Cost Sharing and Equity in Higher Education: Experiences of Selected Ghanaian

Students

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Dominic S. Dadzie

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by

DOMINIC S.DADZIE

has been approved for

the Department of Educational Studies

and the College of Education by

_____

Francis E. Godwyll

Assistant Professor of Educational Studies

_____

Renée A. Middleton

Dean, College of Education

ABSTRACT

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This phenomenological research study examined sources available to students for funding education and the experiences of students in public higher education in relation to cost sharing as an educational policy for funding tertiary education in six Ghanaian public universities. The research examines students' use of social networks in social capital formation to meet challenges of cost sharing. The economic value of social networks within the family, the extended family, the community, and the government in social capital formation to pay for higher education were examined.

The study adopted a qualitative methodology using structured, semi-structured, and open-ended in-depth interviews to collect data from 44 students from the six public universities and three administrators. Document sources from the universities, Ministry of Education, GET Fund, and the Ministry of Finance and Economic Planning were also analyzed. The results were transcribed, coded and categorized under emerging themes for analysis and discussion.

The findings indicated that a number of qualified students could not have access to university education because of lack of funding. Students from lower-socioeconomic families were mostly affected in the cost sharing policy. Government was seen to be gradually shifting more responsibilities of funding higher education to parents

through students' fees despite the economic situation in the country. Female students faced cultural factors that limited their access to higher education. There were gaps between government policies on enrollment that needed attention of university administrators. Policy on accommodation was not strictly monitored and residential halls were over crowded causing infrastructure deterioration. Procedures for securing student loans were frustrating to students and limited access to these loans.

Not all students were using social networks to mobilize social capital in funding their education particularly students from families with patrilineal systems of inheritance used less in comparison to those from matrilineal families. Policy makers have to take into consideration the economic situations of students from lower income families in order to ensure they are not short-changed. Enrollment and accommodation policies as well as loans processing requirements need close monitoring and evaluation.

Approved: _____

Francis E.Godwyll

Assistant Professor of Educational Studies

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DEDICATION

To God be the glory. To my wife Clementina with the best of love

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List of Abbreviations

AAE	Administrative Activity Expenses
ADP	Accelerated Development Plan
AFUF	Academic Facilities User Fees
AIDS	Acquired Immune Deficiency Syndrome
CCE	Center of Continued Education
CPP	Convention People's Party (CPP)
DEO	District Education Office
DIFD	Department for International Development
ESP	Educational Strategic Plan
FCUBE	Free Compulsory Universal Basic Education
FIDA	Federation of Women Lawyers
FTE	Full Time Equivalent
GCMB	Ghana Cocoa Marketing Board
GDP	Gross Domestic Product
GES	Ghana Education Service
GET Fund	Ghana Education Trust Fund
GH¢	Ghana New Cedis
GIJ	Institute of Journalism
GIMPA	Ghana Institute of Management and Public Administration
GIMS	Ghana Institute of Management Studies
GLS	Ghana Law School

GMS   Ghana Medical School

GNAT   Ghana National Association of Teachers

GOG   Government of Ghana

GPA   Grade Point Average

GPRS   Ghana Poverty Reduction Strategy

HIPC   Heavily Indebted Poor Country

HIV   Human Immune Virus

IAE   Investment Activity Expenses

IDA   International Development Agency

IE   Institute of Education

IEPA   Institute of Educational Planning and Administration

IGF   Internally Generated Fund

IMF   International Monetary Fund

IPS   Institute of Professional Studies

JSS   Junior Secondary School

KNUST   Kwame Nkrumah University of Science and Technology, Kumasi

MTEF   Medium Term Expenditure Framework

MOE   Ministry of Education

MOESS   Ministry of Education Science and Sports

MOFEP   Ministry of Finance and Economic Planning, and the

NAGRAT   National Association Graduate Teachers

NCTE   National Council for Tertiary Education

NCWD	National Council of Women and Development
NDC	National Democratic Congress
NPP	New Patriotic Party
NUGS	National Union of Ghana Students
PAMSCAD	Programme of Action to Mitigate the Social Cost of Adjustment
PE	Personal Emoluments
PIP	Public Investment Programme
PNDC	Provisional National Defence Council
P.N.D.C.L	Provisional National Defence Council Law
PTA	Parents and Teachers Association
REO	Regional Education Office
RFUF	Residential Facilities User Fees
SAE	Service Activity Expenses
SAPRI	Structural Adjustment Program Review Instrument
	Structural Adjustment Programs
SMA	Societas Missionum ad Afro
SMC	School Management Committees
SMCD	Supreme Military Council Decree
SSNIT	Social Security and National Insurance Trust
SSS	Senior Secondary School
SSSCE	Senior Secondary School Certificate Examinations
UCC	University of Cape Coast

UDS	University of Development Studies
UEW	University of Education, Winneba
UG	University of Ghana
UMaT	University of Mines and Technology
UNICEF	United Nations International Child and Educational Foundation
URC	University Rationalization Committee
U.S	United States
US$	United States dollar
VALCO	Volta Aluminum Company
VALCO Trust Fund	Volta Aluminum Company Trust Fund
WASSCE	West African Senior Secondary School Certificate Examinations

CHAPTER ONE: INTRODUCTION

Background to the Study

Education in Ghana dates back to the castle schools established during the colonial period of the country's history. These castle schools were established to train clerks who assisted the merchants in their business with natives along the coasts of the then Gold Coast (Graham, 1971). This early introduction of education clustered along the coast for quite some time until it moved into the middle belt and later to the northern parts of the country. The merchants began to settle and the British later colonized the country. The colonial governments began to build schools but more schools were established by the missionaries. According to Graham (1971), between 1835 and 1838, the Methodist Missionary Society established the first primary school outside the castle in Cape Coast and followed it up with a girls' school in the same town. Other missionary groups established primary schools in the coastal towns.

The Methodist Church followed its pioneering work by establishing the first secondary school Mfantsipim at Cape Coast for boys and later Wesley Girls High School for girls. The Presbyterian Church took hold of the Eastern region with schools at Abetifi and Accra. The Catholic Church, the Anglican Church and the colonial government made their presence felt by establishing primary and secondary schools. Successful students were sent to Britain to pursue further studies (Graham, 1971).

