such developments were constrained by the need to upgrade the country’s secondary educational institutions. George (1976) notes that

…the development of higher education went forward at a time when the secondary schools were turning out an insufficient number of science candidates meeting established university admission requirements. This shortage affected the distribution of students by level and fields of study and subsequently, of course, the composition of the output. (p. 244).

Challenges Facing Higher Education in Africa

Even though the colonial government’s policy took another dimension to develop higher education in African, the system of education designed was not without criticisms. Ajayi, et al., (1996) have “crystallized” these criticisms into four issue areas: (1) the nature of colonial education was exploitative, designed to train Africans to work for colonial masters; (2) the curricula was narrowly designed to exclude liberal arts disciplines aimed at developing the intellectual capacities of pursuers; (3) the relevance of the degree offered and its applicability in the African context was highly questionable; and (4) “The Ivory Tower nature of the college underlined their separation from the wider community” (p.75).

Looking at the problems associated with colonial higher education system, one would have expected that after independence and the ultimate isolation of African universities from metropolitan institutions, African leaders should have restructured educational policies to address the inadequacies of colonial educational system. Of course the immediate years of independence witnessed drastic and grandiose development in education at all levels. But these developments never lasted when African countries
experience serious political and economic destabilization. Consequently, post independence Africa faced with a multitude of problems and challenges, ranging from access and affordability, quality and relevance of programs, participation and enrollment, finance, deteriorating of physical facilities and retention of faculty and staff. While higher education in post independence Africa enjoyed full state control and financing, such benefits came to a halt owing to political and economic developments of the continent.

As the only continent in the world faced with most serious political and economic turmoil, higher education is not an exception in this struggle. In one of UNESCO’s documents, UNESCO-Breda (1992) remarked,

[T]o say that higher education in Africa is in crisis does not mean simply that the funds available to run higher education institutions are grossly inadequate; thereby making them subsist on a starvation diet. More than that African countries and societies are going through a period of economic uncertainties, political and social upheavals, plus other contortions and higher education has become a victim of the prevailing state of Affairs. (Quoted in Ajayi et al., 1996, p.144).

Social, political and economic conditions prevailing on the African continent are the cause of higher education failure. “Under such conditions, the provision and management of higher education has become extremely difficult, if not impossible” (p.145). Ajayi et al., (1996) further argue that

[T]he woefully economic situation of most African countries during the 1970s and 1980s has meant a steady dwindling of both externally – and internally sourced financial resources for the universities, resulting in funding levels which cannot match, in real terms, the requirement of critical inputs-equipment, books and journals- to sustain acceptable standards of instruction, research and service. (p.146).

What makes Africa’s situation more precarious is the deterioration and devaluation of African nations’ currencies in relation to other major currencies of the western industrialized countries such as the European Union Euro, the Pound sterling, and the US
dollar. For example, the Ghanaian Cedi in relation to the U. S. dollar as of January 2005 was one U.S. dollar is equivalent to over nine thousand cedi. Meanwhile, most of its educational resources, especially science equipments needed at universities are imported from the West. Weak currencies coupled with economic destabilization and a high rate of inflation has made it extremely difficult to acquire these scientific equipments for institutions to undertake research. As Adjaiy et el., (1996) contended, “similarly, substantial amount of foreign currency are required to cover the cost of expatriate staff, the foreign training of indigenous staff, and staff travel to conferences abroad, not to mention the purchase of library books and textbooks” (p.146). In effect, “there is real danger that financial stringency can make, and indeed, has made it difficult for many African institutions of higher education, particularly the universities, to meet the requirement of modern science and technology” (p.147).

Most institutions in Africa have not seen the onset of facilities’ expansion; instead, there is a continuous manifestation of stagnation and a constant deterioration of physical resources and facilities. Ajayi et al., (1996) further remarked:

[N]ot merely has capital development been arrested, Africa universities have also suffered serious deterioration of their facilities, thereby undermining opportunities for excellence in the performance of expected tasks. Lack of a maintenance culture, insufficiency of fund to carry out repairs and poor procurement procedures have led to steady running down of existing facilities – building, equipment, and other infrastructure. (UNESCO I BREDA, 1992 cited in Ajayi, 1996, p.147).

According to the authors, this deterioration “…consisted the most limiting factor for extending university capacity in most African countries” (p.148), but to address the problem of the lack of resources, deteriorating and dilapidating capital investment coupled with the growing demand for higher education, Ajayi et al., (1996) further stated that “the best that
can be hoped for, therefore, is rehabilitation and revitalization of the existing infrastructure” (p.148). However, one has to realize that it all has more to do with the economic mismanagement of African countries, and more importantly with the political instability of the continent. Rampant coup d’états and unbridled military intervention has not only injured economies but also jeopardized the social and education system as well. Corruption, the greatest economic evil, remains the characteristics of Africa political leaders. Coombe (1991) observes that arguably

[T]here can be no doubt that much of the malaise, which many African scholars suffer arise from the sense of being out of contact, and of being denied the means to be up-to-date as scholars and teachers. Many university people, who are already isolated by geography and national borders, dread the prospect of falling irretrievably out of communication with the international academic system… They have suffered for years the shortage of foreign exchange for library books and journal, personal subscriptions to international scholarly association, up-to-date scientific and computing equipment for teaching and research, spare parts, regent and other consumable including paper, reprographic facilities, travels to conferences, professional contact visits, research attachments and sabbatical leave. The proliferation of electronic databases and network, and the conversion of many international bibliographic and research abstract services to micrographic and CD-ROM technology, seems about to relegate most Africa universities to a communication and information backwater (Quoted in Ajayi et al., 1996. p 149).

Faculty Recruitment and Retention

Of equal importance, African institutions of higher education have lost the necessary human personnel due to a brain drain as a result of poor conditions of services at home (Ajayi et al., 1996).

The effects of brain drain range from serious to devastating for many affected universities. Staff losses generate additional workloads for those that remain, produce a continuing need for costly staff development programs, and negatively effect is to undermine the quality of the university enterprise (p.151).

Although factors such as higher salaries and fringe benefits offered by institutions abroad are considered to be the major rationale behind this brain drain, available studies on
academic brain drain portray the causes otherwise (see Ajayi et al., 1996). “Many young lecturers leave because they are unable to advance themselves by research and publications or by acquiring advance degrees; while senior lectures and professor have obligations to growing families, and may have suffered sharp declines in real income” (Ajayi et al., 1996, p.150 citing Coombe, 1991). In the same vein, Goma (1990) contends:

Many can exploit their seniority and academic records in the labor market, at home or abroad. The unsatisfactory working environment prevailing in many African universities is certainly a major factor contributing to the exodus of academic staff from these institutions” (Goma 1991, as paraphrased by Ajayi et al., 1996, p. 150).

The corollary of this is, many African intellectuals who as a result of brain drain have abandoned their home countries and different labor market requirements and conditions have taken up different jobs, from menial to medium level jobs rather than what they were specifically trained for. Instead of advancing their career abroad, they end up retreating. Ajayi et al. (1996) observe that “many of those who fled their universities and taken up employment elsewhere in other countries are now in occupations in which they are not directly practicing their particular highly skilled profession” (p.150).

Yet, the shortage of professors in Africa universities is often attributed to the poor relationship between junior and senior rank lecturers. Getting higher degrees at most African institutions is an ordeal. Unnecessary restrictions of professional entry among senior faculty members not only prevent young graduates who seek and pursue a career in academia from accomplishing this but also prevent them from further career advancement. But in all these cases, it is important to note that

African Universities and other institutions of higher education will not be in a position to attract, recruit and hold together good staff, adequate in numbers, expertise, and morale if all they can offer are poor salaries, deficient working conditions and insufficient opportunities for research and academic advancement. (p.152).
However difficult it may be for African institutions to generate funds to support projects, retain faculty, update physical resources, etc., there need to be proper management styles that will reorganize their budget system. As argued by Ajayi et al. (1996)

The fact that public funds do not flow freely enough to meet the planned or devised target should not make African universities to simply throw up their arms in despair. On the contrary, they must take up the task of finding ways of pushing aside the obstacle in order to make room for academic innovation and creativeness, despite the constraints on resources. (p. 155).

Faculty retention and recruitment have always been a major challenge to universities and polytechnics in Ghana. A profile of the universities will show that majority of professors, instructors and lecturers are past due retirement. Relating recent studies conducted by Sawyer (2004) on Challenges Facing African University shows the situation at universities in Ghana. Sawyer (2004) provides a detail illustration of the age profile of academic staff at the universities in Ghana since 1998. He observed “forty percent of the teaching staff is over fifty years due for retirement in ten years” (p.33). His studies revealed that out of about 1447 academic staffs, 656 are within the age of 41 and 50; 376 are over fifty years and 121 are retired and just 12 are below thirty years. This situation is quite illuminating because it is difficult to build an intellectual community with retirees. The institution needs to inject flesh blood in their academic staff. The figure below shows the institutional profile discussed by Sawyer (2004).
However, like any other developing country, the issue of brain drain remains the hallmark of the collapse of most academic departments and programs. More often than not, people sent outside for further education finished their studies and refuse to return to their home country. Recounting the problems besieged with higher education in Africa, an anonymous author stated:

“Most devastating off all (challenges of higher education in Africa) is the massive brain drain of well trained and skilled academic staff mainly to Western Europe and the USA. The World Bank estimates that some 23,000 qualified academic staff are emigrating from Africa each year in search of better working conditions” (South Africa Council on Higher Education, 2001, p.2).

Not only does this affect the economies of their home countries but also affect the institutions and national development. In a study conducted by Docquier and Rapoport (2004), they analyzed a list of the top 30 countries in the world most affected professional
brain drain in 2000. Their analysis shows that out of the total number of countries captured for their study, 14 were African, with the proportion for Somalia and Ghana standing at 58.6% and 42.9%, respectively. Similar study conducted by Tettey (2005) also confirms the seriousness of the situation. He contends that

…Africa is losing, in significant numbers, a fundamental factor in socio-economic and political development – i.e., its intellectual capital. Even though there are “no systematically collected, consistent and verifiable statistics about the monetary cost of the brain drain to Africa …proxy measures have …been adopted to give us a sense of the value of human capital that developed countries, in particular, are gaining at the expense of Africa and the repercussions for the continent (p.9).

These observations are evidence to the fact that higher education in Ghana and Africa in general is in jeopardy if universities are not able to add on to their faculty and intellectual core but all they experience is intellectual capital flight.

*Accessibility and Affordability*

In spite of the political, economic, and social problems that have bedeviled the African continent in the past decades, and the impact this has had on higher education development, Sawyerr (2004) acknowledges an exponential increase in higher education enrollment in Africa. Over all, higher education enrollment increased from 181,000 in 1975 to over 600,000 in 1980. By 1995, student enrollment reached approximately 1,750,000 (Sawyerr, 2004). The author attributed this drastic expansion of enrollment is partly attributed to the emergence of private universities in the continent and in some cases to the establishment of distance education centers, e.g. at the University of Ghana and at the Jomo Kenyatta University of Agriculture and Technology. Sawyerr (2004) further postulates two main factors that have forced institutions to increase enrollment. First, historically there was the need to correct colonial restrictive policy in providing access to higher education. Second, the increasing growth of population that has led to an untold increase in enrollment
in primary and secondary education has made expansion in tertiary education facilities paramount.

Notwithstanding these improvements, a cursory look at different reports about the number of students who matriculate from secondary schools and the number of the same age cohort who enroll in any form of university education is disheartening. Sawyerr (2004) succinctly posits that

Despite the remarkable expansion of enrollment, the gross enrollment ratio (GER), that is the proportion of young people aged 19-24 enrolled in university, is on average, lower in Africa than anywhere else and can be considered, in the long run, inadequate to the demands of the modern knowledge society. (p.21)

However, while access poses a challenge to many institutions in developing countries, it is more of a challenge to people from penurious social and economic background than to those from the affluent class. This daunting situation is best noted in Sawyerr’s (2004) study found that

… in 1999/2000, 2 out of 3 students admitted into university of Ghana, and 3 out of 4 into the Kwame Nkrumah University of Science and Technology (KNUST) …were drawn from only 50 out of the 500 – plus secondary schools in the country, and that over two/thirds of the matriculants were residents in three of the ten regions of the country. (p.22).

Conditions of access have made higher education unaffordable by the poor. In effect, higher education in Africa is more or less the preserve of the socially and economically affluent. For example, looking at the conditions of access in Mozambique, Mario, M., Fry, P., Levey, L., and Chilundo, A. (2003) contended:

The evidence suggests that there is a growing tendency for the educational system as a whole and the field of higher education in particular to reproduce existing social inequalities… if measures are not taken to improve the chances of less privileged children (either by providing scholarship to private schools and or in the long run strengthening the quality of government schools), we will witness, with the impossibility of social mobility through education, the consolidation of a closed

In view of this disgruntling situation, Mario et al. (2003) propose the establishment of support systems that will aid students from economically disadvantaged families. However, studies on many African countries portray a lack of reliable data to identify who is a needy student. In some cases, the chunk of the financial aid package goes to the already advantaged who are in public institutions. A detailed look at access in some selected countries will reveal the situation in Africa with glaring clarity.

In their chapter in *African Higher Education* entitled *Trends and Perspectives in African Higher Education*, Teferra & Altbach (2003) delineate the access challenge faced by Africa institutions. They believe that while the total number of higher education institutions has increased over the years as a result of the newly created private institutions, enrollment at public universities is highly restricted because universities’ facilities remain unexpanded and cannot absorb all qualified applicants. Citing examples from some of the well developed higher education systems in Africa, the analysis provided by Teferra & Altbach (2003) reveals that even though South Africa, for example, has a well developed system of higher education with twenty-one universities and fifteen technikons, the country is ranked third in the enrollment of students. Egypt, the highest, has 22 percent of its 18-24 age group admitted to higher education; Nigeria, rated second, has a “gross enrollment” of five percent of the 18-22 age cohorts, while Ghana has less than 3 percent (Teferra & Altbach, 2003).

Discussion of the issue of access and participation on the continent of Africa presents a lurid picture about the performance of the continent as a whole; therefore, a consideration of selected countries will balance the scale of assessment. Attieh (2003), who writes about higher education in Algeria, records what he referred to as a “spectacular and
consistent increase” in enrollment between 1962 and 1993. Just like in most other African countries, enrollment has never been static over the past three or four decades. Whereas there was a huge increase in enrollment to 62.2 percent between 1962 and 1965, this declined drastically to as low as 28.5 percent from 1965 to 1970. From 1970 to 1975, enrollment in Algeria was 22.9 percent and then fell to as low as 19.9 percent between 1975 and 1980 (Attieh, 2003).

However, between 1980 and 1986 the country witnessed a positive upward movement of 25.9 percent, but this did not last as enrollment began to decline sharply to 10.4 percent and later a mere 4.3 percent during 1986-1990 and 1990-1995 respectively. It is important to point out that even though Algeria does not present an encouraging picture of overall enrollment, it should be emphasized that the country was ranked fourth among African countries reporting data in 1996 about enrollment statistics (Attieh, 2003).

In a different development, Mohsen (2003) chronicles higher education development in Egypt, a country considered to be one of the icons in higher educational development in terms of its history and curricula development in some disciplines. With the policy of free higher education for all in public institutions, the Egyptian government since the 1990s has increased secondary level educational budgets to 150 percent (Mohsen, 2003). This increased access at the primary and secondary schools in order to increase enrollment at the tertiary education level. Records by Mohsen (2003) demonstrated improvement in enrollment in higher education in Egypt. Out of about 1.53 million students aged between 18 and 22 enrolled in the country’s secondary institutions, “three-quarters [75 percent] attended universities and 25 percent were enrolled in non-university institution” (p.287).
Whereas Northern Africa has shown quite a revolutionary improvement in higher education enrollment and access, development in sub-Saharan Africa has been very discouraging. Kenya, an East African country with a population of not less than 28 million, is endowed with six public universities and thirteen private universities, of which five are nationally accredited (Ngome, 2003). Enrollment disparity between males and females in Kenya is in ascendency. Beside its selective admission criteria coupled with the dwindling facilities, Kenya has over the years witnessed an unprecedented exodus of high school graduates to other countries of the West such as the United States, Britain Germany, France, etc. for higher education, “mainly on self-sponsorship” (p.361). Information available at the Kenyan Ministry of Education, Science and Technology, indicates that of the average of 150,000 students who sit the Kenyan Certificate of Secondary Education (KCSE), only 10,000 and 3,000 of them get admission to the nation’s public and private universities, respectively (Ngome, 2003).

Subotzky (2003) also presents different picture about South Africa. With her history, culture and polarized social structure, South Africa is developing its higher education system after apartheid. Yet enrollment statistics leaves much to be desired, especially when one considers the disparity between Blacks and Whites. In a chronological presentation of higher education in South Africa from apartheid to independence and the reconstruction period, Subotzky (2003) meticulously crystallized the enrollment complexities in the country. He argues that in totality, there was “…an overall increase of about 20 percent and an average annual increase of 3 percent” (p.556) in enrollment between 1993 and 1998, although this declined by 7 percent in 1999. One striking development was the enrollment decline by institutions. It is evidenced from statistics from the South African Department of Education
(1999) that whereas enrollment declined in all institutions, the most affected ones were historically black universities. As contended by Subotzky (2003) “Enrollment at English, historically white universities has remained relatively static” (p.556).

As countries located in East and West Africa are striving to deal with the disparity between different social groups in terms of economic inequalities associated with enrollment, the South African situation is more of a racial nature than due to mere economic and social differences. Contrast to the South African scenario is the case of Ghana. In Ghana, Effah (2003) compiled statistics from the Ghana Education Service (GES) about enrollment and participation rate. With a deteriorating economy coupled with rampant coup d’états, and corruption, Ghana’s education system witnessed serious problems in the 1970s and 1980s. Drastic policy reform spearheaded by the International Monetary Fund and World Bank known as the Educational Sector Adjustment Credit (EDSAC) was launched by Ghana to improve the condition of education in the country (Effah, 2003; MOE website). The reform then proposed for an increase in access to basic education and a complete reduction of the number of years spent at secondary education level, among others. The aftermath of the reform was the graduating of more high school pupils than the available higher education system can admit.

But efforts were made to increase admission. Effah (2003) notes that enrollment in universities increased by 165 percent between 1991 and 1999 and by 730 percent at the polytechnic between 1998 and 1999. Nevertheless, of the 83,193 candidates from the nation’s public and private secondary institutions who took the 1997 University Entrance Examination (UEE), only 9,730 were selected for admission. It is important to point out that the selection committees’ decision was not only based on performance of students, but also
the existing facilities at the universities were inadequate for such numbers of qualified students. Of course, the UEE was abolished after it was established that there is a correlation between student performance on the UEE and the level of attainment at the Senior Secondary School Certificate. In effect, Effah (2003) contends that

In spite of the expansion in enrollment at the tertiary level, the participation rate for the 18-21 age group in tertiary level education is less than 3 percent in Ghana, compared to participation rates of between 30 and 40 percent for the corresponding age groups in developed countries. (p. 340)

Nigeria, the most populous country in sub-Saharan Africa, has 143 higher education institutions, of which forty-five are universities, sixty-three colleges, and forty-five polytechnics (Teferra & Altbach, 2004). Nigeria has quite a well-developed system of higher education amid challenges such as access and equity, quality and relevance and information and technology (Munzali, 2003). Enrollment in the country’s post secondary institutions was 6,707 in 1965. This went up to 26,448 in 1975 and then rose to 236,261 in 1995. By 2004, enrollment at all tertiary institutions in Nigeria was close to 900,000 and is projected to increase to 1,763,084 and 3,243,136 in 2009 and 2014 respectively (Munzali, 2003).

Nonetheless, the gross enrollment ratio of the 18 – 25 age cohort is only 5 percent compared to 40 percent and 60 percent of the same age group in developed countries (Munzali, 2003).

Theories of Financing Higher Education

The neo-liberal ideology of market strategy for financing higher education and the human capital approach to providing education subsidies remain the fundamental framework(s) of this study. In this sense, cost sharing, which is the shifting of part of the educational cost from the central government to the individual student and parents, forms the basis of the market orientation. On the other hand, the rate of returns, which occurs
through the financing of higher education based on private and public rate of returns, forms
the basis of human capital argument (i.e. economics of higher education strategy). Stated
differently, the argument advanced in this study is developed as to whether higher education
should be financed through government subsidies or cost sharing.

The end of the twentieth century witnessed a multiplication of challenges for the
financing of higher education worldwide. This problem is partly attributed to the growing
demand for higher education as a result of the high rate of expansion of secondary education
worldwide. The reduction in government expenditure on higher education and increase in
per student educational cost combined with budgetary constraints and deteriorating
economic systems, especially in developing countries, have brought policy makers,
governments and even economists to develop alternative mechanisms of and approaches
toward financing higher education. In an attempt to deal with this complicated issue, two
divergent views have emerged, each serving different ideological perspectives. The first
identified the underlying principles that shaped this orientation: (1) the social rate of returns
to education is very high; (2) charging tuition can lead to equity in accessing higher education
for students from low income families; (3) families would be able to afford the cost of
student maintenance; and (4) the beneficiaries of free higher education, who constitute the
middle class of society, are very powerful and influential.

Alternatively, Johnstone (2003) outlines the tenets that shape strategies proposed by
proponents of market ideologies. They believe that (1) the private rate of returns to higher
education to the individual is very high, and that the beneficiary should contribute toward
education; (2) regressive free tuition would be used to compensate for individuals who
cannot afford the cost of college education. Thereby, this will create equity as students from middle and upper income families would pay, and there would be a means tested approach to providing grants, loans and scholarships to individuals from the less advantaged families; (3) paying tuition ensures the efficiency and accountability of institutions to students and parents; and (4) “the increased difficulty of taxation in many low income and transitional countries and/or the competition from other compelling public needs such as health care and primary education, make increased tax resources doubtful at best” (p. 3).

**Market Orientation and Higher Education Development**

In an article entitled *Marketizing Higher Education: Neoliberal Strategies and Counter Strategies*, Levidow (2001) argues that the ongoing developments in higher education and the pressure on universities to generate additional sources of income have plunged higher education into “a terrain for Marketizing agendas” (p.1). Levidow’s (2001) argument, founded on the neo-liberal ideology, forces universities to adopt marketing strategies to generate income to supplement the diminishing state financial resources earmarked for higher education.

Levidow (2001) identifies the basic features of neo-liberal strategies, which include (1) “all constituencies are treated in market terms”; (2) “educational efficiency, accountability and qualities are redefined in accountancy terms”; and (3) “courses are recast as institutional commodities, student – teacher relations are mediated by the consumption and production of things” (p.2).

The Neo-liberal framework has become the reform agenda of the International Monetary Fund (IMF) and the World Bank (WB), which was prescribed to developing nations in the form of Structural Adjustment Programs (SAPs). According to Colgan (2002):
The basic assumption behind structural adjustment was that an increased role for the market would bring benefits to both poor and rich. ... The development of a market economy with a greater role for the private sector was therefore seen as the key to stimulating economic growth. (p. 3)

Moreover, Bruce Johnstone argues that:

The reform agenda…is oriented to the market rather than to public ownership or to governmental planning and regulation. Underlying the market orientation of tertiary education is the ascendance, almost worldwide, of market capitalism and the principles of neo-liberal economics. (Johnstone, D. B., Arora, A. and Experton, W. 1998, as cited in Levidow, 2001, p7).

A deeper consideration of the neo-liberal ideology that forms the basis of the IMF/WB Structural Adjustment Program to Africa and other parts of the world shows the impact of neo-liberal ideology on higher education development. With its prescriptions, higher education was forced to undergo massive restructuring through a reduction in public sector expenditure, a cutting off unproductive department, a retrenchment of staff and above all privatization of some public services. The consequence of this was a reduction in higher education investment as universities were asked “… to reduce funding of higher education, in the name of both egalitarian and efficiency criteria” (Levidow, 2001, p. 8).

In addition to the above neo-liberalism proposals for the restructuring of institutions to ensure higher efficiency and accountability, Johnstone et al., (1998) argue that:

Radical change, or restructuring of an institution of higher education means either fewer and /or different faculty, professional staff, and support workers. This means lays-off, forced early retirement, or major retraining and reassignment, as in the closure of inefficient or ineffective institutions; the merger of quality institutions that merely lack a critical mass of operations to make them cost-effective; and the radical alteration mission and production function of an institution which means radically altering who the faculty are, how they behave, the way they are organized, and the way they work and are compensated (Cited in Levidow, 2001,p.7).

Analytically, Levidow (2003) contends that the neo-liberal ideology pushed on Africa by IMF and World Bank was designed to “recolonize” Africa. According to this argument,
the introduction of tuition and fees together with the overall economic ramifications of SAP conditionalities has made higher education most accessible to the bourgeois than the proletariat. Second, the quality of higher education has worsened with the upsurge in favor of the standardization of the curricula and the ruthless marginalization of knowledge. Similar to this perception is the observation by Colgan (2002), whose perspective shows the impacts of the World Bank’s policy on Africa. Accordingly, he notes that:

African countries require essential investments in health, education and infrastructure before they can compete internationally. The World Bank and IMF instead required countries to reduce state support and protection for social and economic sectors. They insisted on pushing weak African economies into markets where they were unable to compete with the might of the international private sector. These policies further undermined the economic development of African countries. (p. 4).

Notwithstanding these controversies about the market orientation proposed by the IMF/WB, the debate still remains over the neo-liberal ideology. In a further detailed explanation of the composition of the market orientation, Johnstone (1998) opines that market orientation covers the introduction of tuition and fees, private sector involvement in the provision of higher education, decentralization of the control of higher education from the central government to regional centers, and increases the autonomy to institutions. Johnstone (1998) further remarked, “a greater reliance on market signals brings a shift in decision making power not just from government but also from higher educational institutions” (p. 6).

Similarly, Banya and Elu (2001) examined the role and impact of IMF/WB and other donor agencies’ policies in financing higher education in sub-Saharan Africa. They identified in their study that, through IMF conditionalities, sub-Saharan African countries have been advised to adopt market mechanisms to finance higher education. The authors contend, “in
keeping with the current vogue among development agencies to put greater emphasis on the market place, there has been a recent upsurge of interest in the implementing schemes of “cost recovery” and “user cost changes” in the social service. Higher education is one such area” (p.18).

As the debate continues, other theorists in the social sciences have also developed counter-arguments using equity concerns to buttress and support the introduction of tuition in higher education. Whereas some believe that the introduction of tuition will spark off social inequality, others contend that their introduction would rather generate income that will compensate for those who cannot pay (Johnstone, 1998; Johnston, 2003). One of these views is that expressed by economists who argue that “shifting some of the cost burden from taxpayers to students and parents also reflects a reform in the direction of greater equity and a more reasonable alignment of those who pay with those who benefit” (Johnstone, 1998).

In opposition to this reasoning is the idea that lowering tuition, for instance, will lead to an increase in enrollment. As expressed by the Canadian Vice-Regent, John Ralston Saul in his 2000 convocation address at the Simon Fraser University, “whenever tuition goes down, enrollment goes up. And where does the increase in students come from? From those with less money. In other words, the lower the fees, the more egalitarian the society” (¶ 25). Even though one cannot empirically substantiate the facts of this assertion, it is important to note that all other things held constant, people from less advantaged homes would be more able to purchase the price of higher education if it were more affordable.

However, it is further argued by Johnstone (1999), in his identification of the rationales for shifting cost from government to students and or their parents, that the
general citizenry pay for higher education through higher taxation and that individuals pay
taxes either regressively, progressively or indirectly through such means as a sales tax levied
on products. At the same time, a disproportionate number of students are from at least
middle class families who could contribute toward their education, indicating the value they
place on higher education; therefore, part of the money paid by students who could afford
to pay tuition could be used to support low income students through means tested approach
(Johnstone, 1999).

In support of this position, Banya and Elu (2001), drawing from the World Bank’s
position on cost sharing and equity argument contends, “equity necessitates the imposition
of user fees” (p. 18). Nevertheless, how this will ensure equity remains another cause of
disagreement. Nevertheless, in a more elaborate form to further justify the equity
consideration of shifting tuition to students, Banya & Elu (2001) further opined that

The main argument of equity consideration is that higher education leads to
substantially higher earnings, and therefore ought to be financed by those who gain.
Even before their higher education programs, these students have enjoyed large
amounts of public subsidy. For example, a free secondary education. (p. 19).

Moreover, Zumeta (2001), in his contribution to the NEA 2001
Almanac of Higher Education, remarks that higher education contributes to both the national
economy and the social advancement of individual, and therefore it is expedient for policy
makers to come up with strategies that ensure equitable access. Stated differently, Chevaillier
and Eicher (2002) argue that there is no doubt about the benefit of higher education to the
individual:

[T]he benefit that they derive from it at a personal level is substantial: cultural and
intellectual gains, difficult to calculate, but most of all, advantage in terms of income
that one can evaluate by comparing the salaries of employees having attained
different awarded degrees and levels of education. (p. 90)
In the same vein, Banya and Elu (2001) cautioned policy makers that “tuition should not be allowed to shut the door of higher education for the poor. A well-developed financial support system… should be in place before charging tuition” (p. 19).

Despite the mixed reactions espoused by critics of IMF/World Bank’s neo-liberal agenda, other studies also document the importance of market agenda in financing higher education. Johnstone et al., (1998) contend that higher education cannot continuously be treated as a publicly provided entity. The reason for this is that higher education

…exhibits conditions of rivalness (limited in supply), excludability (often available for a price), and, rejection (not demanded by all) of which do not meet the characteristics of a purely public good, but reflect at least some important conditions of a private good (p. 3)

While arguments like these remain the core in the literature on cost sharing in higher education, it is important to note that different countries have developed different forms and strategies to deal with the increasing expenditure of higher education by introducing different cost sharing mechanisms. In the U.S., it is estimated that tuition from undergraduate education is between 25 percent and 50 percent in public four-year institution. At the same time, in Western Europe, which is described as the last bastion of free higher education, the introduction of tuition and other user fees is now in ascendancy (Johnstone, 1998).

Furthermore, a plethora of research has been conducted about the impact of cost sharing and financing of higher education in Africa, but one notable study that delves into the policy implication of cost sharing is Penrose’s (1998) educational research entitled Cost Sharing in Education: Public Finance, School and Household Perspective. In this research, the author studied the justification and impact of Cost Sharing in Ghana and Tanzania. The study
found that the introduction of cost sharing in Africa has not achieved the intended policy goals set forth by the Bretton Woods’ institutions.

Penrose (1998) identifies six reasons for the failure of cost sharing policies in these countries. The first problem is what he calls the “fungibility of money” (p.129). Money from cost sharing and foreign aid to education has become a cushion allowing governments to shy away from the responsibility of financing higher education, instead channeling fiscal resources to promote internal and external security. He notes that “cost sharing may have contributed to the inefficiency and lack of effectiveness of education services delivery more than its improvement” (p.106). Second, the very fact that cost sharing was introduced to address “fiscal stress” and eventually “fill a fiscal gap” instead of increasing resources effectively and equitably is problematic. Evidence from a household survey analyzed by Penrose (1998) indicates that

[P]rimary education is among the most discretionary of household expenditures and therefore an early expenditure foregone in times of household cash budgetary stress. At the level of the school, near total reliance on parental contribution for non-salary expenditures, particularly learning input, meant that schools fell into debt or had to operate with insufficient resources to provide quality raising inputs (p. 107).

Third, the “rigidity of public finance system” prevented cost sharing from reallocating resources. Fourth, cost sharing policies were introduced when countries were in serious economic problems and under severe budget constraints. Fifth, the introduction of cost sharing policies coincided with different policy initiatives such as free “universal primary education”; and finally, “The simplistic assumption of economic rationality which underlie neo-classical economic theories of demand for a service such as education, and on which much foreign and policy is based…could not[have] absorbed cultural aspects of demand,
and for that and other reasons the orthodox theoretical basis of cost sharing is a poor guide to policy” (p. 107).

Putting all these together, Penrose (1998) concludes that among other factors and consequences of the policy initiatives, cost sharing in Africa has contributed to a declining rate of enrollment, and quality of education services. This is because many of the arguments put forth by proponents of cost sharing have proven to be simplistic. Therefore, any new policy should consider how costs could be managed effectively. In the next part, the argument proposed by advocates and opponents of the human capital theory position for financing higher education is presented.

*Human Capital Arguments and Rate of Returns*

The increasing demand for higher education combined with the necessary financial stringency of institutions and national governments has led to different policy initiatives that involve the reallocation of resources for different and competing social services, including, *inter alia*, education, health services, infrastructure and the like. Among the myriad policy alternatives that have been put in place is the introduction of cost recovery or cost sharing, deferred payment of loans, and pressure on universities to diversify resources to generate alternative sources of income (Johnstone, 2000). Added to the debate is the controversy about the importance of higher education to the individual and the society as a whole. At the same time there is a continuing political debate about the most desirable system for financing higher education in order to reduce government subsidies by budget cuts, and about the need to increase the knowledge base of the population by increasing students’ responsibilities and parental involvement in the financing of higher education.
Additional studies have been conducted to evaluate the contributions of higher education to economic growth and individual personal development. A considerable body of research has shown that higher education can have a significant impact on the earnings an individual can command in the marketplace. One such study is that conducted by Michael Paulsen, on Higher Education and State Workforce Productivity, which appears in the NEA Higher Education Journal. In this study Paulsen identifies the impact of investment in higher education in 48 states. He finds that higher education investment positively impacted on economic growth. The Paulsen study concludes that

…Investment in higher education has a substantial and positive impact on the rate of growth in workforce productivity…the magnitude of the coefficient measuring that impact is large enough to provide evidence of substantial social – as opposed to only private benefits attributable to investment in higher education. (Paulsen, 1994, p. 67).

Paulsen further looks into the cumulative impact of investment in higher education. The outcome of the study “… indicated that all else equal, each 1 percentage point (.01) increase in a state's cumulative investment in higher education in 1980 – the ratio of college graduates to high school graduates age 25 and over – was associated with an increase in the subsequent rate of growth in workforce productivity – from 1980 to 1989 – of .0164 percent" (p. 67).

In another study by the College Board entitled Education Pays 2004: The Benefits of Higher Education for Individuals and Society, Baum and Payea (2004) used available government statistics to study the benefits of higher education to different groups of people in the United States. They found that higher education improves an individual's financial and social life, and also has national tax and other life long benefits to the country. Specifically, the study finds that higher education is correlated with individual income. There is an
increasingly wide income gap between high school and college graduates. In fact, "higher levels of education also correspond to lower levels of unemployment and poverty, so in addition to contributing more to tax revenues than others do, adults with higher levels of education are less likely to depend on social safety-net programs, generating decreased demand on public budgets" (p. 7).

In a similar article appearing in NEA higher education research, the author used 1975 U.S. census data to investigate the benefits of higher education. He argued that full-time workers who have bachelor’s degree earned 1.5 times the salary of a person with high school degree. The author further noted:

Between 1975 and 1999 the value of having some college increased by less than 10% while the value of having a Bachelor’s degree increase by about 20%. In the same period the value of an advanced degree increased by over 40% (p.2)

Moreover, the author argues that increasing education is correlated with longer job tenure, lower disability rates and more on the job training opportunities. More importantly, having a baccalaureate degree improves the individual life style and social responsibilities. This article shows that importance of investing into higher education.

Furthermore, in an article by Jamie Merisotis on “Who Benefits from Higher Education? An American Perspective”, he outlined the overall benefits of higher education in the United States. Meritosis (1998) typology grouped the benefits of higher education into four categories: public economic benefits, public social benefits, private social benefits, and private economic benefits. Public economic benefits include increase in tax revenues, increase in workforce productivity, and decrease in the reliance on government for social support; private economic benefits include, higher salaries, better employment opportunities, and higher professional mobility; public social benefits include reduction in crime rate,
increase in community service and charitable giving, improvement of technological know
how and increase in quality civic responsibilities; and private social benefits also include,
ability to make better consumer decisions, better health practices and increase in life
expectancy, and improve in the quality of life for offspring. In the nutshell, Meritosis (1998)
believes that investment in higher education has both has a “broad range of benefits, public
and private, economic and social...” (Last Section).

Contrary to the above is the study by Giovagnoh, Fiszbein and Patrinos (2005) who
analyzed the rate of returns in Argentina between 1992 and 2002. The researchers found that
there was higher rate of returns for individuals who have completed secondary education
and those with some university education, either complete or incomplete. According to
them, the private rate of returns to education increased towards the end of the 21st century,
particularly for people with primary education. The research also found an increase in
returns to schooling in urban Argentina for the over the ten year period from 8.6 percent
in1992 to 11.4 percent in 2002.

Moreover, a study by George Psacharopoulos on over twenty different countries
found that the rate of returns to education is higher in most developing countries for
primary and secondary education. Psacharopoulos (1993) estimated that private rate of
returns to education is higher for those with higher education than individuals with lower
levels of education. Specifically, social rate of returns to education in the U.S. in 1939 was
18.2% for secondary school and 10.7% for higher education. By 1987, this has changed to
10% for secondary and 12% for higher education.

However, in a study by Richard Layard and George Psacharopoulos they noted:
... the screening hypothesis suggests that intereducational earnings differentials, even when standardized for differences due to non-educational factors, reflect no direct productivity-enhancing effects of education but only its effects as a device for signaling preexisting ability differences. But three predictions in the spirit of hypothesis are not in fact born out. First, rates of return to uncompleted courses (dropouts) are as high as to completed courses. Second, standardized educational differentials rise with age, although employers have better information about older employees’ abilities. Third, if screening is the main function of education, it could be done more cheaply by simpler testing procedures. Yet these are not used widely despite the profits that could, according to the hypothesis, be made by those developing them (p.985).