The colonial government set up Achimota School but later turned it into a college to train teachers for the expanding primary schools. When other training colleges were established by the churches, the colonial government turned Achimota College into a

training institution for teachers for the secondary schools. A secondary school unit was attached to the college as a training ground for preparing teachers. The need for higher education arrived and the colonial government established part of Achimota College as the Gold Coast campus of the University of London. This became the University College of London in the 1920s until land was found for the University College at Legon, very close to Achimota. The University College became a full university in 1948 as the University of Ghana. Later the Kumasi Institute of Technology was turned into Kwame Nkrumah Institute of Science and Technology and later still into Kwame Nkrumah University of Science and Technology at the turn of Independence in 1961. The University College of Education was established at Cape Coast, which has evolved into the University of Cape Coast in 1971. Today, the country has six public universities and ten polytechnics, three medical schools, a law school, two management and accounting institutions, and 13 private universities.

From its beginnings, public education at all levels in Ghana had been virtually free except for the cost of uniforms worn by students. According to the Ministry of Education report for 1960-1962, the Accelerated Development Plan of 1951 abolished tuition fees in primary schools and the government supplied educational materials free to students. Payment of fees was introduced at the secondary school level for students in the boarding house system, but higher education remained free. I conjecture that ostensibly this was due lack of resources and the immediate need for middle level manpower. Students in tertiary institutions were provided with free housing and paid allowances by the government until these allowances were withdrawn in the 1970s.

Tuition was free at all levels and perhaps the urgent need for middle and high level administrative and industrial human resource development compelled the government to provide extra incentives to attract students into the tertiary education. When government could no longer afford the incentive packages due to rising cost of education, they were withdrawn in the 1970s. Each stage of the government's attempt in withdrawing allowances or introducing fees had been accompanied by students' demonstrations and boycott of lectures, sometimes for months.

Student Facility User Fees were introduced into higher education in the mid-1980s. This continued until the late1990s when the government introduced the new system of cost sharing that often threw students into confrontation with university administrators and the government.

This research focuses on cost sharing and equity in higher education in Ghana. Available literature presents policy briefs and policy analysis that explain the government's contribution and that of other world bodies such as the World Bank, International Monetary Fund (IMF) and United Nations International Child and Educational Foundation (UNICEF) but little on how the students understand this new system of funding higher education in the country. Western researchers like Breneman and Merisotis (2002), Burke and Associates (2002), Heller (2002), and McPherson and Schapiro (2002) have conducted a number of research projects on higher education in general, focusing on access, or access and affordability.

There is a need to investigate literature that addresses cost sharing, access, and affordability. The theoretical framework of this study looks at the body of literature on

different kinds of social networks and social capital; that provide wealth accumulation and affordability to citizens within any culture for education and related them to the Ghanaian cultural context. It was qualitative in its approach and used interviews to collect data from some students in the six public universities. Official documents were collected for analysis from the finance offices of the universities, Ministry of Education through the National Council for Tertiary Education, Ministry of Finance and Economic Planning, and the Ghana Education Trust Fund. The interviews collected students' personal stories and experiences of how they gained access into higher education and how they received financial support to continue their education.

The history of education in the former Gold Coast and present Ghana were reviewed, looking closely at the system of funding for the entire educational system in the country and particularly for higher education. Higher education is becoming increasingly expensive and often is limited to a small percentage of the population in the Ghanaian society. Cost sharing implies that government expects some aspect of the total cost of education to be borne by students and their parents or sponsors. According to the Department for International Development - DFID (1998) cost sharing is "a term which combines the concept of direct cost recovery, and thus education pricing policies, and indirect contributions from pupils, their parents and sponsors, which may be voluntary, quasi-compulsory or even compulsory" (Notes, 105). There are cultural and sociological factors that motivate or enable families and communities to send their children to institutes of higher education and expect returns from their children.

Article 25 subsection 1(a) of the 1992 Constitution of Ghana makes basic

education in the country Free Compulsory Universal Basic Education (FCUBE),

however, families existing below the poverty would find some difficulty to educate their

children beyond basic education. The word free is subject to clarification as parents still

have some financial commitments for their wards in basic education. Ghana is a

developing country, and salaries of parents would not be as high as to meet all the

demands of secondary and tertiary education, which is becoming increasingly affordable

to a limited number of the citizenry due to the increasing cost of education. Some

children, especially those from the poor rural settlements, may for lack of funds, find it

almost impossible to access secondary education let alone move on to tertiary education.

Education is no doubt a major means of social mobility and assistance given to children

from poor families should be the concern of all.

In the past, the government had given the Cocoa Marketing Board (CMB)

Scholarship to students with high academic performance in secondary schools as well as

Government Bursaries to needy students. The GCMB Scholarship is still in place but it is

now limited to children of cocoa farmers. This new development closes the door to many

students who will now have to compete for the Government Bursaries.

The DFID (1998) indicated that some developing countries spent monies paying

off interests on foreign and domestic loan that they could support education fully. Due to

these foreign debts, the country had moved away from its past when it could afford free

university education and students had financial allowances from the government. The

government no longer supports free university education due to the growing population

and the increasing number of children entering schools at the basic level. It is a cost-sharing system now and students are expected to pay part of the rising cost of university education. The government had called on parents to absorb some of the cost of educating their wards at the universities. It had genuine reasons to do what it was doing but the fact remained that many parents did not have the means to meet the expectations of the government.

<div align="center">Statement of the Problem</div>

Providing university education is part of the Ghana government's effort to develop the human resources of the country regardless of its financial difficulties. Human resource is human capital and important to the wealth of any nation. It is only when the human capital is fully developed that the government can be sure of the full development of its natural resources. The DFID (1998) document indicated, "There is scarcity of information on how university students finance their education" (Notes 105). According to the budget statement and economic policy of the Government of Ghana for the 2007 financial year presented to Parliament, the government made available 11,322,257 million cedis for the education sector in the country. This was made up of contributions from the following: Government of Ghana 7,927,733 million cedis, Internally Generated Fund (IGF) 1,112,741 million cedis, donor countries and agencies 461,561 million cedis, Ghana Education Trust Fund (GET Fund) 1,775,222 million cedis, and Heavily Indebted Poor Country (HIPC) fund 45,000 million cedis. Notwithstanding these huge amounts of money, the concept of cost-sharing demands, those students and their parents bear part of the total educational cost at the higher education level. It is

interesting to ask what sources are available from which students can draw resources to finance their education. What are the challenges that this new system provides students and how are they able to meet these challenges? What opportunities does this system offer to students in accessing higher education? What are the experiences of students in this new system of cost sharing?

Research Questions

1. How do students experience the cost-sharing system in accessing higher education?

2. How equitable is the cost-sharing system for students accessing higher education in Ghana?

3. What are the support systems available to students in accessing higher education?

Purpose of the Study

I sought to examine the experiences that students in public higher education in Ghana have due to the introduction of cost sharing as an educational funding policy. I endeavored to investigate how students were meeting the challenges of the system and what social networks they had to create social capital to address the challenges of funding higher education. I strove to understand existing cost sharing models that were used in distributing the cost of education among the partners and how they influenced students' access to higher education. It was also to examine and understand cost assessment documents available within the Ministry of Education and the various public universities, government's contributions into the various universities, and loan schemes available to students. Some of the areas of concern examined included motivations for university

education, general life on campus, views about cost sharing, influences and experiences of cost sharing, support from immediate and extended family members, community participation in students' education, and how low income students were able to afford higher education.

Significance of the Study

It was important to hear the voices of students who were the beneficiaries of higher education. Knowing the experiences from the students' perspectives may help future policy formulators and stakeholders in education to appreciate and incorporate those experiences in any future cost-sharing discussions. The findings may help the government in its educational policy and funding decisions and may be valuable to help university administrations appreciate the challenges to students. It was my hope that the findings may provide other students with information as to how they can access possible financial resources to pursue higher education. It will also add to the available body of literature on cost sharing in higher education and increase knowledge on the topic.

Delimitations of the Study

This study was not able to cover all students in higher education in Ghana. It looked at public higher education institutions in the country and concentrated on six public universities: the University of Ghana, Legon-Accra; Kwame Nkrumah University of Science and Technology, Kumasi; the University of Cape Coast, Cape Coast; the University of Development Studies, Tamale; the University of Education, Winneba; and the University of Mines and Technology, Tarkwa. Students were selected without consideration of their ethnic, cultural, or socioeconomic backgrounds. While the selected

students may not be a true representation of the entire student population and their views may be difficult to generalize to all students, it is assumed that they share common experiences with other students from the educational society in the country.

Limitation to the Study

Every effort has been to reach the source documents. However, some literature, especially those dealing with enrollment and financial figures of education in Ghana were out of print. Efforts were made to contact the copyright holders but little positive response was received. In some few cases, therefore, the only alternative was to use secondary documentary sources citing the primary sources.

Qualitative inquiry is a time-consuming venture and adequate time is always required for fieldwork. The United States immigration law requires that foreign students do not stay outside the United States for a period of more than one academic quarter or, at most, not more than five months. Time was, therefore, a limiting factor in this research. Funds were another, both to travel to institutions of higher education to collect views on the topic, and my ability to compensate interviewees for their time. I therefore relied on voluntary interviewees.

Definition of Terms

Key words within the topic and research question such as cost-sharing, networks, and affordability are given operational definitions, as they were used within the scope of the research.

Access– opportunity that a student has to enter higher education in the country

Affordability- ability to pay for the student's portion of educational cost to obtain a higher education

Cedi- is the official currency of the Republic of Ghana.

Cost- sharing- the system or educational funding policy that distributes the total cost of education among the government, the institution through internally generated funds, and parents or sponsor of students.

Dual Track- the system of admitting students at different costs of for the same program using students' grades as cut-off points for each course, and categorizing students as regular or fee-paying.

Equity- fair or equal opportunity available to every citizen that a student has to access educational resources

Fee-paying- a is student qualified for university admission, but does not meet the grades for first selection, or qualify for first selection, or opted out to pay for the full cost recovery of education for the course or program of his or her choice. It also refers to Ghanaian students who were educated through high school outside the country and thus do not qualify for government subsidy to higher education.

Regular student- a student who meets the required grades for first selection into any public university, and enjoys a government subsidy for higher education

Networks- mechanisms or relationships of people within the society or culture

Social capital- set of resources of family and or community members

Subvention- is the amount of monies released by government to support public institutions.

Organization of the Study

The study was organized into five chapters. Chapter 1 is the introduction; Chapter 2 examines the relevant literature available, and Chapter 3 looks at the methodology used. Chapter 4 is the main body for the results, analyses, and discussion of findings from the fieldwork. This includes interviews, comments, and suggestions received from respondents, and documentary analysis of accounting and other figures obtained from the field. What I make out of them adds to the literature and the body of knowledge or scholarship on the topic. Chapter 5 is the summary of the study, conclusions, and suggestions for future work to be done using these research findings as the basis or part of the literature.

CHAPTER TWO: LITERATURE REVIEW

Introduction

The oral history of education in Ghana dates back to prehistoric times of

people believed to have migrated from the old Ghana Empire. Before the influence

of the Europeans and missionaries, the citizens had informal systems of educating

their children through cultural socialization. So strong was the conviction of their

origin, that even though the Europeans called the country the Gold Coast because of

the rich gold deposits they found, its nationals, in the struggle for independence

choose the old name Ghana.

Ghanaian Familial Culture

Geography

Ghana, located in the West African sub region, is about the size of the U.S. state

of Oregon. It shares the western boundary with Ivory Coast, the eastern border with

Togo, the north with Burkina Faso and the south with the Atlantic Ocean. Gocking

(2005) indicated that the greater part of Ghana's land area is covered by Savanna

woodland with savanna grassland along a small portion of the coast. The southwestern

portion has evergreen forest while the middle and western parts have semi-deciduous

forest. It had a population that was running close to 22 million at the time of this

research.

Systems of Inheritance

Ghana's familial culture is structured along patriarchal and matrilineal family

systems of inheritance. Amatea (2009) defines a family as "any perceived whole whose

elements hang together because they continually affect each other over time and operate toward some common purpose" (p. 86). Amatea emphasizes the ideas of wholeness, interdependence, adaptation, and purposefulness of family systems that equally help to explain the dynamics of Ghanaian family cultures. She defines wholeness as "any system--whether it be family, a work organization, or an athletic team-- is made up of parts (e.g., family members), but it may be seen as an organic whole that 'hangs together'" (p. 86).

Succession in the matrilineal system makes provision for nephews to inherit the wealth and estates of their maternal uncles after their deaths (Nukunya, 2003). The female cousins or sisters succeed the females. Nieces do not succeed except in cases where there are no immediate cousins or sisters. In some traditional areas, brothers or male cousins may succeed their brothers or cousins when there is no living immediate nephew. Children born to all marriages belong to the mothers' clans. The responsibility of raising children is a communal responsibility of the nuclear family as well as the extended family system and especially the uncles.