As arguments abound about the economics of education, so does research on the subject. In policy research by the Cascade Policy Institute, Pozdena (1997) studies the finance of higher education expenditure in the U.S. state of Oregon. His argument, based on existing research about the social and private rate of returns to education, is that to the extent that education provides the beneficiary some returns on their investment, it is important for the students as private beneficiaries to contribute toward their education. By comparing higher education benefits with the interest rate of banks, Pozandena (1997) contends that "A college education continues to be significant and, indeed, the gap between the incomes of college and high school educated individuals not only persists, but is increasing" (p. 6).

Arguments like this review not only the importance of higher education in the social and economic development of the nation but also the contribution higher education makes to the personal development and growth of the individual, hence the continued debate about who should finance higher education. It is believed that most people pursue higher education because of the private rate returns associated with having a higher degree, especially for those students pursuing graduate and postgraduate studies. But does this mean that such arguments lead to a complete withdrawal of government subsidies?
In fact, lowering the cost of access to attend higher education is an opportunity for individuals who would not have been able to purchase higher education to enjoy the "demonstrated enhancement in their income and careers" (p. 7). The consequence of the opposite situation is the depriving of the population of the full utilization of individual talents. In that case, state involvement in the financing of higher education through the provision of subsidies becomes paramount and imperative.

It is important to note that some of the research that has dominated the academic and policy circles on human capital theory is dominated by the "new growth theory" (Cortright, 2001, p.ii), which unearths the enormous contributions of knowledge and innovation toward an individual's standard of living over time. This growth theory is based on the assumption that knowledge and innovation are positively correlated with economic incentives and can be enhanced by research and development, which eventually generates new ideas. In that case, knowledge is transferable to the individual, who becomes economically productive to society at large (Cortright, 2001).

However, the benefit of such knowledge transfer is not only for the individual but also has a boomerang (spillover) effect on the general public. But the magnitude of such spillover remains contentious in the literature. For instance, in a paper prepared for the Department of Finance of the Government of Canada, Davies (2002) critically and extensively reviews this subject. Accordingly, he contends that there are indications of vibrant externalities in education, although its magnitude cannot be guaranteed. In fact, the estimates of magnitude provided by Davies (2002) are an attestation to the fact that growth enhances social returns more than private returns.
Further, in a cross-sectional study investigating human capital spillovers in the U.S., Rauch (1993), finds that there is a strong correlation between higher levels of education in cities with higher levels of wages of workers after adjusting for the individual's own education and higher housing prices. He specifically posits that "Spillover effects are found to be positively influence own learning, and these effects are largely independent of the effect from own education (pp. 15-16). However, education, according to Rauch (1993), is less rewarded in workplaces that already enjoy high levels of educated personnel. This means that for there to be an increase in labor productivity and high levels of earnings, co-workers in an organization should be compatible in terms of skills.

A further extension of this study is Kremer’s (1993) “o-ring theory”, which hypothesizes that the productivity of high skilled labor increases when the individual is mixed in among people possessing a similar skill level. This theory predicts factor payment as a determinant on the compatibility of factors in the workplace. It is believed that people of a similar level of skills can efficiently exchange and share knowledge at the workplace and then increase output. In this sense, the highly skilled labor force that comes with pursuing a higher level of education becomes beneficial at the workplace based on a strong co-worker human capital.

The opposite of this view is the social rate of returns. This framework is based on the assumption that pursuing higher education has a positive impact on the reduction of some social menace such as smoking, crime, etc. for the society. The Baum and Payea (2004) study confirms that the higher the level of education in the society, the higher the likelihood of the reduction of crime in society and smoking among students. To further investigate whether there is an external return to higher level of schooling at the state level in the U.S.,
Acemoglu and Angrist (2001) used compulsory school laws to study the impact of educational level on certain social habits. Their analysis showed that the level of incarceration among high school graduates was lower at a probability rate of 0.8 percentage points for white males and 3.4 percentage points for black males. A similar study by Lochner and Moretti (2004) also updates the impact of higher level of education on crime. Using data on incarceration, arrests and self-reported criminal activities, they found that the probability of incarceration in the U.S. is negatively correlated with the level of education. Whereas correlation is not causality, it is equally important to point out that in the U.S., where most black males are denied access to higher education partly because they cannot afford to pay, it will not be over-simplification to state that the high percentage rate of black incarceration, holding other unobserved factors constant, is due to their lower level of education.

It is worth noting from the above that the importance of higher education to both the society and the individual cannot be underestimated. Most importantly, people who acquire higher education do not investigate the benefits of such education on society as a whole, but more often than not the individual anticipates better earnings, better career options and lifelong benefits. The value of higher education to the individual has a wide spectrum from the extreme end of unemployment to the other end of improvement of economic benefit, which includes, _inter alia_, higher wages, greater job satisfaction, long life and better health, and the reduction in crime participation (Mumper, 1996). Higher education increases people’s acquisition of wealth; improves individuals’ socio-economic development; enhances national economic development; and improves social behavior and community development (Mumper, 1996). The benefits to society are evidenced from the production of highly skilled labor to its contribution to economic growth.
In light of this, utmost importance must be attached to policies for funding higher education, especially in Africa, where there has been a continuous deterioration of facilities at the citadels of learning. A plethora of evidence suggest that other things held constant, higher education can lead to economic transformation, and therefore if Africa wishes to reach the level of scientific and economic development exhibited by the advanced industrial nations, her education system needs to be well developed. Unfortunately, chronic economic performance on the continent coupled with the surge of globalization and its negative effects inhibits attempts to develop an effective higher education system. Even though investing in higher education benefits the individual, it is important that we place a premium on government involvement in higher education through the provision of subsidies, grants, scholarships and loans. The next section compiles a concise account of educational reform and policy in Ghana.

Financing Higher Education in Ghana

It is important to state that the financial conundrum faced by institutions of higher education remains the nomenclature of this study. Irrespective of the challenge facing higher education, it would not be an over-exaggeration to opine that the root cause of most of the problems advanced in the literature of challenges facing higher education is the lack of financial resources. In this sense, then, funding higher education revolves around the economic viability of the country. Ghana, with its feeble economy, has experienced financial crises from time immemorial. In a study entitled “The Impact of Structural Adjustment Program on Access to and Quality of Tertiary Education” the researchers found that there was a decline in government spending on higher education on Full Time Equivalent (FTE) (SAPRI, 2001). However, in the midst of this decline there was a drastic increase in
enrollment of 80 percent and the number of polytechnics increased from six to eight as a result of the reform agenda. However, instead of boosting higher education with subsidies and loans, the students' loan scheme rather suffered a deficit of US$ 16 million (SAPRI, 2001).

In fact, it is documented that Ghana's economic position during the 1950s was one of the more developed in sub-Saharan Africa. Per capita income comparatively was very high by African standards, and the educational system was one of the best in the continent (SAPRI, 2001). Unfortunately, poor economic policies associated with a lack of good governance and an administrative malaise ruined the economy. The problem, as a result of rampant militarization in the political system escalated through the 1970s through the 1980s and to this day. The SAPRI Ghana (2001) study observes that the 1985 governmental education budget declined to the tune of one-third of its 1976 size. The percentage of Gross Domestic Product (GDP) allocated to education declined from 6.4 percent in 1976 to 1.0 percent in 1983 and somewhat went up to 1.7 in 1985 (SAPRI, 2001).

In the same vein, it is estimated that the governmental discretionary budget on education is over 40 percent. The Tertiary education share of the recurrent budget is 12 percent (Effah, 2003). At the same time, the government is not able to meet the entire projected budget that institutions have presented. In 1998, the government met only 50 percent of the approved budget for universities. This indicates the seriousness of the financial weakness of institutions in Ghana. The table below shows the amounts requested by institutions, how much was approved and how much was met by the government for the fiscal year 2000.
Table 1: Recurrent Budget Estimates for Universities in Ghana 2000

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Estimated Amount in US $</th>
<th>Amount Granted in US $</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Ghana</td>
<td>10,318,233</td>
<td>6,329,543</td>
<td>61.34</td>
</tr>
<tr>
<td>Kwame Nkrumah U. S. T</td>
<td>9,521,265</td>
<td>5,297,720</td>
<td>55.64</td>
</tr>
<tr>
<td>University of Cape Coast</td>
<td>5,530,265</td>
<td>3,003,065</td>
<td>54.30</td>
</tr>
<tr>
<td>University of Development Studies</td>
<td>1,792,600</td>
<td>1,188,907</td>
<td>66.32</td>
</tr>
<tr>
<td>University College of Education Winneba</td>
<td>4,682,476</td>
<td>2,123,708</td>
<td>45.35</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>31,844,839</strong></td>
<td><strong>17,942,946</strong></td>
<td><strong>56.34</strong></td>
</tr>
</tbody>
</table>

Notes: Estimated amount indicated the total amount that institutions requested from the Government. Amount granted is the amount the government was bale to provide based on the financial constraints.

*Bank of Ghana mid-rate in August 2000: US $1 = GH¢6,493.36*
Table 2: Recurrent Budget Estimates for Polytechnics in Ghana 2000

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Estimated Amount in US$</th>
<th>Amount Granted in US$</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accra Polytechnic</td>
<td>109,342</td>
<td>54,209</td>
<td>49.58</td>
</tr>
<tr>
<td>Kumasi Polytechnic</td>
<td>105,061</td>
<td>55,749</td>
<td>53.06</td>
</tr>
<tr>
<td>Takoradi Polytechnic</td>
<td>102,366</td>
<td>52,207</td>
<td>51.00</td>
</tr>
<tr>
<td>Ho Polytechnic</td>
<td>70,888</td>
<td>50,359</td>
<td>71.04</td>
</tr>
<tr>
<td>Cape Coast Polytechnic</td>
<td>57,536</td>
<td>26,643</td>
<td>46.69</td>
</tr>
<tr>
<td>Tamale Polytechnic</td>
<td>65,066</td>
<td>44,045</td>
<td>67.69</td>
</tr>
<tr>
<td>Sunyani Polytechnic</td>
<td>71,873</td>
<td>45,277</td>
<td>63.66</td>
</tr>
<tr>
<td>Koforidua polytechnic</td>
<td>33,003</td>
<td>20,020</td>
<td>60.66</td>
</tr>
<tr>
<td>Total Amount</td>
<td>615,135</td>
<td>348,509</td>
<td>56.66</td>
</tr>
</tbody>
</table>


Notes: Estimated amount indicated the total amount that institutions requested from the Government. Amount granted is the amount the government was bale to provide based on the financial constraints.

*Bank of Ghana mid-rate in August 2000: US $1 = ¢6,493.36

Figures presented in the table above are a real attestation of the situation faced by institutions in Ghana. There was no institution that was able to receive the full required amount submitted to the government for appropriation. Given the huge gap between the amount of money required by institutions and the amount granted to them by the government, one would assume that cost sharing is the alternative approach to supporting institutions during their financial predicaments. Surprisingly, cost-sharing measures have achieved little success in Ghana; the introduction of academic user fees of $46.66 (for
humanities) and $100.10 (for medicine) met with untold numbers of student attacks and protests (Effah, 2003). However, the government through their policy of making education accessible by Act or Parliament (Act 581) passed the bill establishing the Ghana Education Trust Fund (GETFund) in 2000.

Since government allocation to higher education is not enough for the running of universities, students have been made to contribute partly toward their education. Beginning 1998/99 academic year students were charged to pay between ₦100,000 to ₦240,000 per year as fees for accommodation (Effah & Adu, 1998). This was considered as part of student maintenance fee. However, tuitions remain the sole responsibility of the government. Institutions are also required to adjust the cost of maintenance periodically. By 2005/2006 students at the KNUST were paying ₦1,192,000 and ₦847,000 as fees for freshmen and continuing student respectively. At the same time the universities have introduced a dual track policy where students are admitted to pay for their tuition and other incidental cost.

This policy has become very important because every year universities receive more qualified applications than they can admit due to limited academic and residential facilities. The dual track policy admits equally qualified student who may have not been offered a place at the universities due to the numerous problems so that they pay specified tuition amount. Income generated from this is used for the development of universities’ programs. The table below illustrated the fees and tuition structure at the Kwame Nkrumah University of Science and Technology.
Table 3: Fee Schedule for Ghanaian Fee Paying Track at KNUST

Fee Schedule For Ghanaian Fee-Paying Students  
2005/2006 Academic Year

<table>
<thead>
<tr>
<th>Program</th>
<th>Amount in US $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Sciences/Tourism &amp; Culture</td>
<td>1,500</td>
</tr>
<tr>
<td>Sciences/Art/Architecture/Land Economy/Planning/Law/Agric./Nat. Res./Med. Lab./Nursing</td>
<td>2,000</td>
</tr>
<tr>
<td>Business Administration</td>
<td>2,000</td>
</tr>
<tr>
<td>Engineering/Pharmacy</td>
<td>2,500</td>
</tr>
<tr>
<td>Medicine</td>
<td>3,500</td>
</tr>
</tbody>
</table>

As at September 2005, 1 US Dollar = 9,150.00 Ghanaian Cedi

Fees Structure for the 2005/06 Academic Year Undergraduates and Postgraduates At KNUST

<table>
<thead>
<tr>
<th></th>
<th>Undergraduates</th>
<th>Postgraduates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Freshmen</td>
<td>Continuing students</td>
</tr>
<tr>
<td></td>
<td>Resident</td>
<td>Non-Resident</td>
</tr>
<tr>
<td>Humanities</td>
<td>1,811,977</td>
<td>1,831,977</td>
</tr>
<tr>
<td>Science</td>
<td>2,111,276</td>
<td>2,131,276</td>
</tr>
<tr>
<td>Medicine</td>
<td>2,581,603</td>
<td>2,601,603</td>
</tr>
</tbody>
</table>

Note:  
1. Residential Facility User Fees (RFUF) will be c500,000.
2. Residential and Non-residential denote individuals' status at the university’s halls of residence
3. As at September 1, 2005, 1 US Dollar = 9,150.00 Ghanaian Cedi
The tables above show the dual track policy at the KNUST. Where as resident freshmen and continuing students pursuing science related programs pay US$ 235.89 and US $197.34 respectively for non-tuition paying track a year, students enrolled on the tuition track for the same disciplines on the order hand pay US $ 2,000 per academic year. This is an indication that universities making students contribute towards their education. However, there remain a greater number of students who are not capable of paying tuition for their studies if offered a place at the university.

**Funding Higher Education with Student Loan Scheme**

Obviously, government alone could not afford the responsibilities of funding tertiary education in Ghana. Higher education has been predominantly free with no tuition and government providing for accommodation, board, and allowances for books and living expenses (Sawyerr, 2001). Budget constraints and developments in the 1960s called for shifting some of the responsibilities to the students, albeit tuition remains free. Faced with diminishing financial resources, the government contracted with the Ghana Commercial Bank and agreed to provide students with loan of a specific amount, which would be repaid after graduation when students begin to work. This was first introduced in 1971 but was suspended in less than a year of its operation owing to opposition from students and a military coup d’etat that ousted the government out of power but reintroduced in three years later. The purpose was to provide students with some income to defray expenses on books, living and other educational amenities by the students. Sawyerr (2001) noted that for the 11 years of its operation, a total of ¢33.5 million (US $ 375,560) was owed to the scheme by students. Of this, only ¢185,000 (US$2,074) was paid.
This created a financial hitch for the Bank and coupled with the high level of inflation in the country, a new policy framework was paramount. Hence, the Social Security and the National Insurance Trust (hereafter SSNIT) was added to participate in the scheme (Sawyerr, 2001). With the growing problems of recovery and the increasing numbers of tertiary students, a new policy framework orchestrated with the World Bank, major higher education influencer in the continent was adopted. In 1989, the government modified the student loan scheme to include the following features:

1. It was designed to cover all tertiary institution, a departure from the previous policy design to cater for only university students in fulltime approved programs

2. Amount which was to be determined time to time by SSNIT was to be repaid not exceeding 10 years.

3. The loan amount was design for academic expenses, living and lodging

4. Qualification for loans is based on guarantors who are contributors of the loan and agreement signed between students and SSNIT

5. “Repayment was to be effected, after the National Service year, by applying the Social Security contributions paid to SSNIT by, or on behalf of, the borrower towards the reduction of the loan” (p.6),

6. Repayment period should be separate form period of individual contribution to the scheme. (Sawyerr, 2001)

In addition, government heavily subsidized the interest rate on behalf of students. Students were supposed to pay 3% as interest, which was supposed to increase to 6% in the 1990s. However, student borrowers who gain employment could elect to repay their debt through their own contribution to the scheme and a matching contribution by their
employers (Sawyerr, 2001). In this sense, with the current contribution rate of 17.5% of basic salary, repayment of loan does not adversely affect the individual’s take home pay of the borrowers. However,

...If as originally estimated, the loan was repaid by contributions over a five-year period, the borrower will have to contribute to Social Security and Pension Scheme for 25 years instead of the usual minimum of 20 years in order to qualify for the benefits (p.7)

With all these favorable terms for student borrowers, the student loan scheme continued to be faced with challenges, administrative problems on behalf of the SSNIT have made it difficult to track students especially those not in the public sector; graduates not securing jobs immediately after school and those leaving outside the country after graduation have made recovery rate very poor. Worse of all, the rampant devaluation and inflation rate have affected the value of the principal amount owed by students (Sawyerr, 2001). These and other challenges have affected the successful operation of scheme that has put the scheme into severe debt. It is evident that students owe up to €1.4 trillion (about US$154,696,133) since it inception (Bimpong, 2004). With the high rate of defaulters, it has become increasingly difficult to embark on any successful loan scheme in Ghana. A study by the Buffalo Graduate School of Education provides a detail account of the amount of money owed by students. The table below shows how much the student loan scheme provide to students as financial support and how much they own to the scheme from 1998 to 2002.
Table 4: Annual Student Loan Disbursement 1998 -2002

<table>
<thead>
<tr>
<th>Academic Year</th>
<th>Amount Per Student (¢ million)</th>
<th>Amount Owed by Student (¢ million)</th>
<th>% Students Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1988/89</td>
<td>50,000.00</td>
<td>407.60</td>
<td>3</td>
</tr>
<tr>
<td>1989/90</td>
<td>60,000.00</td>
<td>858.60</td>
<td>3</td>
</tr>
<tr>
<td>1990/91</td>
<td>72,000.00</td>
<td>898.90</td>
<td>3</td>
</tr>
<tr>
<td>1991/92</td>
<td>80,000.00</td>
<td>985.50</td>
<td>3</td>
</tr>
<tr>
<td>1992/93</td>
<td>150,000.00</td>
<td>2,199.30</td>
<td>3</td>
</tr>
<tr>
<td>1993/94</td>
<td>200,000.00</td>
<td>3,556.00</td>
<td>3</td>
</tr>
<tr>
<td>1994/95</td>
<td>350,000.00</td>
<td>7,575.60</td>
<td>6</td>
</tr>
<tr>
<td>1995/96</td>
<td>420,000.00</td>
<td>6,959.70</td>
<td>6</td>
</tr>
<tr>
<td>1996/97</td>
<td>600,000.00</td>
<td>16,853.90</td>
<td>6</td>
</tr>
<tr>
<td>1997/98</td>
<td>700,000.00</td>
<td>24,264.88</td>
<td>6</td>
</tr>
<tr>
<td>1998/99</td>
<td>800,000.00</td>
<td>31,836.82</td>
<td>6</td>
</tr>
<tr>
<td>1999/2000</td>
<td>1,000,000.00</td>
<td>44,812.40</td>
<td>6</td>
</tr>
<tr>
<td>2000/01</td>
<td>1,000,000.00</td>
<td>69,174.79</td>
<td>6</td>
</tr>
<tr>
<td>2001/02</td>
<td>1,500,000.00</td>
<td>78,751.71</td>
<td>8-10</td>
</tr>
<tr>
<td>Total</td>
<td>US$ 81,390</td>
<td>US$ 42,728</td>
<td></td>
</tr>
</tbody>
</table>

Educational Policy and Reform in Ghana since Independence

Policy and Reform in the 1950s

The 1951 Nkrumah's Accelerated Development Plan led to the comprehensive expansion of the nation’s primary and secondary education system. However, as a result of the inadequacies associated with the development plan, serious criticisms were leveled against the government’s policy. While basic and secondary education were expanded by the government policy, little or similar attention was paid to the development of a higher education system to admit graduates from secondary schools. At the same time, there were no corresponding job opportunities available for secondary school graduates. In effect, the nation experienced astronomical graduate unemployment. According to the Kwapong Review Committee's report in 1966, a majority of pupils from the country’s elementary schools did not gain admission to the restricted numbers of places in secondary "grammar" school by introducing the concept of “continuation schools” (Government of Ghana White Paper, 2001). However, these problems did not prevent the government from proposing further initiatives. In fact, one of the major education reforms always cited in the annals of education development in Ghana is the 1961 Education Act.

The 1961 Education Act

Before the 1960s, there was no uniform educational policy in Ghana, apart from the different territorial Ordinances (1925 Southern and Ashanti Ordinances and the 1927 Upper and Northern Region Ordinance) controlling education in the various protectorates. In 1961 the Ghana Education Act (Act 87) was passed to make basic education compulsory and free. The Act also granted the appointment of an 11-member committee to oversee the interest and terms of service for teachers and to encourage private sector involvement in education
development. The Act also allowed for the provision of grants to all types of institutions, public and private irrespective of religious affiliation. Moreover, the Act also vested powers in the Education of Ministry to advice on issues relating to education standards (MOE, 1963). Comprehensive as it was, the 1961 Education Act went beyond the provisions made for first and second cycle institutions to include tertiary education as well.

In 1961-1962, higher education was under the administration and governance of the metropolitan institution in London. Plans were put in place by the government for the sovereignty and independence of institutions in Ghana. In 1960, the Nkrumah's government carried out the first structural reforms of the tertiary education sub-sector. The Botsio Commission was formed to investigate the position of higher education in the country to identify the possibility of making institutions in Ghana independent from the metropolitan powers (MOE, 1963). After further deliberation the commission proposed for (1) the Independence of Kumasi College with its own governing council, (2) the planning, coordinating and financing aspects of institutions were placed within the jurisdiction of a proposed National Council for Higher Education and Research, and (3) a proportionate increase of Ghanaian teaching staff in the universities (MOE, 1963). This reform led to such a drastic increase in student intake that by 1962 enrollment had increased from 609 in 1960 to 682 (MOE, 1963).

Additionally, the commission’s report recommended for the expansion of the higher education system by proposing for the establishment of the Institute of African Studies. In 1961-1962, the Institute was substantially developed and had its first students. By 1963 the Institute offered an M.A. program in African Studies and other diploma programs in Africa Music and Drama. Even though there had been discussions on establishing a third university
over time, plans were not formalized until the recommendations of the Botsio Commission. The new institution, the College of Cape Coast, was established in 1962 and enrolled 155 students for the first batch in its initial year of operation.

Ghana's resounding victory as the first black African country to gain independence translated to its success in educational development during the immediate years of independence. Ghana was considered to be producing quality students who were employed by various international organizations and other African countries (Urch, 1992, p.4).

Unfortunately, the widespread military intervention in the political system jostled the country's economic and educational development. As a result, education in Ghana began to face myriad challenges ranging from poor quality teachers to access and equity to the depletion of physical facilities. Regrettably, the 1970s and 1980s witnessed serious political, economic and social upheavals in the history of the country. As a matter of fact, different policy agendas were put in place, notably including the Economic Recovery Program and Structural Adjustments. Simultaneous attempts were made to improve the nation’s educational system. The Dzobo Committee was created to investigate the state of education; it later released a report about the state of education in Ghana in 1973 which became a Government White Paper published in 1974 (MOE, 2000; U.S. Library of Congress Document).

*The Dzobo Committee*

From 1966 through the end of 1980, politics witnessed multiple instances of military intervention, which affected all levels of development in the country including the educational sector. In 1970 the Dzobo committee was appointed to look into the structure and quality of education in the country. In 1974, the Committee reported that the content of
the nation's education system needs massive revamping (MOE, 2000). The Committee in response to their finding proposed the establishing of the Junior Secondary School (JSS) educational structure. In spite of the Ministry of Education’s positive evaluation of the J.S.S. concept proposed by the Dzobo Committee, the content and structure of the newly proposed reforms were never implemented owing to the serious economic recession the country was going through (Library of Congress Country Studies, 1994). The unattended problems intensified to a high scale that by 1983 it had become expedient to salvage Ghana’s educational system from total collapse. Among the multitude of problems was the lack of data and statistics for strategic planning (MOE, 2000). In response to this and under pressure from the IMF and World Bank, the educational reform of the 1980s took shape.

_The Educational Reforms of the 1980s_

In view of the above-mentioned problems and challenges facing the whole educational system, it was imperative to create a new policy reform. This led to one of the most comprehensive policy reforms, euphemistically referred to as the reform of the 1980s. It is important to point out that while Ghana was going through these problems, development around the world had also paved the way for the International Monetary Fund (IMF) to introduce their policy framework through the Structural Adjustment Programs (SAP). Ghana, with the help of other Multilateral Financial Institutions, the World Bank, the Department for International Development (then the ODA) and grants from other friendly countries, operationalized the Education Sector Adjustment Credit (EdSAC). EdSAC was aimed at arresting the problems associated with the declining standard of the education sector (Ministry of Education Website, 2000). Under EdSAC, the Evans Anfrom Committee

By September 1987, Ghana had adopted a new educational structure, which replaced the old and long-lasting colonial system. In the new structure, education in Ghana is based on the 6-3-3-4 format, i.e. six years of primary education, three years of junior secondary school, three years of senior secondary school, and four years of university education as compared to six years of primary school, four years of middle school, seven years of secondary education (of which five years was dedicated to preparing for the Ordinary Level Certificate and two years for Advance Level Certificate) and three years of university education under the old educational system (MOE, 1996).

Among other things, the new educational reforms was designed to (1) make education accessible and equitable to all Ghanaians, (2) shorten the length of study from 19 years of pre-tertiary education to 12 years, (3) improve pedagogy’s efficiency and effectiveness, (4) massive curriculum reform, (5) development of technical and vocational curriculum commensurate with the developmental needs of the country, and (6) enhance government, management and budgeting process of the education sector (MEO, 1996). These structural changes have greatly impacted the education system of Ghana. The information provided by the Ministry of Education Report on April 1996 indicates that the reform program increased gross primary school enrollment to 80.5 percent in 1988/89 and to 82.5 percent in 1990/91.

However, like any other policies implemented in the country, the ambitious and comprehensive reform in the 1980s was not without problems. In fact the abysmal performance of the first batch of students who took the Junior Secondary School Certificate
Exams (JSSCE) was an indication of the negative manifestation of the policy. Critics attacked the government for a lack of planning for the reforms. While the reform agenda was laudable, proper mechanisms were not put in place to ensure the effectiveness of the policy. One of the major policy issues was the lack of science laboratory and workshop equipment to enhance the effective delivery of the science, technical and vocational agenda of the policy. Additionally, students who were successful in the Senior Secondary School Certificate Exams did not have access to university education. This created a backlog in the system since there were two batches of students - those from the newly created Senior Secondary School and those from the old system fighting for the same university that existed before the policy implementation. As documented by the U.S. Library of Congress Country information (1994),

Detractors, however, condemned it because of the limited time allowed for the development of necessary infrastructure, such as the provision of workshops, before the system went into effect. There was also the concern that the JSS system would ultimately lead to an unfair distribution of educational resources because wealthier communities were likely to provide better facilities than those in poorer areas…it was argued that the JSS program did not challenge students enough because, unlike the former Middle School Leaving Certificate Examinations, all students writing the Basic Certificate of Education Examination conducted for the J.S.S. received certificates of participation. (Library of Congress Country Studies, Section 1, 1994).

Indeed it can be inferred from the above that even though the new educational reforms had succeeded in resolving some of the problems like the length of pre-tertiary education and access to education, some of the problems still persisted. As a result it was necessary for the government to strategically overhaul the system to address the inadequacies. This led to the most recent educational policy, the Free, Compulsory Universal Basic Education, popularly referred to as (FCUBE) (MOE, 1996, 2000). The FCUBE
represents an attempt by the government to make basic education compulsory and free by the year 2005 to all school-age children in Ghana.

The new policy was designed to “(1) create motivation for a coordinated sector program by providing a framework for donor support to education, and (2) a drive for educational decentralization with greater recognition of the important role of community participation in school management for school improvement” (Akyeampong, 2004. p4). Above all, FCUBE was designed to ensure the following: (a) an improvement in the quality of teaching and learning with a focus on in-service teacher training; (b) the strengthening of the administration and management of education at both the central and district levels; and (c) the improvement of access, participation and gender balance at all levels of education (Akyeampong, 2004).

These developments had such an impact on enrollment at the basic and secondary education levels that it is estimated that in 1990-91 about 1.8 million pupils were attending over 9,300 primary schools, 609,000 were enrolled in about 5,200 junior secondary schools, and 200,000 were enrolled in some 250 senior secondary schools (Library of Congress). But while these improvements were made there was no corresponding policy direction toward the development of the tertiary education sector until the late 1980s, when a committee was formed to investigate the state of higher education. This was the first comprehensive higher educational policy ever since independence.

Reform in the Tertiary Education Sub-Sector

Reform of the tertiary education sub-sector in Ghana took place in 1987. It serves as the most comprehensive policy initiative ever in the history of tertiary education in Ghana. (Girdwood, 1999) Prior to this period, the higher education system experienced a serious
crisis. The unnecessary militarization of the polity combined with unfavorable conditions between the government and institutions jostled and obfuscated universities and other tertiary institutions in the country. The complete deterioration of conditions, low staff recruitment and retention, poor moral, decline in academic standards, and regular interruptions in the academic calendar through students and staff strikes and demonstrations jeopardized the state of higher education. These and other technical issues confronting institutions called for tertiary education “perestroika” in Ghana.

In reaction to this, the Provisional National Defense Council (PNDC) appointed the University Rationalization Committee (URC) to undertake a broad review of post-secondary education (MOE, 2000). In 1987, the Committee released its preliminary report about the state of higher education in the country and detailed in it changes that needed to take place in the structure, administration and governance of institutions. The main objectives of the URC were to develop strategies to expand access and equity, to improve efficiency and effectiveness at the university level, and to improve on the quality and relevance of degree programs. Specifically, the Reform was designed to:

1. Redefine the structure and composition of higher education
2. Make tertiary education more cost effective
3. Increase the capabilities of institutions to be self-financing through financial diversification
4. Increase access, affordability and ensure equity among the sexes
5. Develop programs that ensure strong balance between
6. Science/technology and social science and humanities
7. Tailor higher education toward the manpower needs of the country, and
8. Improve the administration, organization, and governance of institutions (Girdwood, 1999)

Based on these outlined objectives, the URC upon deliberation identified specific issues facing higher education in Ghana. Among the prominent ones are: (1) the effective managing of higher education so that it will be cost effective; (2) the restructuring of academic programs to be relevant to students and the economy; (3) improving the existing facilities and efficient utilization of available resources and space; (4) the designing of strategies to reduce financial burden on the government; and (5) the finding of new strategies to expand higher education in Ghana (Girdwood 1999; SAPRI, 2001).

The University Rationalization Committee

Following the above identified issues, the URC made 166 recommendations to reform the higher education system. These were adopted by the government and became the Government White Paper entitled “Reforms to the Tertiary Education System" issued in 1991 (Girdwood, 1999). In their 166 recommendations particular attention was given to the following, which is considered crucial:

1. The amalgamation of higher education into a single tertiary educational system to ensure effective public accountability. To this end the Committee recommended "…Regrouping, rationalization and upgrading of existing institutions and the establishment of new ones, the transfer of oversight of polytechnics from the control of the Ghana Educational Services to the tertiary education sector, and the establishment of various regulatory bodies to co-ordinate and provide policy oversight … the establishment of the planning, budget, monitoring and evaluation unit in the Ministry of Education and Culture and... a joint
Admissions and Matriculation Board, an Accreditation Board and technical and Professional examination Board” (Girdwood, 1999. p. 5).

2. Effective allocation of resources to meet institutional needs

3. Strategies to increase access and participation and equity through the improvement of university facilities, particularly space

4. The designing of a highly integrated higher education system that serves both the needs of students and national objectives.

5. The increasing of financial viability and diversification of institutions through income generating activities.

6. The restructuring of the higher education system through upgrading diploma awarding institutions to university status with an emphasis on cost effectiveness.

7. The developing of distance education, an attempt to address the problem with access and participation in a cost effective manner (Girdwood, 1999).

Possible Outcomes of the Reform

Even though such challenges persist within institutions and the development of higher education in general, the recommendations put forth by the University Rationalization Committee have achieved some considerable degree of success. Among the notable ones identified by Girdwood (1999) and SAPRI (2001) are:

1. Granting institutions some degree of academic autonomy, although tertiary education remains under the province of the Ministry of Education

2. The establishment of the University of Development Studies in the Northern Region with regional campuses.
3. The upgrading of existing diploma awarding institutions to university status, such as the polytechnics

4. Curriculum transformation to meet the recommendations of the newly reformed secondary education system

5. The establishment of distance education in some institutions.

In addition, one of the URC’s recommendations was the development of a vibrant system of funding higher education. Among the suggestions and alternatives that emerged in policy decision-making was the creation of a fund that will generate fiscal resources to support education. In 2000 the Ghana Education Trust Fund (GETFund) was established, which has been described by Effah (2003) as a “landmark” policy in higher education. In the following section available literature on the GETFund Act will be reviewed.

The Ghana Educational Trust Fund (GETFund)

The Ghana Education Trust Fund was established by an Act of Parliament 581 on August 25, 2000 to generate additional income to support the nation’s educational system at all levels. Specifically the GETFund Act 581 2000 outlines that money generated from the fund is anticipated for the following expenditures:

1. To provide financial resources to support all institutions in developing their infrastructural and academic facilities,

2. To provide additional sources of funds for needy but gifted students through the Ghana Scholarship secretariat in the form of scholarships and grants,

3. To generate monies to support the student loan scheme for nationally accredited institutions, and
4. To offer grants to higher education through the National Council for Tertiary Education. (GETFund Bill 581)

Sources of Income for the Fund

The major sources of the Ghana Education Trust Fund are derived from 2.5 percent of the Value Added Tax levied on products and incomes, parliamentary appropriations to education, accruals from the fund’s investment returns, grants, donations and gift from organizations, and other donors of the fund. (GETFund Bill 581).

Management and Administration of GETFund

To effectively manage the fund, a 17-member Board of Trustees was established as follows:

(a) A chairman; (b) one representative of the Ministry of Finance not below the rank of a Director; (c) one representative of religious bodies; (d) the Executive Secretary of the Revenue Agencies (Governing) Board; (e) the Administrator of the Fund; (f) one representative of the Ministry of Education not below the rank of a Director; (g) one representative of the National Council on Tertiary Education; (h) three representatives of the established financial institutions one of whom shall be a woman; (i) one representative of the Universities and Polytechnics in rotation; (j) one representative of the Ghana National Association of Teachers; (k) one representative of the National Union of Ghana Students and Ghana National Union of Polytechnic Students in rotation; (l) one representative of the Association of Ghana Industries; (m) one other person who is a woman nominated by the National Council on Women and Development; (n) one representative of the Ghana Employers Association; and (o) one representative of the Ghana Education Service Council. (Ghana Education Trust Fund Bill, p.5)

The board of trustees is charged with the responsibilities including policies concerning the goals and objectives of the fund, overseeing the collection of monies for the fund, maintaining and keeping an accounting system, and raising funds and investing monies into productive ventures considered beneficial to the fund (GETFund Act, 2005).
However, the board of trustees in exercising their functions and power shall receive policy directives from the minister. As part of this control exercised by the minister, the Board is required by the Act to submit a report summarizing the general activities of the Fund within a period of six months at the end of each financial year for scrutiny by the minister; this report is then submitted to parliament two months upon receipt.

Moreover, the Act lays down the policies and procedures upon which funds can be accessed by the institutions and agencies under the Ministry of Education. These procedures have inbuilt checks and balances that serves as a monitoring tool to ensure smooth implementation of the policy.

*Monitoring of the GETFund*

Policy monitoring is seen to be an important component of the implementation process. Monitoring helps policy officials identify whether a strategy is working or not. They are able to decide whether or not the policy goals are being met. They evaluate the needs and demands of the institutions in the process of the implementation based on the principle of equity. However, one important aspect of policy implementation process is the coordination that exists amongst all the levels of implementation.

In fact, by legislation the Board is required to submit a budget detailing allocations of monies to the various accounts created by the Board of Trustee for scrutiny. At the same time, the Board is required to submit to parliament annual report of their financial statements. This is part of the legislative control by parliament in policy implementation process. In some sense, it is important because such checks and balances are spices of democracy, which cannot be overlooked. Kaufman (1973) unequivocally argues that “if leaders exert but little influence on the action of subordinates, then one of the axioms of
democratic government ceases to apply…” (p.4). In this sense, controlling the activities of the Board and administrators by the legislative branch cannot be played down in the implementation process. Section twenty-nine of the Ghana Education Trust Fund Bill outlines the monitoring and controlling procedures of the implementation process.

Indubitably, the bill indicates that,

1. The Board shall submit to the Minister as soon as practicable and in any event not more than six months after the end of each financial year a report dealing generally with the activities and operation of the Fund during the year to which the report relates and shall include (a) The audited accounts of the fund and Auditor-General’s report on the accounts of the Fund; and (b) Such other information as the Board may consider necessary.