With the patriarchy, children succeed their fathers and they belong to their fathers' clans. The nuclear family and the extended family are both responsible for raising the children but the greater burden here is placed on the father. This gives children better security than does the matrilineal system in which the attention of the fathers is spread over their own biological children and their nephews and nieces. This implies that fathers or male adults in the matrilineal system are burdened with care for more people outside their nuclear families. It is possible to find variations within each

system of inheritance as one moves from the east to the west, and from the north to the south. This will depend on how each society is organized in its sets of relationships. According to Nukunya (2003) among the patrilineal groups in the Volta region of Ghana women's landed property and personal belongings are inherited by their daughters, and the men's are inherited by their sons. In other words daughters inherit their mothers and sons inherit their fathers.

Each nuclear family unit in either the matrilineal or the patriarchal system is seen as an extension of the others and so the Ghanaian, like many Africans, belongs to both a nuclear and an extended family system. The extended family may include several clans interconnected and interrelated through marriage over a number of generations. They depend on each other in times of crisis or difficulty and will share joyful occasions like marriage and naming ceremonies for their children. They show affection and are on hand to resolve any family conflicts. Older and experienced members of the extended family settle marriage conflicts. All members honor death and bereavement traditions as they pull resources together to share the cost of funerals. Clan symbols or totems that unite people for common purpose identify different families. Members belonging to the same clan symbols locate others as they migrate from one location to the other and adapt practices that are similar to their old environments or peculiar to the new environments (Nukunya, 2003).

Cultural values are very similar among all the Ghanaian families or communities. Children are treasured and barrenness abhorred. Every adult member is a parent to every child in the extended family system or community. Any adult may discipline in public a

child found to have breached public ethics and principles. Every child is expected to

respect and honor all adults in the community. For this reason, the community has a

responsibility toward the full development of the child from infancy to adulthood. As the

family expresses its wholeness and interdependence, so do the members adapt to

changing situations to achieve common purpose.

Amatea (2009) maintained that, "As events touch one family member; other

family members reverberate in relationship to the change in the affected member" (p. 87).

The individual is therefore supported first by members of the nuclear family, next by

extended family members, then local community, and through the larger regional and

national societies. Members of the same town or village who happen to resettle at

another location because of work or education sometimes loosely use the Akan word

'ebusua', meaning family. Through a loose association with no blood relationship, they

bear the same resemblance of family units exhibiting wholeness, interdependence,

purposefulness, and adaptability. The term is also used to show commonality among

people speaking the same language who find themselves in a new environment away

from home.

The family and community networks or relationships demonstrate a great source

of social capital formation in the country. People do not see themselves as living in

isolation but as each other's keeper in times of social and financial crisis.

Informal Education

Cultural values begin with learning the home language and manners from the

parents along with basic domestic duties. Each traditional family gives a lot of informal

education to the child and this distinguishes the individual in the public domain.

Children are taught the trades of their parents or other senior members of the extended

family. Farming, fishing, blacksmithing, goldsmithing, woodcraft, and cloth weaving are

the old trades of the men while salt mining, bead making, dressmaking, and foodstuffs

trading are the old trades of the women. Informal education in many of these trades takes

the form of apprenticeship ranging from a period of six months to three or more years. A

number of family members, who regard successful learning of a trade as an

accomplishment for the whole family, often support one's apprenticeship. They will give

material and financial resources along with verbal encouragement to motivate the

individual to stay and successfully complete the period of apprenticeship. Older

members are thus agents of social change, motivators, and role models to younger

generations within the family and society. Provision of resources for schooling of the

younger generation is seen as a family responsibility. Uncles, aunts, and cousins take on

young family members and sponsor them through their education (Nukunya, 2003).

The Political Nature of Formal Education

Castle Schools

The coming of the Europeans in 1471 to Elmina and Shama not only affected the

traditional family systems but introduced formal education into the country. They came

first as merchants seeking to trade with the people. They were followed later by

missionaries seeking to expand the Christian faith through the preaching of the Gospel

(Graham 1971). The Portuguese were the first to enter the country and they built castles

along the coastal areas of the country to store European goods for onward distribution in

the hinterlands. In exchange, they collected and stored gold, ivory, iron, and other precious minerals in the castles before shipping them to Europe. The imperative need was to train clerks to serve as assistants to the European merchants. This began the castle schools in what was then called the Gold Coast, now Ghana. They were called castle schools because instructions were delivered in the castles. The instructors were Europeans until the Ghanaians from the castle schools were competent to train others.

Local labor was used in building these stones and cement castles and many of them are standing today. The Portuguese, the Dutch, and the English were all in the country competing to trade. Their activities later turned from ordinary goods to human slaves. The Europeans competed with one another but the English were dominant and stayed longer than any other group. They began to colonize the country as a British protectorate under British rule (Graham, 1971). The castle schools then grew into the colonial schools that were run according to the British education system. English became the official language from primary school to the college. As indicated by Gocking (2005); European languages also became the lingua francas of trade.

As indicated above, merchants were followed by various European Christian religious movements proselytizing for converts from traditional African religious forms of worship. Islam later influenced the northern sector of the country but its adherents were not as interested in formal education as their Christian counterparts in the south.

Gocking (2005) says that the Portuguese introduced Catholicism into the country beginning from Elmina and spreading along the coast. Chaplains were attached to the castles but they were attacked by local diseases that killed some of them and they had to

be replaced by trained Africans. These African chaplains included Elisha Johannes Captein of Elmina, Christian of Christiansborg, and Philip Quaque of Cape Coast.

Mission Schools

Notwithstanding the educational efforts of the merchants, Gocking (2005) sees the 19th Century as the real period of Christian missionary work after the abolishing of the slave trade. The Basel Evangelical Missionary Society arrived in 1828, the Methodists in 1835 and the Catholic Societas Missionum ad Afro (SMA) fathers in 1880. These Christian bodies combined Christianity with Western education along the coast and the interior parts of the country. According to Gocking the Methodists especially realized the need to convert Africans to Christianity through Western education and within 23 years of coming to Ghana, the Methodists had established more schools than the missionaries that arrived before them. They established the first boarding school, Wesley Girls, and the first secondary school, Mfantsipim at Cape Coast.