2. The Minister shall within two months after the receipt of the annual report submit the report to Parliament with such statement as he considers necessary (GETFund Bill 2000, p.12).

Moreover, the Board also advises the Minister based on legislative instrument on allocation of monies for scholarships, research and effective implementation of the policy. While the Minister plays the role as the political figure who oversees the activities of the Board, there is a reverse approach where the Minister in ensuring smooth running of the administration plays an advisory role for the Board to make regulations that enhances the effective implementation of the policy. One sees a lot of both forward and backward mapping in the policy implementation process. But at each level, each entity maintains their separateness in a loosely coupled manner (Weick, 1976).

A further look at the institutional level also shows the micro implementation level of the GETFund. Institutions have to monitor the activities of contractors in the case of constructional projects. The administrators and the Board invest powers in the institutions and all the agencies that benefit from the GETFund proceeds in the bidding process and awards of contract before a check is issued for specific projects. Below is a list of
procedures that institutions have to go through to access GETFund monies, which is seen as a major part of the implementation process.

Policies of Accessing GETFund

One major problem of policy implementation in Africa and most developing countries is the high degree of corruption in-between the channels of implementation. Many public polices have failed because of the lack of effective monitoring at the implementation stage. Monitoring policy implementation is a means of tracking the outcomes and achievements of the policy goals through a well designed process. The GETFund has a well designed polices and procedures that institutions have to comply with before they can access the fund. The following are exact policies that the outlined by the Board.

1. “All officially approved projects will be communicated to the various institutions/beneficiaries before funds are disbursed

2. Funds shall be committed only to officially-approved projects except in cases adjudged to be very critical and approved by the Minister of Education under a certificate of emergency

3. All awards of contract for projects under GETFund shall be made by the respective competent tender boards with copies of the award sent to GETFund

4. For constructional projects, payments shall be made upon presentation of duly-signed certificates bearing the name of the company awarded the contract

5. The total cost of the construction submitted to GETFund shall be deemed to include the appropriate consultancy fees

6. Consultancy fee for constructional projects shall be 6% or less
7. For vehicle and equipment (except computers), payments shall be made directly to the supplier or dealer.

8. Requests for payments with respect to projects and programs located at the pre-tertiary level shall be made by the Minister of Education or his designated representative.

9. Request for payment with respect to projects located at a tertiary institution shall be made through the National Council for Tertiary Education (NCTE).

10. Requests for payments with respect to projects relating to agencies under the Ministry of Education shall be made by the Minister of Education.

11. Requests for payments with respect to emergency projects in public schools approved by Parliamentarians shall be made through the respective District Education Offices.

12. Request for scholarship grants for the Scholarship Secretariat shall be made by the Registrar of the Scholarship Secretariat.

13. Payments for certificates, in the case of projects at the tertiary level, shall be made through the Vice Chancellors or Principals as the case may be.

14. The National Council for Tertiary Education (NCTE) shall be furnished with a copy of the details of such payments.

15. Requests from semi-autonomous institutes/colleges as well as distant campuses of the universities shall be treated separately though payments for their approved projects shall be sent through the Vice Chancellors/Principals.
16. Payments for certificates, in the case of projects at the pre-tertiary level as well as the agencies under the Ministry, shall be sent through the Minister of Education.

17. Payments for vehicles, computers and equipment shall be made directly to the dealers or suppliers.

18. Only the Minister of Education, the Chief Director of the Ministry of Education, Officials of the NCTE as well as the Heads of the various Tertiary institutions shall upon enquiry be given information regarding payments made or to be made.

19. Contractors are not permitted to follow-up Checks at the GETFund office.

20. Consultants and Suppliers/Dealers may visit the GETFund office only upon invitation.

21. GETFund shall, within five days on receipt of properly issued and authenticated certificates and consultancy claims, endeavor to make payments.

22. Further payments of certificates or claims shall not be made until receipts and payment vouchers of previous payment have been sent to the GETFund.

23. All GETFund payments shall be subject to the prevailing withholding tax and the same shall be paid directly to the IRS by the GETFund on account of the payee. Receipts from IRS for such payments shall be forwarded to the payee immediately they are received”. (GETFund Implementation Policy Sheet 1)

**Procedures for Accessing GETFund**

To monitor the proceeds of the Fund and make sure that monies are allocated for projects that are designed to advance institutional needs and achievement of the goals and
policy objectives of the GETFund, the Board of Trustees have come up with a well-designed procedures that themselves serve as checks and balances in accessing GETFund monies. These procedures serve as monitoring mechanisms to ensure effective implementation of the policy. Below are the procedures that institutions have to follow to get the projects approved by the GETFund.

1. “After the award of a contract of an approved project, a copy of the contract, showing the details of the contract, especially the contract sum and the name of the contractor shall be forwarded to the GETFund

2. Request for release of funds for the payment of a certificate or consultancy claim shall be submitted to the GETFund by the Minister of Education in the case of projects at the pre-tertiary level or relating to the agencies under the Ministry

3. Request for release of funds for the payment of a certificate or consultancy fee claim, in the case of projects at the tertiary level, shall be submitted to the GETFund through the National Council for Tertiary Education

4. Queries on certificates or claims shall be made directly to the Minister of Education for pre-tertiary projects, and to the Heads of institutions in the case of tertiary level projects. In the case of the latter, copies of the queries shall be sent to the National Council for Tertiary Education

5. Any request from a tertiary institution, for payment to a supplier or of a claim by a consultant should normally be accompanied by a short recommendation of the institution's Procurement Committee and certification that all the prescribed procurement procedures had been carried out
7. GETFund should send by Expedite Mail Service or by a quicker delivery system all payment Checks” (GETFund Implementation Policy Sheet 1)

The complexity of accessing fund from the GETFund is part of the implementation process. It serves as monitoring mechanisms set at the top to ensure successful implementation.

Allocation of GETFund

Allocation and disbursement to the GETFund has increased over the years to the extent that it sometimes exceeds the anticipated budgetary figures. For instance in 2001 in his financial statement presented to the parliament of Ghana, the Minister of Finance stated clearly the anticipated amount from the GETFund for the year. He noted, “it is envisaged that an amount of 358.3 billion will be realized in the year 2001 (Budget Statement, March 2001, line 253). Much of this amount is spent on infrastructural development in universities and schools. In total 497 billion cedis was allocated for 2001 and 390 billion was allocated for 2002. By 2003 the amount had grown to the tune of 400 billion and 700 billion and in 2004 and 2005 parliament approved 700 billion and 1.1 trillion respectively. This trend of increase can graphically be shown as below.
Figure 2: GETFund Yearly Parliamentary Approvals (2001-2005)

Source: Data from GETFund yearly distributional formula (2001-2005)

Allocation of GETFund proceeds is done by the Board of Trustees in consultation with the administrator of the fund. Final decision on how much should be allocated to each level of education is further sent for legislative approval by members of parliament. This is in fulfillment of Section 8(2) of Act 581, which enjoins the Board of Trustees of the Fund to annually submit to parliament for approval, a formula for distribution of monies designated to the accounts of tertiary education, secondary education, basic education, investment, and other related aspects of education such as distance education, schools and public libraries and special education in the country. In view of this requirement, the board is also required by law to consider in their disbursement the promotion of the study of Mathematics, Science and Technology; the advancement of female education; the reduction in high level of
illiteracy in historically disadvantaged areas; and the promotion of computer, vocational and
technical education and training.

Depending on how much the Fund gets a given year, the Board determines in
percentage term how much should go into each of the aforementioned categories. The
Board also gives premium to the development of infrastructure in the various institutions in
their allocations. In 2001, 74.86 percent of the total fund approved by parliament was
allocated to tertiary and secondary levels of education on the account that donor support for
basic education in the same year was 107.8 billion cedis (Report of Committee of GETFund
Distribution Formula, 2002). For instance, in the 2001 distributional formula the Board
considers critically “the cost of training a student at the tertiary level, the cost of
infrastructure in tertiary institutions, government’s support to the students’ loan scheme and
the teaching and facility support for tertiary students” (p.2). In view of this out of the 60
percent base grant of 291.9 billion, 60 percent accounting for 174 billion cedis was allocated
to tertiary education and 40 percent (117.9) was given to second cycle institution.

The Fund keeps adding to the previous appropriations. The estimated income for
the year 2004 was 700 billion cedis (US$ 81,871,345), an increase of 75 percent over 2003
fiscal year. Of this amount, 74.4 percent (¢ 512,000,000,000, i.e.) was slatted for
infrastructure development for all institutions; 33 billion cedis was allocated for scholarship
with 60 percent of this going to female students; and ¢35,000,000,000.00 (25 percent) of the
fund went into faculty development and research. This trend keeps changing depending on
the institutional needs and available resources for a given year. Looking at the specific
project, the table below shows the break down of allocation approved by the House of
Parliament for the 2004 fiscal year.
Table 5: GETFund Distribution Formula for 2004

<table>
<thead>
<tr>
<th>Area</th>
<th>Percent</th>
<th>Amount in ('000 Cedis)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Infrastructure</td>
<td>74.4</td>
<td>512,000,000</td>
</tr>
<tr>
<td>Scholarship</td>
<td>4.7</td>
<td>333,000,000</td>
</tr>
<tr>
<td>Loans Schemes</td>
<td>4.3</td>
<td>30,000,000</td>
</tr>
<tr>
<td>Faculty Dev. &amp; Research</td>
<td>5</td>
<td>35,000,000</td>
</tr>
<tr>
<td>Other (Incl. Vehicles)</td>
<td>5</td>
<td>35,000,000</td>
</tr>
<tr>
<td>Investment</td>
<td>4.3</td>
<td>30,000,000</td>
</tr>
<tr>
<td>Contingency</td>
<td>2.3</td>
<td>16,000,000</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>700,000,000</td>
</tr>
</tbody>
</table>

(USS $78,908,003.43)

Source: Administrator, Formula for the Distribution of the GETFund, 2004
Currency conversion is based on February 20, 2004 mid-rate Value (1 Ghanaian cedi = US $8871.09)

From the above table, the Board allocated greater percentage of the proceeds for that year to the development of institutional infrastructure. With this amount 55 percent went into female institutions; 25 percent approved for Math/Science/technology and Vocational education; 15 percent went into Computer Science Education and 5 Percent for other educational related programs, which is defined as special programs as well as needs of the Ministry of Education, e.g., the Ghana Library Board, Ghana Book Development Council, National Council for Tertiary Education, National Accreditation Board, etc. In 2005, there was an increase in the base fund for all the projects carried out by the GETFund. In total the approved amount was ¢1.1 trillion (US $123,595,506). This improved the
activities of the Administrator and the Board of Trustees. The table below shows allocations for 2005 fiscal year.

Table 6: GETFund Distribution Formula for 2005 for the Level of Education

<table>
<thead>
<tr>
<th>Area</th>
<th>Percent</th>
<th>Amount in (’000 Cedis)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tertiary Education</td>
<td>47.0</td>
<td>517,000,000</td>
</tr>
<tr>
<td>Secondary Education</td>
<td>23.0</td>
<td>253,000,000</td>
</tr>
<tr>
<td>Basic Education</td>
<td>23.0</td>
<td>253,000,000</td>
</tr>
<tr>
<td>Investment</td>
<td>1.0</td>
<td>11,000,000</td>
</tr>
<tr>
<td>MOES &amp; Subvented Agencies</td>
<td>2.5</td>
<td>27,500,000</td>
</tr>
<tr>
<td>Open College</td>
<td>1.0</td>
<td>11,000,000</td>
</tr>
<tr>
<td>Contingencies</td>
<td>2.5</td>
<td>27,000,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>1,100,000,000</strong></td>
</tr>
</tbody>
</table>

*(US$ 120,427,163.198)

Source: Minister of Education Memorandum to Parliament, GETFund 2005 Distribution Formula.
*Currency conversion is based on April 26, 2005 mid-rate value (1 Ghanaian Cedi = US $9,130.00)

The 2005 distribution formula as presented to parliament shows an increase in the amount of money to 1.1 trillion cedis. As presented to parliament and per the fulfillment of the Act 581 2000, the Board of Trustee specifically focus 2005 allocations on tertiary education, second cycle institutions, basic education, investment and other related projects and aspects of education. Tertiary education received 47%, Secondary Education had 23%, and Basic Education 23%. The Ministry of Education and other subvented agencies was allocated 2.5%, 1.0% was also allocated to the open college – this college offers programs to
middle level employees who did not have access to higher education during their youth, 2.5% was set aside for contingencies and one percent was put into investment.

The estimated income and distribution was made under the guidance of policy directives issued by the Minister of Education and Sports. The formula takes into account the pressing needs of the education sector as presented by the Board of Trustees. In determining the broad categories, the basic concern of the Board was the inadequate infrastructure and academic facilities in schools/institutions especially classroom, laboratories, dormitories, residence hall and equipment, which have all contributed negatively towards the deteriorating standards of education in Ghana (Minister of Education Memorandum to Parliament, 2005).

The specific allocation to universities, polytechnics and institutes was made up of 60 billion to student loan scheme; 30 billion to the President’s Special Initiative for Universities; 62 billion allocated to complete on going projects; 18 billion for scholarships; and 5 billion for private institutions. In addition, specific allocations were made to the institutions to improve their respective projects. Universities and IPS received 169,535 billion; 109,186 was given to polytechnics, and supervisory and other bodies had 6,239 billion. This summed up to 517 billion of the total appropriations tertiary education sub-sector in the 2005 academic year. The table on page 92 shows the broad categories of 2005 GETFund allocations.
Table 7: Institutional Allocation of GETFund in 2005 in Million of Cedis

<table>
<thead>
<tr>
<th>Universities and Institutes</th>
<th>Amount in billion</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Ghana</td>
<td>39,307</td>
<td>12.60</td>
</tr>
<tr>
<td>College of Health Sciences</td>
<td>6,879</td>
<td>2.21</td>
</tr>
<tr>
<td>Kwame Nkrumah Univ. of Science &amp; Tech.</td>
<td>39,307</td>
<td>12.60</td>
</tr>
<tr>
<td>College of Health Science</td>
<td>6,879</td>
<td>2.21</td>
</tr>
<tr>
<td>University of Cape Cost</td>
<td>31,936</td>
<td>10.24</td>
</tr>
<tr>
<td>University of Education</td>
<td>29,284</td>
<td>9.39</td>
</tr>
<tr>
<td>University of Development Studies</td>
<td>24,763</td>
<td>7.94</td>
</tr>
<tr>
<td>University of Mines and Technology</td>
<td>10,004</td>
<td>3.21</td>
</tr>
<tr>
<td>Institute of Professional Studies</td>
<td>8,176</td>
<td>2.62</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>196,535</strong></td>
<td><strong>63.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Polytechnics</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accra</td>
<td>16,037</td>
<td>5.14</td>
</tr>
<tr>
<td>Tamale</td>
<td>12,907</td>
<td>4.14</td>
</tr>
<tr>
<td>Takoradi</td>
<td>12,690</td>
<td>4.07</td>
</tr>
<tr>
<td>Cape coast</td>
<td>11,822</td>
<td>3.76</td>
</tr>
<tr>
<td>Kumasi</td>
<td>11,734</td>
<td>3.76</td>
</tr>
<tr>
<td>Ho</td>
<td>8,511</td>
<td>2.73</td>
</tr>
<tr>
<td>Sunyani</td>
<td>7,169</td>
<td>2.50</td>
</tr>
<tr>
<td>Koforidua</td>
<td>7,134</td>
<td>2.30</td>
</tr>
<tr>
<td>Bolgatanga</td>
<td>6,930</td>
<td>2.29</td>
</tr>
<tr>
<td>Wa</td>
<td>6,447</td>
<td>2.22</td>
</tr>
<tr>
<td>Ghana Institute of Languages</td>
<td>6,011</td>
<td>2.07</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100,223</strong></td>
<td><strong>35.00</strong></td>
</tr>
</tbody>
</table>

| Supervisory and Other Bodies       |                   |         |
| Nat. Board of Professional and Tech. Education | 3,119 | 1.0 |
| Encyclopedia Africana              | 1,560             | 0.50    |
| Ghana Academy of Arts and Science  | 1,560             | 0.50    |
| **Total**                         | **6,239**         | **2.00**|
| **Grand Total**                   | **311,960**       | **100.00**|

*(US $ 43,168, 674.7)

Source: Minister of Education Memorandum to Parliament, GETFund 2005 Distribution Formula.

*Currency conversion is based on February 20, 2004 mid-rate value (1 US = 9,130 Ghanaian Cedi)*
In determining this categorization, the board considers Section 8(3) of the Act 581, which enjoins the Board to distribute money in relation to:

i. The promoting of equitable access to education with a focus on female education,

ii. The promotion of Mathematics, Science and Technology Education,

iii. Bridging the educational gap with a particular concentration to historically disadvantaged areas in the country, and

iv. Promotion of computer vocational and technical education

**GETFund Specific Area Allocations and Contributions to Education**

Data from the Ghana Education Trust Fund Headquarters reveals enormous achievements and accomplishments made by the Ghana Education Trust Fund (GETFund) since 2001 when they started disbursing funds to the various institutions in the country. These accomplishments are found not only in the nation’s tertiary institutions but also across second cycle and basic institutions. In disbursing income to institutions, close attention is paid to the Act 581, particularly infrastructural development in tertiary institutions and yearly approved formula determined by the board of trustees.

**Infrastructure Development and Academic Facilities**

Since independence tertiary institutions in Ghana have not seen any major development in their infrastructural facilities instead institutions have witnessed perennial and acute deterioration of infrastructure, which have affected the quality and relevance of education. In compliance with Section 2(2a) of Act 581, the Board is required to provide monies to solve problems associated with infrastructure development and the lack of academic facilities at the tertiary institutions. Particularly, emphasis is placed on rehabilitation, renovation and construction of classrooms, laboratories, equipments and
dormitories. This area has been given serious attention since the establishment of the Fund. In 2003, €224 billion (56 percent) of the disbursable funds was allocated for the provision of infrastructure and academic facilities development and maintenance (Ministry of Parliamentary Affairs Parliamentary Debates Official Report, July 2003). Of the total allocation for this project sector, €78.4billion was apportioned to the development of pre-tertiary education. In 2004 this figure has increased to €512billion (74.4%) the equivalent of $ US 58,870,057 of the total amount allocated for development of infrastructure. Of this, €297billion was given to tertiary education, while pre-tertiary level received €260billion of the total amount. This amount was slated for the 100 second cycle institutions throughout the country for various infrastructure developments such as classroom space, libraries and dormitories. The Board allocated € 8 Billion for the rehabilitation and construction of classroom buildings, dormitories and administration blocks in eight of the training colleges. Additionally, 40% of the €517 billion representing the total disburserable amount for 2005 fiscal year was allocated for the sub-sector for infrastructure and academic facilities.

In specific terms, all public tertiary institutions (universities and polytechnics) in the country are experiencing tremendous development of classroom blocks, lecture halls, hostel development to ease the acute residential facilities for students, construction of libraries and Information and Communication Technology centers. Additionally, GETFund has provided funds for 100 of second cycle institutions throughout the country to embark on various infrastructure developments such as classrooms, libraries and dormitories (GETFund 2004). Massive developments in the nation’s polytechnics and the teacher training colleges are remarkable. Again, the GETFund allocated €8 Billion ($903,955 US Dollar) for the
rehabilitation and construction of classroom buildings, dormitories and administration blocks in eight teacher training colleges (GETFund Report, 2004).

**Scholarships for Academically Gifted but Needy Students**

In addressing the problem of accessibility and affordability the Ghana Education Trust Fund in clause II (b) commands the Board of Trustee “to grant financial assistance to genuinely needy students at second-cycle and tertiary levels who are unable to meet the required educational expenses” (p.4). GETFund since it establishment has yearly allocated sizeable amount of money to needy students through the scholarship secretariat in Ghana. Five percent (¢20billion) of the ¢400billion was appropriated for scholarship in 2003. This amount increased in 2004 to ¢33 billion to enable the agency increase its scholarships programs to cover universities, polytechnics and teacher training colleges and also to reach a wider proportion of the students in all second cycle institutions throughout the country. The Board of Trustees of the GETFund specifically expects the secretariat to ensure that the policy of offering 60% of these scholarship grants to female students was strictly adhered to in awarding scholarships to deserving students. The total appropriation approved by parliament in 2005 was tremendous. Parliament approved 1.1 trillion cedis. Of this, a total of €50 billion was allocated to meet the cost of scholarships for brilliant but needy students in public institutions in Ghana.

**Financing the Student Loan Scheme**

One critical area that has gained recognition in the academia and higher education finance literature is financing higher education through student loan schemes. In the early 1970s Ghana instituted its first student loan scheme, the object of which initially was to support university students while tuition, boarding and lodging continue to be free.
However, in the late 1980s, the scheme was readjusted where students were made to be responsible for lodging and incidental expenditure but tuition free policy remains unaltered. Regrettably, the student loan scheme has faced various challenges such as recovery. As Sawyer (2001) noted “Not surprisingly, eleven years after the introduction of the scheme, out of a total of €33.5 million (US$ 375,660) reported due, just under €185,000 (US$2,074) had been recovered, a recovery rate of about 0.5%” (p.4). By the turn of the century, these developments have plunged the loan granting institution into severe debt. In fulfillment of the GETFund objective, clause, II (d) of the Act requires the Board of Trustees “to contribute monies from the fund toward the operation of student loans schemes for students in tertiary education institutions through loans scheme mechanisms and agencies, approved by the minister” (p.4).

Looking at this daunting situation, the GETFund in its disbursing periods initially provided loans to students through the Social Security and National Insurance Trust, the loan-disbursing agency. The Board of Trustees allocated an amount €32billion and €30 billion to support the student loans scheme in 2003 and 2004 respectively. Beginning 2005 academic year GETFund has established the Student Loan Trust (STL) that will provide students with loans for their education. In 2005 e.g., the board provided a total amount of 60 billion cedis that will streamline the granting of loans to students and remove the persistent problem of student unrests that have characterized the previous scheme.

*Financing Faculty Development and Research*

Providing opportunities for faculty development by enriching and advancing faculty members' skills in instruction, research, advising, administration, etc are fundamentally important to the continued excellence of an institution. For so many years tertiary
institutions in Ghana have relied much on teaching and relegated other important areas such as research, faculty and staff development to the background due to financial insecurity. While research and faculty development remain a huge problem in most developing countries, the GETFund recognizing the continuous neglect of this areas makes yearly allocation to the National Council for Tertiary Education to help sponsor academically promising students and finance academic research. Report from the GETFund indicates that the Board allocates funds for research into areas that are vital to the national economy and more specifically sponsoring academically gifted students to pursue post graduate degrees such as Ph.Ds so as to deal with the constant problems of the lack of lecturers at the universities and polytechnics. The Board allocated G28.8billion and G35billion in 2003 and 2004 respectively to the tertiary education sub-sector for the training of brilliant students as faculty members and also for research projects. The 2004 allocation represents 25% percent increase over the 2003 allocation, which was mainly used, especially in the universities, to acquire base research facilities. In 2005 the Board allocated G18billion for this purpose.


Other Areas

In addition to the major areas where funds are allocated for development, the Board also apportioned monies for other important areas of the education sector. These areas include but are not limited to services, vehicles, special programs as well as the needs of the Agencies of the Ministry of Education, e.g. Ghana Library Board, Ghana Book Development Council, National Council for Tertiary Education, National Accreditation Board, etc. In 2003, eight percent of the total amount representing G32billion was allocated for critical areas of the education sector. The dispensable amount for 2004 and 2005 fiscal
years were €35billion and €38.5billion respectively. Two billion funds have been allocated for the NCTE for the 1st Phase of procurement of Encyclopedia for the libraries of tertiary institutions and the rest of the allocation expended on the purchase of vehicles for Girls Schools and the various tertiary institutions whose needs are justified. Moreover, €11billion was given to the Ministry of Education Youth and Sports to assist the open college in the country in 2005 (Parliamentary Debates Official Report, July 2003; GETFund Report, 2003, 2004, 2005).

Contingency

As the Board allocates monies for various developmental projects, they also make provision for unforeseen emergencies that may result from rainstorms, floods, fire and any other future emergencies to the educational sector. To this end, there has been established the Member of Parliament (MP) emergency fund to support such future contingencies.

Contingency by definition of the board of trustees includes the following:

i. “Any projects identified by the Member of Parliament in their respective district as emergency is funded with this amount.

ii. Historically disadvantaged arrears, which consist of the three northern region northern, Brong Ahafo Region, North Volta Region, Afram Plains Ashanti Region and Eastern Region and other historically deprived communities that have stalled in education development.

iii. Distance Education (Presidential Special Initiative), and

iv. Emergencies identified by the Ghana Education Services” (GETFund distributional formula 2004).
The Board provided €9,350,000,000.00 and €10,000,000,000.00 for contingencies and constituencies emergencies respectively. Of this, each of the 200 Parliamentarians received €50,000,000,000.00 to support their district. In 2004, a total of €16 billion was allocated for contingencies. Part of this allocation amounting to €10 Billion was given to MPs identified project which has been in operation since 2002. In a message to House of Parliament the administrator of GETFund noted:

> It is very gratifying to note the useful contribution that the MP's Identified Project is making on the impact of the GETFund at the grassroots. This year, each Member of Parliament will receive an amount of €50 Million for emergency projects in the schools in their constituencies. Distance Education, Historically-Disadvantaged Areas and GES Emergencies will take rest (GETFund Report, 2004; p.4).

However, beginning the 2005 academic year, the Board stopped handling the emergency and contingency fund. Instead they have given that responsibility to the Ministry of Education and Sports. The purpose of this is to ensure proper and effective coordination and monitoring of such funds. Twenty seven and a half billion was set aside for this purpose in 2005.

**Investment**

Section 3 (c) of the Act also puts responsibility on the Board to generate additional sources of income to the Fund by embarking on investment activities with the proceeds so as to be able to bring in extra income to augment the proceeds from the VAT. Investment activities have been mainly in the money market. An allocation of €30 billion was made for investment in 2004. This constituted 50% less than the previous year's allocation of €60 billion. Investment income as at January 2005 was €559,892,000,000.00 of which €39,192,000,000.00 was investment amount for the 2005 fiscal year.
Investment income is to be used to finance operational expenses of the GETFund, Board Expenses, Senior Secondary School computerization pilot project and the continuation of the Hostel project for tertiary institutions. There is an ongoing project for the construction of 400-bed hostel facilities at each university campus and polytechnic campus from the investment income. Construction work, under the project, is currently going on at six Polytechnics and one university campus. It is expected that one more campus will be added to the list by the close of the 2005 academic year (Parliamentary Debates Official Report, July 2003; GETFund Report, 2003, 2004, 2005).
CHAPTER THREE

Interpretive Constructivism and the Qualitative Approach of Constructing Knowledge in Higher Education Ghana

Introduction

Qualitative research methods were used for this study. Primarily, Interpretive Constructivist theoretical approach formed the building blocks of the study. As a policy analysis, this descriptive study assessed the accomplishments of the objectives of the Ghana Education Trust Fund by analyzing the GETFund Bill Act 581, existing documents on higher education and perceptions of top university administrators, public officials, board of trustees and student leadership.

Rationale for Qualitative Design

As a study, which attempted to analyze people’s perceptions about the accomplishments and contributions of the Ghana Educational Trust Fund to the development of higher education, qualitative research becomes an effective tool for understanding how different stakeholders view the contributions of the policy toward education in the country. While quantitative design may measure the performance of the Ghana Educational Trust Fund in numbers, vivid explanation of numbers is best understood using qualitative study. According to Glesne (1998), “The research methods you choose say something about your views on what qualifies as valuable knowledge and your perspective on the nature of reality or ontology” (p. 4). At the same time, using qualitative methods provides the researcher with multiple perspectives in analyzing the research questions. In Patton’s (2002) estimation,
Qualitative methods are often used in evaluation because they tell the program’s story by capturing and communicating the participants’ stories…. Qualitative findings in evaluation illuminate the people behind the numbers and put faces on the statistics, not to make hearts bleed, though that may occur, but to deepen understanding (p. 10).

Thus, qualitative approach brings to our understanding the different perspectives shared by university administrators, government officials and fund administrators and students leadership about the significance, impact and helpfulness of the Ghana Education Trust Fund.

Another rationale for using qualitative research for this study was based on the fact that when conducting research in a culturally diverse environment, one needs to be immersed in the culture of the people and allow participants to speak for themselves without arbitrary assigning and manipulating data. Construction of knowledge using “qualitative inquiry means going to the field – into the real world of programs, organizations, neighborhoods, street corners – and getting close enough to people and circumstances there to capture what is happening” (Patton, 2002 p. 48).

Moreover, what made qualitative methodology persuasive for this study is its degree of permissibility in the cultural context of Ghana. In a more cultural and traditional setting like Ghana, where information and knowledge could be constructed by listening to the opinions and ideas of people, it is practicable to adopt what suit the environment and constituency of the study. Besides, similar studies conducted by Owusu-Ansah (2002) on “Community participation in education in Ghana: The case of Asanteman and the Otumfuo Education Fund” and that of Okrah (1999) on “Nyansapo’ (the wisdom knot): Toward an African philosophy of education” have proved the usefulness and importance of using qualitative methodology in researching phenomena in the Africa context. This is not to
imply that quantitative investigation cannot be done in Africa context, instead, evidence
gathered from these and other studies have revealed that most studies that investigate
phenomena of culturally bounded people, and different ethnic groups have successfully
applied qualitative methods (Miles & Huberman, 1984).

Adjunct to the above, qualitative methodology goes beyond the how much of money
the GETFund accrued within a specific period of time to include for example who and
whom benefited from the proceeds of the Fund. In fact, qualitative research adds a second
point of explanation and understanding to a given phenomena than what quantitative
researcher would find in the same study. In reference to the Okrah (1999) and Owusu-
Ansah (2002) studies on Ghana, the authors used qualitative interview approach and other
suitable data collection techniques, particularly face-to-face interviews to analyze the
perceptions of individuals on a given phenomena. Owusu-Ansah for example used in-depth
interviews and document analysis techniques to examine the role of a transformational
leader, the Asante traditional leadership in the creation of an education fund designed to
support individuals in their educational development. Likewise, the work of Okrah (1999)
offers a philosophical approach that examines the issues of indigenous philosophies which
are embedded in different aspects of socialization process among the Akan of Ghana. In
both studies the history, philosophies and approaches and the way knowledge is constructed
in the Ghanaian context were investigated. Guided by these, the current study made use of
similar approaches adopted by the two authors and other similar studies that approached
research with similar methodology.
Naturalistic Approaches

Selecting a naturalistic approach to research is an attempt to allow multiple perspectives to the study. According to Rubin and Rubin (2005), the naturalistic approach to research considers both sides of the issue. It looks into different groups of people from different backgrounds and incorporates their understanding about a common phenomenon. According to them, “observing life from separate yet overlapping angles makes the researcher more hesitant to leap to conclusions and encourages more nuanced analysis” (p. 4). There are different methodological approaches or frameworks available for policy analysis and descriptive research, but the type of research problem or question determines the appropriate methodological approaches needed for a study. Since, the focus of this study is to understand, analyze and evaluate the perceptions of different groups of people I found it desirable to listen to the voice of these groups as they construct their opinion. Listening to the voice of the vice-chancellors and students for example helped me to understand the levels of passion each groups has about the performance of the GETFund.

In the same vein, I used the holistic perspective approach in gathering information for the study. This approach helped me not to narrowly focus on one specific aspect of the policy. Instead, most of the key people involved in the policy implementation process were contacted for multiple and different perspectives. A broader and holistic approach to a study of this nature is a necessary vitality for ensuring credibility of the findings. In his judgment, Patton (2002) opined, “the advantages of qualitative portrayals of holistic settings and impacts are that greater attention can be given to nuances, settings, interdependencies, complexities, idiosyncrasies, and context” (p.60).
Interpretive Constructivist Approach

Social constructivism, which originated from the sociological work of Lev Vygotsky approaches knowledge construction from a cultural perspective. This theory postulates that reality is constructed through human interaction (Kukla, 2000). The way we know about a phenomena is not through invention or discovery but through social construction. That is, through human interactions individuals create meanings of knowledge within their historical and cultural context. What we know about the world is socially constructed (Ernest, 1999). Therefore, understanding a phenomena and learning in fact occurs when individuals are involved in social activities within their communities.

According to the constructivist approach to learning, knowledge is acquired through active construction (Fox, 2001). Fox summarized claims made by constructivists as follows: (1) “Learning is an active process, that is, knowledge is acquired through our actions and reactions; (2) “knowledge is constructed rather than innate or passively absorbed. However, “our ability to perceive, to learn, to speak and to reason is all based on the innate capacities of the evolved human nervous system” (p. 26). Fox (2001) also contends,

Knowledge is not a copy or a true reflection of some independent reality … and that therefore we must adopt some more subjective, idealist or at least conceptually relative view of human knowledge and of the world we can know (p. 26).

The constructivists believe that our understanding of reality and knowledge is based on our ability to socially construct experiences and to make sense of them. Using a constructivist approach in qualitative study is an attempt to offer subjects the opportunity to construct their views and perceptions about the way they observe and understand a phenomenon.
In policy and descriptive research, then, a constructive approach could enable the researcher to have different experiences and perceptions of the policy. At the same time, policy evaluation research improves policy through performance management. The researcher would be exposed to what the outcomes of the policies are and provide recommendation for future policymaking. Moreover, interpretive constructivists believe that social reality is socially constructed “based on a constant process of interpretation and reinterpretation of the intentional, meaningful behavior of people – including researchers” (Smith, 1995, p. 85 as cited in Greene, 1998, p. 384). Guba and Lincoln (1981) further argue

Methodologically, interpretivism is most consonant with natural settings, with the human inquirer as the primary gatherer and interpreter of meaning, with qualitative methods, with emergent and expansionist inquiry design, and with hermeneutic understanding, in contrast to interventionist prediction and control, as the overall goal of inquiry” (p. 385 as cited in Greene 1998).

However, in qualitative research, even though theory may be important for framework “… there is a very practical side to qualitative methods that simply involves asking open-ended question of people and observing matters of interest in real-world settings in order to solve problems, improve programs, or develop policies” (Patton, 2002, p. 136). In this sense, therefore, an integration of the interpretive constructivist approach, whose key audiences, including program directors, (GETFund administrators and Board of Trustees), and beneficiaries (Students represented by student leadership and institutional heads) could be used to investigate their opinions about and experiences in government policy implementation and performance. Besides, using the pragmatist approach or model, whose key audiences include university administrators, public officials and other decision makers, helped me get answers questions such as what are the success of the policy with
regard to its intended goals and achievements. (Greene, 1998). According to Patton (2002),
having an applicable model may

> Offer guidance about the appropriate steps to follow in design, provide direction in
ways of dealing with stakeholders…and identify more important issues to consider in
undertaking a study. Models provide frameworks rather than recipes, helping
evaluators and evaluation users identify and distinguish among alternative
approaches (p. 169)

**Responsive Evaluation**

Responsive evaluation involves the studying of the varying perceptions of a program
and policy among different stakeholders and making sense of their perceptions. As Patton

> The openness of naturalistic inquiry permits the evaluator to be especially sensitive
to differing perspectives of various stakeholders … subsequently Guba and Lincoln
(1981) added an explicitly constructivist perspective to responsive evaluation in
proposing ‘responsive constructive evaluation’ as the fourth generation of evaluation.
The first generation focused on measurement; the second on description, the third
on judgment; and the fourth generation of evaluation focuses on issues – derived,
values-based perspective (p. 171).

In this vein, I made use of some of the primary issues identified by Patton (2002) which
include the following:

1. Having direct, face-to-face contact with program stakeholders to address issues

2. Identifying important issues based on program documents.

3. Reporting information through themes and thick description.

4. Compare and contrast information obtained from different audiences.

Closely related to responsive evaluation is what evaluation theorist Ernie House
(1978) referred to as the “transaction model” in which all parties involved in the evaluation
are treated as a holistic entity (Patton, 2002). In this model the implementation process of
the Ghana Education Trust Fund is considered holistically. With this model and tied to the
interpretive constructivist theory, this study investigated the policy goals, objectives, and achievements by comparing perceptions of individuals involved in the administration of the fund and policy makers with those of university administrators and student leadership.

*Site Selection*

Glesne (1998) argues that the number of sites for a study depends on the research interest and what the researcher wants to learn in the process. Currently, there are five public universities in Ghana: The University of Ghana, the University of Science and Technology, the University of Cape Coast, the University of Development Studies and the University of Education. Additionally, there are ten polytechnics institutions located in the capital of the ten geographic and administrative regions of the country. Focusing on all these institutions is impossible due to limits on time and resources. As noted by Patton (2002),

> No rule of thumb exists to tell a researcher precisely how to focus a study. The extent to which, a research or evaluation study is broad or narrow depends on the purpose, the resources available, the interests of those involved (p. 228).

Judging from this, and considering the degree of institution’s proximity and remoteness, and given the resources available for the study, I restricted the research to the three prestigious universities and two polytechnics in the country. However, deciding which of these institutions is appropriate for the study depends on the importance and contribution of how information obtained from the selected institution would help explain my research questions. Using Patton's (2002) "critical case sampling" procedure, three universities – the University of Ghana (with its major concentration on humanities, Arts and Social Science), the Kwame Nkrumah University of Science and Technology (with its major concentration on Science and Technology), and the University of Cape Coast (with a major concentration on Social Studies and Education) and two polytechnics – Accra polytechnic and Kumasi
polytechnic – were selected as “critical cases” for the study. This critical decision is acknowledged by Patton (2002) who argues:

Looking for the critical case is particularly important where resources may limit the evaluation to the study of only a single site. Under such conditions, it makes strategic sense to pick the site that would yield the most information and have the greatest impact on the development of knowledge. While studying one or a few critical cases does not technically permit broad generalizations to all possible cases, logical generalization can often be made from weight of evidence produced in studying a single, critical case. (p. 236).