Colonial Administration and Educational Expansion

The 19th Century also saw the expansion of British power in the Gold Coast. They neutralized the Ashanti power over the coastal areas and declared the coastal areas protected territories under British rule with the appointment of Captain George Maclean as the governor of the Gold Coast. The Bond of 1844 would later set the tone for colonial rule in the Gold Coast and the rapid expansion of education along the coast and later in the Ashanti areas. As primary and secondary schools increased, the need for tertiary education emerged and the Governor Guggisberg's colonial administration responded with the establishment of Achimota College in 1927. Gocking (2005) believes

that of "particular pride to Africans was that the position of vice principal for the school

was held for a short while by an African educator, James E.K. Aggrey" (p.58).

The colonial administration founded Achimota College to provide the training of

indigenous people as teachers for the expansion of basic education in the country. The

college became the place for developing the University College of the Gold Coast as a

campus of the University of London. This happened after colonists attempted to establish

a single university college in Nigeria for all the West African colonies under British rule.

Nationalist agitators who were prepared to finance this from local funds resisted this.

According to Gocking (2005), the Elliot Commission on education in the British West

African colonies failed to reach a consensus on the number and location of universities to

be established. In his statement, Gocking says that,

> The Gold Coast member K.A. Korsah stood with the majority, who wanted the
> existing colleges in Sierra Leone, the Gold Coast, and Nigeria developed as
> universities. The chairperson's minority opinion suggested, instead,
> concentrating resources on a single West African university, much like what was
> being planned for the West Indies, which would be located in Nigeria. Initially
> the British government preferred the minority opinion, but later agreed to a
> separate Gold Coast establishment on the understanding that it would be financed
> primarily from local resources. (p.79)

In 1961, the first national government under Dr. Kwame Nkrumah introduced the

Accelerated Development Plan for education in the country. The need for higher

education to serve as an engine for national development was ever increasing with the

struggle for independence. The Kumasi Technical School was developed to Kumasi

School of Technology on a level with the University College of the Gold Coast.

Independence and Rapid Educational Expansion

In 1957, the independence government of Dr. Kwame Nkrumah initiated further expansion of education to move the country forward to industrialization of its economy. Education was considered the moving force for growth. The independence government needed more intellectuals and educated citizens to replace colonial white officials who would be leaving the country. The Accelerated Development Plan for Education was put forward in 1951-1957 and the Seven Year Plan for Education in 1960-1966 (McWilliam, 1962). The Seven Year Plan did not go through the full length because of the military take over of the Convention People's Party (CPP) government in February 1966. The idea of making the University College of the Gold Coast and Kumasi School of Technology full universities was put before the independence parliament as part of the educational development program for the country. The University of Ghana Act 1961, Act 79 and the Kwame Nkrumah University of Science and Technology Act 1961, Act 80, respectively, were passed to establish the two institutions. These were also included in the Education Act 1961, Act 87 that set clear policy guidelines for education in the country. It called for huge financial investments in education. According to Akurang-Parry (2007), "By 1965, government recurrent (operating) expenditure on education totaled 67 million cedis – 14 times the total in 1951" (p.41).

Real political commitment was seen in the passing of the Educational Act, 1961, Act 87, which defined the direction and the quality of education that the government wanted. It was compulsory education at the basic level. Part I Section 2, clearly states that:

(1) Every child who has attained the school going age as determined by the Ministry shall attend a course of instruction as laid down by the Minister in a school recognised for the purpose by the Minister. (p. 4)

(2) Any parent who fails to comply with the provisions of the preceding subsection commits an offence and shall be liable on summary conviction to a fine not exceeding ten pounds and in the case of a continuing offence to a fine not exceeding two pounds in respect of each day during which offence continues. (p. 4)

  Education at this point was virtually free at all levels from the primary through secondary to the colleges and the political will was strong enough to compel parents to educate their children. This Act of Parliament took direct management of public higher education out of the hands of the government and put it in the hands of the board of governors. Part IV, Section 14 states: "Public higher institutions, not being Government institutions, shall be controlled by a board of governors, committee of managers or any other body performing similar functions of a board of governors established under the provisions of section 15 of this Act" (p. 7). This gave the universities some degree of academic freedom from direct political control.

Acts of Parliament passed at different stages set up the various public universities. The University of Ghana Act, 1961, Act 79 and the Kwame Nkrumah University of Science and Technology, Kumasi Act, 1961, Act 80 established the first two public universities. The University of Cape Coast Act, 1971, Act 390; University for Development Studies law, 1992, Provisional National Defence Council Law (P.N.D.C.L. 279); the Polytechnic Law, 1992, P.N.D.C.L. 321; and the University of Education, Winneba Act, 2004, Act 672, followed these. Unfortunately, Act 79 and Act 80 made the

president of the country the Chancellor of the two universities. These were later revised
to reflect the intent of the Educational Act 1961, Act 87 Section 14 as indicated earlier.

Higher education has remained open to all Ghanaians from the beginning of its
establishment. The constitution of the Republic of Ghana 1992 reads in Section 25 (1),
"All persons shall have the right to equal educational opportunities and facilities and with
a view of achieving the full realisation of that right." According to Section 25 (1) (c),
"higher education shall be made equally accessible to all, on the basis of capacity, by
every appropriate means, and in particular, by progressive introduction of free education"
(p. 27). In effect, higher education is only restricted based on capacity available to
accommodate qualified students seeking admission.

Values of Communities as They Intersect with the Values of School

Socialization and Cultural Hegemony

Traditional occupations of the coastal people have been fishing and farming while
those of the middle and forest zones as well as the northern areas have been farming and
animal husbandry. Children are socialized into the work ethics of their parents before
they attain school age. All the historical livelihoods are labor-intensive and parents need
many hands on the job to feed the family. Many allow the children to be in school during
the weekdays and expect them to help during the weekends on the farms and at sea.
While some families will easily release their daughters to go to school while the boys
help with the farming or fishing, the general trend favors male education over female
education. In the three northern regions of the country, early education began with only
boys.

McWillam (1962) has indicated, "The school day at Tamale began with boys in uniform" (p. 36). In the early days only boys were sent by missionaries to Europe for further education. Female education in Ghana dates back from the missionary and colonial history of the country. The colonial government, as well as the missionary groups, saw the need to educate women and began the establishment of coeducational and girls' schools. Graham (1971) has indicated, "In the eighteenth century education was mainly a subsidiary function of the Merchant Companies" (p. 3). This would make education in the colony more attractive to boys than to girls.