Moreover, in deciding on the institutions for this study, one of the greatest considerations in addition to the aforementioned factors was the programs and disciplines offered at the various universities. Even though, programs of study were not very crucial for site selection, I decided to focus on institutions based on their major academic concentration. University of Ghana for instance is well equipped with Liberal Arts, Humanities, and Social Sciences than the Physical Sciences. Kwame Nkrumah University of Science and Technology as the name suggests predominantly offers science, technology and engineering related programs and some of the Arts and Humanities related courses. University of Cape Coast has a greater concentration in educational related disciplines, and the social sciences than the University College of Education Winneba. However, this does not mean that the universities are rigidly designed for specific programs. In fact, the University of Ghana offers some of the science related programs that are being offered at UST as well as the University of Cape Coast, but the difference rest on how strong the institution is in its concentration programs offered.

*University of Ghana, Legon*

The University of Ghana was initially established by an ordinance on August 11, 1948, as the University College of Gold Coast and enjoyed specials relation with the
University of London. On August 22, 1961, four years after the political independence of Ghana, an Act of Parliament (Act 79) was passed to usher the institutions into full-fledged university status, resulting in the University of Ghana. The primary purpose of the University of Ghana was to promote learning and research. The University of Ghana has five faculties (Agriculture, Arts, Law, Science, and Social Studies), three schools (the School of Business Administration and School for Medicine and Journalism/Communications), a College of Health Sciences, three institutes (the Institute of African Studies, the Institute for Adult Education, and an Institute for Statistics, Social and Economic Research), and about forty-five academic departments.

*The Kwame Nkrumah University of Science and Technology*

The Kumasi College of Technology was established in 1951 on part of the recommendation of the International Commission on Higher Education. It was formally launched in 1961 as the Kwame Nkrumah University of Science and Technology, which was later, renamed the University of Science and Technology (UST). The focus of UST was to provide teaching and research in sciences with liberal arts sections, which has been developed into a full-fledged faculty of the social sciences. In 1998, an Act of Parliament was passed (Act 559 of 1998) to change the institution to its original name: The Kwame Nkrumah University of Science and Technology (KNUST). The university is organized under the following academic departments: Agriculture (agricultural economics and farm management, agricultural engineering and mechanization, animal production, crop production, horticulture), Architecture (architecture, building and technology, housing and planning research), Art (painting and sculpture, industrial art, design and general art), Engineering, Pharmacy, the Sciences (biochemistry, biological sciences, chemistry and
chemical technology, mathematics, and physics), and the Social Sciences (economics and industrial management, general and Africa studies, land economy and estate management, languages).

*The University of Cape Coast*

The increasing demand for higher education coupled with the recommendation of an International Commission led to the creation of the University College of Cape Coast, which was established with special relations to the University of Ghana between 1964 and 1966, until 1971 when it achieved full university status and was renamed the University of Cape Coast with a special focus on education. Since 1971 the university has been committed with the primary focus of training teachers but is nonetheless comprehensive in its programs. The university has four main faculties (Arts, Education, Science, Science and Social Science), two institutes (the Center for Development Studies and the Institutes for Educational Planning), and one school (School of Agriculture).

*Accra Polytechnic*

Accra Polytechnic, the premier polytechnic in Ghana was established in 1949 as a technical school and in 1957, commissioned as Accra Technical Institute (ATI). In 1963, and under the auspices of the then Minister of Education and Social Welfare, Honorable Kojo Botsio, the institute was upgraded and declared Accra Polytechnic by the order of the first President of Ghana, Osagyefo Dr. Kwame Nkrumah. During this period, the Polytechnic offered technician and craft courses including but not limited to Mechanical Engineering Technician, Motor Vehicle Technician, Refrigeration Technician, and Electrical Engineering. Although the new status of the Technical Institute as a Polytechnic requires that organizational and course structure is appropriately re-arranged, conditions remained the
same. The Polytechnic therefore remained essentially as a secondary institution and ran courses that were mainly of higher education level until the passage of the PNDC Law 321 of 1992, which upgraded the institute – courses and facilities to enable it provide middle-level manpower for national industries. The institution is developed on the core principle of training persons in the fields of Engineering, Applied Sciences, Arts and Management capable of meeting the technological, scientific and social challenges of the country. Accra polytechnic has three schools – Engineering; Applied Science; and Business and Management Studies. The Institute offered 13 HND and 5 non-HND programs. The institute has a long term vision and of offering higher level degree programs viz: Master of Technology (M. Tech) and Doctor of Technology (D. Tech); establish research and development (R & D) department to co-ordinate research activities; and establish distance learning centres as a way of extending polytechnic education to many people by the year 2014.

Kumasi Polytechnic

The Kumasi Polytechnic was established as the Kumasi Technical Institute on May 15, 1954, under the auspices of the then Honorable Minister of Education and Social Welfare, Kojo Botsio to provide craft training and courses for students The Institute was upgraded on October 1963 under the Ghana Education Service (GES) to a non-tertiary education status with an added responsibility of training students in technician, diploma, and other professional programs. As a result of the new education reforms by the PNDC government and through PNDC Law 321, the institute was re-upgraded in 1992 to the tertiary education status and began to offer diverse Higher National Diploma programs. To meet the requirements and standards set forth by the National Accreditation Board (NAB),
professional programs and industry, a five-year Medium-Term Development Plan was prepared as a framework for the development of the Institute in 2000.

The objectives of this policy were to improve the institutions human resources capacity, academic and infrastructural resources to create an enabling environment for sustainable academic work. It was further envisaged in the plan to reinvent the institution to a level of training and awarding students with degree programs as directed by the Ministry of Education. Today, Kumasi Polytechnic is made up of three major academic schools—Engineering; Applied Science; and Business and Management Studies. There are 15 academic department offering various HNDs and Certificate awarding programs. The student population at the Polytechnic has grown since the era of educational reforms from 2,274 in 1992/93 to 5,265 in 2002/03 academic years. However, as the institute faced problems, it has not been able to admit all students who seek admission. This led to enrollment declining from 5,265 in 2003/04 to 4,590 in 2004/05 academic years. Fortunately female participation has improved from 29.55% in 1992 to 36.14 in 2004/05.

Sample Selection of Participants

Twenty-five participants were selected to participate in this study. A preliminary investigation of the GETFund reveals that to get information about the performance of the Fund, one has to look for specific individuals and contact persons who have an in-depth knowledge about the proceeds of the Fund. Rubin and Rubin (2005), for example, emphasized that to ensure credibility of research, the researcher should interview people who understand and have deeper information on the issue. Rubin and Rubin (2005) believe that the credibility of the interviews depend on the knowledgeability of the interviewees or participants of the study. This means having an interviewee with different perspectives is an
added advantage to the richness and quality of information gathered. And it is only when you get individuals who really understand the activities and operation of the GETFund that this requirement of credibility can be partly met.

In deciding on the participants of the study, I used the purposeful sampling technique to select participants for the study. This technique was necessary because I needed people who were knowledgeable in the GETFund policy, particularly individuals who know the history and creation of the Fund; individuals who are closer to the policy decision making and who know what is going on in education finance in the country and individuals who know what the GETFund is doing at the institutional levels. Even though, this approach of selection was a bit skewed, its advantage in terms of richness of information gathered for the study cannot be oversimplified. The purpose of this was to gather rich information that illuminates the research questions for the study. As noted by Patton (2002) “The logic and power of purposeful sampling lie in selecting information-rich cases for the study. Information rich cases are those from which one can learn a great deal about issue of central importance to the purpose of the inquiry…” (p.230).

In this direction, I considered this as of prime importance to get individuals or different groups involve in the policy decision-making for critical and objective comparison and cross comparison of views and opinions. The selection of participants for the study was primarily based on the following self designed characteristics or criteria. Participants who were selected for the study met the following criteria:

1. Participants have knowledge of challenges facing universities in Ghana, and especially problems associated with financing higher education.
2. Participants have either served on university committees or are currently involved in university policy decision-making or worked for the university.

3. Participants are currently or have previously been involved in the administration of the Ghana Education Trust Fund.

4. A participant is aware of the activities – formulation and implementation of the Ghana Education Trust Fund – and also understands the goals and objectives of the policy.

5. Participants understand the activities of Ministry of Education and Sports (MOES) and the National Council for Tertiary and Education (NCTE).

Moreover, getting to know people who have knowledge and understanding of how the GETFund operates was not an easy task on the field. In this regard, I made use of the snowball sampling procedures to locate individuals, who met any of the aforementioned qualifications for interviews. This process began first by visiting the universities’ public relations offices to get information about representatives of the Ghana Education Trust Fund. At the Kwame Nkrumah University of Science and Technology for example, I met Mr. Thomas Quarcoo, the University’s Media Relations Officer (name used with permission) who led me to the various offices and introduced me as a friend to the Pro-Vice Chancellor and most of the University Administrators. At the end of each interview, I asked the participants, who they think may have knowledge and information about the GETFund and then the networking begins. Prior to this, a university librarian (Mr. Ibrahim Kwabena Antwi) connected me to certain people who I can talk to about my research. Based on this, I traveled from Obuasi, a city in Ashanti region of Ghana, where I lived, to Kumasi, the capital of Ashanti and location of Kwame Nkrumah University of Science and Technology.
and Kumasi Polytechnic. From Kumasi, I went to Accra, the capital of Ghana and the location of University of Ghana and Accra Polytechnic. I went to Cape Coast University in Cape Coast. My movement was triangular in nature. I did this a multiple of times till I got the necessary information for my study.

In total twenty-five people participated in the study. They include two vice chancellors representing the University of Cape Coast and Kwame Nkrumah University of Science and Technology; one pro-vice chancellor from Kwame Nkrumah University of Science and Technology; one registrar; one principal and assistant principal representing the polytechnics; six participants from the institutions were finance officers, accountants, and a payroll officer; three development directors representing the three universities selected; three government officials (A parliamentarian, representative of the National Council of Tertiary Education, and public relations officer at the Internal Revenue Service in Ghana); three people on the GETFund (deputy administrator, internal auditor, and a former board member) and four student leaders (president of the National Union of Ghanaian Students, a former NUGS president, Student Representative Council [S.R.C] president of the UCC, SRC of University of Ghana, and SRC of Cape Coast University). In all participants for the study were from the following institutions and agencies – University of Ghana, Legon Accra; Kwame Nkrumah University of Science of Technology, Kumasi; University of Cape Coast; Accra Polytechnic; Kumasi Polytechnic; National Council for Tertiary Education; GETFund Headquarters, and Parliament of the Republic of Ghana.
Role of Researcher

In doing qualitative research, the researcher is considered as the instrument. Two major factors are considered about the role of the researcher in the study: (1) The intrusive role of the researcher, and (2) the interpretive role of the researcher.

Intrusive Role of the Researcher

As the instrument of the study in qualitative research, the researcher was present at the site of the research since this is a field research. The purpose of this is to understand in details the activities of the GETFund and also observe for myself what actually is going on in the institutions. As proposed by Patton (2002)

Fieldwork is the central activity of qualitative inquiry. “Going into the field” means having direct and personal contact with people under study in their own environments – getting close to the people and situation being studied is to personally understand the realities and minutiae of daily life… (p.48).

In light of this, I visited the participants and recorded his perceptions about the policy and its implications. The researcher in doing so is viewed as intrusive within the study. By being involved in the research process, I was deeply concerned about issues relating to gaining entry to the site and participants as well as ethical considerations. Of course one could do this study away from the site but information will differ from another researcher who is able to gain entry to the research site. In his opinion Patton (2002) argues that going to the research site and interacting with participants is not the only way of understanding human behavior. While certain research involves staying away from the site it is possible, he noted “deeper meanings and preserve context, face-to-face interaction is both necessary and desirable” (p.49).
Gaining Entry

Gaining entry into sites and having face-to-face interviews with participants is one of the important things to consider when conducting naturalistic research. In evaluation research, people who have an interest in an issue of study in terms of performance, outcomes and impact of the evaluation are those who have stakes or interests in that issue or concern (Guba & Lincoln, 1981). Gaining access is an important part of the research process. According to Glesne (1998),

Access is a process. It refers to your acquisition of consent to go where you want, observe what you want, talk to whomever you want, obtain and read whatever documents you require, and do all of this for whatever period of time you need to satisfy your research purposes (p. 39).

The ability to identify audiences who have an interest in the Ghana Education Trust Fund is the first step to gaining entry into the research process. Talking about my topic to people at home while in the United States helped me to establish rapport with some of the participants. As noted by Guba and Lincoln (1981),

The identification of an audience is the first step in eliciting from its members their concerns and issues. Particular members of that audience must be identified and solicited as informants – persons able and willing to provide information of interest to the evaluator (p. 309).

In this direction, an initial contact was made through telephone calls and e-mails to seek the permission of interviewees (stakeholders and groups) who have interests and concerns in the research topic. At the same time, Ghana, a former colony of Britain lives on formalized way of doing things and therefore any investigation of this nature should be clearly articulated on paper to justify the authenticity of the research. To prove to interviewees that I am not criminal soliciting information of this sort, my academic advisor and chair of this dissertation gave me letter of introduction, which was attached to an
authorization received from the Institutional Review Board (IRB). This note served as a clearance at most the places I visited and also proved to the interviewees the genuineness of my study. After participants agreed to be interviewed, I made appointments to conduct the interviews within an agreed-upon and stipulated period of time, primarily, of their interest.

Different levels of interviews were conducted. In the initial stage, I discussed my interest and concern of the lack of funding of higher education in the Ghana with participants of the study. The purpose of this was first to generate participants’ interest on the topic, establish rapport and second, to create an avenue for entry and also have their audience for the study. The greater part of this step was mostly done on telephone before leaving the U.S. When I was in Ghana, the first stage of my research was a visit to the three universities and the polytechnics selected for the study to find out available documents on the topic. While doing this, I made interview appointments concurrently with institutional heads and administrators. This process was very difficult because most of these people have their schedules fully booked and some of them do not operate on a schedule at all. As a result, there were times an interviewee will schedule with me to come to the office and by the time I get there he will be in a meeting. I also visited the Ministry of Education in Accra for documents, the National Council for Tertiary Education (NCTE), the Internal Revenue Service (IRS), the headquarters of the Ghana Educational Trust Fund and House of Parliament of Ghana (for Parliamentary Handsards), all in Accra, the capital of Ghana.

Conducting an interview on a topical issue like funding tertiary education was really a challenging investment for me as a novice researcher. Challenging because, this study was conducted in the midst of political controversy over the proceeds of the Ghana Education Trust Fund. In fact, there have been serious allegation of inappropriate use and siphoning of
the proceeds of GETFund by the government for other purposes. Student leadership, have raised concerns about the transition of the funds from the internal revenue service through the consolidated account to the GETFund. There have been reported cases of arrears to the government. Because of this political controversy and misappropriation, public officials and those in charge of GETFund were a bit reluctant to discuss issues relating to the Fund.

Ethics

The ethical dimension in a research that uses human subjects is very crucial. Individuals involved in the study demand respect in terms of values and beliefs and anything else that may be considered unethical to them and research in general. Using Denzin and Lincoln’s (1998) four principles identified under their “contextualized-consequential model, ethical practices in study may include “mutual respect, non-coercion and non manipulation, the support of democratic values and institutions, and the belief that every research act implies moral and ethical decisions that are contextual” (p. 21). In view of this, seeking consent was considered very important prior to the start of the study. Informed consent was assigned paramount importance for all interviewees that participated in the study.

To further check that ethical concerns are not violated, I issued a consent form detailing how interviews would be treated and issues relating to confidentiality and anonymity of the research findings. In fact, it was clearly indicated to the participants that the tapes used in the interviews would be destroyed on completion of the study. This information was orally and in writing communicated to participants before the beginning of each interview. I also communicated to participants during my first round of interviews, issues like the purpose and scope of the study, the types of questions which are likely to be asked, the use to which the results will be put, the method of confirming anonymity, and the
confidentiality of the resulting report and the extent to which participants’ utterances will be used in all final and available reports.

Participants were also given time to both consider their participation and to ask questions about the research. Additionally, regulations and guidelines for conducting research specified by the Institutional Review Board (IRB) were followed. Prior to the start of this research, I received IRB approval (see appendix 3) by participating in an online research training and workshop and duly certified and second submission of research objectives to Ohio University Institutional Review Board (Guidelines for Review of Research Involving Human Subjects) and have been approved since. I provided the necessary information about the object of the study through IRB submission approval.

Interpretive Role of Researcher

The instrumentality of the researcher in qualitative study makes the research process subjective, which can impact on the findings of the study. As a researcher who has an interest in the topic of research, there obviously would be some “biases” and subjectivities in the research process. It is important for a researcher to show his feelings and emotions about the research topic in a bid to get information, which you perhaps would not have obtained if you would have kept your feelings about the research topic from your participants. At the same time, there is the need to explore such feelings to help you understand respondents’ concerns about the topic. Glesne (1998) argues that there has been debate about the subjectivity of qualitative research. However,

The way to become aware of which subjectivities, of all subjectivities ... are being engaged in your research is to keep note. Watch for when they [subjectivities] creep into your consciousness, be alert for how they take over the questions you ask, and write about them, continuing to look for them as your research progresses. (p. 105-106).
But our subjectivities have to be monitored. Glesne (1998) posits that “when you monitor your subjectivity, you increase your awareness of the ways it might distort, but you also increase your awareness of its virtuous capacity” (p. 109). It is therefore important to recognize the role that a researcher’s attitude, beliefs, interest(s), and values play in interpreting data. Being aware of these helped me to reduce biases and negative subjectivity during the research and the interview process. As a former student who enjoyed tuition free education in Ghana, faced all the challenges and also participated in students strikes and demonstrations in my college days, I expressed my feelings and emotions about the challenges confronting higher education in the country and those faced by students, especially those from low income families and of low socio-economic status. However, I did not allow these feelings dictate the course of the research instead stood aside and played a neutral role in analyzing data from the interviews, this time not as a student of the University of Ghana but as an outsider who knows what the problem is.

Data Collection Techniques and Procedures

Deciding on the data collection techniques is one of the most important aspects of any research. It depends on the research question(s) and the researcher’s interest in the topic. The method indicates what the researcher views as valuable knowledge and the researcher’s perspective on the nature of reality or ontology (Glesne, 1998). Since the overarching theoretical framework for this study is based on the interpretive constructivist approach of analyzing the impact of the policy, interviews was one of the appropriate data collection techniques that was used for the study. In Glense’s (1998) opinion

… Since interpretivists assume that they deal with multiple, socially constructed realities or qualities that are complex and indivisible into discrete variables, they regard their research task as coming to understand and interpret how the various
participants in a social setting construct the world around them….Their qualitative study designs, therefore generally focus on in-depth, long-term interaction with relevant people in one or several sites. (p. 5).

However, one virtue of qualitative interviewing is its permissibility of different methods. In this case, documents from official government publications, policy papers on higher education in Ghana, parliamentary handsards\textsuperscript{1}, and research reports on issues relating to tertiary education sector was analyzed and synchronized for this study. Additionally, it is important to point out that even though this study in every respect based on interviews and document analysis, the researcher would consider integrated enrollment figures to summarize data in a clear and understandable manner.

\textit{Interviewing}

Qualitative interviewing is the “art of hearing data” (Rubin & Rubin, 2005) so that the researcher gets insights into the multiple perspectives of the different interviewees. Interviewing gives the interviewer the opportunity to establish a personal relationship with interviewees in order to obtain the necessary information for the study (Rubin & Rubin, 2005). Moreover, a qualitative interview allows the participants to describe what is important to them using their own words rather than being restricted to predetermined categories, thus participants may feel more relaxed and candid in the interviewing process. Besides,

\begin{quote}
\textsuperscript{1} The official report of the proceedings and debates of the legislature in Ghana
\end{quote}
interviewers have the flexibility to use their knowledge, expertise and interpersonal skills to explore interesting or unexpected ideas or themes raised by participants (Patton, 2002).

Qualitative interviewing is a systematic process of asking and answering questions toward the end view of better understanding a given problem and finding appropriate steps for its resolution (Glesne, 1998). In regards to this, my goal is to understand the interviewee’s perspectives on policy formulation, its implementation, and its impact on higher education development in Ghana, and to identify alternative approaches to its exposure and sustainability. As postulated by Seidman (1991), interviewing provides access to the context of people’s behavior and thereby provides a way for researchers to understand the meaning of that behavior. Interviewing allows the interviewer to put behavior in context and provides access to understanding an interviewee’s actions.

Patton (2002) identifies three basic types of qualitative interviewing for research which was employed for this study: The informal conversation interview, the interview guide approach, and standardize open-ended interview. Although these types vary in their format and structure of questioning, they have in common the fact that the participant’s responses are open-ended and not restricted to choices provided by the interviewer (Patton, 2002).

However, to allow the interview process to run smoothly, some researchers have suggested the use of an interview guide (Rubin & Rubin, 2005; Patton, 2002; Glesne, 1998). In this case, I designed an outline of topics and issues to cover the research questions in the interview process. The interview guide (see appendix 2) helped me ensure consistency, especially in a policy research interview like this, which involves multiple sites so that comparison and analysis can be made. Patton (2002) indicates that these different approaches to interviewing are not mutually exclusive and, as a matter of fact, could be
combined. To him, they all “… share the commitment to ask genuinely open-ended questions that offer the person being interviewed the opportunity to respond in their own words and to express their own personal perspective” (p. 348).

Referring from the multiplicity of qualitative interview approaches, this study was conducted using both “interview guide approach” and “open-ended interview.” For the interview guide approach, interview questions were determined in advance in terms of outline and sequence (Patton, 2002). Even though there are concerns about possible weakness of this approach to gathering information, such as the omission of important and salient information, a low level of flexibility, and the restrictions placed on respondents’ perspectives as a result of how questions are worded, their advantages cannot be overestimated. For instance, the interview guides “outline increases the comprehensiveness of the data and makes data collection somewhat systematic for each respondent. Logical gaps in data can be anticipated and closed. Interviews remain fairly conversational and situational” (p. 349). While an in-depth interview was used for this study, it is important to point out that the mechanics for gathering data are very crucial. Whether when doing responsive interviewing (Rubin & Rubin, 2005) or when using an informal approach, an interview guide or standardized open-ended interviews (Patton, 2002), the most important thing is getting the necessary information from interviewees because the purpose of the interview is to gather information about a phenomenon. As Patton (2002) argues, “[No] matter what style of interview you use and no matter how carefully you word your questions, it all comes to naught if you fail to capture the actual words of the person being interviewed” (p. 380).
In this vein, and to make sure that all important information is captured during interviews, I made use of a digital tape recorder and also kept notes during the interviews. As Patton (2002) succinctly recommends, “the use of a tape recorder does not eliminate the need for taking notes, but does allow you to concentrate on taking strategic and focused notes, rather than attempting verbatim notes” (p. 383). The language used for the interviews was English. There were times that I had to code switch into the Twi language. Interviews were transcribed and typewritten.

*Document Analysis*

Document analysis is seen as one of the important approaches of getting information for qualitative study. Documents captured for this study includes GETFund’s annual reports, official government publications, educational policy reports, parliamentary handsards, and publications form the National Council for Tertiary Education. Others include records and memoranda from meetings. This study utilized the myriad documents, reports and information concerning the financing of higher education in Ghana. Government policy papers on higher education were fully analyzed by considering the policy objectives and purpose, particular emphasis was placed on government polices on funding higher education that has posed serious challenge over the past four decades.

In addition, policy papers, reports and publications from the Ghana Education Trust Fund are most available resources and reference tools for the study. Reports from the University Rationalization Committee were also consulted and extensively incorporated in the study as well. In doing this I considered how these policies have informed and impacted on the direction of higher education in Ghana. At the same time, I made use of reports and policy recommendations by the World Bank and International Monetary Fund on higher
education in Ghana. Moreover, universities’ and polytechnics’ reports and budget papers were reviewed to make the study more comprehensive. Finally, publications and reports and other important documents from the Ministry of Education and the National Council for Tertiary Education were critically considered and integrated into the study.

In this direction, I contacted the appropriate offices such as the Ministry of Education, the Ghana Education Service, the National Council for Tertiary Education, the Ghana Education Trust Fund's headquarters, and the universities and polytechnics registry for all the necessary documents for the study. Having access and understanding of documents on the research topic improves the richness of information for qualitative study. Additionally, "learning to use, study, and understand documents and files is part of repertoire of skills needed for qualitative inquiry" (Patton, 2002, p. 295).

In the same vein, Guba and Lincoln (1981) identify certain reasons why documents and records need to be integrated *en masse* into a naturalistic inquiry: (a) Documents and records, no matter how old they are, are stable and rich resources that serve as the basis for investigation into a phenomenon; (b) they serve as checks and balances on the truthfulness or falsity of a statement, thereby checking misrepresentation and libel during the research process; (c) they provide information about events that exist and arise from the context of the investigating phenomenon, hence they serve as a primary tool; (d) access to documents and records especially in the public record is easier and even sometime free of charge to the researchers; and (e) they are non-reactive, i.e. available for the sharing of knowledge. These document serves as checks and balances to the truth and falsity of information obtained from interviews.
Verification of Data

Data verification in qualitative research has received a considerable degree of criticism from proponents of the quantitative research tradition. Some believe that because of the positionality of the qualitative researcher and his or her role as the instrument, qualitative research is too subject to biases that question the "validity" and "reliability" of research findings. But certain fundamental questions posed by Guba and Lincoln (1981) will serve as a yardstick in determining data verification for this study. Problems such as (a) how to establish confidence in the "truth" of findings of subjects and the context of the study was addressed by ensuring the credibility of the study. In this case I made sure that selected interviewees were those considered to be knowledgeable in the phenomena under investigation. At the same time interviews were transcribe verbatim to avoid misrepresentation and misquotation; (b) the applicability of the findings of the study was determine by the "fittingness" of the findings to another context. This is done by substantiating conclusions of the interviews with sufficient quotations from participants, field notes, and evidence of documentation inspection. I also made connections are with related research and available literature on the African content; (c) how to establish whether the finding could be replicated using the same subjects in the same context was catered for by second round of interviews with the selected participants for clarification and (d) how to establish that the findings from the study are an analysis of information obtained from subjects devoid of the researcher’s biases, motives, interests, and perspective was addressed using conformability approach.
Member Checking

Analysis of qualitative interviews data begins immediately at the start of the interviews (Patton, 2004; Rubin & Rubin, 2005). This will help the researcher to understand the different emerging issues and seek for clarification in the next stage of interviews. Coffey and Atkinson (1996) advised that in qualitative research “We should never collect data without substantial analysis going on simultaneously. Letting data accumulate without preliminary analysis along the way is a recipe for unhappiness, if not total disaster” (p. 2). Guided by this I was able to identify which information needs verification during the interview process. In this direction, I compared key themes emerging from the interviews and cross checked with other sources of information, particularly existing primary documents and reports about the students. Since it is difficult to get the same information in qualitative research, member checking was used when analyzing data for this research. Ideas and opinions differ about a given phenomena and even sometimes similar. In a situation where ideas differ, the existing documents were used to authenticate the accuracy and inaccuracy of the issue. Similarly, member checking was used to inquire whether interviewees’ viewpoints were faithfully interpreted, to determine whether there are gross errors of fact, and to ascertain whether the account makes sense to participants with different perspectives.

Moreover, since a greater part of the interpretation of the data was done in the US, there were times that I have to re-communicate with interviewees. I followed-up with six participants (a parliamentary member, the administrator and deputy administrator of the GETFund, a former president of the NUGS, the vice-chancellor of the University of Science and Technology, and a financial officer of one of the institutions). Primarily, the
mode of communication was through the telephone. On two occasions, I spoke with two
individuals at the scholarships secretariat in Accra. The purpose of this was to get
clarification of some of the major issues that emerged during the analysis. For instance, the
issue of investing GETFund proceeds in building staff bungalows, purchasing SUVs, and the
determination of needy students resonant in all the student leaders interviewed. There was
the need to understand clearly what the opinions expressed by student leaders for example,
mean to the administrators of the Fund.

_Credibility_

In qualitative research checking credibility means cross checking findings and
interpretations of the different groups and audiences from whom that information was
collected and making sure that information presented are trustworthy. Guba and Lincoln
(1991) observed some distortion that may affect the credibility of the study. They noted that
"… induction of reactive responses in subjects and the failure to provide sufficient
opportunity for the researcher's preconception to be thoroughly challenged by data he
collects…” may distort credibility of the study but they argue, “Close monitoring and the
prolonged engagement at the site are sufficient to overcome these effects” (Guba & Lincoln,
p. 105). In testing credibility, I crosschecked information obtained from a subject with
existing information and the perhaps differing perspectives of different groups. From the
forging, it must be pointed out that different credibility measures were used to authenticate
information from interviewees.

After establishing preliminary themes and categories, I looked for evidence
consistent or inconsistent with these themes (outliers) in order to confirm and disconfirm
evidence, i.e. discrepant case analysis. Additionally, I used triangulation by searching for
convergence of or consistency among evidence from multiple and varied data sources (interviews comparing one participant with another; and with documents). I also made use of member checking approach by checking the accuracy of participants. In this particular instance, I asked participants questions relating to the themes that emanated from the previous interview transcripts to confirm the accuracy (or inaccuracy) of previous and present interviews. Other distortions stemming from the researchers’ inability to establish rapport was also checked by maintaining a considerable degree of rapport with interviewees.

Fittingness and Transferability

Looking at the policy initiative that led to the creation and implementation of the Ghana Education Trust Fund, how would the researcher know that the findings of the study would be applicable in different context – different African countries facing similar problems in funding higher education? The purpose of qualitative research is not to make a generalization about a particular phenomenon. However, there is a great tendency toward the belief that by looking at the different sites involved in this study the findings could be used for other tertiary institutions in Ghana. In order to meet this requirement of the study, I made use of different literature on higher education finance both in western and non-western countries. For the continent of Africa the similarities in cultural diversity give room for the applicability of the study in different countries. Guided by the concept of “thick description” originally proposed by Geertz (1973), analysis of the study was broad in order to gather extensive information about the phenomenon. As a result, interviews were responsive (Rubin & Rubin, 2005) to cover all spectrums of the policy. Demographics, the cultural context, norms and mores, deep-seated attitudes, and motives were considered to get the necessary information.
Adjunct to the above, Lincoln and Guba (1985) advised that the key is a thorough description of the specific setting, circumstances, subjects, procedures of the study. This study have integrated different and multiple perspective to analyze the data. The issue of generalizing or transferability of the finding of a study is placed upon the individual(s) who is considering applying this original work to his/her own circumstances. Moreover, by using different data collection approaches in conducting this research, I have increase the level of believability and robustness of the results - more so than if a single method were used.

**Confirmability**

Maintaining confirmability, otherwise known as objectivity and neutrality, is critical in a naturalistic research project where the researcher’s subjectivities are part of the process. However, to make sure that the findings of the study are confirmable I maintained considerable degree of accuracy in records and documents. I also tried to maintained thoroughness in getting information from the participants of the study. According to Rubin & Rubin (2005), thoroughness “means investigating all the relevant options with care and completeness, checking out facts and tracking down discrepancies” (p. 70). To maintain some degree of accuracy, I avoided misrepresentation of interviews, desisting from substituting my own opinion and experiences for those of the interviewees. Using member checking and triangulation provided an effective approach of confirming the results of the study.

**Data Analysis Techniques**

Data analysis is one of the major components of any research, quantitative or qualitative. However, more often than naught, the approach and methodology adopted affects the results and conclusion of the study. Meaning, a careful utilization of the necessary
data analysis techniques not only affects the results of the study but also reveals how the researcher is able to blend and weave the tons of information acquired in the entire research process. In this direction, the methodological approach offered by Miles and Huberman (1994) provided an impetus for the researcher through the data collection stage to data analysis and conclusion drawing stage of this study. I adopted Miles and Huberman’s (1984) qualitative data analysis techniques from the cradle to the grave of this study. Linacre (1995) provides a summary of Miles and Huberman’s (1984) framework for qualitative research, which was utilized in the study. This is presented in the figure shown below.

Figure 3: Miles and Huberman’s Components of Data Analysis

Data Reduction

The volumes of interviews and the quality of information acquired could make qualitative data analysis threatening and overwhelming. A complete reduction of information makes the data more manageable and meaningful for interpretation. Data reduction, the first element advocated by Miles and Huberman framework (1994) "… refers to the process of selecting, focusing, simplifying, abstracting, and transforming the data that appear in written up field notes or transcriptions” (p.10). For the purpose of manageability, I condensed the information through a careful process of deduction and inductions taking into account the research questions and emerging ideas and themes. This process provided me with the opportunity make meaningful interpretation and focused the data to the research questions. In doing this I also distilled the different views and perspectives expressed by the interviewees about the contributions and fulfillment of the Ghana Education Trust Fund to higher education. This approach offered a mosaic of understanding of recovering the meaning of the information acquired. The major challenge in practical qualitative research is data reduction. Eventually, however, the hundreds of pages of interviews and observations were reduced to a short report.

In the next step I adopted Miles and Huberman’s (1994) data display model. This involves a careful and systematic approach of categorizing data, linking data, and connecting categories. After creating and assigning categories, I refined the data with the identified themes and topics relevant to the research questions. At this stage I carefully made extrapolations by differentiating systematic patterns and interrelationships to meaningfully understand the performance of the GETFund since its establishment. I made a flow chart to map out the critical paths, major points and issues, and supporting institutional documents.
and evidence that emerge from the institutions and cross comparisons. Glaser and Strauss (1967) called this the "method of constant comparison," an intellectually disciplined process of comparing and contrasting across instances to establish significant patterns.

Following the above is conclusion drawing and data verification stage (Miles & Huberman 1984; 1994). Here I will reflect on the analyzed data and their implication to the study questions and policy in particular. At the same time cross comparison is necessary to establish the truthfulness of the data in connection to answering the research questions and in relations to available documents and reports. This process of verification helped to establish credibility in the analyzed data obtained from the variegated perspectives of constituencies and respondents. I analyzed the variations of views of the different groups. For instance, those of the university administrators were compared with government officials and student leaders and vice versa. Different and conflicting opinions expressed on transition of 2.5 percent VAT from IRS to GETFund account were considered in a comparative manner. In doing so, I looked for corroborative evidence to establish the reliability of the information received.

**Thematic Coding and Open Coding**

I used two coding approaches that have gained currency for use in Grounded theory methodology, Generative or open coding, which is the process of developing categories of concepts and themes that emerged from the interview data. This approach was used to explore the data so as to avoid fancy assumptions of data interpretation. By doing this I made use of factual coding or descriptive coding approach and identified certain concrete themes that exactly described the study that leans towards the study objectives. Thematic coding was chosen for analyzing the data because I was interested in knowing the
perspectives of the different stakeholders in the policy making process. For instance, focusing on what one considers as the contributions of the GETFund to tertiary education, I was interested in knowing what is common to the views of student leadership, Board members and administrators of the GETFund, government officials and institutional heads.

My estimation was that participants’ perceptions may or may not differ on what they consider to be the factors contributing towards the success of the GETFund. My initial step was to address cases involved, and to examine the responses to each question in the interviews. First, a short description of each case was identified. The case description included a statement, which was typical for the interview, a short description of the person interviewed, and the central topics mentioned by the interviewee concerning my research questions. Then, categories were generated and properties were identified. The third step was to interconnect the answers and categories to find categories and sub-categories, and explanations that answer the research questions in a cross comparative analysis manner. The next attempt was to interconnect these themes and weave them around the literature. This thematic structure helped me to compare different perspectives – those from the student leadership, those from the administrators and Board of Trustees, government officials and university administrator.
CHAPTER FOUR

Perceptions of Reinventing Higher Education in Ghana, the new Policy, Prospects and Opportunities in the 21st Century

Introduction

The first three chapters have dealt with higher education systems in Africa and Ghana in particular. Primarily, I have discussed the major challenges facing higher education institutions in Ghana and sub-Saharan African in general. This chapter discusses and analyzes the interview data collected from the field. In doing so, I coded the interview data into themes. More importantly, I categorized the common themes of the various groups of people interviewed in order to understand participants’ agreement and conflicting perspectives in relation to policy objectives and goals. For instance, focusing on what one considers as the contributions of the GETFund to education, I am interested in knowing what is common to the views of student leadership, Board members and administrators of the GETFund, government officials and institutional heads. My opinion is that participants’ may either agree or disagree on what they consider to be the factors contributing towards the success of the GETFund.

Initially, I address cases involved and examine the responses to each question in the interviews. First, a short description of each case was identified. The case description included a statement about the central topics mentioned by the interviewee concerning my research questions. Then, categories were generated and properties were identified. The third step was to interconnect the answers and categories to find sub-categories and explanations that answer the research questions in a cross comparative analysis manner. The next attempt
was to interconnect these themes and weave them around the literature. This thematic structure helped me to compare different perspectives – those from the student leadership, with those from the administrators and Board of Trustees, government officials and university administrator.