Ghana is a multicultural society with two forms of inheritance. The Akans traditionally inherit through the matrilineal clans while most of the rest of the country inherits properties through the patriarchal system. However, whether inheritance is matrilineal or patriarchy, it seems patriarchal in nature. This is maintained through hegemonic perspectives or arrangements.

Antonio Gramsci is credited with the term hegemony, found in his prison letters in the 1920s and 1930s, which were published in 1971. Darder, Baltodano and Torres (2003) in reference to Gramsci (1973) have defined hegemony as that which "refers to a process of social control that is carried out through the moral and intellectual leadership of a dominant sociocultural class over subordinate groups" (p.13). It was seen as systemic and prone to modify itself to maintain the status quo. We need to understand that hegemony is not a monster or an object. It refers to human behavior, which is unpredictable, and a dominant group will do everything possible to hold on to its privileges in society. How the subordinate group is able to resist the domination will

depend on its ability to mobilize itself. Darder et al. are of the view that social structures

of society determine what activities can be described as cultural forms and therefore

schooling could be a cultural form. It is through these cultural forms in their thinking,

that the dominant group is able to exercise great influence on the subordinate group.

Darder et al. maintain that:

> Hegemony refers to the maintenance of domination not by the sheer exercise of force but primarily through consensual social practices, social forms, and social structures produced in specific sites such as the church, the state, the school, the mass media, the political system, and the family. (p.76)

Darder et al (2003) also considered words and actions carried out by people in

communication to include gestures or body language and rituals as social practices. The

practices, they argue, must be given meaning and legitimacy to make them operational

within the specific society, otherwise they would have no influence on people when

spoken or acted. The authors see social forms as that which give social practices

legitimacy and meaning. The Ghanaian society is not structured on a class system but on

patriarchal and matrilineal clan systems and both favor the males over the females. Both

systems preferred sending their sons rather than their daughters to school. The traditional

social structures were given further legitimacy by the colonial administration and

European merchants through the early education and employment of men rather than

women. Graham (1971) reports, "Women's position in society at any time determines

the nature of their preparedness" (p.71) to undertake a task. While the men in the 18th

and 19th century England were trained to work and take care of the household, the

women were given domestic skills to make them housekeepers. With this mindset, they

colonized the Gold Coast, now Ghana. In the words of Graham:

In England of the pre-1850 period, the aims of girls' schooling were, thus, not "purely intellectual" and "in traditional African societies also, the aim of girls' training was generally to make them good wives and mothers; and even at a very early age girls were expected to help in running the affairs at home. (p.71)

The general effect has been that girls' education over the years has not matched that of boys despite persistent efforts by the colonial administrations and post- independence governments.

Darder et al. (2003) have said that "hegemony is a struggle in which the powerful win the consent of those who are oppressed, with the oppressed unknowingly participating in their own oppression" (p.76). The patriarchal social structure as a hegemonic institution has assigned women to household work and as Graham (1971) puts it, "Mothers were usually reluctant to spare their daughters from household work" (p.71). Education was seen as a preparation for employment and the earlier employment positions with the merchants were for boys. The long-held traditional belief was that education of the boys would help them obtain better jobs, earn higher wages or salaries, and take good care of other family members. Graham indicates girls' education has been behind that of boys:

It has been said that girls' education almost everywhere lagged behind that of boys, that mothers were usually reluctant to spare their daughters from household work, and that so long as education was thought of primarily as the gateway to types of employment which were only open to boys, one of its attraction to the parents was lacking in this case. (p.71)

In the Ghanaian context, we may not look at hegemony in terms of class or the elites but in terms of sex, 'gender', and cultural expectations. The cultural expectations of gender or sex within the society here affected girls by denying them access to education and it

was considered natural or normal. The female education was, therefore, for a long time controlled by cultural hegemonic practices.

Gramsci's (1973) position was that "hegemony presupposes that account be taken of the tendencies of the groups over which hegemony is to be exercised, and that a certain compromised equilibrium should be formed--in other words, that the leading group should make sacrifices" (p. 4). The patriarchal system is very conscious of possible resistance and therefore sacrifices have always to be available to defend the dominated group, which in this case means the women. The Ghanaian society expects men to work and provide daily basic needs of their wives. In other words, men are to sacrifice to take good care of their wives in a hegemonic situation that makes women dependent on men.

Cammett (1967) maintains that institutions of civil society such as the church, trade unions, and schools promote hegemony. He defines hegemony as "an order in which a certain way of life and thought is dominant, in which one concept of reality is diffused throughout society" (p. 204). His definition takes into consideration all aspects of human life affecting both the dominant and the dominated groups. These, as he said, are achievable in a civil society through its identified institutions based on consent and not through force. Both patriarchal and matrilineal family systems diffused the idea of maleness and made the denial of girls' education acceptable in the religious, political, and social life of the people by consent. Cammett argues that hegemony depends on how homogenous and organized a society is. It must be self-conscious of its social structures and organizational arrangements to prevent resistance from the dominated group. In the economic sense, he expresses the relationship in which the oppressors make their interest

seem convenient to the oppressed and pretend to be caring. In other words, the patriarchal system will go the extra mile to make sure women's interests become the interest of the men in the society so that when women were denied access to education and other privileges enjoyed by the patriarchy it was not interpreted as offensive but gladly accepted.

One way that the patriarchal system in Ghana tries to do this is to lavish material wealth on its women during marriage ceremonies, thus making women think that marriage is more important than education. This feeling enters into daily conversations in traditional societies, which declare that the best achievement and glory of a woman is to be married. It also creates a sense of ownership and the women become the property of the men. Against the traditional and cultural worldview, an early initiative by the colonial governments and the post-colonial independence governments in Ghana had been and continued to call for increased enrollment and retention of girls in school.

In a situation where different academic standards for boys and girls are set in the admission processes through junior high school to the universities, resistance for equal access to education has been slow. The slow pace of success could be seen in Scott's (1990) understanding of Gramsci's (1973) original formulation of the term hegemony to be "at the level of thought as distinct from the level of action" (p. 90). So much has been internalized through the patriarchal social structure that some women do not see the need to break the system and send their girls to school.

Scott (1990) says, "The potentially strategic element in the appeals to hegemonic values is apparent from almost any setting of inequality; it follows from domination of

language" (p. 92). The language of the patriarchal society ensures inequality in the relationship between boys and girls from the society to the school community. Boys have a false consciousness of what society expects from them and will initiate actions demanding public recognition and praise. Accordingly, Scott says that:

> The power of the dominant thus ordinarily elicits –in the public transcript-- a continuous stream of performances of deference, respect, reverence, admiration, esteem, and even adoration that serve to further convince ruling elites that their claims are in fact validated by the social evidence they see before their very eyes. (p. 93)

Men expect society to praise them for their public actions. They do not expect women to be praised when they achieve the same success. Husbands rather are praised for the successes of their wives.