After categorizing the common ideas and opinions, I linked available literature to the information obtained as well as previous studies and research. I used the concept of “thick description” as discussed by Geertz (1973) and Patton (2002). According to them, “thick description” is a descriptive approach of providing detail information of the qualitative data so that readers would be able to make their own judgment and assessment of a given phenomena. Based on this, I provided verbatim, participants’ response in the interviews in support of the themes that emerged.

**Themes and Opinions**

In general, participants of the study believe that the Ghana Education Trust Fund is contributing tremendously toward education development at all levels in Ghana, particularly at the tertiary education levels (colleges, universities and polytechnics). The GETFund provides financial resources for infrastructural development and academic equipments; provision of financial support through the scholarship secretariat for needy and academically promising students; provides grants for universities to enhance research and faculty development; improving facilities to enhance female participation at the higher education level; and created and established the Students Loan Trust (SLT) to open access to students from low socio-economic status; supporting and financing vocational, science and technology education and revamping the government’s policy of improving Vocational Technical Education Centers (VOTEC). At the administrative level, participants believe that
there is effective monitoring that ensures the effective implementation of the policy.

However, concerns were primarily at the political level especially, the transition of GETFund proceeds from the consolidated account to the GETFund account was suspicious.

**Infrastructural Development**

Higher education expansion, i.e. increasing enrollment and opening access cannot be achieved without concurrent improvement in infrastructural facilities, particularly residential facilities to accommodate students. In order to achieve the objective of expanding access there is the need to improve academic facilities, renovate offices to accommodate faculty and staff, support institutions with office equipments such as computers, photocopiers, and printers to facilitate smooth running of administration. Also, classrooms need equipment such as projectors, LCD screens, and audio visual devices to accelerate effective teaching and learning.

The GETFund allocates a greater percentage of the fund to the development of infrastructure facilities. Act 581 200 of the GETFund states “the fund will provide financial support to the agencies and institutions under the Ministry of Education through the Ministry for the development and maintenance of essential academic facilities and infrastructure in educational institution” (Parliament Debates Official Report 2000, p.615).

In compliance with this requirement the Board of Trustees allocated 521 billion (74.4%) and 517 billion cedis (40%) of the total amount in 2004 and 2005 respectively for the development of infrastructure in tertiary institutions. In 2005, the board gave 253 billion cedis for infrastructure development and the provision of academic facilities at pre-tertiary level and 24.5 billion cedis for the rehabilitation and construction of classroom buildings, dormitories and administration blocks in the teacher training colleges nationwide (Proposed
Participants repeatedly indicated the tremendous contributions the GETFund in making in this direction. A public official interviewed had this to say:

GETFund is a major landmark policy in tertiary education system in Ghana in recent times. I definitely do not know where tertiary education would be without this fund. It plays such an important role particularly in the physical and academic infrastructure development by improving existing conditions at the universities and polytechnic and even pre-tertiary institutions. Now if you go to all the campuses you will see huge buildings springing up. Of course, buildings alone do not make up universities but these institutions were initially established to accommodate small number of students. But as enrollment increased there has not been corresponding upgrading in the physical infrastructure. The initial capacity of the University of Ghana for example was about 3000 students however, the current enrollment is over 20,000 students. So clearly, there is no way the university could house all students. But GETFund is really contributing to institutions infrastructural development (Interview with government official, August 2005).

Universities in Ghana over the past three decades have not seen the face of development in their infrastructure. For instance, University of Ghana and KNUST were built prior to independence in the early 1950s as university colleges have survived on a starvation diet in terms of physical development. Institutions have witnessed continuous deterioration of infrastructure. This has become a hitch in the quality of programs they offer. Other problems include outdated library books, complete deterioration of academic buildings, halls of residence and even staff bungalows. Conversation with one of the participants about the contributions of the GETFund towards the development of a sound higher education system in Ghana brings to the fore the role of the fund on revamp universities’ infrastructures. He clearly states:

Massive investment in terms of infrastructural development in all sectors of education in the country is underway. If you visit any of our universities, the University of Ghana, the University of Science and Technology, the University Cape Coast, the University of Development Studies and the University College of Education in Winneba, you will appreciate the enormous impact that the GETFund had made. Many of these institutions have witnessed improvement in their academic
infrastructure with the building of lecture theaters and hostel facilities being funded in part by SSNIT and GETFund (Interview with government official, August 2005).

Facilities have remained unexpanded since most of these universities were established decades ago. Initially, the University of Ghana, formerly the University College of Gold Coast, was established to fewer than 5,000 students and is now admitting over 20,000 students to study in different disciplines. Student accommodation continues to face pressure. Rooms in the student halls of residence that were initially designed to accommodate two people are now officially allocated for four people and over. Lecture halls are overstretched. A lecture theater that has a capacity of about two hundred students is now taking over three hundred and above. Overcrowding, sitting and standing outside classrooms during lectures are marked results of complete dilapidation of academic buildings in universities in Ghana. What makes the situation more precarious is while facilities remain unexpanded the limited ones are overstretched and over utilized with less or without any maintenance.

Consequently, universities have drastically cut off enrollment of qualified students limiting access to higher by facilities. Responding to this problem, one participant briefly remarked:

My personal opinion is if the GETFund has not been established, university education in Ghana would have been dead. This is because in the three or four years that GETFund started distributing funds, we have seen a tremendous growth in infrastructure, Communication and information Technology Development…. The GETFund had provided money for the rehabilitation of lecture theaters and halls of residence. It has provided money for the purchase of water reservoirs. One big problem of the University of Cape Coast was the yearly water shortages faced by the university community. This problem disrupts academic work since the institution is always closed down for months. GETFund has provided the institution with water tanks that has been very helpful in solving this perennial problem of water shortages. (Interview with university administrator, August 2005).
More importantly, an official from the GETFund headquarters remarkably outlined some of the progress the GETFund is making towards educational development in general in the country since the creation of the Act 581. He contends that:

Some of the achievements made by the Ghana Education Trust Fund since the past four years include the completion of a thirty-year chemistry lab at the University of Ghana; and structural upgrading of Kumasi, Accra and Ho polytechnics to enable them start degree programs. We have also provided computer laboratories to all the tertiary institutions in the country. We have purchased vehicles to all the second cycle girls’ institutions in the country and a good number of secondary schools (Interview with an official at the GETFund headquarters, Accra, August 2005).

One of the major frustrating moments for the academic community is a situation where instructors share common offices. There is no privacy at the university in terms of space. Institutions pack administrators in one single roof with no clear distinction of office space with the teaching staff. This in itself creates a lot of disincentive to attract potential instructors. A conversation with an institutional administrator shows how GETFund had contributed to the development of their institution. His estimation of the contributions of the GETFund is summarized below:

Some time ago we felt like neglected in our institutions. Students and visitors come to your office and it looked like a cubicle. A small place, which should have been occupied by a single person, was partitioned for two or three people. There was lack of motivation to work but the GETFund is contributing immensely toward the development of infrastructure and human resources development in our institutions and trying to furnish laboratory for us. This building (an administrative complex) we occupy today was funded by the GETFund. (Interview with an institutional head, August, 2005).

Knowing that the GETFund is contributing a lot toward institutions from the views of administrators, government officials and finance officers is very important, yet comparing and contrasting their opinions with those expressed by other respondents give more objectifies to the analysis. On the same issue, a student leader interviewed reiterated the point already made by previous interviewees. He observed:
If you go to all the universities and polytechnics, you will appreciate the wonderful job that Ghana Education Trust Fund is doing. The GETFund has reformed most of these institutions especially the polytechnics. It has really reformed them and put new faces to them. In fact, some of the polytechnics, which used to look like technical schools are now gaining their reputation as tertiary institutions. Take for example the Kumasi Polytechnics, a new building has been put up for their administration and offices. Now the policy of turning these institutions into degree awarding institution can be a reality because at least they have some of the structures in place that can help them start their programs. It gives some spirit to the faculty who teaches in such an institution and also encourages students to apply to such an institution. I strongly believe that if these developments continue, the pressure on the university can be eased because student would also see the Poly as a good place to get degree. Definitely access to higher education will increase (Interview with a student leader, August 2005).

The lack of infrastructure poses serious threats to improving access, enhancing the quality of teaching and learning, and the general quality of education in universities in Ghana. More importantly, the continuous deterioration of infrastructure has severely affected science education in the universities. Laboratories in most of these institutions have become a battlefield for mice and other rodents. Lack of chemicals and equipments have affected science education in institutions in Ghana. The GETFund supports institutions with the necessary equipments and chemicals, though not enough in most cases, but as one respondent succinctly puts it “half a loaf is better than none. We were in a situation where nothing was coming, so if today we are getting something we should be proud of that development” (Interview, with a university accountant, August 2005). Referring to the role of GETFund in the provision of equipments to overhaul institutions, a government official noted:

Most of the institutions have received support from the GETFund for the purchase of office equipments such as computers, photocopiers, printers and internet server for ICTs. Not only universities, most of the second cycle institutions have benefitted from the GETFund. In fact, there is an allocation which goes to the members of parliament to support micro educational projects in their constituencies so every year about hundred million cedis is allocated to members of parliament to support
education in their constituencies (Phone interview with government official, September 2005).

While providing equipments is a problem in universities in Ghana, part of the problem is due to the fragile nature of the economy and currency devaluation. Most of the equipments and chemicals necessary for laboratory experiment and practical work have to be imported from the international market at such an expensive price. Universities find it difficult generating income to import such exorbitant products from the international market. The result of this is training students who are theoretically knowledgeable with less exposure to practical experience. However, this problem is not peculiar to Ghana but other developing countries more particularly Africa nations have suffered this problem than any other parts of the world. A study by the Task Force (2000) amplifies this daunting situation in the Congo. Recounting the infrastructure challenge at universities in the Democratic Republic of Congo, the World Bank/ UNESCO (2000) observed that

The current situation is extremely difficult. Most universities, public and private, lack the necessary funds to provide basic educational infrastructure – sufficiently spacious classrooms, laboratories, equipped teaching hospitals, libraries, computers, and Internet access. In general, students have no textbooks, and professors must dictate their notes or copy them onto a blackboard. The majority of schools have no library, no telephone, and not a single computer that students can use (p.24).

This situation is not different from any other institutions in Sub-Saharan Africa. Once again, financial insecurity remains the major threat to universities. Most universities would like to embark on serious academic research not only within the institutions but outside the walls of university campus. With the ongoing globalization and higher education development, Africa countries fall behind this global phenomenon. In terms of equipments, universities for the past four decades have been relying on outmoded office equipments. This has retarded administrative efficiency, which usually causes a stalemate in the
institutions. At the academic level, faculty members and students rely on the traditional modes of searching for library information via index cards. This is because universities cannot afford the cost of establishing a computer lab that would be accessible to all students as we see in the advanced countries. The dark side of this situation is that not only are students pursuing higher education from Ghana deprived of the rich sources of information that are accessible through internationally recognized electronic databases on the internet, but also they rely heavily on outdated textbooks which are of limited relevance to modern intellectual discourse. There was no university in Ghana that has a well-developed computer infrastructure, which can promote scholarly research among students and faculty. Internet facilities are primarily accessible through private internet cafés, which is extremely expensive for student to access for academic purposes. At the administrative, GETFund is gradually furnishing offices with computers. Most of them are connected to the internet to ensure efficiency. As pointed by one accountant:

Administrative work over the years has been slow not because we are not efficient and incompetent of meeting deadlines. However, we do not have the required equipments to aid our efficiency. I strongly believe that most of the administrators if not all within our offices are computer literate but when they came to this office, there were no computers to work with. They still have to rely on the outmoded manual typewriters. After staying in these offices for more than a year, you will forget all the skills you learned in computing. Sometimes students complain that we are not efficient. This has made our work difficult but since the past three years we have seen major improvements in equipments in our offices. Now we have printers, photocopiers, and computers even though not all of the computers are hooked up to the internet but then it serves the needs of the growing student population (Interview with an accountant, August 2005).

While university students in the United States, the United Kingdom, Germany, Japan to name a few enjoy long hours of internet accessibility in their institutions, no university in Ghana has such comparable facilities. Students who find themselves in universities in Ghana still use library index card for searching for articles, journal papers and textbook. This
process does not progress educational development. When a student gets to the library they spend a greater percentage of their time on locating the position of textbooks. This poses serious threat and challenge to developing an efficient academic system. In reaction to this problem, a government official narrated:

The Ghana Education Trust Fund is now among the richest funds in the country. A time will come that universities will see the face of real improvement. The management is doing a good job by allocating greater part of the proceeds to develop the infrastructure and equipments of the universities. Apart from the buildings you see on our campuses, GETFund is providing billions of cedis for the purchase of office equipments such as computers, printers and photocopiers. They are also providing funds to improve library facilities. For instance, an investment in the encyclopedia project and restocking the libraries is something we need to commend the administrator and board of trustees. These universities do not have modern textbooks but the GETFund is supporting that initiatives. They are financing the textbook supply to most of the primary and senior secondary schools. I think we need to have patience. I strongly believe that in ten years to come our campuses will change, our libraries would be equipped with new books, and our science labs will become a research place for training new scientist for this nation (Interview with government official, August 2005).

Research and Faculty Development

Research at the university plays a huge role in knowledge creation and dissemination. The role of the university then is to play an active role in knowledge production, a vital indicator of societal development. The lack of development in most third world countries is partly attributed to the lack of investment into research and development. For higher education to thrive and gain its lost image in the continent of Africa there is the need for universities to transcend the boundaries of learning and teaching to include into the curriculum research components. It is out of investment in research that innovation and advancement can take place in the universities and the general economy. Universities in Ghana have become a place of teaching and learning with little attention paid to faculty
research and development. The importance of research and knowledge creation is clearly articulated by Benneh (2002) who contends,

African universities have a tripartite mission: teaching, research and service. Although it is the teaching mandate of universities that is better appreciated by the public, the research function distinguishes the university from other educational institutions. Through research, universities generate new knowledge, which contributes to solving societal problems, impart problem-solving skills to their students and produce a stream of young researchers that can sustain the university enterprise. Moreover, research enriches teaching, since it provides both teachers and students with familiar examples for analyses and helps to keep teaching relevant to the needs of society.

Nevertheless, there has been a total neglect of the second mission advanced by Benneh (2002) in universities in Ghana. This is because, the academe in Africa in general has not been able to break through the strings and frontiers of financial dependence and penetrate the realm of knowledge seeking and creation. The consequence of this is the inability of universities in Ghana to exchange and transmit scholarly and scientific knowledge with other countries, which is an affront to developing a sound, and strong knowledge based economy. Another study by the World Bank/UNESCO (2000) recognized how the lack of research agenda negatively impacts on the economy.

The disappearance of a research agenda from these universities has serious consequences. The inability to pursue research isolates the nation’s elite scholars and scientists, leaving them unable to keep up with developments in their own fields. As research universities lose their ability to act as a reference point for the rest of the education system, countries quickly find it harder to make key decisions about the international issues affecting them (p. 32-33).

However, many of these problems facing institutions in Africa are tied to the financial austerity. Perceptions of participants interviewed indicate the importance of faculty research and development in developing higher education institutions. GETFund provides certain percentage of their yearly allocation to faculty research and development. Allocation for research and development was 7.2 percent amounting to 28 billion cedis in 2004. This
amount increased to 35 billion cedis constituting 5 percent of the total approved amount; and 18 billion was allocated in 2005 fiscal year. This provision is in line with section 2 (d) of Act 581. The amount is channelled through the National Council for Tertiary Education (NCTE) for the training of talented students and faculty members first to increase faculty retention and second to support faculty on their specific academic research. A participant observed:

We have faculty members who are being sponsored to pursue their doctorates in different disciplines both here in Ghana and abroad, United States and the United Kingdom. However, because of the problems associated with sponsoring people abroad and not coming back to help the universities, all these programs are designed on split sites basis. That is once a person is sponsored to study outside the country, that individual has to come and complete the program in Ghana. The finance of this local and abroad program is by the Ghana Education Trust Fund. We didn’t have this system before the GETFund and it was rare to hear of an individual being funded by the Government of Ghana to study outside the countries. In fact, that is not to say this has never happened. Under the Nkrumah’s regime and the early days of post independence, there were quiet a few of our scholars today who received their degrees outside the country under the direct sponsorship of the Ghana government. But this has when government faced serious economic problems and continuous brain drain. Therefore, I think the GETFund is really making a tremendous impact in developing the faculty based of the institutions (Interview with an institutional administrator, August 2005).

Training of individuals and financing research projects are very expensive investment and requires the support of government and some private industries. In most African countries financial support for higher education is limited and the little budgetary allocation given to institutions is “devoted to personnel and student maintenance costs, leaving hardly any resources for infrastructure maintenance, libraries, equipment, or supplies – all key ingredients in maintaining a research establishment” (World Bank/ UNESCO, 2000 p.32). In the same vein, with a weak relationship between universities and industry, few findings are available for universities to embark on research and innovation. As noted by one of the student leaders:
It is unfortunate that our past and even some of the present leaders paid less attention to higher education and research. It is such an expensive investment and really needs the support of the government and other funding agencies. Governments hardly focus attention on this and sometimes I question how institutions can be innovative without this component. If you look at the advanced countries such as United States, Germany and the United Kingdom, you will realize that some of the breakthrough in their technological advancement is not just a matter of continuous teaching but more importantly, investment in research. There are a lot of ongoing studies to find cure for diseases. This would be done through research at the universities. In fact, if universities cannot lead the nation to discover new ideas and knowledge then I think the University has lost a great mission and service to the community it serves. The government has to prioritize his budget and focus research at the universities. I think this is exactly what the GETFund is doing. Of course the amount they provide is not enough to finance any grandiose research projects but I think in the course of time this will take proper shape. Besides, it is better than nothing. (An interview with student leadership, August 2005)

Closely related to the lack of investment into educational research is the absence of commitment by faculty to embark on intensive research into higher education. In the western world, there is the surge for collaborative research among faculty members. Department members come together write research proposals for funds into specific project and research. This phenomenon is quite lacking in universities in Ghana. In the words of a administrator,

Faculty members have not been able to commit their time on research in their respective fields of study. The result of this is lack of their personal development and academic advancement. There are some researches you really do not need to invest so much of money to into it. But they have not been able to spend time outside the classroom to do this. Part of the problem is attributed to the absence of incentives for academic staff. The pay structure and incentive system at the universities is not good. Most faculty members at the University of Ghana have more than two other part-time jobs in addition to their fulltime academic loads and responsibilities. With the escalating inflation and economic downturn coupled with low income, most faculty members have to support their families if worked extra hours beyond the fulltime academic load. Hence, time for rigorous academic research is not an option (Interview with an administrator, August 2005).

In Ghana, university professors find themselves moving from one university to another on daily basis. A fulltime university professor at the University of Ghana is also an
adjunct professor at Central University or any of the newly established private institutions or even any of the other public universities. The consequences of this are great, university professors do not have time to involve in proper research into new books, text and articles that will improve and enrich their knowledge base. They are familiar with the old recycled notes. A comparison of students’ notebooks for a particular course taught by the same professor to different group and cohort of students within a five-year period indicates the lack of upgrade and the continuous use of outdated information. The lack of research in universities severely affects the quality of teaching and learning, which is not comparable to the international standards.

Consequently, this affects the academic development of students who received their degrees from institutions where there is less emphasize on research. There is always a huge difference between students pursing similar degree programs in universities in Africa and those from the West in terms of research experience. The rote learning approach coupled with classical approach of teaching as inherited from or bequeathed to the continent by the colonial education system always reign high in the academe. Innovation and creativity is not encouraged, let alone research into societal problems. Hence, the development margin between the Western nations who reward research and knowledge creation is always big. This situation is confirmed by the other research by the authors of the 1998/99 World Development Report, who noted that

Poor countries and poor people differ from rich ones not only because they have less capital but because they have less knowledge. Knowledge is often costly to create, and that is why much of it is created in industrial countries. But developing countries can acquire knowledge overseas as well as create their own at home. Forty years ago, Ghana and the Republic of Korea had virtually the same income per capita. By the early 1990s, Korea’s income per capita was six times higher than
Ghana’s. Some reckon that half of the difference is due to Korea’s greater success in acquiring and using knowledge (p.2).

Knowledge is pervasive in almost all the things we do and this is acquired through constant research. For universities and other institutions of higher learning in Africa to serve as the bedrock for economic development, they need to domesticate their knowledge and diffuse it into the economy by establishing close linkages with the private sector.

If developing countries aspire to catch up, higher education can be a fundamental instrument for speeding that process. Learning how to access ideas and technologies developed elsewhere and put them into practice – skills that higher education is uniquely well suited to build – can enable developing countries to garner the benefits of globalization without the laborious and costly process of discovery (Bloom, D., Canning, D., & Chan, K. 2006, p.3)

The Board of Trustees of the Ghana Education Trust Fund believes that research at the institutions of higher education plays an important role in the nation’s economic development. An interview with a former trustee of the board reveals the importance they attach to research in higher education.

During our term of office, we really see the need to provide some money to support scientific research because our universities are not doing a lot when it comes to development in the sciences. In fact, last year alone we allocated about 18 billion cedis to the NCTE for the support of research. This amount seems very small but I think this will cushion whatever amount the government provides to the universities. It’s about time we really focus our attention on research if our country would like to develop. You have to know that our problems are different from those of the developed countries and therefore we need to research into these problems ourselves to find solutions for them. It is not always the case that we will get support from other nations. So I think the GETFund is really helping in this direction. I hope the newly appointed board of trustees will make this agenda more of their priority in the near future because greater percentage of the money goes into infrastructural development (Interview with former board member, August 2005)

Moreover, one of the favoring arguments during the consideration stages of the GETFund bill was that there is a positive relationship between economic development and higher education. Parliamentarians of the Republic of Ghana believe that for Ghana to reach
the level of development comparable to international standard, higher education should be prioritized on the government budgetary agenda. Surprisingly, in the midst of these arguments some opposition members on the aisle believe that creating a fund through taxation will worsen the plight of the ordinary Ghanaian and vehemently opposed to the idea of imposing additional tax rate for the purpose of education. Notwithstanding, they were not in contention of the fact that better higher education system could spearhead and boost economic development in the country. In his contribution to the debate that ensued the creation of the GETFund bill, the honorable Akuffo Addo, a parliamentary member for the New Patriotic Party representing Abuakwa constituency opined

We, on this side of the House, cannot overemphasize the centrality, the quality of education to the nation’s future. We all know that the successful economists of this century will be those endowed not necessarily with natural resources but with a trained skilled labor force. The future in cyber space is going to be dominated by the brain industries and it is thus vital that we take all measures necessary to confront this challenge, so that we keep up and fall back in the new race (Ministry of Parliamentary Affairs Report, 2000 p.652).

Closely related to this view expressed back in May 2000 during the bill consideration stage, is the idea expressed by an interviewee about the place of higher education in national economic development, who noted:

Higher education development will increase knowledge and ideas creation through research. Increasing research fund for higher education will not only introduce high quality research into the universities and industries but also will open the doors for new products, services getting into the industries, which will lead to high-paying jobs that can sustained economy. I know GETFund provide funds to improve research and development by giving money to the institutions through the NCTE for this purpose. In fact, the success of every nation depends on how knowledge is created and advanced. Knowledge can be developed to its potential if universities improve on their research. For a long time this nation has relegated that aspect of the university to the background because of lack of funding. I think Ghana like many Africa nations is lacking on this aspect of knowledge development and dissemination of information. The GETFund provides some funding for this purpose but much has not been done because the challenges facing universities are enormous that we need to deal with the most pressing problem of accessibility. Expanding access is a
crucial problem. We only could expand access dealing with it at three levels by providing residential infrastructure, academic infrastructure and expand the number of faculty development (Interview with government official, August 2005).

Faculty development, retention and recruitment have always been a major challenge to universities and polytechnics in Ghana. A profile of the universities will show that majority of professors, instructors and lecturers are past due retirement. General consensus is that the GETFund provide funds to overhaul the institutions by first supporting graduate students to pursue their doctoral studies so that they can come back and support the universities. In support of this one interviewee has this to say:

They give monies to the universities to undertake research projects. For instance, this year KNUST received from GETFund about 39.4 billion cedis. This amount was broken down for the six colleges and the main administration of the university. So what GETFund does is, they give this amount to the institutions then the VC and Pro VC would decide with other deans how much each college should receive for their research projects and etc. (Interview with university accounts officer, August 2005).

Moreover, the GETFund goes beyond sponsoring talented students. The fund also provides support for faculty members who only have their masters degree to obtain their doctoral degrees either from a local institution or abroad. An interview with a development officer at one of the public universities reveals the situation glaringly. As he noted:

The GETFund provides money for students and faculty members who want to further their education so that they help the university. In this University, GETFund has approved some money for us to train our doctoral students. I think if Ghana wants to develop, then we need to train more doctoral students so that when we are not there they can take charge of the institution. But because there is no money we cannot provide scholarships for our students and sometime people have to work and school at the same time. It takes a student five-six years or even more to complete a doctoral degree program. For example, I am due for retirement but there is no one to take my position because we don’t train students for that purpose. I know the GETFund has started giving funds to students in all the departments and I’m sure there are more than 25 students who are studying in this program. The problem is most of the lecturers here are due for retirement but there are no replacements. I am retiring next year (2006) and I know a lot of professors who are also leaving but the fact is, we need to replace them. Since the replacements are not there we have been
staying all the time just recycling the archaic knowledge. We are now in computer age and there is the need for the newly trained computer mind to sustain our departments and economy (Interview with a University’s Development Director, August 2005).

This observation is confirmed by findings in a recent study conducted by Sawyer (2004) on Challenges Facing African University. He noted that in Ghana, “forty percent of the teaching staff is over fifty years due for retirement in ten years” (p.33). Surprisingly, an interviewee succinctly opined:

Majority of the faculty members at the universities in Ghana are due for retirement but are forced to remain because the universities do not have qualified replacement. This situation is quite illuminating because it is difficult to build an intellectual community with retirees. The institutions need to inject fresh blood in their academic staff. Cognizant of this situation is the attempt by the Ghana Education Trust Fund to alleviate increasing shortage of academic staff to save the department. However, the amount provided by the GETFund is a peanut. It cannot really support any cutting edge research. (Interview, with a student leader, August 2005).

Where as research and development poses a serious threat to universities in Africa, it is important to state that brain drain remains the hallmark of the collapse of most academic departments and programs. More often than naught, people sent outside, to further their education completes their studies and do not return home. Reasons abound for this despicable attitude of individuals but the most commonly cited is, people prefer to enjoy better standard of living, by seeking greener pastures at the host nation instead of returning home to support their countries. However, institutions have come out with a policy where individuals sent to pursue further education abroad contract with the university to come home to complete the final stage of their studies. In reaction to this an institution’s administrator opined:

The University of Cape Coast with support from the GETFUND is sponsoring some of their students and faculty members to pursue higher degrees, Ph.D. through its faculty development programs. We are embarking on a split site program where lecturers and students are sent outside the country to pursue higher degrees and are
required to come home and complete their programs. I think sometimes it is very difficult to make a case for brain drain since the economy does not provide the necessary support for professionals as compared to other parts of the world but we at the universities have to put our feet on the ground to make sure that people who received funding from the GETFund come back to support the nation. If you look at the rate at which nurses and doctors who receive funding and training from the government are leaving the country, the situation is sad for the country. This will affect our development and we will always be lagging behind compared to other countries (Interview with university registrar, August, 2005).

These observations are evidence to the fact that higher education in Ghana and Africa in particular is in jeopardy if universities are not able to add on to their faculty and intellectual core but all they experience is intellectual capital flight. Though, all groups interviewed commend the work of the GETFund in addressing the problem of faculty development and research, a president of one of the SRCs in the nation’s universities contended:

The administrators of the GETFund has to set their priorities right. They need to really weigh what is very important to the universities and polytechnics. For a very long time, our universities have been relying on old professors who cannot really add new knowledge to the academy. GETFund is focusing too much on infrastructure, which I think is good but they need to be careful because if you have all these buildings and you increase enrollment, we will still have a situation where one lecturer is handling a class of over three or four hundred students. I think they should cut the budget allocated to certain infrastructures and pump the monies to support graduate education. A good example is, buying buses and trucks which are not considered among priority areas of institutional development. The Board and administrator have to prioritize strategically to avoid misuse of funds. (Interview with a student Leader at Cape Coast, August 2005).

From the above, one would realized that the GETFund is greatly influencing higher education development in Ghana. Creating dynamic avenues for faculty members to access funds for specific research from the National Council of Tertiary Education is the first of its kind. Providing funds and scholarships to support local and foreign postgraduate studies is an incredible achievement and fulfillment of section 2 (d) of Act 581. In 2005 the Board of Trustees allocated a total of 18,000,000,000.00 ($US2,022,472) to the NCTE for the
training of brilliant students as faculty members and also for research projects into relevant areas of the economy. In 2004, similar allocation was made to the universities to acquire base research facilities.

Whereas research and faculty development pose severe threat to the development of institutions, one other challenge that universities have been facing over the years is how to expand access to all qualified candidates. Predominantly, lack of residential and academic facilities remains a huge block to improve accessibility at the tertiary education level. Particularly, higher education is not accessible to people from deprived regions of the country (the three northern regions and other parts). Women are also lagging behind at the tertiary education level. In view of this, the Management of the GETFund provides greater percent of their yearly allocations toward the development of infrastructure at female institutions in the nation. In 2004, of the ¢512 billion that was apportioned for infrastructural development, 55 percent of this amount went into development of infrastructure in favor of female education (GETFund Distribution Formula, 2004) In 2002 25 percent of the ¢390 billion went into improving enrollment of institutions and management (Report of the Committee on the Distribution Formula, 2002).

Promoting Access to Higher Education

Access to higher education has been contentious in Ghana, while higher education is open to all citizens, social structures and national policies have made it less accessible to students from low income and disadvantaged families. There continues to be problems with social inclusion of different groups, and gender participation in higher education. A study by Sawyerr (2004) shows that even though, the past two decades have witnessed a drastic increase in enrollment in higher education institutions in Africa, there still remain some
social groups that are highly under represented. With the increase in the number of public and private universities, enrollment rate in universities in Ghana rose to multiple proportions of about ten thousands in 1990s to a total of 43173. Sawyerr (2004) remarked,

Despite the remarkable expansion of enrolment, the gross enrolment ratio (GER), that is, the proportion of young people aged 19-24 that is in university, is, on average lower in Africa than anywhere else, and can be considered inadequate to the demands of the modern knowledge society (P.13).

However, the situation is more revealing when we look at enrollment statistics based on geographic and gender representation. Most of the students who gained admission to the nation’s higher education institutions are either from the major capital cities or have lived most of their lives in the urban areas and have enjoyed the benefits of good quality primary and secondary education or may have had parents and relatives who could afford the cost of extra classes. Asking an interviewee what he thinks about GETFund policy of providing funds to support and reduce the high rate of illiteracy in historically disadvantage areas of the country, he noted:

A look at the universities and polytechnics will tell you which ethnic groups have greater representation and participation at the tertiary education level. Enrollment and representation is always skewed favorably toward students who attended the few renowned secondary schools mostly the private institutions. Access to the so-called renowned institutions depends on ones performance in the nation’s Junior Secondary School Certificate Examinations. With the falling standards and dismaying performance of students in public institutions, to have a better primary and junior secondary education in Ghana, one needs to have attended one of the nations private or preparatory institutions which charge exorbitant tuition fees (Interview with government official, August, 2005).

Looking from this perspective, one would see that majority of the students attending universities and polytechnics predominantly come from the good quality schools found at the urban centers. Thus, with the selective and meritoerotic admission procedures, most of the students who gain admission may come from the few selected public institutions located
in the urban areas of the country. Part of this problem could be traced to the immediate years of independence when the Nkrumah’s government situated the good schools established under the Ghana Education Trust (GET) mostly in the south (Quist, 2003). By concentrating the good schools in major cities in the south, those residing in the rural areas and especially the northern part of the country and the socially disadvantaged were prevented from the benefits of quality education. To receive quality education most students who find themselves remote from the Achimota-type of secondary school have to find equally good private institutions, where they pay high tuition.

Consequently, university admissions have to be based on clearly defined and acceptable standard and criteria so that we can get those capable of doing university work. Apparently, one’s ability to pursue a degree program is determined by one’s performance in School Certificate Examination, which to a larger extent depends on the kind of secondary school an individual attends. Mostly, greater percentage of university students are from the good schools, which is skewed towards the few advantaged in the society, however, since universities continually face pressure on improving facilities it is difficult to admitted student far below the standard. One way of dealing with this problem is to improve facilities so that screening for the good students does not lead to discrimination different social groups. A finance officer interview at one of the universities declared:

One of the major problems facing universities over the past two decades is the expansion of both academic and residential facilities to accommodate most of the students who apply for admission to this institution. As a result, we have not been able to expand admissions to all qualified students into several of our programs. However, with the establishment of the Ghana Education Trust Fund and assistance coming from them, quiet a number of infrastructural developments are underway in this institution, which will go along way to open access for most qualified students in the near future. In this direction, and based on the institutional needs and priorities we have a number of projects ongoing. For instance, we are constructing a Central
Lecture Theatre that can accommodate over thousand students; College of Science Building; College of Art building, an Administration and Faculty Complex which is in Phase 1, Integrated Rural Art and Industry or the Centre for Cultural and African Studies; Auditorium for School of Engineering; and the phase one of Sports Complex. We believe this will to a large extent ease and reduce some of the perennial problems of infrastructure development in this university. In addition, plans are underway building a new hall of residence from funds provided by the GETFund (Interview with university finance officer, August, 2005).

Talking about enrollment and access to higher education, data collected from the NCTE in all public universities and polytechnics provides better insight to the burgeoning demand for improvement in infrastructure to increase access in the nation’s institutions. This will provide a supporting evidence for the GETFund’s grave concentration on infrastructure development in their yearly distributional formula.

The enrollment trend at the five public universities from 1999/2000 to 2004/2005 academic years shows that in all the institutions there was an increase in enrollment over the five year period. For instance the total enrollment figures for all public universities in 1999/2000 academic year was 36221 made up of 11907 for university of Ghana, 9501 for Kwame Nkrumah University of Science and Technology, 8245 for University of Cape Coast, 5942 for University College of Education Winneba and 626 for the University of Development Studies. By 2004/2005 there has been a dramatic increase in enrollment to 72,541 for all the public universities, which is about 100.27 percentage increase.

Unfortunately facilities in these institutions have not seen corresponding improvement to match these increases. Referring to the dramatic increase in enrollment an Official of the NCTE noted:

One of the reasons for the current increase in university enrollment is attributed to the role played by the Ghana Education Trust Fund helping to develop facilities in this institution. The University of Development Studies is an infant university established at the Northern part of Ghana to cater for the disadvantaged part of the country. This institution, the first of it kind has different campuses to develop
programs that will meet the development needs of the country in major disciplines. The GETFund has increased its support for these campuses in order to increase enrollment at the university (Interview with Official at the NCTE, August 2005).

Section (3c) of the GETFund Act enjoins the board of trustees to specifically allocate money for the reduction of high illiteracy in historically disadvantage area particularly in the northern regions of Ghana (GETFund Bill, 2000). In fulfillment of this tenet, the board has made this requirement a priority to develop the University of Development Studies (UDS).

As noted by one university administrator,

The board of trustees must be commended for the areas they have gone thus far. In the University of Development Studies for instance they have been constructing hostel for them because UDS is virgin institution, which need that support. They provide them with funds for building, donating buses and pickups but I think they need to focus on one particular project set a target and finish it within a year or two. As it is now they are doing many things together….Things are done in bit and pieces and if you’re not observing well you’ll not see the impact they are making on our campuses. Regardless, the board is doing well to help the north (Interview with a university administrator, August 2005).

This partly explains the growing increase in enrollment at UDS for the five year period. It would have been difficult for the university to reach its level of development so far. This is not to declare tacitly that GETFund had directly increased access for it five years of operation. Nonetheless, evidence suggests that with the enormous contributions GETFund is making towards infrastructure development, enrollment deficiency currently facing tertiary education in the country would be solved. Referring to an official statement issued by the Minister of Education Youth and Sports on the contribution of GETFund toward education vis-à-vis enrollment, the minister opined that:

The tertiary education sector has seen some improvement in academic and physical facilities especially through support provided by the Ghana Education Trust Fund (GETFund). Partly as a result of this, there has been a significant increase in the intake in the past three years. Total enrollment in the universities, for instance, rose from 40,673 in the 2000/2001 academic year to 53,895 in the 2002/2003 academic year representing an increase of 32.5%. The corresponding figures for the
polytechnics are 18,459 and 23,717 representing a 28.5% increase (Baah-Wiredu, 2003, p.2).

As well, this point is clearly enunciated by a polytechnic administrator who believes that the allocations the GETFund is making towards the development of facilities would have a huge impact to expand access to tertiary education. He noted that:

It will go a long way probably if not completely to resolve the issue of accessibility because the GETFund was not set up to put money in the pocket of individual students. It was set up basically to provide infrastructure so as to increase access to tertiary education by improving academic facilities. Take for instance, If 17 students are applying to our university and we can only take seven because we do not have enough lecture spaces, we don’t have enough residential accommodation, and we don’t have enough lectures and instructors and so on and so forth, then the issue remains that GETFund will still be necessary to provide funds to expand facilities -- residential and academic and even human and material. In fact, if GETFund would continue to provide assistance to needy students, loans and scholarship and continuously fund university projects, I could be bold to predict that the future of higher education in Ghana in the next decade could be bright (Interview with an Institutional Administrator, August 2005).

Such predictions run through the thoughts of most people who have such a flourishing opinion about the future of higher education and what GETFund could do. To some, the creation of GETFund marks an era of renaissance for higher education development in Ghana. Such optimistic perception is elucidated by a finance officer in one of the institutions who notes,

If GETFund keeps adding to what government provides to institutions say the next ten years or so, higher education would become more accessible than we see today. With the ongoing infrastructural development – building of lecture theaters, student hostels facilities, and faculty bungalows the universities can increase the number they admit every year. Those of us who work in this office know what is really happening. The GETFund will pave way for those who cannot get admission into institutions because of the limited facilities. And also with support they want to give to private institutions, I strongly believe that the problem of accessibility could be addressed (Interview with a finance officer, August 2005).

Revisiting the enrollment issues however, one observable yet, interesting thing is that universities and polytechnics are always not able to admit all the qualified students who apply
to these institutions. Surprisingly, as applications to these universities have grown over the years one would expect that as more people show interest in higher education there would be more places to offer them, consequently, institutions cannot admit all of these students. Institutions have set high standards for admission, which have not been favorable to students who did not have access to the very good secondary schools and did not have highly competitive grades.

However, the case at the polytechnic was very different as institutions witnessed enrollment increase from 1996 to 2003 academic years. For instance, in 1996/97 academic year, total enrollment for all polytechnics excluding Wa and Bolgatanga polytechnics was 7,420. By 1999/2000 this has jumped to 16,956 and rose to 23,117 in 2002/03 academic years. Nevertheless a careful study of the figures would indicate that out of the 20,747 qualified students in 1999/2000 academic years who applied to the nations polytechnics in different disciplines, only 7,274 were offered a place. 7,600 out of the 18,297 qualified applicants were admitted in 2000/2001 academic years and 8,678 of the 23,255 of the qualified applicant gained admission in 2001/2002 academics years (Statistical Digest of the NCTE, 2000-2002). These figures show the dynamics and the seriousness of how limited access to infrastructure impinges on admissions and enrollment. Responding to this daunting situation a polytechnic administrator pointed:

The reason for not admitting all qualified students is due to the limited academic facilities such as lecture halls, limited residential facilities for students and more importantly, shortage of instructors to facilitate academic process. One important thing about polytechnic education is the emphasis placed on its technical and technological curriculum, which requires industrial machines and equipments to orientate students with the practical know how in their respective programs. With no funding it is extremely difficult to admit more students in empty campuses (Interview with a Polytechnic Administrator, August, 2005).
It is anticipated that with the ongoing development by the Ghana Education Trust Fund universities would be able to increase their intake of qualified students. Recounting the problems facing institution on increasing their numbers, an administrator at the Kwame Nkrumah University of Science and Technology stated:

I don’t know what would have happened to tertiary education without the Ghana Education Trust Fund. In fact, most of the developments you see around here are either partly or wholly funded by the GETFund. The university cannot admit the entire qualified students because there are no academic and residential facilities to accommodate them. For instance, a lecture theater that was built in the 1960s for about one or two thousand students is now accommodating over ten thousand students. This is not possible. Look for example, this academic year (2005) the number of students who applied to the several undergraduate programs was over 12000 and 1003 for postgraduate degrees. Out of these about 11000 undergraduates who qualified for admission, only 6971 of them were offered a place here. For the 1003 qualified graduate students who were looking for admission, 793 were accepted. By the close of the admission year the number of students who actually did enroll in this institution was a little over16000, out of which 11524 are pursuing various undergraduate degrees and 4622 are in post-graduate degree programs. So if the existing facilities were just for about 3000 students during the past decades, we don’t expect the university to accommodate all these increasing number of students. But GETFund is now doing well for the various projects they are sponsoring. Some of these projects are the construction of a Central Lecture Theatre; College of Science Building; a big auditorium for School of Engineering; and a center for African Studies and many more, which will open up this institution (Telephone Interview with a university administrator, September, 2005).

While institutions have experienced enrollment difficulties, relating the problem critically to gender disparity clarifies why GETFund allocates money for improving women education. A chronological analysis of education development in Ghana since colonial era show the absences of well designed quota system to reduced the high rate of illiteracy among women and certain disadvantaged areas (Quist, 2003). The Nkrumah’s Ghana Education Trust (GET) which was established to accelerate secondary education by making it accessible to all Ghanaians irrespective of gender, ethnicity and class (Quist, 2003) established secondary schools in the south and did not do much to widen women education
participation, albeit there were no constitutional clauses that potentially discriminate against women in the educational system. Unfortunately, certain cultural practices have hindered the education development of women. In this regard Act 581 enjoins, the Board of Trustees to allocate money from the fund to promote and support women education.

Promoting Female Education and Gender Equity

It is a widely accepted fact that education plays a huge role in women’s social and economic development and reproductive health. Education provides women the benefits of contributing through social, political and economic development of the polity. Where as education provides women the opportunity to work and contribute equally to the formal sector, higher levels of education particularly offers women the opportunity to maintain good health practices (Millennium Task Force Project Report, 2005). More importantly, a cross-country study in 65 low and middle income countries study conducted by Subbarao and Rainey (1995) in 1985 on fertility and secondary school attainment among women in developing world found that countries where few women had a secondary education on the average have more than five children. Most of them lost one or two children during infancy, where as countries with high level of female secondary school leavers have a lower rate of fertility to just over three children and lower rates of child deaths. Additionally, intergenerational impact of educating women is greater for daughters than fathers’ education (Lavy, 1996).

At the same time, higher levels of education exposes women to basic health issues such as primitive cultural practices like female genital mutilation that have clouded some parts of Africa (Millennium Task Force Project Report, 2005). The position of women in political, economic, social and educational realms has always been an issue of debate. Social
structures have not been favorable to women in most countries. The situation in most African countries presents a lurid picture, which gives cause for concern. There continues to be global inequalities in educational opportunities between men and women, particularly in developing countries where traditional cultures discriminate and inhibit women development. Colonial education was seriously designed to train few men for vocational occupation.

This trend in most Africa countries has persisted until the later part of the 20th century when voices were raised to address these issues. The Girl-Child unit at the Ghana Education Service (GES) for instance is one of those network organizations working seriously on issues relating to female education especially at the primary and secondary schools levels. Different reports have highlighted the importance of balancing the gender representation in the school system. For instance the challenge of making education the legacy for all remains on the policy framework of UNESCO is paramount. In Ghana, it is documented that “the average male/female enrollment for the past five years (1996/97 – 2000/2001) was in the ratios 73:27 for the universities and 79:21 for the polytechnics as against the national norm” (Baah-Wiredu, 2003, p .5).

Statistics shows alarming disparity between men and women enrollment in schools, colleges and universities over the world. The Case of Ghana is very disheartening. Information available at the National Council for Tertiary Education (NCTE) shows low rate of women participation and enrollment at the tertiary education level in the country. For example of the 15806 males qualified applicant for 1999/2000 academic years 5810 were admitted to pursue different HND programs and in the same year 1464 out of the 5810 female applicants were offered admission to the polytechnics. In 2001/2002 the trend
remains unaltered as only 2182 female qualified applicants out of the 6724 were accepted to pursue different HND programs compared to the 6496 of the total 16523 qualified male applicants. In view of this, section (2) of the GETFund Act 581 enjoins the Board of Trustees to provide funds to promote and support the advancement of female education. In 2004 fiscal year, the Board in their yearly disbursement allocated €18.7billion to improve the infrastructure development of the 25 Girls Schools in the country. Out of this the GETFund is providing a dormitory block each to all the institutions. At the same time for the amount appropriated for scholarship 60 percent goes into female education.

A conversation with an administrator at one of the polytechnics in the country reveals that:

Female enrollment at the polytechnics is lower in comparison with males. The problem is we receive not many applications from females. At the same time many of those who put in application have low aggregate and it becomes very difficult to admit them. I think the problem is at the secondary and primary school levels. We need to overhaul our system to make sure that women are also encouraged to take education serious. I think Ghana has passed the stage of thinking that higher education is the preserve of men (Interview with a Polytechnic Administrator, August 2005)

Moreover, for those who meet the required qualifications, available data shows that greater percent of them apply to courses related in human services. Data from the NCTE in Ghana on enrollment by program category reveals how women are not encouraged to pursue certain disciplines at the higher level. A good example is data on Accra Polytechnic in Ghana, which offers program in three major schools – School of Engineering, School of Applied Arts and Sciences, and School of Management Studies. Female applications to institutions are mainly for programs in fashion, designing and modeling; secretaryship and management studies; and bilingual secretaryship. For instance out of the 507 student who
were admitted in the Accra Polytechnic to study in engineering, only 7 of them were females. As compared to 222 males and 202 females in applied arts and science and 750 males and 430 females in management studies who were admitted to pursue HND programs for the 2004/2005 academic years (NCTE Statistical Digest, 2002). The reason for this is:

Women have been made to believe that the physical sciences are for men when they are at the secondary school. For those who try to excel well in physics, chemistry and biology for example received negative labels from the male students. Yet for those who enroll in our institution in the sciences, they perform equally better as the male students. In fact, some of them some times do better than our male students. I think this is a cultural issue. But the Girl–Child Unit of the Ghana Education Service is serious putting up polices to encourage women to pursue science education. There is no doubt that we can all perform very well if we are given equal chance both at home and in school. GETFund given all the resources they are pumping into female education may create an impact in this direction (Interview with an Institutions Finance Officers, August, 2005).

While efforts are being made to increase students’ participation by gender and improve access to those from low social status and of low income level, students continue to face financial conundrum on campus. Financially, the amount students contribute towards their education in the form of fees is low compared to international standard. However, the SSNIT student loan scheme is bedeviled with multitude of challenges, which have consequently affected loan disbursement to students. Currently there have been public debates about the fate of the SSNIT loan Scheme. It is documented that the government and students owe the Social Security Institution. For example between 1998 that the student loan was established and 2001, the government of Ghana owed the SSNIT up to the tune of $23.9 million as part of the interest subsidized by the government. As a result, the GETFund has made it an important objective to support students with loan package through the Social Security and National Insurance Trust.
Establishment of the Student Loans Trust (SLT)

Section 2(c) of Act 581 requires the Board to “contribute monies from the Fund towards the operation of student loans schemes for students in accredited tertiary institutions through loan Scheme mechanisms and agencies, approved by Minister” (GETFund Bill, 2000.p2; Parliamentary Debates Official Report, 2000, p.616). Since its establishment, the GETFund has been channeling money through the SSNIT for the successful operation of student loan scheme. In 2005, the Board public declared the establishment of the Student Loan Trust. This issue emerged as a major theme throughout the interview process. In an interview with a vice-chancellor of a university in Ghana, he unequivocally stated:

The major challenge facing higher education institutions in Ghana is how to meet the demand of the numerous people seeking participation into universities and polytechnics and the financial requirement for students…. The establishment of student loans scheme in Ghana has had mixed results. Problems of recovery owing to poor administration, lack of computerized system that could automatically track graduate employees by government and deduct money from their pay checks, high rate of graduate unemployment and the consequential indebtedness of the Social Security and National Insurance Trust have made it extremely difficult to implement effective and efficient loan schemes (Interview with a vice chancellor, August 2005)

In view of this, one of the objectives of the GETFund is to generate money to support the student Loan Scheme. The Board has lived up to this expectation. Remarks by a former board of trustee attest to the contribution made by the GETFund.

You need to know that the student loans scheme is also financed by the GETFund even though people think it’s the Social Security and National Insurance Trust that provides students with money. GETFund supported the scheme with over $60 million cedis so that the scheme does not collapse. Since then there has been the question of how the money lent to students would be recovered or whether it will go to support SSNIT in the understanding that later on what would have gone to the student loan will be reduced by the amount originally given (Interview with Board of Trustee, August 2005).
While there exist different financial institutions public and private willing to provide students with loans to pursue programs of their choice in universities and colleges in most advanced countries such as the United States, in most Africa countries these are non-existence. Everything is left in the hands of the central government. So a break down in the government coffers and budgetary allocation would lead to a breakdown in institutions’ capacity to offer quality and demand driven programs and students’ ability to further their education. Year after year students in the universities in Ghana embark on strike action to agitate for either loan increment or against delay in disbursing. The sequel of this is the wanton disruption of academic activities and sometimes the intensity of strike lead to closure of universities. Discussing GETFund’s position of supporting student loan scheme, a student leader in one of the nation’s universities pointed out that:

The GETFund is now operating the student loan scheme. So the majority of Ghanaians students can get loans to fund their university education. Even though we talk about the SSNIT loan scheme, the money comes from the Ghana Education Trust Fund and SSNIT disburses the money to the students account. Since they started taking this responsibility, the rampant disruption of academic calendar by students to protest against delays has ceased. Student gets their loans on time and I think the introduction of student identification number by the government will forestall the problem of looking for guarantors (Interview with student leadership, August 2005).

Financing higher education solely from the national purse poses threat not only to access and participation but also the quality of education offered and the economy as well. Universities cannot offer demand driven courses. At the same time, they cannot offer quality programs that are tied to the needs of the economy. There needs to be involvement of all sectors especially the private sector in financing higher education. In Ghana, the role of the private sector is very minimal if non-existence since most of the external supports comes from foreign aid and donor agencies. As noted by the authors of the Task Force
Financial dependence on the state means that funding levels fluctuate with the ups and downs of government resources….The financing of higher education does not need to be limited to the public purse. In fact, higher education can be provided and financed either entirely publicly, or entirely privately…or by some combination of the two. (p.78).

However, higher education cannot be purely financed by the government or the private sector. All stake holders particularly those at the private sector should be made to participate in the finance of higher education. Recounting the weak relationship between higher education finance and the industry in Ghana a Member of Parliament interview indicated:

There is the need to evoke all stakeholders, particularly the private sector to contribute towards the development of university education in Ghana. Most of the private organizations are the direct beneficiaries of graduates from the universities and polytechnics. A fruitful investment into higher education will go a long way to improve the knowledge based and the creation of innovative ideas to the growing demand of the market economy. While GETFund is providing loans to support students, we also have to be wary about the fact that students cannot rely too much on the loans and therefore may need the support of the government and the private sector. However, one way of improving the finance of higher education is a direct support for students through the establishment of loan schemes so that student can have money to defray their academic and residential user fees. Without an effective and efficient student’s loan scheme, I think it will be extremely difficult for students in our universities and polytechnic to survive. It would be interesting to know that the only source of income for most of these students is the student loans. (An interview with a government official, August 2005).

Though, there have been some arguments against the establishment of student loans as a possible alternative mechanism to cost sharing, on the positive side, a viable student loan program can provide a spring board for student and the opportunity to attend some college and university. Johnstone (2005) argues that student loan adds a “third leg” to cost sharing. More specifically,

A functioning student loan program can provide revenue to higher education that, in its absence, would presumably not be there at all. …The additional revenue from borrowing can make possible: (a) enhanced institutional quality, (b) additional capacity and thus additional participation and accessibility, (c) more higher
educational choices for students, and/or (d) a better style of student living… If additional revenue from governments or taxpayers is unlikely, either because a government is at its effective tax capacity or because other public needs would take precedence even if taxes could be raised, and if parental contributions are also at their likely maximums, then the other major possible source of additional revenue for the general operations of the university or for the costs of student living would seem to be the deferred, or borrowed, contributions of the students themselves (p. 5-7)

This and other arguments support the fact that loans even though not the best system of financing higher education serve as a way of increasing participation in higher education.

According to a student leader interviewed at the University of Ghana,

Sometimes you hear government officials and policy makers complaining about students not paying tuition and other fees. We are already paying fees. The loan that we receive is spent on the residential and academic user fees that we pay. You may recall that most of these ministers and politicians enjoyed free education, free board and even allowances to pay for their books and other academic expenses. We do not have all. In fact, students have a lot of financial responsibilities than our predecessors, which need consideration. (Interview with a student leader, August 2005).

Referring from the above, one would likely to conclude that establishing an effective and efficient loans scheme does not only increase college accessibility but also put some responsibility on students to invest in their education as indicated by the leader of the Students Representative Council (SRC). Of course argument could be made in support of the fact that students contribute towards their education. Data from the National Council for Tertiary Education shows why there is the need for countries to come up with a well-developed loan system to support students. The fee structure for students at the University of Ghana for Example, during the 2003/2004 academic years as per August 1, 2003 Interbank Transaction Rate is shown below in the table in US Dollars.
Table 8: Fee Structure for University of Ghana 2003/2004 Academic Year

<table>
<thead>
<tr>
<th>Academic Program</th>
<th>Science</th>
<th>Humanities</th>
<th>MBA/MPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certificate, Diploma &amp; Bachelors</td>
<td>$201.33</td>
<td>$177.38</td>
<td></td>
</tr>
<tr>
<td>Postgraduate (Masters level)</td>
<td>$290.53</td>
<td>$254.72</td>
<td>$301.48</td>
</tr>
<tr>
<td>Postgraduate (Ph.D/DPhil/MD)</td>
<td>$356.12</td>
<td>320.31</td>
<td></td>
</tr>
</tbody>
</table>

Source: Ministry of Education (NCTE) 2003/2004 Statistical Digest of Public Universities

The table above shows how much students have to contribute towards their studies for a given year. In all programs the total amount covers student application fee, registration fee, residential facilities user fee academic facility user fee, examination fee, medical fee and other miscellaneous. However, based on institutional policy and fee structure, the amount paid by students at the University of Ghana is not far-off from that paid by those attending other public institutions – Kwame Nkrumah University of Science and Technology and the University of Cape Coast. While, the figures above indicate a small portion of the students’ expenditure, it is usually difficult for most students to afford the cost of higher education and therefore the only intervention is the support students through the loan scheme. The majority of students see the loan as the only means to survive, hence a delay in loan disbursement causes strikes and demonstrations, which are inimical to academic progress at the universities. A conversation with the outgoing NUGS president reveals what the GETFund is doing about student loan scheme. He expressed his thoughts in the following words:
We the students of Ghana see the GETFund as our “heart beat” because it is through this that blood is pumped to other parts of the body. Without this fund there will always be disruption in academic calendar. SSNIT has not been effective and efficient in disbursing loans to students on time. There are instances where students do not receive their loans until the end of the semester. Meanwhile, most students depend on the loan to pay their fees and majority of us live on the loan. Nonetheless, with the establishment of the GETFund and the creation of the Student Loan Trust (SLT), all these problems would be solved. Now we don’t need to wait for SSNIT to collect monies from workers pension before we get our loans, the system where students have to provide guarantors who must be contributors to the fund is also fading out because of the policies GETFund is putting in place. The problem is, many of us do not have relatives who work at the formal sector to contribute towards the scheme…. One important achievement is, the board of trustee has increased the loan package from €1,000,000.00 to €3,500,000.00 which will go along way to support students. In fact, we are still discussing best mechanisms for recovering money from borrowers who benefit from the scheme. You know one of the problems SSNIT had with students is the low recovery rate over the years. But I do believe that this is a general problem in Ghana. The government has to overhaul and computerized system so that we can keep track of some of these things (Interview with a student leader, August 2005).

Discussing this issue with an official at the NCTE provides an outstanding attestation to the views expressed by the student leader and the role GETFund is playing in improving accessibility through the loans scheme. Accordingly, the interviewee contends:

The GETFund has really been a savior to students by supporting them with loans to finance their education. Recently, there is an ongoing discussion on a legislation that was introduced to parliament to replace the SSNIT loan scheme with the Student Loan Trust (SLT). The government has approved on this and there is a body seriously working on the framework of this program. There is also an immediate increase of the amount of loans given to students from €1 million to €3.5 million through the Ghana Education Trust Fund. This represents about 40 percent increase, which is intended to support and relief student of their financial burden on campus. One advantage of this new policy is the removal of guarantor's barrier. When this new initiative become fully operationalized, students would be issued a national identification number, which would make accessibility efficient than before (Interview with government official, August, 2005).

With the ongoing government policy to increase access, the role of the GETFund in realizing this objective is immeasurable. Although, interviewees commonly agree to the
tremendous help and financial support the GETFund is giving students, a former president of NUGS has concerns about the administration of the new policy. According to him:

The management of the GETFund is repeating the same mistakes. Why can’t we get a system that will help us to know which students need more money and who doesn’t need? I think the government and the board of trustees of the GETFund are treating individuals the same, which is wrong. Some people are from rich homes and may not even need the SSNIT loan. Others may need some small amount to support what their parents provide, where as others will need full support from the loans scheme. Giving equal amount to all students across the board is not a good practice we should continue under this new system. I think there should be a more a mechanism of determining how much should be given to each individual based on their family income size and their social and economic background (Interview with a student leader, August 2005).

Following from the above, one would realize that the GETFund is contributing immensely towards the welfare of students by first supporting the SSNIT and loan scheme, which was on the verge of total collapse and the establishment of the STL. However, providing students with loan is part of the solution to improving accessibility to higher education. To make education at the higher level affordable them, there should also be a mechanism to make sure that additional support is given to needy students who by their socio-economic status cannot afford attend any college. Interviewees provide evidence that support that the GETFund is graciously making contributions to support needy student. In Section 2 (b) of the Act, the Board is required by legislation “to provide supplementary funding to the Scholarship Secretariat for the grant of scholarships to gifted but needy students for studies in second-cycle and accredited tertiary institutions in Ghana” (p. 2).

Providing Scholarships for Needy Students

Access to higher education is highly intertwined with affordability issues in both developed and developing countries. Unlike the United States for examples where there exists some federal financial aid programs such as the Pell Grants, a form of need-based
financial aid designed to support low income and minority students to attend college and university, in most African countries nothing of this sort could be found. Many brilliant and academically talented students did not have the opportunity to attend university because of their social economic status. Scholarship opportunities are hard to come by.

The first of it kind, the establishment of scholarship scheme such as the Cocoa Marketing Board and the Northern Special Scholarships were instituted during the Nkrumah’s regime, designed to improve opportunities for access, and increase participation for students from northern Ghana. These scholarships have been in place to support financially needy and academically brilliant students. However, there is the need to establish mechanisms that will enable the GETFund to perform need assessment so that students who are really in need would be given more money that they that are moderately in need.

In additions to this, the reforms of the 1980s, which launched the Free Compulsory Universal Basic Education (FCUBE) program, a component part of the reforms designed specifically to promote access, retention and improve quality at the basic education level. Yet, there remain majority of students who cannot afford to pay the meager incidental fees charged by institutions, particularly at the university level.

Considering these challenges facing individuals and the government in particular, GETFund Board of Trustee yearly apportions substantial part of their appropriations to the scholarship secretariat for qualified needy and academically promising students. Even though university students in Ghana luckily enjoy tuition free education, there are other incidental costs that students have to shoulder themselves – academic facility user fee, residential facilities user fee, hall or residence fee, medical facility fee, examination fee and other miscellaneous expenses unaccounted for on students’ budget. The magnitude of the problem
is so huge that students who qualify for university are always in a depressed state of mind dealing with financial issues than achieving academic excellence at university. A conversation with a university administrator points out clearly what is happening with the scholarship scheme introduced by the GETFund. He noted:

The Ghana Education Trust Fund also provides scholarship for needy and academically brilliant students. However, in identifying the controversial issues of who qualifies to be needy a policy has been put in place to address this issue. We have developed some kind of criteria – we have developed a form through the National Council for Tertiary Education that student complete for consideration. It is a very detailed form that contains a whole lot of information which the student has to provide – information about parents, guardians, household income, etc. So based on that we analyze the form and are able to determine who is really needy. The form has been designed in a way that even though more than 800 students come for the forms last year, only about 200 students returned because it is so detail that you cannot get around the questions if you’re not indeed needy. And the committee that analysis the form does investigate the legitimacy of certain information provided by the students. So through this we have been able to identify some really genuinely needy students for scholarship. Last year (2004) the university provided scholarship for over 200 students (Interview with university administrator, August, 2005)

Underlying the problem with identifying needy student is the absence of reliable data on individual. GETFund, allocate money for scholarship but if appropriate measures are not put in place, the true needy students will not benefit and may defeat the purpose of the scheme. As one student leader noted:

Now there is an amount set aside to support needy students in the tertiary education institutions. Students in our universities are made to complete a form but we noticed there is a problem with the use of only the form to determine genuine needy students and we have called on the stakeholders to consider this proposal. One of the recommendations is that a mechanism should be developed so that the university authorities would be able to tell from the information provided by the individual student, the type of secondary school they attended and using that as part of the yardstick to decide if the student is needy or not. We should be able also to tell if student social status changes over the years and whether or not a student qualifies. So far we need to look for reliable criteria for deciding who is needy in this country? Definitely, we cannot conclude or generalize that all Ghanaians are needy but if we are not careful the rich people would be considered as needy because they can penetrate the system. (Interview with student leadership, August, 2005).
This situation calls for critical review. If the only yardstick is to assess the truthfulness of information provided by the students, then the need for better administration of scholarship is far advanced. There should be a mechanism to track the dependability of information provided by students. Relying on the sincerity of students and a religious minister is inimical to successful scholarship scheme administration and policy implementation. The corollary of this would be very detrimental to the policy. The reaction of student body on this is clear. For instance, a conversation with one of the President of the Student Representative Council provides the dynamics of the issue in the following transcript:

This is one of my concerns about GETFund. I was very happy when I read that the Act highlights the plight of needy students. But there is actually no effective instrument for determining who is a needy student in Ghana. You and I know that the government has not invested in storing accurate and reliable information on Ghanaians. There is no reliable source of data that will help us to identify who needs help and who doesn’t. Giving money through the scholarships secretariat is not something I support because they do not have good track record. There are a number of local and foreign scholarships at the scholarship secretariat in Accra but the poor people even don’t hear about them. If you are to study about the beneficiaries of scholarship from the secretariat you may find that most of their awards go to the rich kids because they have the links. GETFund is just relying on the sincerity of the student to complete a detail form, which will be signed by a religious minister who is supposed to be trustworthy, but how do you measure someone’s trustworthiness? (Interview with President of the Student Representative Council, August, 2005)

There is no contention about the great contribution GETFund is making towards the development of higher education in terms of making available scholarship funds for needy students but political as the GETFund is, care must to be taken when disbursing proceeds. A trustee of the board believes that some sections of the public have expressed concerns about proper administration of scholarship monies to the right person, yet
technical difficulties hinders the ability of the GETFund to identify who is truly needy.

Convincingly, the board member stated:

When it comes to giving scholarship to students, I think the GETFund is doing its best to support needy students in the nation’s tertiary institutions. The level of poverty you and I know is really deep in this country that most of our qualifying students cannot afford to pay their fees at the universities and polytechnics. The Board of Trustees allocates money for this purpose. I may refer you to the Act 581 section 2(b) the board is obliged by law to support needy but brilliant students. As it is now some people have risen eyebrows on the way scholarship are awarded but we give the money to the scholarship secretariat to undertake such duties. And I know that through the corroboration with the National Council for Tertiary Education, a form have been developed for this purpose and its only those who qualify are given scholarship for their studies (Interview with a Board of Trustee, September 2005)

Where as students front appreciate the contributions of the GETFund toward promoting access for students from low income groups, they also expressed their deep concerns on the manner in which the administrators awards scholarship. It will not be far off point to argue that if proper structures are not put in place, GETFund will lose it grip in financing poor student to socially affluence class who have already enjoyed better secondary education.

Moreover, the GETFund makes provisions for academically promising students to pursue higher degree programs (Master’s and PhD). Discussing this with an institutional head shed light on this. He posits that,

Depending on institutional request, GETFund also set some amount of money for faculty training and development. For example last year one billion cedis was set aside for manpower development and out of this we were able to send three people abroad – one of them doing a PhD and two pursuing the masters degrees and this year I received a letter that they have given us 500,000,000 cedis (Interview with an Institutional Head, August, 2005).

This is in part of the effort to address the issue of shortages of lecturers and instructors at the universities and polytechnics. As one interviewee noted,

If you support projects without increasing the number of lecturers, you still have a long way to go. The University needs to increase the faculty retention rate in order to provide better services to the student. There are some departments that have not
more than three lecturers. If this situation persists those departments may collapse. So I think supporting students for further degrees with GETFund money is in the right direction (Interview with an Accounts officer, August 2005).

Added to this is the views expressed by a finance officer at one of the universities. He believes that the GETFund will contribute immensely toward the institution’s manpower development through the provision of scholarship for training new students and faculty members. Arguably, he noted that:

In terms of scholarship the GETFund is really helping a lot. For this institution alone I know they are training about 16 PhD students and this was last years’ numbers we had. This year almost about the same numbers of students are pursuing their post graduate degrees and all of them are supported by the GETFund. So if I say they are doing well is like comparing zero to one. There was nothing at all before the establishment of the GETFund and now if institutions are receiving such a tremendous help, then I think they are doing marvelously well. (Interview with University Accountant, August 2005).

*Promoting Science, Mathematics and Technology Education*

Moreover, science, mathematics and technology education are seen to be the one of the sustaining engines for national economic and technological development, nevertheless these sectors have not been given the necessary attention since independence. One of the functions assigned to technical and polytechnic education was the training of middle class technology based citizens who can help in the industrial and technological base of the country. Hitherto, this sub sector has been ignored. In his annual budgetary reauthorization, the minister of finance, Honorable Yaw Osafo-Marfoh gave further impetus to the utmost importance of vocational/Tech education in Ghana. He declared to the House that:

The study of Technical/Vocational subjects to satisfy the demands of the industrial sector of the economy is being given the desired attention. Technical/Vocational Education Curriculum is being reviewed and developed. The current arrangement of linking Technical Institutes to industrial establishments will be given the needed attention. A total of 4 billion has been provided for the completion of 20 Vocational and Technical Resource Centers (VOTEC). The VOTEC project is to address the problem of non-availability of modern equipment and plant facilities for the
In Institutions and to improve skills of students (Budget Statement, March 2001, section-line, 249).

In accordance with government policy to boost this sector of education the GETFund over the past four years have been reviving the state of technical and vocational education by giving this sector a sizeable amount of their disbursement to improve their facilities, projects and programs. One notable development is the provision of funds for the VOTEC project. A review of a policy document at the Ministry of Education Youth and Sports show the progress made in this area of education. As indicated in his Sectional address to the Meet the Press Series, the minister noted:

The ministry has made progress in its program to establish 20 Vocational/Technical Resource Centers (two in each region) through the country. So far 18 out of the 20 have had their structures completed; equipments installed and handed over to the Ghana Education Service (GES). Work is ongoing on the 2 remaining projects at Asankragua and Ada. The structures have been completed, while the installation of equipment is progressing steadily (Baah-Wiredu, 2003, p. 2)

It must be pointed out that these resounding achievements were made possible due partly to the financial support provided by the GETFund. A review of GETFund yearly disbursement show that in 2005 alone the Board of Trustee allocated €40 billion to resource and revamp the VOTEC project as part of the implementation of government policy on Technical and Vocational Education Training (TVET).

Above and beyond these, science education has not been given the necessary attention it demands in Ghana. Universities do not have well equipped physics, chemistry and biology laboratories to facilitate effective science education. The problem is even worse at the secondary education level. Ghana’s scientific development to a large extent depends on the availability of scientists who understand the culture and environmental forces of the
country. Cognizant with this problem, the board of Trustees in their yearly disbursements set aside certain percentage for science education. As succinctly narrated by an interviewee,

I think it will be very difficult for this country to develop or get closer to the level of development experienced by the advance countries if we do not improve the science curriculum. I think governments have not been investing into this part of our education and this has been contributing negatively towards the country’s development. If you go to the University of Ghana for example they have this colossal building for science but it is empty inside. You’ll see that most of our students are well equipped in theory but cannot operate simple machines. In fact, the Chemistry lab in University of Ghana may not have been completed if the Ghana Education Trust Fund didn’t support them with the fund. Meanwhile, this building has been there for many years without any positive improvements (Interview with an Institution’s Development Officer, August 2005).

Providing financial support to enhance science education in Ghana is something the GETFund is doing well. They support institutions in the form of equipment, laboratory chemicals and other basic amenities to aid science education. In an interview with a government official, he emphasized this issue,

Most of the institutions have also received support from the GETFund for the purchase of office equipment such as computers, photocopiers, printers and internet server for ICTs at the universities….There is also the recommendation that Mathematics, Science and Technology education should be given a boost. A special fund has been made for that and the GETFund is taking care of that. (Interview with Government Official, September 2005).

Additionally, discussing the challenge of science and technology education with a board member reveals how the GETFund is physically enhancing institutions to carry out with this mission, especially the Kwame Nkrumah University of Science and Technology and the University of Ghana. Talking about the achievements of GETFund, he noted,

Some of the achievements include the completion of a thirty year chemistry lab at the University of Ghana, structural upgrading of Kumasi, Accra and Ho polytechnics to enable them start degree programs. We have also provided computer laboratories to all the tertiary institutions in the country (Interview with board member, August, 2005).
Teaching, learning and research in academically conducive environment are
inextricably linked to information technology. Ghana is making efforts to develop this sector
of the economy to accelerate the communication technology base of the country. However,
institutions are not fully equipped to facilitate that agenda. GETFund has developed a
comprehensive program to connect all secondary education to information technology and
communication grid. Most of these schools have been there without proper communication
channel. A look at their disbursement map indicates the areas the GETFund board of
trustees has slated for telecommunication facilities. Below, the disbursement map indicates
the secondary and teacher training colleges that the GETFund is developing and
comprehensive telecommunication development system.

The importance of ICT in higher education is far advanced in the 21st century. With
the ongoing expansion and demand for higher education coupled with the inability to
expand facilities to accommodate qualified students, it becomes very crucial for universities
to improve on the Internet connectivity by expanding their bandwidth to introduce
alternative education such as distance education and online courses. Investing in ICT would
go along way to curb the pressure on institution’s admission process. In a situation where an
institution cannot offer qualified applicants with admission because of lack of residential and
academic facilities to accommodate greater number of students, there will be the option
where the same courses could offered in a different format for these students. Particularly,
matured and adult students could make use of the non-residential learning facilities offered
by universities and polytechnics.

At the same time, investing in ICT is a necessary tool for developing and enhancing
the research mission of universities. Higher education in the new millennium is changing in
terms of research, teaching and learning approaches and dissemination of information. With a shift from the traditional approaches of academic work, this century offers an alternative model that is technologically inclined. Research materials in databases and the Internet can be accessed electronically only with Internet connectivity or in a more advance setting wireless settings. Without investing in this area of technology, it becomes difficult for universities, designated as the center of research to develop innovative and coordinated research mission that are geared towards the social, economic and scientific development of the nation. University professors now experience digital divide because of the absence of ICT centers.

However, government recognizing the importance of distance education in improving access has improved facilities at the University College of Education, Winneba to offer Sandwich and distance education courses. The GETFund is making this a reality in the education system in Ghana. As noted by a university administrator:

The GETFund is setting up an ICT center for our university so that we could be linked to other institutions in the country and even those abroad. Now we have exchange students coming from all over, so this will contribute toward the academic work over here. There is a serious project going on at our library to link the system up to the network. Just Intranet made for local accessibility. I know it’s a matter of time but the GETFund is really playing a huge role in this development. GETFund is providing computers and other gadgets that will facilitate this (Interview with University Registrar, August 2005).

Technology today has changed the world of teaching, learning, research, and work. Higher education has faced this tremendous change in not only researching electronic and online databases but also the proliferation of distance learning and e-learning have made the use of ICT more phenomenal today than a decade ago. In a report by Educational Testing Service
(ETS, 2002) the National Higher Education Information and Communication Technology Initiative concluded that:

If higher education institutions are to accomplish their mission of preparing students success in today’s world, then clearly they must address the growing demand for ICT literacy…In our technology-infused world, those who are ICT literate have power – power of autonomy, power of enlightenment, power of self-improvement and self-assertion, power over their lives and their families’ future (p. 20).

Information technology in this sense is not only needed in the academy but is has become a conduit for performing well at the fast growing industrial economy. However, higher education is thus, urged to take the initiative to train students to face the “proficiency divide” i.e. “the gap between those who have the blend of cognitive and technical capabilities required to negotiate information demands in the academy, or the workplace, or society, and those who lack them” (p.3).

One important thing that needs to be emphasized is the cultural component of using social constructivist approach for research. The cultural bound nature of this approach makes is more appropriate for the study. However, the findings of this study may have been impacted by the Ghanaian culture. Looking at it from administrative level, the cultural dynamics delivering information impacted the research process and the findings of the study. Information gathering was limited by lack of transparency in public service and fear of publicity. The growing popularity of the media made it difficult for people to come out freely to provide the necessary information for the study. Even though I tacitly explained to interviewees how the results and findings of the study will be treated, some people were very mindful and reserved in providing detail answers to some major issues that emanated from the interview process. People are bounded together so they found it very difficult to reveal certain vital information that they deem as private.
At the same time, the issue of transparency may have posed a major threat to the findings of the study. Particularly, issues relating to the accruals of the 2.5 percent VAT that has to be paid to the GETFund account. Whereas student leaders doubt the transparency of the implementation process, particularly the transition of 2.5% VAT from IRS to the GETFund account, the majority of the other groups interviewed indicated that the implementation process of the GETFund is highly transparent. The problem is these student leaders scrutinize the process. However, most of the administrators even do not know what actually goes on with the Board. In fact, all they know about is the yearly disbursements they receive from the board of trustees. However, available documents also show that the government owes the fund and have decided to pay the arrears in installment basis.

**Summary**

Since the GETFund began operation July 2001 a modest achievement has been made to the infrastructure development of various tertiary institutions. At the time this study was conducted, as many as 500 single projects have been undertaken most of which involve large constructional works and extensive rehabilitation of buildings. Some of these projects have been completed and commissioned and are being used while others are on-going and are at various stages of completion. The major problems facing institutions remain the basic concern of the Board of Trustees, i.e. the inadequate infrastructure and academic facilities in schools/institutions especially classrooms, laboratories, dormitories, residence halls and equipment.