Women's Struggles for Equal Access to Education

The internalized oppression of the patriarchal system of hegemony has been entrenched for centuries in the country and the social conditions within the patriarchal system are not liberating enough for women's resistance on individual basis. The only alternative was to form umbrella organizations to champion the resistance movements. Bodies like the National Council of Women and Development-NCWD, the 31 December Women's Movement, Federation of Women Lawyers-FIDA, Christian Mothers' Association in the Catholic Church, and Women's Fellowships in the Protestant churches, have all contributed to the struggle for the education of the girls. The Ministry of Education has been a major contributing partner in this struggle. Through affirmative actions, these bodies have called on governments to increase girls' enrollments in schools. The Ministry of Education has established the Girls Education Unit at the Basic

Education Division, Ghana Education Service. This division has come out with 'A

National Vision for Girls' Education in Ghana and a Framework for Action Charting the

Way Forward Document.' The mission statement presented at a conference in Geneva in

2004 indicated that:

> All Ghana's girl-children—and their brothers—are healthy, attend safe,
> welcoming schools, are well-taught by qualified teachers who understand their
> needs, achieve according to their potential, graduate and become productive and
> contributing members of our nurturing society--National Vision Statement. (p.
> xv)

The aim was to sensitize society to correct traditional cultural hegemonic practices that

are repressive to girls' education in the country.

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Access to Schools

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Distribution of schools has not been even across the country. European and

missionary influences from the coastal areas provided more schools in the south and

middle belts of the country than in the north. The economy within the southern and

forest areas of the country involves most of the mining, forest, industrial and commercial

activities. These areas include the rain forest and support many agricultural and

industrial pursuits together with their proximity to road networks and the harbors in the

south. The northern sector is mainly Savanna grassland and the people are mainly

farmers and shepherds of cattle, sheep, and goats. There are few industrial and

commercial activities there and the national government initiates most educational

infrastructures. The establishment of a Northern Scholarship Scheme by the government

was to get more people in that area to access education across the country.

The government has committed itself in the national constitution to make basic education compulsory and free in order to increase access to basic education but not many are able to access secondary education. Those who gain secondary education are then faced with the problem of limited access to higher education, for there are few spaces available to accommodate many qualified students. Selection into public higher education is therefore limited and highly competitive.

The Implications of Gender on Access to Higher Education: Changes in Perceptions

Traditional systems of inheritance whether matrilineal or patriarchal, are still patriarchal in content, favoring males. Cultural hegemonic practices had in the past played a major role in limiting educational access for females. It is gratifying to note that the traditional perception of female education has moved from gradual improvement to rapid changes. Effort at the governmental level has been growing over the years, right from the colonial period, to increase enrollment of girls in school and women in tertiary education. Improvements have been registered but there is room for improvement. The numbers have been increasing since independence accelerated educational development based on the Educational Act 1961, Act 87. The general trend in girls' enrollment, however, has been one that starts with large numbers and decreases drastically as they move from basic to secondary schools with a further drop in tertiary education. The Republic of Ghana (2002) Educational Strategic Plan (ESP) for 2002 to 2015 shows that the Ministry of Education seeks to provide girls with equal opportunity to access the full cycle of education through increased enrollment, retention and improved completion rates as indicated in Table 1.

Table 1

Enrollment and Percentages of Female Students

Number enrolled	2002	2003	2004	2005	2010	2015
Universities	40673	42294	43916	45537	53643	61750
Proportion Female	30.0%	31.54%	33.08%	34.62%	42.32%	50.0%
Polytechnics	18459	19597	20735	21872	27561	33250
Proportion Female	22.0%	24.15%	26.3%	28.45%	39.2%	50.0%

ESP Volume 1 (p.51).

These projections may seem overly ambitious though not impossible to achieve. However, this can be possible if the traditional and cultural perception of the "ideal woman" occupied with domestic chores and as full-time caring mother is drastically modified. The hidden curriculum that encourages boys to aspire to great academic heights and girls to be content with a token amount of education must be eradicated if the nation is to achieve its target, considering the fact that the country is just few years away from the projected 50 percent equality target.

Universities were asked in the 1980s to make sure that at least a third of their admissions were offered to female applicants. No serious national policy or university policies were put forward despite several discourses that were going on at the time. Much was left to the discretion of university administrators especially whoever occupied the seat of Vice-Chancellor of a public--funded university or university college. The

University of Cape Coast according to Manuh, Gariba and Budu (2007) was the only

institution that had any written document on gender and even that remained an intention

that needed more action. If there are no clauses in the country's constitution favoring

discrimination against female education, one way to find out why women are in minority

in the country's higher education institutions is to investigate traditional and cultural

views religiously held by the socialization processes among ethnic groups within the

country. Various national organizations have been championing the crusade for more

girls in higher education. They have challenged female students in senior secondary

schools to aspire to enter the tertiary institutions and this is yielding positive dividends.

Manuh, Gariba and Budu (2007) also provide figures to show that all the

universities increased their enrollment but they were very small increases. Female

enrollment in tertiary education has remained low because many off them drop out from

the junior secondary school and the senior secondary school. Manuh et al. objected to the

suggestions that increases in girls' enrollment has contributed to increase HIV/AIDS on

university campuses. They instead called on universities to look at HIV/AIDS in terms

of its effects on national and human resource development and use university health

systems to begin tracking HIV/AIDS cases with humane policies for infected staff and

students.

Higher Education in Ghana

The country now has six public funded universities, ten polytechnics, the Ghana

Institute of Journalism (GIJ); the Ghana Institute of Management and Public

Administration (GIMPA); the Institute of Professional Studies (IPS); the Ghana Institute

of Management Studies (GIMS); the Ghana Medical School (GMS); and the Ghana Law

School. These institutions have all undergone changes and transformations over the

years resulting from both internal and external challenges on the physical structures and

human developments. Some of the current changes began because of frequent military

interventions in the political rule of the country.

Akurang-Parry (2007) saw a steep decline of higher education beginning in the

1980s with the administration of President Rawlings. In his assessment, "the precipitous

decline began in the mid-1980s when the dictatorial regime of the Provisional National

Defence Council (PNDC) began to implement the World Bank's Structural Adjustment

Programs (SAPs), consequently minimizing state fiscal support for education" (p.39).