This problem has contributed negatively to the deteriorating standards of education in Ghana. At the tertiary level, almost all the institutions have been provided with some physical facilities to alleviate the acute shortage of space in both the academic area and
residence area. A good number of such projects are also underway and will soon be completed. There is also a huge emphasis placed on technical and vocation education as well as computerization of all levels of education in the country. In all the universities projects are underway to construct ICT centers to promote computer education and also established distance education of some kind to deal with the problem of accessibility.
CHAPTER FIVE

A Researcher’s Account of the GETFund: Critique and Final Thoughts

Introduction

The preceding chapters have dealt critically with the state of tertiary education in sub-Saharan Africa and the challenges facing higher education institutions in Ghana. In chapter one, the problem statement was provided for the study. Higher education in Africa and Ghana in particular has faced a myriad of challenges over the past three decades. Among the multitude of problems are: the increasing numbers of students seeking participation; improving the quality and relevance of higher education to the needs of the market economy; improving facilities, academic and residential, addressing the manpower development needs of the institutions and brain drain; and above all the financial conundrum faced by institutions. These and other problems have made higher education development an expensive investment.

In chapter two, I extensively reviewed the relevant literature on higher education development in Africa and Ghana in particular. I also detailed chronologically the development of higher education during the colonial period and its aftermath. Some of the problems and restrictions placed by the colonial administration on development of effective higher education systems were elaborated in this chapter. Additionally, I elaborated the theory of financing higher education from the Human Capital framework (i.e. the concept of private and social rate of returns to education). This theory remains at the hub of financing higher education worldwide, particularly in some less developed countries where higher education is constitutionally financed from the public purse.
Chapter three dealt with the methods and approaches used in constructing knowledge in the Ghanaian environment. The interpretivist theory of Social Constructivism was the building block of this chapter. The investigator comprehensively discussed approaches and procedures by which data for this study was conducted, and analyzed. Primarily, the work of Miles and Huberman (1984, 1994) shaped the process. The cycle of conducting qualitative study, i.e., data collection, data reductions, data display and conclusion and verification were approached as an important tool for this study. Moreover, how data was analyzed using different approaches were justified in this part.

In chapter four, I allowed the data to speak for itself. One virtue of qualitative research is the degree of flexibility participants have in constructing knowledge without the researcher putting words on their lips. This was set as a requirement for increasing the credibility of the study. Guided by the “thick description” concept, numerous quotations from the respondents were used to justify their opinions. Besides, greater premium was given to different literatures that intersect in constructing knowledge, a mechanism to ensure content validity. In what follows, the various issues that emerged from the study in relation practice, theory and further research would be discussed and analyzed. A recommendation of the study will be provided for effective implementation of the policy. The final part of the chapter will be devoted to summary and conclusions of the study.

Findings and Themes of the Study

The findings of the study are analyzed on the emerging themes from the interviews. In all, eight major themes emerged from the interviews. These are discussed in turn below in the proceeding paragraphs. The findings revealed the positive impact of the Ghana Education Trust Fund towards higher education development in the country and also
showed a modest achievement of the GETFund bill, however, a consideration of the implementation process of the fund and how the board of trustees organizes business indicate that certain structures must be put in place to address fundamental problems and issue of implementation. Overall, the establishment of the GETfund bill and its implementation has positively impacted tertiary education in Ghana when one considers the following achievements:

*Infrastructure Development in Tertiary Education in Ghana*

Investment in infrastructure in the nation’s universities remains the biggest accomplishment of the GETFund since its establishment. All public universities are seeing tremendous development on their campuses. Beginning with the 2005 academic year, the Board has decided to allocate a certain percentage of the Fund to private universities after a long debate on the status of private institutions in the country. Construction of residential facilities, rehabilitation of dilapidated academic buildings, investing in hostel accommodation, furnishing offices with equipments to speed up administrative efficiency and effectiveness are marked examples and results of the GETFund’s contribution to institutional development. All interviewees recognized the utmost importance of improving the infrastructure base of universities in Ghana. Since this remains the number one priority of the Board, a greater percentage of the yearly amount is pushed into this sector.

However, whereas this area is considered critical to the development of an effective higher education system in the country, implementation of policy objectives must be approached with caution else the importance of this area could be over-emphasized by the Board. For all the universities visited, over five different projects (construction works) were going on at the same time and none of them are near completion. The result of this is that its
takes too long to get the entire project completed within the scheduled period. However, it is even more of a problem looking at the high inflation rate in the country. Therefore, as a cost containment measure, the board may decide to disburse a lot of money to accelerate project development so that, the projects can be completed on time to avoid the effects of inflation and price hikes.

Moreover, if universities in Ghana would develop effectively and improve upon their quality and relevance, then there would be the demand for a new breed of leadership who can introduce strategic planning and management in their administration. A challenge should be put to the leadership of the universities in Ghana to include fund raising component as a major part of their responsibilities. Additionally, student leadership complains about investing into vehicles for the vice chancellors and other university administrators. On the other hand members of the board argue that top-level university administrators should be provided with cars to ensure effective transportation. For example, in the case of the University of Development Studies, which has more than one campus, the VC needs reliable means of transportation to facilitate efficiency in his administrative responsibilities. However, to him much is given much is expected. Impliedly, if VCs are treated with all these benefits to ensure smooth running of their responsibilities, then, it behooves on them to live up to that expectation. The ability of VCs to mobilize finance to support their institution should be given serious consideration if institutions would want to depart from the teaching philosophy to include research service ideologies into their mission. If the University of Ghana for example, would like to live by the *Integri Procedamus* motto then, the role of leadership in fostering this objective is paramount. The VC should be able to mobilize and bring money to the institution. Since the position of the VC comes with huge responsibilities
and benefits, a person who is technologically minded, level-headed and management-oriented, and above all, one who plans strategically should be appointed for such position. Universities in Ghana need visionary leaders who can positively direct the institutions to the attainment of their mission statement. Integrating strategic planning in management provides university leaders and academic heads the means to analyze existing conditions, express a vision and formulate goals that are gear towards the promotion and advancement of the institution systematically (South Africa Council for Higher Education, 2001). While infrastructure remains a major concern of university education in Ghana, buildings per se do not make up the institution, hence the use the building are put the development of the human capital running the institutions are also priorities of the GETFund.

Research and Development

The role of the Ghana Education Trust Fund in supporting research and faculty development is a laudable policy. Universities in Ghana over the years have invested all available resources in teaching with little attention paid to research and development. The Fund is now spearheading this noble initiative. The GETFund provides money through the NCTE for research initiatives deemed important to the economy of the nation. Science education for instance needs special attention since many of the nation’s problems could be addressed if we invest in this area. Investment in science education would promote both undergraduate and postgraduate research in the discipline that can lead to greater innovation and invention, eventually opening job avenues for the general public and also make the general public appreciate the importance of science education to the economy. Participants of the study argue the lack of investment in science and technology research, which have contributed partly to Africa economic underdevelopment, aside the problems posed by bad
governance and corruption. Investing in science education exposes students and researchers to understand the interrelations between culture and science in the Ghanaian context and how that can ensure development of the country. To the extent that development of Ghana and in general Africa remains a force to reckon with, investment in higher education and science and technology is highly desirable if governments and policy makers would like to address the development malaise facing the continent.

Following from the above is the predilection and interest of the GETFund to support faculty and postgraduate education. One of the problems facing universities in Ghana is brain drain. This has serious financial and societal cost on the country. Even though this study did not investigate the cost of human capital flight in the country, any critical observer will understand the financial cost of brain drain to the country. In as much as higher education remains tuition free, investing in the education of individuals is a drain to the public coffers and thus attempts must be made to get the returns of such investment. So long as highly trained nurses, doctors and graduates of all disciplines leave the country, development will be stalled. It is estimated that there are more African scientists in the United States than on the continent (Dassin, 2006). While the government of Ghana outcries the predicament of this problem, more efforts should come from the government to deal with the pull and push factors of emigration of highly skilled manpower. Even though the GETFund identifies the threat of brain drain to the country’s universities, different parameters need to be put in place when sponsoring students to study abroad. The establishment of split sites programs introduced at the universities is one way of dealing with the problem but what is the guarantee that a dishonest person sponsored by the GETFund
to study abroad will return home to complete the degree after tasting life in the advanced world and considering the low level of economic conditions back home?

Even though immigration laws in these countries are so hard for people to change their status, the very fact that some people have gone through the process and changed their student status raises the red flag to the GETFund on such investment. Pragmatic measures need to be put in place if we anticipate returns from such investment. This is not to argue against foreign sponsorship especially in the wake of global intellectual interdependency, neither does it go without saying that universities in Ghana have could offer all the necessary programs in the academia. However, it will serve the country and the Fund well if greater investment is pumped into institutions in the country to develop similar programs so that universities in Ghana can train students at home. Complicated as this is, GETFund needs stiffer measures that will definitely bring students sponsored abroad home at the end of their studies. For instance, how would the universities recruit lecturers to teach in disciplines that the universities are lacking? It may be argued that, one major reason preventing Ghanaian scholars and the intelligentsias to be present at home is the lack of attractive incentive structures in the university system. The government should provide an incentive system that will attract highly qualified academicians and intellectuals to the country.

Moreover, it is extremely difficult for universities in Ghana to recruit seasoned Ghanaian professors to teach in the universities. Most people would find it difficult for instance to leave their above $45,000.00 salary per annum for mere $18,000.00 in Ghana terms. Nonetheless, there could be other alternatives that would make them contribute in different ways. Trying to create better conditions of service would attract most Ghanaians abroad to come home to support the universities. Alternatively, universities can encourage
diaspora participation where Ghanaians abroad are encouraged to participate in the
development of their economies through a well-established system. A case in point is the
collaborative approach developed among the United Nations ICT Task Force, the United
Nations Fund for International Partnerships (UNFIP), the United Nations Development
Fund for Women (UNIFEM), and Digital Partners seeking to promote development in
Africa and the achievement of the Millennium Development Goals (MDGs) by mobilizing
the technological, entrepreneurial and professional expertise and resources of the African
Diaspora (Tipson, & Frittelli, n.d). Such an approach, if well developed, could help bring the
Africa intellectuals to help in the universities. Until these hurdles are removed limited access
to tertiary education may continue to be a problem. But as more infrastructure is developed,
faculty recruited and conditions made better, student students could be admitted to
programs of their choice, hence improving accessibility.

Issues on Accessibility and Equity

The majority of interviewees also noted that the future of the GETFund is bright
because it is providing opportunities for many qualified students to participate in higher
education. In fact, an attestation to this observation is the increasing development going on
in all the tertiary institutions in the country. Particularly, improving the infrastructure
conditions at the polytechnics would pave the way for this sector realizes its mission of
providing degree equivalent programs. With time many people who did not see polytechnics
as an option would come to appreciate the role of this level of education to the development
of the nation. This would broaden accessibility to higher education. Even though universities
in Ghana offer adult education programs for mid-level careers, the impact of the new
educational reforms and the phasing out of the ordinary and advanced levels have created a
backlog of a certain category of people who have to be absorbed in one of the country’s tertiary institution. As a result, the GETFund provides financial support to the newly established Open University, an institution that offers programs for people who did not have the opportunity to go through the mainstream. This University would serve most Ghanaians who did not have access to tertiary education because of limitations placed on entry requirements and the lack of financial support but have the potentials. At the same time, the GETFund provides funds to support female education by developing the infrastructure of almost all the twenty-five female institutions in the country. This is intended to bridge the accessibility gap by ensuring gender equity in the education sector. Most importantly, about 60% of the scholarship fund goes to female applicants.

*Scholarships and the Qualification Controversy*

Participants agreed that the Ghana Education Trust Fund supports needy and academically promising students to have access to secondary and tertiary education. Students receive scholarships from the Fund through the scholarship secretariat to further their education. The universities together with the National Council for Tertiary Education have developed a detailed form that will solicit information about needy students, and hence a consideration for scholarship award. This form is supposed to provide all the necessary information that will help the Registrar of the Scholarship Secretariat to make his judgment. At the same time, universities have a committee that decides on who actually qualifies as a needy student. Moreover, a student is required to obtain the signature of a religious minister to witness the truthfulness of the information provided by the student. While information on an individual student accessing the Fund is supposed to be thorough to help make the
committee and the secretariat make their judgment, one will find this approach very unreliable in policy implementation and decision-making.

The scholarship scheme is one of the most important parts of the policy designed to improve education for minority students, albeit there remain unanswered questions on qualifications and criteria for determining awards. In fact, based on the socio-economic conditions in the country, a majority of these individuals will consider themselves as needy. At the same time, since this is a government fund, all students will pretend to be needy even if they are not. An effective and efficient approach in this situation is to have a reliable national data that could be used as a yardstick to determine who is actually needy in this circumstance. This is one of the important areas which university administrators, government officials, the administrator and Board of Trustees have to bear in mind about the importance of accurate and reliable data in policy planning and implementation.

Fundamental to any higher education management is the availability of reliable and continuous statistical data on higher education. University managers need to have accurate and reliable data as a basis for making decisions. Decisions based on inaccurate and unreliable data will definitely lead to poor management. Quality statistical data on higher education help to identify and characterize issues and allow administrators to compare alternative solutions. Unfortunately, deciding on scholarships awards is based on the sincerity of the students. How will the secretariat tell if a student’s socio-economic background changes? For instance, a student who probably had access to good primary and secondary education because his/her parent’s economic status was good yesteryear may not be at the same status at the time of his/her application, and vice versa. The imbalances of the national economy create imbalances in individuals’ economic status and thus, using
previous situations to judge current status would amount to bad policy implementation. There should be a well-structured approach of tracking individual family household income and property within a certain period of time.

The result of this approach of deciding who qualifies for scholarship perpetuates disparities and inequities among groups. At the end of the day one would find it difficult to understand how the principle of equity plays in awarding scholarships to deserving students. It will not be surprising to see a greater percentage of the scholarship funds going to the children and wards of the societal affluence who can influence decision making processes in the country.

At the institutional level, a student leader showed his concern on how university professors penetrate the system to have their children get scholarships. More importantly, the *academically brilliant student* phrase entrenched in the GETFund Act gives cause to policy consideration that can elicit implementation problems. In the real sense most of the so-called academically promising students are those who have either received better secondary education because their parents were able to afford better private institutions, or were able to pay for part-time classes for their wards, and or lived in the urban centers where most of the good schools are located. More often than not, the majority of the students who qualify for university are from the urban areas and also those from well-to-do families. Obviously, these are the students who qualify and meet the requirements for higher education. This is not to oversimplify that student from poor family background, of low socio economic status and rural areas do not qualify for university administration. However, even if they do qualify, they constitute the minority and therefore any financial aid system should be geared toward such groups.
Sawyerr (2003) observed this problem in his study on the challenges facing African universities. He noted that:

Today, the payment of high school fees in the private schools and a variety of other charges even in the public system constitute a screen for entry into the better secondary schools. Because of the very tight competition for university places, extra classes at extra cost to parents have become indispensable for adequate performance in secondary school. Thus, even in the officially tuition-free public system, parents have to make substantial additional payments to improve the prospects of their children. Against this background, access to the top high-fee-paying primary and secondary schools and the expensive extra classes have come to reflect, in large measure, family wealth and status. It is on this basis that access to particular schools can be used as a proxy indicator for family income and status (p.18).

Consequently, if the majority of students who gain admission are those from wealthy families, it is obvious that greater number of them may have access to a scholarship. Where is the equity consideration we are advocating for? Why can’t we devise a strategy to get the socially disadvantaged to participate in higher education by financing improving conditions at pre-tertiary education the rural places? Opoku (2002) schema presents a good background policy worthy of consideration. To him, assume the Senior Secondary Schools (SSS) in Ghana to be categorized into A, B and C based on the available institutional resources, infrastructural facilities, number and quality of teachers, performance, etc. Then, his proposed scheme or formula will allocate 50% of university places to qualified students on merit, i.e. performance on the Senior Secondary School Certificate Examinations (SSCE), 15% to all students who did not qualify in each of the three categories (i.e., making a total of 45%) and 5% of the admissions to students with special needs and of special cases such as, the disabled, the socially vulnerable, residents of otherwise underrepresented areas, etc. This will open the doors for the minorities – socially and economically disadvantaged in the country to have access to higher education. In addendum to the argument on scholarship is the concept of effective and efficient student loans program. While the GETFund makes
available scholarships for needy students, the amount provided is not enough to cater for all their educational expenditures. Additionally, not all students may qualify for a scholarship. Thus, the GETFund finances the student loans scheme that provides loans to all students at the tertiary education level.

The Perennial Problems of the Student Loans Scheme

A departure from the issue of scholarships to the provision of loans also provides another dimension of GETFund achievements and fulfillment of the Act over the years. All groups recognized the incredible role the GETFund is playing in support of the student loans scheme that have been characterized by a multitude of problems and challenges.

Hitherto, there has never any been academic year passed without students stampeding at the Ministry of Education and SSNIT headquarters at Accra, protesting against a delay in loan disbursement. For over a decade this had continued until the GETFund started releasing funds for this purpose. Respondents noted that since the inception of the GETFund, this problem has come to a halt. To even improve the conditions of students, a new scheme, the Students Loan Trust (SLT) has been promulgated and modalities being put in place to establish the scheme. At the dawn of cost sharing, where students are asked to contribute to their education, this approach offers another window of opportunity for students who qualify for postsecondary education to have access to a financial package of some sort. It is also an attempt to reduce the burden of the government providing for all expenses including the already free tuition. Student loan scheme according to Johnstone (2005) adds a “third leg” to cost sharing. More specifically,

A functioning student loan program can provide revenue to higher education that, in its absence, would presumably not be there at all. …The additional revenue from borrowing can make possible: (a) enhanced institutional quality, (b) additional
capacity and thus additional participation and accessibility, (c) more higher educational choices for students, and/or (d) a better style of student living… If additional revenue from governments or taxpayers is unlikely, either because a government is at its effective tax capacity or because other public needs would take precedence even if taxes could be raised, and if parental contributions are also at their likely maximums, then the other major possible source of additional revenue for the general operations of the university or for the costs of student living would seem to be the deferred, or borrowed, contributions of the students themselves (p. 5-7).

However, there still remains the problem of recovery that clouded the previous scheme. The GETFund in collaboration with the ministry of education and the SSNIT is pushing the idea of issuing a National Identification Number that will be used by students at all levels. The government has assented to this bill to become law so that students would be tracked with this number. One intriguing thing about the loan system in Ghana is that, the SSNIT has created an international bank account with different banks in the US and UK so that beneficiaries who reside in these two countries can pay their debt. Under this system, all beneficiaries residing outside Ghana can obtain their current balance by sending emails either to studentloan@SSNIT.org.gh or customer.service@ghanabank.co.uk quoting their names, social security number, and the start and completion dates of individuals’ respective educational institutions. As a test of the effectiveness and efficiency of this system, I sent my name and all the required information about my student loan. To this day, no one has gotten back to me, a typical demonstration of maladministration. At the same time, this method of loan payment occurs in few selected countries such as the UK, and the US. Meanwhile, there are Ghanaians spread all over the world.

Adjunct to the above is the problem of how much is given to individual students. Currently all students receive the same amount across the board. There is no mechanism put in place to make need assessments. All students receive equal amount, irrespective of ones
socio-economic background. However, in a real life situation all people cannot be placed on the same scale. There are different levels level of individuals’ family backgrounds and socio-economic statuses and even degrees of poverty. In order to allocate and distribute resources equitably so that the poor will be treated fairly and also have access to higher education, the government has to bridge the gap of inequality. Even though this is an imperceptible policy, the government should by this time realize the differences in individuals’ socio-economic status. Discussions are ongoing about this particular across the board student loan scheme. But should the government decide to address this policy, on what yardsticks will that determination be made? The question of reliable data becomes an inescapable issue. It is very difficult to access individual needs without reliable source of data.

*Issue of Private and Public Institutions*

Debate over which institutions benefit from the proceeds of the Ghana Education Trust Fund is far advanced by students and some institutional heads. It appears that the GETFund Act does not make provisions for private institutions. However, the Act also makes it very clear that agencies that fall under the Ministry of Education and for that matter the Ghana Education Service would benefits from the Fund. Such convoluted clauses increase the problem of implementation in public policy. On one hand, the purpose of the GETFund is to improve facilities and accessibility of education in general, particularly higher education. On the other hand there is a limitation placed on the type of institution that can access the Fund. Meanwhile, the source of the Fund is from a 2.5% VAT that comes from the pockets of the general public. The problem is, sometimes policies are formulated without considering problems that may emanate in the implementation process. Some Ghanaians chose to attend private institutions because they did not have places offered them at the
public universities and polytechnics due to the problems advanced in the previous chapters. However, the high tuition and fees associated with attending private universities would give the false impression that majority of these students are from wealthy families who can afford to pay highly expensive bills at the private institutions.

In view of this, some government officials and university administrators are against the idea of supporting private institutions with public money. Others also make references to the Act and call for amendment so that private universities can benefit from the proceeds. To still others, using public funds to support private institutions is an anathema. But the voices of the students are clear. To them, any attempt to support private institutions should go directly to the students in the form of scholarships and grants. However, they are vehemently opposed to any support in the form of construction of infrastructure at these institutions. While some institutional heads have similar perspectives like those of the student leadership, others especially those affiliated with the private universities are calling for a review of the GETFund Act 581.

The argument revolves around the objectives of public and private universities. Privatization as a concept is built around a profit ideology. Thus, a private university established for private gains should not be supported with public funds in the development of infrastructure. Such argument does not underestimate the contributions of private universities in the national development. These arguments do not elude the public and social benefits of private universities. What happens if in the near future the proprietors of these institutions decide not to run the university again? What will happen to the investment in the edifice financed with public funds? Already these institutions are charging high tuition and fees therefore if government really wants to increase access by encouraging private
universities government should also make sure that individual institutions accredited have the necessary infrastructure warranted for running higher education by international standard. Access can be improved by supporting students, particularly the less endowed in the form of aid and scholarships but any attempt to finance infrastructure should be considered critically.

Promotion of Mathematics, Science and Technical Vocation Education

Science and mathematics education play a major role in sharpening the analytical skills of students, to contribute effectively to the nation’s research and development. For Ghana to keep up with the scientific globalization and innovation, investment in science education is a necessity. At the same time, for the country to improve the scientific reasoning and skills of its educated youth there is the need to invest heavily in this area and also encourage a deeper interface with numeracy and their manipulation to a point at which students are confident to apply to their daily lives. The complexities of the world today require a scientific mind comfortable in manipulating figures to explain phenomena. In order for scholars in Ghana to fully participate in scientific research, it is important for them to be versatile and comfortable with simple computation and quantitative skills.

It is the goal of the GETFund to support students especially at the primary and secondary level to develop that quantitative and analytic skill, which have become a sine qua non for scientific development. With all the investments going into science and mathematics education, it is believed that this neglected area would be improved in the course of time. Having a grasp over quantitative skills plays a huge role in the level of technological development of the country. Ghana was said to be at the same level with South Korea in the 1950s. By 1990s Ghana was not comparable to South Korea in terms of technological
advancement. Today South Korea manufactures Samsung cell phones, Hyundai cars, and LG television but Ghana cannot boast any of these advances because “South Korea has been able to acquire foreign technology and then develop and apply its own technologies over the years” (Salmi, 2006, p.2). In dealing with such problems, the GETFund support the National Science and Math Quiz designed to equip secondary school students with science and mathematics skills in a competitive manner. The GETFund provided c468,000,000 in 2002 and c1,000,000,000 in 2003 fiscal year. At the same time, a lot of support goes into the tertiary education sub sector under this category, particularly to support the college of health sciences in all the universities. The GETFund also provides support in the universities and polytechnics, chemicals and equipments at their science laboratories. Since 2001 an estimated amount of c17,793,000,000 has been allocated to the College of Health Science at both UG and KNUST. However, looking at the importance of this area, the Board needs to invest more to boost science education in the country. Unfortunately, like the Akan proverb, there is always a limit to the only tree that serves as windbreak in the community.

Additionally, the GETFund has prioritized investment in technical and vocational education. The board supports this policy initiative of the government to make sure that technical and vocational education is given the proper impetus to help the country’s economy. Greater support is given to this sector through the VOTEC centers as efforts to improve TVET in the country. This is part of the intervention strategies put in place by the government to develop classrooms, workshops and laboratories with new equipments in the nation’s technical and vocational institutions. The government has established 20 resource centers to provide practical training to schools surrounding these centers.
Promotion of Information and Communication Technology (ICT)

The government and policy makers have acknowledged the importance of Information and Communication Technology principles to the development of the country. Under the Education Strategic Plan of 2003-2015, there is a new paradigm shift for education in general in the country. Efforts to introduce computer studies at the secondary education level have mixed results. Problems such as non-availability of sufficient teachers with the requisite level of knowledge, and suitable computer laboratories to ensure effective teaching and learning was high; and only few selected schools were involved in this project, which in itself creates a digital divide in the country. The government policy statement on ICT indicates that:

As part of the mission to transform the educational system to provide requisite educational, and training services and an environment capable of providing the right types of skills and human resources required for the developing and driving Ghana’s information and knowledge-based economy and society, the government is committed to a comprehensive program of rapid development, utilization and exploitation of ICT’s within the educational system from primary school upwards (p. 18)

However, the implementation of this laudable policy statement is yet to be realized in the history of Ghana. On the onset of the policy initiative, approval was given by the MOEYS to Parents Teacher Associations of Secondary Schools to level student parents to pay limited amount of money for computers, computer laboratories, and Internet connectivity in selected schools. Such an ad hoc policy framework does not work. At the university level there is an ongoing distance education program. Various capacities to introduce ICT distance education in the country are underway. Few scholars have been sent to South Africa to be trained in ICT. The GETFund is doing very well by providing support in terms of
infrastructure to enhance the policy initiative but once again this limited sources of funds jostled the full potentials of the policy.

Education and knowledge acquisition without information technology is like a farmer without a machete. Many African intellectuals, educated elite and the intelligentsia will wither in the global intellectual community because of their high level of illiteracy in information technologies if the situation on the continent does not change. Many professors do not know how use simple media technologies such as PowerPoint presentation, let alone doing academic research on the Internet. Some of them are not even aware of the existence of electronic databases for accessing academic document for research. It is not surprising to see a professor recycling the same lecture notes without updates for decades. In the first place most of the universities are not properly computerized to link professors to the digital grid.

**Implications for General Practice**

Findings of the study show the tremendous role and impact of the Ghana Education Trust Fund since its creation. All levels of institutions can boast of the remarkable contributions of the Fund in the areas of infrastructure, scholarship, and support for research and development, the promotion of mathematics, science and technology education in the country, and the support for historically disadvantaged part of the country. These are considered as the critical areas per Act 581. However, in order to meet the growing expenditures of institutions amidst the higher rate of inflation in the country, there is the need not only to sustain the fund but also, to explore alternative avenues to generate additional income. The general consensus of interviewees indicates that inasmuch as the source of the Fund is primarily based on the VAT, there will always be income coming to
the fund. At the same time, it appears that Ghanaians have come to realize the need to contribute towards educational development in the country. The general parlance is that the Fund will be sustained so far as it is financed by the 2.5% tax income. But there is the concern that the board and the administrator of the Fund are not doing enough in terms of investment of the fund and mobilizing other sources of income to supplement the tax income as mandated by the GETFund Bill.

Viewed from this point, massive efforts need to be developed to add to the work of the Board of Trustees, a fundraising component so that they will be able to generate income to support their ambitious goals. Merely using the Internet to raise funds as found on the GETFund website does not work effectively in fundraising. The Board needs to look out for individuals and organizations that are willing to support the educational development of the country. For example, reaching out to Ghanaians abroad is one part of the fundraising strategies. Such a strategy may include, but is not limited to, administrators, parents, alumni, and major international donors. Beside they can also get allies outside the country to include Ghanaians abroad to support the Fund.

However, it is important to note that donors would like to know the outcome of their gift and thus for people to continue and desire to support the GETFund accountability should be prioritized. Donors expect feedback and accountability form whatever they contribute to foundation.

Warwick (2000) for example identifies three types of fundraising strategies that can be adopted by the GETFund’s Board of Trustees. The first of his typology is institutional fundraising, which is a type of fundraising that involves asking for money from charitable foundations, churches, corporations, and other businesses; second, major-donor fundraising
involves identifying key wealthy individuals for support; and thirdly involving in small-donor fundraising. This is considered less efficient because it requires a bigger financial effort, as well as more time. However, Warwick (2000) advised the seriousness of small fundraising because he believes that almost ninety cents of every US dollar raised in the country comes from institutions, whereas about sixty cents of every dollar raised is from earners of $50,000.00 and below. Additionally, it is strategically wise that to embark on effective fundraising, the Board should specifically state what the goals of the income generated from that activity is, a departure from the broad objectives of the GETFund Act 581. This means they need to specifically select an area of prime concern, example ICT development in the country’s tertiary institutions. Additionally, the Board should broaden their choices so that donors can contribute in diverse ways. They should not restrict donations to only cash but include other equipments such as computers. For the example above, donors may decide to donate computers to boost the ICT initiatives in the universities.

However, the saying that charity begins at home has a serious implication to any efforts by the Board. Even though the majority of the interviewees were of the opinion that the Board and the administrators are fair in terms of accountability and monitoring, a review of available document also showed that at the institutional levels, effective monitoring takes place to ensure that funds allocated are used for the specified projects. At the same time, there is an external auditor that audits the accounts of the management. These all enhances effective and efficient implementation of the policy. However, in terms of meeting the legislative requirement of the Act, there is a hitch in the implementation process. It is when this requirement is met that the general public would be able to understand how much
GETFund has received and how the money is spent. This serves as a check and balance to successful implementation. As noted by one interviewee:

I think they are doing very well at the institutional level. They always send their inspectors to come and inspect the state of the projects. We also have to follow strict procedures and polices before a contract is paid. Also, GETFund does not pay checks to universities. The contract money goes to the contractors. I think this will prevent corruption but in terms of efficiency, I cannot tell because I don’t know how much they receive as proceeds from the VAT (Interview with University Accountant, August, 2005).

This assertion resonates in some of the interviewees. While mechanisms are in place to check institutional accountability to prevent corruption, the administrators have not met the requirement of the law that enjoins them to submit to parliament a statement of their annual reports. It is out of this concern that Mr. Alexander-Tetteh-Enyo, NDC MP for Ada tendered the Administrator of the GETFund to submit to the House of parliament the outstanding annual reports for 2001, 2002 and 2003 together with 2004 by August 2005. He further noted:

It is through the discussion of these reports that members of this House may have the opportunity of contributing to the improvement of the management and administrative process of the fund … it is from the Boards report that we will discern the successful implementation or otherwise of the annual disbursement formula or obtain information on projects executed and amount spent, and project not implemented and what has become of the amount approved for them (Ghana News Agency June 2005, ¶ 2-3).

Flowing from the above one would say that for any agency to donate to the Fund the Board needs to exhibit considerable degree of credibility in terms of accountability.

*Implication for Theory*

Financing higher education with tax income has gained a serious debate in economic discourse. Different theories have emerged from such debates, but one applicable theory that informs this study is the Human Capital philosophy debate with its twin pillars of
private and public rates of returns argument. Proponents of the Human Capital theory have challenged public investment in higher education. Different studies have emerged to explain the intricacies of these debates over the years. Particularly, those who favor investment in basic education than higher education make arguments based on the social and private rate of returns. Some argue that higher education has higher private and lesser social rate of returns than basic education, hence the support of the latter.

For example studies by Psacharopoulos (1994) reveal that returns to investments in education are positive at the secondary level but decrease at the higher level of education and as such investments in primary education should be emphasized at the expense of higher education. In Ghana, Psacharopoulos (1994) found that private rates of returns to education in 1967 was 24.5% for primary education, 17.0% for secondary level and 37.0 for the tertiary level of education. At the same time, the social rate of returns for basic education was 18.0%, 13.0% for secondary education and 16.5% for the tertiary level. By 1991 private and social rates of returns at the Senior Secondary School (S.S.S) were highest compared to other levels of education (Psacharopoulos, 1994).

Similarly, a study by Tafah-Edokat (1998) on Cameroon finds that returns to education is positive than returns to other sectors of the economy. He also concluded that primary education has the highest rate of social returns followed by secondary education and tertiary education being the last. Thus, like Psacharopoulos, he concluded pre-tertiary education should be given more impetus and individuals seeking higher levels of education should be made to bear greater proportion of their education cost. While some of these studies propose for greater investment in basic education than higher education, recent
studies have given impetus to higher education. This could be traced to the initials ideas developed by the progenitors of the human capital theory.

The Human Capital theory as initially propounded by Nobel Laureate Theodore Schultz and further elaborated by Nobel Laureate Gary Becker is based on the concept that individuals’ acquisition of knowledge and education increases their skills and quality at the workplace (Schultz, 1961 & Becker, 1975). This means in an organization where many employees have higher levels of education, it is believed that their income will increase alongside their inputs and quality. This debate has been extended to private and public rates of returns to education at all levels, and has become the basis of government investment in higher education.

While Psacharopoulos’ rate of returns argument and others advocated for higher investment in primary and secondary education, recent data on Ghana by Canagarajah and Pörtner, (2003), and the World Bank (2004) show that higher levels of education is associated with higher incomes and earnings. At the same time education above the basic level leads to higher income earnings, this can reduce income poverty. Additionally, investigation by Canagarajah and Pörtner, (2003) reveals that “there appears to be low returns to having a primary education” (p.59). In the same vein a recent report of the World Bank (2004) also finds that ‘significant positive returns are only found for senior secondary and tertiary graduates’ (p.197).

Moreover, referring to the Schumpeterian growth (Mokyr, 1990), which is credited to the human capital theory, a country with highly educated individuals would translate into training of more technologist, technicians, scientists, doctors, inventors, etc. The level of a country’s scientific and technological development is highly attributed to individuals’ level of
education and investment of education. The ongoing global computerization and information dissemination is attributed to the higher level of education of researchers. In another study by two Princeton researchers, Orley Ashenfelter and Cecilia Rouse indicated that the value of higher level of schooling increased from 6.2% in 1979 to 10% in 1993. They believe that the demand by employers in the near future for individuals’ with higher level of education would increase and this will trigger increase in the future financial returns to education.

A renowned economist, Nicholas Barr of London School of Economics argues that investment in education goes beyond the private rates of returns to include tax and production benefits to the society and the creation of “social cohesion”. Barr (2000) noted that:

If education increases a person’s future earnings, it increases her future tax payment. Her investment in education thus confers a dividend on future taxpayers. . . Production benefits arise if education makes someone more productive, and also makes others more production (p.34)

These forgoing studies and others reveal the importance of investing in all levels of education. First, public investment at the basic level through the tertiary education level is a manifestation of the public involvement in human capital accumulation. Regardless of the impact of returns to education, investment in it could trigger economic growth. Any attempt by policy makers to invest into pre-tertiary and higher education in Ghana would yield positive results in the country. Investing in higher level of education then should be considered as a public and social policy priority because it can improve individuals’ lifestyles and also reduce the level of income poverty; enhance economic growth through the acquisition of higher levels of knowledge and skills and investment in research; reduce the
number of people in the society that are dependent on social welfare; and above all could reduce the level of crime in the country.

Through the provision of financial support to higher education, the Board of Trustees acknowledged the important role of higher education and research to the development of the social, economic, political and scientific development of the country. Providing scholarships, loan schemes and other sorts of financial support is a recognition that higher levels of education yields both public and private benefits and therefore, making beneficiaries responsible for some proportion of the cost of their education.

In conclusion, investment in education at all levels has both social and private impacts. While beneficiaries enjoy high levels of earnings, better social life, and better health conditions in the case of women, the impact of investment in higher levels of education on the national economy cannot be oversimplified based on mere justification of private rate of returns. Higher level of education benefits society through technological advancement, higher level of skills and thinking, high level of research into global problems, the training of high level scientists, medical doctors and the improvement of information technology, and innovation. Finally, heeding to the advice of the UN Secretary General Kofi Annan to founders of education will be of great importance to policy makers in Ghana. Mr. Annan noted:

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; strengthen domestic institutions; serve as a model environment for the practice of good governance, conflict resolution and respect for human rights; and enable African academics to play an active part in the global community of scholars (United Nations press release No. UNIS/SG/2625, ¶ 11).

Even though the majority of the interviewees have high esteem for the achievements and accomplishments of the GETFund, there still remain certain vital issues that need to be
resolved to make the fund fully realized its stated objectives. Most participants of the study did not identify these problems, however a review of available document and my personal experience as a former student of the University of Ghana and analysis of the policy implementation process suggest that there is more room for improvement. In this direction, I have made the following recommendation. The majority of these would address the structural problems that I foresee may affect the fecundity of the fund.

**Recommendations**

1. There continues to be the problem of identifying needy students in Ghana. It is very difficult for the Ghana Education Trust Fund to determine who is needy in the Ghanaian context. The GETFund should come out with a strategy of performing an effective and efficient need assessment, which will be based on reliable national data. The administrators should trace scholarships applicants’ background from their previous high schools to determine their family socio-economic background. This would go a long way to forestall the problem of giving monies to the already advantaged in the society.

2. The student loan scheme has always been a problem in Ghana. One of the major problems is repayment and loan recovery. There is the need for revamping the system. First, most students do not pay their loans because of the high rate of graduate unemployment in the country. Hence the majority of them find themselves at the informal sector, making it very difficult to track them. There should be developed a system that will help the GETFund, government and the Social Security and National Insurance Trust network with all organizations, private and public to identify students who have benefited and owes the scheme. For this to work
government should issue all students permanent identification numbers, which will enable the authorities to trace them irrespective of the organization they work for after graduation to deduct the money at source from their pay checks. Such deduction should be income contingent. For those who have to leave the country to seek greener pastures broad, there should be a well-developed system where borrowers can repay their loans either online in installments or at one time. The current system is not working. GETFund can recruit people specifically assigned for an International Student Loan Repayment Center. In this case the loan disbursement office should have an international representative or contact person who will handle repayment outside the country. At the same time they should team up with major International Banks, open checking accounts so that people could deposit money to pay their loan through the account. The public should be made aware of the existence of such accounts.

3. One of the problems facing universities in Africa is investment in non-academic facilities such as faculty bungalows. While these are part of the incentive system given to workers in the academy, history also teaches us that these expenditures have contributed to the high budget of institutions and has drained the budget of universities over the years. As a result, the GETFund should focus on developing institutions’ academic infrastructure, direct manpower development with little investment in building of staff bungalows and other accommodations. The university needs to invite private real estate developers to invest into this area of the university.

4. GETFund invests in projects that require different categories of experts and technical assistance, and they do invite qualified personnel to assess projects that are
beyond the expertise of the board and the administrators. It is recommended that in selecting the board, consideration should be given to people who have background in Architecture, Actuarial Science, Research and Evaluation, Information and Communication Technology, etc. so that they would be able to assess projects thoroughly before contracts are awarded. The habit of temporarily hiring an expert to evaluate a project, provide interim support and assistance to the board does not augment to the efficiency of the policy implementation.

5. There is the need to recruit fulltime employees to work as board members. They could be appointed on merit and based on their experiences. Even though this may increase the administrative cost of the board, by having a fulltime trustees, they will be able to spend more time mobilizing additional financial resources to support their programs. This will help the Board members to commit their time to the management of the Fund. Such employees should be fully paid based on the national wage rate given to public servants, with additional fringe benefits and incentives.

6. In terms of the board’s ICT policy initiatives, they have to reach the international scene through networking with major computer producing companies for example, who would produce computers designed for academic purposes at discounted prices lower than the retail price on the Ghanaian market so that they can efficiently improve the science and computer education projects.

7. Additionally, the GETFund can also invest locally in booming businesses that has a high rate of turnover. For example, investing in a telecommunication industry like cell phone (say GETFund Mobile) business where customers and students in particular are given discounted rates could yield additional income to the Funds.
8. One important issue that needs to be resolved is the payment of monies due the GETFund directly to the GETFund account by the Internal Revenue Service. For the purpose of efficiency, there should be a level-headed people who will serve as a liaison between the IRS and the GETFund headquarters. The person will ensure that the entire amount due the GETFund goes into the right place.

9. While GETFund finance projects under the Presidential Support Initiatives (PSI), it is important to note that such precedence can lead to future abuse and political corruption. The GETFund should not be used as a political tool by the ruling government. Even though such projects go to support and develop the institution, such practices must be considered critically because it can breed political manipulation on the part of the incumbency.

10. There is the need to avoid meddling in the work of the GETFund Board of Trustees and Administrators by the government. This is a public fund irrespective of political affiliation and therefore the need to make it independent is very important. Independent here does not mean the administration and management of the fund should be privatized. What it means is that the government should avoid unbridle interferences in terms of the proceeds, management and administration.

11. The Administrators should make sure that they stick to the tenet of the Act, particularly, submission to Parliamentary annual reports of the activities of his administration. Also, since this is public a fund, it is important to publish the annual statements in the daily newspapers and also place copies in the national and institutions’ libraries for reference.
12. There should be a well-coordinated auditing system. The Auditor General’s Department should liaise with the external auditors of the GETFund to make sure that monies are use productively. Auditors report should be made public and copies put at the national libraries for the review of the general public who are interested in issues on the performance of the Fund.

Recommendations for Further Research

This study has broadly investigated the contributions and impact of the GETFund since its creation. The study focused on three major universities and two polytechnics in the country. There are currently five public and seven private universities in the country that benefit from the GETFund. However, owing to resource constraints, the study was narrowed to cover five institutions. Additionally, other levels of education such as basic, secondary, vocational and teacher training colleges were not included in the study. Further inquiry should broaden the scope of the study to include other levels of education in Ghana. The research process was snowballing in nature, which requires a team to undertake a broader investigation. There remain certain vital issues that need to be considered in future research. Future studies should include sample of students, faculty members, and parents to broaden the scope of the study. At the same time, any further investigation should include the pre-tertiary education levels and the district education services. More specifically, special attention should be given to the outcomes of the SLT and the controversial clause on needy and brilliant student. Moreover, further research may also consider integrating quantitative instruments to quantify the magnitude of impact of the policy to higher education development.
Finally, while I concede that the study only used three of the five public universities, and two of the ten polytechnics, it is important to replicate the study to include other levels of education, students, private universities, and if possible parents. Nevertheless, it must be emphasized that realities differ and are multiple and that the uniqueness and differences of investigators may also impact positively or negatively on replication. Nonetheless, replication of this study will provide validation to the findings.

Summary and Conclusion

Higher education development in Ghana at the turn of the century was on the verge of collapse. The educational system in general is faced with multifaceted of challenges resulting from the myriad of issues such as political and economic instability, deterioration of academic and non-academic facilities at the universities, brain drain, and the severe decline in the quality of academic programs to the national economic goals, and the relevance of degrees to the market economy. Despite the tremendous support received from donor countries to boast the country’s educational system, development in the tertiary education sector stalled that universities and polytechnics remain in the shadow of deep crisis. Different policies and reforms have emerged to address these issues, yet the magnitude of the problems remain the same if not elevated until the establishment of the landmark policy, the Ghana Education Trust Fund.

While the GETFund is a recent policy development in Ghana, its impact in the development of the educational system in the country is commendable. This study investigated the perceptions of university administrators, student leadership, and other public officials about the accomplishments of the GETFund towards it objectives. Findings of the study show that the GETFund is turning institutions around since its creation. Almost
all tertiary education institutions in the country are seeing remarkable changes in their infrastructural development. At the pre-tertiary level, institutions are getting support from the GETFund in diverse ways. The development of physical infrastructures on campuses, computerization of universities, the finance of ICT centers at the universities, supporting historically disadvantaged institutions, the establishment of loans scheme and the provision of financial assistance to the socially and economically disadvantaged are marked examples of the achievements and contributions of the GETFund. In terms of the policy the objectives, the GETFund in its four/five years of operation has made a modest achievement considering the fact that the administrator is faced with certain difficulties such as the lack of legislative instrument to take decisions in terms of implementation. The administrator and the Board of the fund have not achieved the requirement of investing part of the fund to generate additional income to support their programs. Where as parliamentary control exerts check and balances on the managers of the fund, a considerable degree of autonomy would enhance the board’s management and efficiency.
REFERENCES


conference on improving tertiary education in Sub-Saharan Africa: Things that work.


APPENDIXES

Appendix 1: A Brief History of Higher Education Development in Africa

Higher education development in Africa delayed because the British colonial policy did not have definite plans to develop higher education institutions in African until the agitation of Africa intelligentsia. This eventually led to the establishment of Fourah Bay College of Freetown (Sierra Leone) in 1826; Gordon Memorial College in Khartoum in 1898, and Lovedale institutions in South Africa in 1841, among others. While these institutions sprang up in the colonies, there were also concerns from African Nationalist leaders about the slow pace of higher education development in the continent. Stereotyping Africans as uneducable and intellectually inferior became part of the reluctance of the British government to formalize higher education in their colonial policies (Rimmington, 1965). At the same time the zeal to maintain occupational hegemony at the various colonies spearheaded British hostile policy toward educational development in Africa.

However, the commitment of the British government in the colonial project of 1884 Berlin Conference and the missionary presence of educational development in Africa put pressure on the colonial government to redesign her colonial educational polices (Lulat, 2003). With the report of Phelps-Stokes commission on the state of education in Africa and the demands of nationalists leader, J. E. Casely Hayford (the founder of National Congress of British West Africa), an Advisory Committee on Education was set up to formally involve the British government in educational development of the colonies (Lulat, 2003). The committee then proposed to the British government to implement and spread education throughout the colonies. However, initial discussion of higher education did not take place
until the end of the World War II, when the Asquith Commission headed by Justice Cyril Asquith was appointed to investigate the state of higher education development in Africa, which report was published in 1945 (Ashby, 1966).

The end of the 1945 War was the turning point of higher education development in Africa (Rimmington, 1965). Of course Sierra Leone was the only country in West Africa that had an institution comparable to university status prior to World War II. Other postsecondary institutions such as Yaba College in Nigeria and Achimota College in Ghana were nowhere near this status. As a result, “two royal commissions” were appointed,

one to report on the existing facilities for higher education in West Africa and make recommendation for future development; the other to 'consider the principle which should guide the promotion of higher education, learning and research and the development of university in the colonies'; and to explore the means whereby universities and other appropriate bodies in the United Kingdom may be able to cooperate with institutions of higher education in the colonies in order to give effect to these principles. (Rimmington, 1965, p. 106).

The aftermath of this report was the establishment and upgrade of higher education institutions euphemistically referred sometimes as Asquith Colleges (Lulat, 2003). The report gave birth to the University College of Gold Coast in Ghana, opened in 1948, University College of Sierra Leone (formally Fourah Bay College) in 1960, University College of Ibadan in Nigeria opened in 1947, Khartoum University College in 1949, and Makerere College in 1949, among others. These institutions, according to Ashby (1966), were residentially designed to accommodate students and established special relations with University of London. While the curriculum was Eurocentric in nature, there was a particular emphasis placed on the Arts and Sciences. Graduates from these institutions were awarded degrees from University of London based on their affiliation with the colleges (Lulat, 2003; Rimmington, 1965).
Even though a university’s relationship with London was in conflict with the Africanization of the curricula, such relations had their own merits. First, “…the new colleges were able to claim an equality of academic standards with an institution of world standing” (Rimmington, 1965, p.106). Reasons that explain this include the enthusiasm of Africans to demonstrate their intellectual equality with those of British students. It was an attempt by Africans to prove wrong the assertion that the black person is intellectually incompetent to pursue higher education. Also, maintaining the London connection will put African graduates on level playing field in job seeking with their British counterparts (Rimmington, 1965).

What makes colonial higher education institutions different from what we have today in Africa is the deliberate attempt by the colonial government at the time to restrict access. With the fear of training highly qualified personnel who can take their destiny into their hands and rule their respective countries, limited access to higher education was provided to few administrative trainees. While the Belgians deprived their colonies of higher education, the French, through their policy of assimilation, preferred to send a small number of students to pursue higher education in France (Teferra & Altbach, 2004). Due to limits placed on curricula, Africans were deprived of other disciplines in the colonial education, apart from those designed to train people with basic administrative skills. Besides, the medium of instruction was based on the colonizers language, denying Africans the importance of cultural in education development (Teferra & Altbach, 2004). In fact, it must be pointed out that the universities of Al Quarouyin, founded in the ninth century at Fez, Morocco, and Al Azhar, founded in the tenth century in Egypt, are among the ancient
institutions, which maintain its traditional Islamic curriculum and religious character (Teferra & Altbach, 2004).

Apart from these institutions, most of the universities founded by the missionaries focused on the intellectual, moral, and religious development of the Africans (Sherman, 1990, Teferra & Altbach, 2004). The religious institutions, just like those that thrive in the United States in the colonial period, “…were, however, in western tradition, with studies rooted in the classics and theology. There were no offerings related to the social and cultural or physical environment of their respective countries.” (p.365) Although the development of higher education was far from the colonial agenda, the few existing universities were no better in terms of structure, content and ideals.

However, as efforts were made to improve higher education in Africa, other important issues such as governance, location, and finance evolved. It was clear by this time that some of the territories, which were already offering some post secondary courses, needed an upgrade. Makerere, an institution noted for its location, was upgraded, while Achimota was relocated to Legon Hill (Rimmington, 1965). The other problem that posed challenges for the colonial government was the financing of higher education in the colonies. In spite of the Colonial policy to support higher education with "taxable income" from the respective colonies, the British government provided grants for capital works, whereas the recurrent expenses become the responsibility of local government (Rimmington, 1965).

More seriously, the range of study (courses and disciplines) to be taught in universities also posed problems. But it was important to develop effectively the Arts and Sciences before the development of any other professional courses. Apart from education and law, the colonies initially lacked professional programs due to lack of facilities.
Relentlessly, Makerrere established the faculty of medicine, whereas Ibadan developed the London Degree System for medical studies. In Ghana, Kumasi College of Technology developed engineering programs in 1951 (Rimmington, 1965).

Amidst all these problems, there was also the nationalist demand for self-rule. In 1957, Ghana gained independence and directly afterwards broke the London connection with her institutions. The University College of Ibadan (Nigeria) and Makerere College (Uganda) also became independent institutions after the independence of Nigeria and Uganda respectively with the exception of Fourah Bay, which maintained its relations with the University of Durham, in spite of Sierra Leone’s political independence in 1961, until 1964, when that connection was ended (Rimmington, 1965).
Appendix 2: Interview Guide

1. What are the major objectives and purpose of setting up the Ghana Education Trust Fund?
2. What are the contributions of the GETFund to the development of higher education in Ghana?
3. Does the GETFund make provisions in improving faculty and staff conditions?
4. How does the GETFund ensure efficient and effective use of monies allocated to institutions?
5. Does the GETFund make any provisions to improve accessibility to and affordability of higher education?
6. What are the challenges that the management and Board of Trustees face in administering and managing the fund?
7. In general what do you consider to be the overall impact of the GETFund since its establishment in developing higher education?
8. Can you tell me how exactly how the proceeds of the GETFund is used and who controls the disbursement of the Funds?
9. Are there policies and procedures for accessing and expending the Fund?
10. What are the qualifications and requirements for accessing the GETFund?
11. What kind of institutions benefit from the GETFund?
Appendix 3: IRB Approval Form

A determination has been made that the following research study is exempt from IRB review because it involves:

Category 2 - research involving the use of educational tests, survey procedures, interview procedures or observation of public behavior.

Project Title: A Policy Analysis of the Financing of Tertiary Education in Ghana and Evaluation of the Impact of the Ghana Education Trust Fund; Perceptions of Top-level University Administrator, Government Officials, Board of Trustees and Student Leadership

Project Director: Francis Atuahene

Department: Counseling and Higher Education

Advisor: Marc Cutright

Rebecca Cale, Associate Director, Research Compliance Institutional Review Board

Date: 6/7/05

The approval remains in effect provided the study is conducted exactly as described in your application for review. Any additions or modifications to the project must be approved by the IRB (or an amendment) prior to implementation.
Appendix 4: List of abbreviations

GER – Gross Enrollment Ratio
GES – Ghana Education Service
GET – Ghana Education Trust (Established under the Nkrumah’s Administration)
GETFund – Ghana Education Trust Fund
HND – High National Diploma
ICT – Information and Communication Technology
IMF – International Monetary Fund
IRS – Internal Revenue Service
JSS – Junior Secondary School (Equivalent to Junior High School in the U.S.A)
KNUST – Kwame Nkrumah University of Science and Technology
MOEYS – Ministry of Education Youth and Sports
NAB – National Accreditation Board
NCTE – National Council for Tertiary Education
NDC – National Democratic Congress (Name of a Political Party)
NPP – New Patriotic Party (Name of a Political Party)
NUGS – National Union of Ghanaian Students (Student Civil Society in Ghana)
PNDC – Provisional National Defense Council (A military Governing Council)
POLY - Polytechnic
SAP – Structural Adjustment Program (IMP/WB Policy Prescription)
SRC – Students Representative Council
SSS – Senior Secondary School (Equivalent to Senior High School in the U.S.A)
SSSCE – Senior Secondary School Certificate Examination
TVET – Technical and Vocational Education Training

U of G – The University of Ghana, Legon

UCC – University of Cape Coast

UDS – University of Development Studies

UEE - University Entrance Examination

URC- University Rationalization Committee

VAT – Value Added Tax

VOTEC – Vocational, Technical Education Center

WB – World Bank
### Appendix 5: Ghana Education Trust Fund’s Projects in Institutions 2005

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Infrastructure</th>
<th>Amt in Cedis</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Development Stud</td>
<td>Construction of 3-Story Female Hostel</td>
<td>500,000,000</td>
</tr>
<tr>
<td>(a) Nyankala Campus</td>
<td>Construction of 600-Seater Lecture Hall</td>
<td>1,500,000,000</td>
</tr>
<tr>
<td></td>
<td>Water Supply Facilities</td>
<td>900,000,000</td>
</tr>
<tr>
<td></td>
<td>Construction of 2-Story Female Hostel</td>
<td>40,000,000</td>
</tr>
<tr>
<td></td>
<td>Completion of Library/Lecture Hall Ph III</td>
<td>1,000,000,000</td>
</tr>
<tr>
<td>(b) Tamale Campus</td>
<td>Construction of 3-Story Lab Complex</td>
<td>350,000,000</td>
</tr>
<tr>
<td></td>
<td>Construction of V.C Residence Phase II</td>
<td>500,000,000</td>
</tr>
<tr>
<td></td>
<td>Accra Offices and Guest House Phase II</td>
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</tr>
<tr>
<td></td>
<td>Construction of 2-Story Guest House Accra</td>
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</tr>
<tr>
<td></td>
<td>Const. of 3 Story Diss. Rm (Lab &amp; Morgue)</td>
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</tr>
<tr>
<td></td>
<td>Const. of Access Roads &amp; Drainage Sys. (I)</td>
<td>400,000,000</td>
</tr>
<tr>
<td></td>
<td>Const. of Administration</td>
<td>1,000,000,000</td>
</tr>
<tr>
<td></td>
<td>Const. of ICT Center</td>
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<tr>
<td>(c) Navrongo Campus</td>
<td>Comp. of 2.No. Snr. Staff Bungalows Ph III</td>
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<tr>
<td></td>
<td>Const. of 2-Story Female Hostel Ph II</td>
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<tr>
<td></td>
<td>Rehab of Workshop Phase II</td>
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<tr>
<td></td>
<td>Const. of Perimeter Fencing –Ph II</td>
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<tr>
<td></td>
<td>Const. &amp; Completion of Drainage System</td>
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<tr>
<td></td>
<td>Comp. of 3-Story Science Lab</td>
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<tr>
<td></td>
<td>Comp. of Rehab. Snr. Members Bungalows</td>
<td>5,753,000,000</td>
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<tr>
<td>(d) Wa Campus</td>
<td>Const. of 3-Story Hostel Block – Ph III</td>
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<tr>
<td></td>
<td>Const. of Access roads and Drainage System</td>
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</tr>
<tr>
<td></td>
<td>Comp. of 500 Seater Auditorium – Phase I</td>
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</tr>
<tr>
<td></td>
<td>Comp. of Single-Storey Student Hostel</td>
<td>180,000,000</td>
</tr>
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</table>
## Appendix 6: Ghana Education Trust Fund’s Projects in Institutions 2005

<table>
<thead>
<tr>
<th>Kwame Nkrumah U.S.T.</th>
<th>Infrastructure</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main Campus</td>
<td>Central Lecture Theater</td>
<td>2,700,000,000</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation of Staff Bungalow</td>
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</tr>
<tr>
<td></td>
<td>Completion of Sewage Plant</td>
<td>1,600,000,000</td>
</tr>
<tr>
<td></td>
<td>Completion of Electrical Installation</td>
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</tr>
<tr>
<td></td>
<td>Museum of Technology</td>
<td>3,500,000,000</td>
</tr>
<tr>
<td></td>
<td>Others</td>
<td>5,000,000,000</td>
</tr>
<tr>
<td></td>
<td>Grand Piano</td>
<td>170,000,000</td>
</tr>
<tr>
<td></td>
<td>Construction of Auditorium</td>
<td>1,000,000,000</td>
</tr>
<tr>
<td>College of Engineering</td>
<td>Completion of Telecommunication Eng Lab</td>
<td>3,000,000,000</td>
</tr>
<tr>
<td>College of Agric. &amp; Nat. Resources</td>
<td>School of Forestry</td>
<td>2,000,000,000</td>
</tr>
<tr>
<td>College of Architecture &amp; Planning</td>
<td>Lecture Theater</td>
<td>3,700,000,000</td>
</tr>
<tr>
<td>College of Art &amp; Social Sciences</td>
<td>College of Arts Building Complex</td>
<td>4,000,000,000</td>
</tr>
<tr>
<td></td>
<td>Business Sch./Research Inst. &amp; Center Comp.</td>
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<tr>
<td></td>
<td>Law Faculty</td>
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<tr>
<td>College of Sciences</td>
<td>Multi Story- Complex</td>
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<tr>
<td>Technology Secondary Sch.</td>
<td>Completion of Classroom</td>
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<tr>
<td></td>
<td>Completion of Headmasters Bungalow</td>
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<tr>
<td>College of Health Sciences</td>
<td>Completion of Clinical Students Hostel SMS</td>
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<tr>
<td>University of Mines and Tech.</td>
<td>Completion of 3-Story Library Complex</td>
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<tr>
<td></td>
<td>Completion of Additional Students Hostel</td>
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<tr>
<td></td>
<td>Completion of Aud. &amp; Conference Hall</td>
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<tr>
<td></td>
<td>Completion of 10-KM Campus Road</td>
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<tr>
<td></td>
<td>Repair of Storm-Damaged Residence</td>
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<tr>
<td></td>
<td>Construction of V.C. Lodge -Ph I</td>
<td>800,000,000</td>
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</table>

**Total Amount:** 50,520,000,000
Appendix 7: Ghana Education Trust Fund’s Projects in Institutions 2005

<table>
<thead>
<tr>
<th>University of Ghana (Main Campus)</th>
<th>Infrastructure</th>
<th>Amt. in Cedis</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Completion of Multi-purpose Fac. for Sch P. Arts</td>
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<tr>
<td></td>
<td>Completion of Central Science Laboratories</td>
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<tr>
<td></td>
<td>Completion of Faculty of Engineering Science</td>
<td>4,000,000,000</td>
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<tr>
<td></td>
<td>Refurbishment of Great Hall</td>
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<tr>
<td></td>
<td>Alumni Center</td>
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</tr>
<tr>
<td></td>
<td>Construction &amp; Comp of Seminar Rooms</td>
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<tr>
<td></td>
<td>Const. &amp; Comp. of 'N' Block Type Lecture Hall</td>
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</tr>
<tr>
<td></td>
<td>Construction &amp; Comp. of Balme Lib Extension</td>
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<tr>
<td></td>
<td>Const. &amp; Comp. of Sports Complex</td>
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<tr>
<td></td>
<td>Const. &amp; Completion of Sports Stadium</td>
<td>5,000,000,000</td>
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<tr>
<td></td>
<td>Const. &amp; Comp. of Accra City Campus Lect. Hall</td>
<td>450,000,000</td>
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<tr>
<td></td>
<td>Upgrading Electrical System- Legon Hall</td>
<td>250,000,000</td>
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<tr>
<td></td>
<td>Comp. of Staff Dev. Learning Resource Center</td>
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<tr>
<td>College of Health Sciences</td>
<td>200-Room Student Hostel</td>
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<tr>
<td>University of Ghana Med. School</td>
<td>Refurbishment of Level 400 Lecture Room</td>
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<td></td>
<td>Replacement of Plumbing of Old Students Hostel</td>
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<tr>
<td>University of Ghana Dental School</td>
<td>Dental School Building Phase II</td>
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<tr>
<td>School of Nursing</td>
<td>Rehabilitation of Auditorium</td>
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<tr>
<td>Noguchi Memorial Institute</td>
<td>Rehabilitation of Main Building</td>
<td>1,300,000,000</td>
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### Appendix 8: Ghana Education Trust Fund’s Projects in Institutions 2005

<table>
<thead>
<tr>
<th>University of Cape Coast</th>
<th>Infrastructure</th>
<th>Amt. in Cedis</th>
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</thead>
<tbody>
<tr>
<td>Const. of 2 No. Cell-Culvert and Concrete Lining</td>
<td>1,000,000,000</td>
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<tr>
<td>Rehabilitation of Halls of Residence</td>
<td>4,000,000,000</td>
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<tr>
<td>Const. of Lecture Theater Complex &amp; Deans Blk.</td>
<td>5,000,000,000</td>
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<tr>
<td>Construction of Examination Hall</td>
<td>1,000,000,000</td>
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</tr>
<tr>
<td>Supply &amp; Installation of Street Light Ph. I &amp; II</td>
<td>1,500,000,000</td>
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<tr>
<td>Rehabilitation of Science Laboratory</td>
<td>500,000,000</td>
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<tr>
<td>Rehabilitation of Utility Service</td>
<td>2,000,000,000</td>
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</tr>
<tr>
<td>Construction of Faculty of Science Annex</td>
<td>1,000,000,000</td>
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</tr>
<tr>
<td>Construction of central Administration</td>
<td>1,000,000,000</td>
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</tr>
<tr>
<td>Construction of Students Center Complex</td>
<td>200,000,000</td>
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<tr>
<td>Construction of 40-Bed Student Ward</td>
<td>500,000,000</td>
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</tr>
<tr>
<td>Rehabilitation of Staff Bungalow</td>
<td>200,000,000</td>
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<tr>
<td>Construction of 10 No. Staff Bungalows</td>
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</tr>
<tr>
<td>Rehabilitation of UCC Roads</td>
<td>2,000,000,000</td>
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<tr>
<td>Construction of Language center</td>
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<tr>
<td>Construction of School of Business</td>
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<tr>
<td>Construction of School of Agriculture</td>
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<tr>
<td>Construction Retaining Wall at New Hall</td>
<td>500,000,000</td>
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<tr>
<td>Rehabilitation of Central Cafeteria</td>
<td>500,000,000</td>
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<tr>
<td>External Works of Large Lecture Theaters</td>
<td>250,000,000</td>
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<tr>
<td>Students Sanitary Facilities at Lecture Theaters</td>
<td>500,000,000</td>
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<tr>
<td>Rehabilitation of Science Faculty Building</td>
<td>750,000,000</td>
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<tr>
<td>University Practice Sec. Sch (UPSS)</td>
<td>Construction of Science Block</td>
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</table>
Appendix 9: Ghana Education Trust Fund’s Projects in Institutions 2005

<table>
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<tr>
<th>University College of Education</th>
<th>Infrastructure</th>
<th>Amt in Cedis</th>
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<tbody>
<tr>
<td>(a) Winneba Campus</td>
<td>Completion of Lecture’s Office Complex</td>
<td>4,800,000,000</td>
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<tr>
<td></td>
<td>Completion of Extension to Main Library</td>
<td>2,600,000,000</td>
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<tr>
<td></td>
<td>Completion of Lecture Halls I &amp; II</td>
<td>200,000,000</td>
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<tr>
<td></td>
<td>Completion of Rehabilitation of Bungalows</td>
<td>600,000,000</td>
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<tr>
<td></td>
<td>Completion of Rehab. Of Amu Hall-Ph I</td>
<td>1,500,000,000</td>
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<tr>
<td></td>
<td>Comp of Rehab. of Assembly Lecture Halls</td>
<td>1,500,000,000</td>
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<tr>
<td></td>
<td>Completion of Painting of Hall &amp; Admin Blk</td>
<td>1,140,000,000</td>
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<tr>
<td></td>
<td>Completion of Rehab. Of Liberation Square</td>
<td>844,000,000</td>
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<tr>
<td></td>
<td>Construction of Staff Bungalows and Flats</td>
<td>500,000,000</td>
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<tr>
<td></td>
<td>Comp. of Rehab. Of Main Roads of the Univ.</td>
<td>2,000,000,000</td>
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<tr>
<td>(b) Kumasi Campus</td>
<td>Completion of 2 No. Lecture Theater</td>
<td>1,000,000,000</td>
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<td></td>
<td>Construction of Students Hostels -Phase I</td>
<td>2,200,000,000</td>
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<tr>
<td></td>
<td>Construction of Staff Bungalows - Phase I</td>
<td>1,600,000,000</td>
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<tr>
<td>Mampong Campus</td>
<td>Completion of Science Laboratory</td>
<td>2,200,000,000</td>
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<tr>
<td></td>
<td>Construction of Library/ Comp/Edu Res. Ctr. I</td>
<td>1,000,000,000</td>
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<tr>
<td></td>
<td>Resource Center Phase II</td>
<td>540,000,000</td>
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<tr>
<td></td>
<td>Rehabilitation of Electricity Network</td>
<td>500,000,000</td>
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<tr>
<td></td>
<td>Rehab. &amp; Extension to Hall of Residence</td>
<td>400,000,000</td>
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<tr>
<td></td>
<td>Construction of Animal House</td>
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<tr>
<td></td>
<td>Rehab of Road Network - Phase II</td>
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</table>
## Appendix 10: Ghana Education Trust Fund’s Projects in Institutions 2005

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Infrastructure</th>
<th>Amt in Cedis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Koforidua Polytechnic</td>
<td>Construction of 12-Unit Classroom Complex</td>
<td>1,000,000,000</td>
</tr>
<tr>
<td></td>
<td>Construction of Administration Block</td>
<td>1,600,000,000</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation of Auto Workshop</td>
<td>450,000,000</td>
</tr>
<tr>
<td></td>
<td>Construction of 18-Unit Classroom Block</td>
<td>150,000,000</td>
</tr>
<tr>
<td></td>
<td>Completion of 10 No. Bungalows</td>
<td>1,900,000,000</td>
</tr>
<tr>
<td></td>
<td>Construction of Principal’s Bungalows</td>
<td>829,000,000</td>
</tr>
<tr>
<td>Tamale Polytechnic</td>
<td>Construction of 4-Story Female Hostel</td>
<td>2,000,000,000</td>
</tr>
<tr>
<td></td>
<td>Construction of Administration Block</td>
<td>2,000,000,000</td>
</tr>
<tr>
<td></td>
<td>Construction of Library Complex</td>
<td>1,500,000,000</td>
</tr>
<tr>
<td></td>
<td>Construction of Computer Laboratory</td>
<td>1,500,000,000</td>
</tr>
<tr>
<td></td>
<td>Construction of Engineering Laboratory</td>
<td>1,500,000,000</td>
</tr>
<tr>
<td></td>
<td>Construction of Four Flats</td>
<td>3,020,000,000</td>
</tr>
<tr>
<td>Accra Polytechnic</td>
<td>Refurbishment of Electrical /Electronics Labs</td>
<td>1,000,000,000</td>
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<tr>
<td></td>
<td>Refurbishment of Science/ Technology Labs</td>
<td>1,000,000,000</td>
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<tr>
<td></td>
<td>Cons. of 3 No. 15-Unit Flats on Campus</td>
<td>2,000,000,000</td>
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<tr>
<td></td>
<td>Const. &amp; Extension of Elec./Electronics Engin .Blk</td>
<td>7,000,000,000</td>
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<tr>
<td></td>
<td>Construction of Store/Classrooms/Library Blk</td>
<td>3,000,000,000</td>
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<tr>
<td>Cape Coast University</td>
<td>Construction of library Complex</td>
<td>4,300,000,000</td>
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<tr>
<td></td>
<td>Const. of 4-Story 3-Bedroom Lecture Flat Phase</td>
<td>2,000,000,000</td>
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<tr>
<td></td>
<td>Const. of 4-Story Lecture Hall &amp; Office Blk</td>
<td>3,000,000,000</td>
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<tr>
<td></td>
<td>Const. of Hostel Blk -Phase III</td>
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<tr>
<td></td>
<td>Const. of Security Gate &amp; Warehouse Sports Stad</td>
<td>1,600,000,000</td>
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</table>
### Appendix 11: Ghana Education Trust Fund’s Projects in Institutions 2005

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Infrastructure</th>
<th>Amt in Cedis</th>
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</thead>
<tbody>
<tr>
<td>Bolgatanga Polytechnic</td>
<td>Const. of Overhead Water Tank</td>
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<tr>
<td></td>
<td>Const. of 3-Story, 12-Unit Staff Flats</td>
<td>1,000,000,000</td>
</tr>
<tr>
<td></td>
<td>Const. of Administration Block</td>
<td>1,000,000,000</td>
</tr>
<tr>
<td></td>
<td>Const. of Library Block</td>
<td>1,000,000,000</td>
</tr>
<tr>
<td></td>
<td>Const. of Principal's Bungalows</td>
<td>1,000,000,000</td>
</tr>
<tr>
<td></td>
<td>Const. of 2-Storey Workshop-Catering</td>
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</tr>
<tr>
<td></td>
<td>Const. of 2-Storey Workshop-Electrical</td>
<td>800,000,000</td>
</tr>
<tr>
<td></td>
<td>Cons.. Automobile Engineering W/Shop</td>
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<tr>
<td></td>
<td>Electrical Installations</td>
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<tr>
<td></td>
<td>Construction of Agric. Eng. Workshop/Labs</td>
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<tr>
<td>Kumasi Polytechnic</td>
<td>Final Payment of B-Tech Building</td>
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<td></td>
<td>Staff Housing Project</td>
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<td>Consultancy Fee for Library Complex Building</td>
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<tr>
<td></td>
<td>Construction of Multi-Purpose Class</td>
<td>2,279,000,000</td>
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<tr>
<td>Takoradi Polytechnic</td>
<td>Completion of 3-Storey Library Blk</td>
<td>3,600,000,000</td>
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<tr>
<td></td>
<td>Completion of Auditorium Lecture Theater</td>
<td>1,800,000,000</td>
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<tr>
<td></td>
<td>Completion of 4-Story School of Business</td>
<td>2,250,000,000</td>
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<tr>
<td></td>
<td>Const. of 4-Story School of Applied Arts</td>
<td>655,889,500</td>
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<tr>
<td></td>
<td>Refurb. of Electrical Wiring, Feeder Pillars</td>
<td>1,400,000,000</td>
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<tr>
<td></td>
<td>Staff Development</td>
<td>300,000,000</td>
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<tr>
<td>Ho Polytechnic</td>
<td>Construction of Classroom &amp; Office Furniture</td>
<td>1,800,000,000</td>
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<td></td>
<td>Const of Semi-Detached Bungalows for Staff</td>
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<td></td>
<td>Const. of Auditorium Complex</td>
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<tr>
<td></td>
<td>Construction of 4-Story Classroom Block</td>
<td>716,634,844</td>
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<tr>
<td></td>
<td>Const &amp; Completion of 4-Story Classroom Blk</td>
<td>549,271,017</td>
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<td></td>
<td>Const &amp; Comp. of Lecture Theater &amp; Audit.</td>
<td>992,962,182</td>
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<td>Const &amp; Comp. of Lecture Theater</td>
<td>262,131,957</td>
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</tbody>
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Appendix 12: Ghana Education Trust Fund’s Projects in Institutions 2005

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Infrastructure</th>
<th>Amt in Cedis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wa Polytechnic</td>
<td>Construction &amp; Completion of Bungalows</td>
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<tr>
<td></td>
<td>Construction of Library Block</td>
<td>611,168,668</td>
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<tr>
<td></td>
<td>Construction of Administration Block</td>
<td>1,200,000,000</td>
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<tr>
<td></td>
<td>Construction of a Multi-Purpose Workshop</td>
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<tr>
<td></td>
<td>Contractors Retention Fee: Sending 11.6KVA</td>
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<td></td>
<td>Consultancy Services-TALIF Project Proposal</td>
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<td></td>
<td>Const. of Classroom Lecture Hall Complex</td>
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<tr>
<td></td>
<td>Construction of Power to Bungalows</td>
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<tr>
<td>Sunyani Polytechnic</td>
<td>Completion of Library Complex</td>
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<tr>
<td></td>
<td>Completion of Lecture Hall Complex - Phase I</td>
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<tr>
<td></td>
<td>Continuation of Lecture Hall Complex Phase II</td>
<td>1,115,000,000</td>
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<tr>
<td></td>
<td>Completion of 8-Unit Block of Flats</td>
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<tr>
<td></td>
<td>Completion of Principals Bungalows</td>
<td>200,000,000</td>
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<tr>
<td></td>
<td>Continuation of Construction of Men's Hostel</td>
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</tr>
<tr>
<td></td>
<td>Completion of Auditorium</td>
<td>500,000,000</td>
</tr>
<tr>
<td></td>
<td>Completion of Women's Hostel Rehabilitation</td>
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</tr>
<tr>
<td></td>
<td>Construction of Campus Roads</td>
<td>800,000,000</td>
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<tr>
<td>Institute of Professional Studies</td>
<td>Construction of Classroom -Phase II</td>
<td>5,000,000,000</td>
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<td>Construction of Administration Block</td>
<td>1,400,000,000</td>
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<tr>
<td></td>
<td>Rehabilitation of Existing Classroom Block</td>
<td>191,000,000</td>
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<td></td>
<td>Construction of Sick Bay</td>
<td>200,000,000</td>
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<tr>
<td>Ghana Institute of Languages</td>
<td>Construction of a Lecture Theater</td>
<td>3,500,000,000</td>
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<tr>
<td></td>
<td>Consultancy Fess</td>
<td>1,000,000,000</td>
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<td></td>
<td>3rd Phase Electrical Wiring (Accra)</td>
<td>172,000,000</td>
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<td></td>
<td>Rehabilitation of Classrooms (Tamale)</td>
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<td></td>
<td>Language Laboratories</td>
<td>700,000,000</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation of Classrooms (Accra)</td>
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</tbody>
</table>