Government reduced its financial support to the universities, forcing them to take

austerity measures to meet operating costs.

Increases in Enrollment

The dwindling national economy and the effects of the SAPs were taking place

while increased numbers of qualified applicants were seeking a university education.

The universities were forced to consider increasing the intake of students. This was at a

time when Nigeria had been presented with proposals from Emeritus Professor of

Economic Chukwuka Okunjo for double intake of students to maximize the cost of

infrastructure expansion. Professor Okonjo was at this period lecturing at the University

of Ghana and his proposal was beginning to win favors in the Ghanaian educational

circles. Appealing as it was, the idea of double intake was rejected even though huge

increases in the intake of students took place. Puplampu (2006) argues that enrollment

increases were registered from 1980 to 1990 however; these increases were not accompanied with provision of extra infrastructure and lecturers. There were more students than the facilities could contain and yet that was the only alternative means by which government could increase access to meet the growing demand. Akurang-Parry (2007) indicated that the population increase beyond what educational facilities could accommodate and that "The policy at the University of Ghana in the 1960s was one student per room, by the 1980s, it has changed to two per room, and presently as many as five students or more share a room" (p. 44). This was not peculiar to the University of Ghana but a common situation in all the public funded universities and polytechnics. Many students are compelled to accept admissions on non-residential student status.

PNDC and University Relations

The Rawlings administration was adamant to the needs of the universities and religiously held to the structural adjustment program. The irony of the situation was that the PNDC castigated the Western industrialized countries and institutions like the U.S. and Britain, the World Bank and the International Monetary Fund and their multinational corporations for their capitalist attitudes in dealing with developing countries. Rawlings later abandoned his socialist and communist principles and turned to the World Bank and IMF for help to run the economy. This led the country to structural adjustment programs and the removal of all education, health, and agriculture subsidies. Such was the external control of the universities that led Puplampu (2006) to remark the declining capacity of the state from the latter part of 1970s and early 1980s caused decline of the universities' efforts for knowledge production.

The academic integrity and background of President Rawlings was questioned as a contributing factor to his attitude towards university education in Ghana. The economic conditions on university campuses were severe and students' petitions to government were often met with police and army brutality. Akruang-Parry (2007) decries the kind of relationship that existed between the ruling PNDC government of President Jerry Rawlings and the university population especially the student body. Rawlings' administration presented one of the most serious political intrusions into university campuses of recent times worse than what the country witnessed during the General Acheampong's military regime in the 1970s. Akruang-Parry says that:

> In the early 1980s, for example, the PNDC sponsored armed thugs to invade the University of Ghana campus at Legon. The thugs, recruited from among the unemployed youth, attacked students, engaged in massive thievery and destroyed facilities and properties. After chasing students out of the campus, the thugs occupied the halls of residence for several months. (p. 47)

This was not a one-time occurrence, for the Rawlings' administration continued to use thugs, police, and military force to silence students' resistance to his administration's handling of university financial problems. The experiences of Ghanaian university students' have been such that in chronicling change and transformation in Ghana's universities, Manuh, Gariba and Budu (2007) noted that for almost 20 years of structural adjustment programming at the macro-level from (1982-2001), reforms in the university education forced Ghana's publicly funded universities to focus on coping strategies, change, and transformation.

The set time covers the PNDC rule of December 31, 1981- January 1992 and the National Democratic Congress (NDC) rule from January 1992- January 2001, 19 years of

the Rawlings' administration in Ghana. Notwithstanding these challenges, the

universities were under constant demand from both the government and the public to

expand access with equity to more students. They received public criticisms for quality

and relevance of education provided castigating against their products as being shallow

and not properly trained to meet the growing challenges of the economy and national

development.

Funds Mobilization

In the late 1980s and early 1990s it became obvious that the government was not

going to increase support for university education and universities would have to generate

their own additional funding. The universities had no way of generating revenue than to

charge students to pay the extra costs of university education. This began with the

introduction of user fees for the libraries and examination stationery supplies. According

to a draft report submitted in 2001 of the impact of on the access to and the quality of

tertiary education, SAPRI/GHANA (2001), indicated:

> Ghana's education system, which was in near collapse in the 1980s, was viewed
> as dysfunctional in relation to the goals and aspirations of the country. Academic
> standards, support for teachers, instructional materials, school buildings,
> classrooms and equipment had declined for lack of financing and good
> management. (p. 10)

In the past, higher education in the country had been free like the basic education.

This meant one would not pay for basic education and higher education but would pay

for secondary education. With the global economy always changing, and national

budgets unable to fully support educational expansion that would match up with

population growth over the years, governments in Ghana like many African countries

were forced to review spending, and funding education in general especially at the tertiary institutions. Higher education students were expected to make financial contributions to their education and the ability to pay depended on the economic activities within a community or the economic resources that parents of such students had to support their children's education. The country had moved from the notion of user fees to the concept of cost sharing of the total cost of higher education.

Education Sector Reforms

The government of Ghana initiated a process of curriculum reforms as well as structural reforms to education in the country. The economic conditions in the country in the mid-1970s had forced many professionals, including teachers, out of the country to seek greener pastures elsewhere, especially in neighboring oil-rich Nigeria. The exodus of professional teachers left in its wake a host of untrained and unqualified teachers in the classroom. The Dzobo Education Reforms Committee was formed to review the structure of education and submitted its initial report in 1974 and the program took off on an experimental basis. The reforms began in 1987, expanding education and enrolling more six-year-old children who were not attending schools. Secondary schools were increasing but the universities remained virtually the same, and were expected to absorb the large increases in enrollment later.

An Education Commission set up in 1984 to replace the Ghana Education Service Council called for public debate on the Dzobo Committee report but the PNDC government of Jerry Rawlings was determined to begin this new system of education. The Dzobo report was given some international recognition as comprehensive and a

masterpiece for educational reforms. It was especially lauded by the World Bank and the IMF who were to finance it through the SAPs. On the other hand, domestic public concern raised an outcry calling for more debate and extension of time to study the report and its implications.

Alongside the government's SAPs, the World Bank and the IMF also supported the Economic Recovery Program (ERP). This ran in 1983-1986 preceding the SAPs. Though there were government claims that some gains had been made by the ERP, the SAPs draft report admitted that some educationists had contrary views in terms of its support to education in the country. Fobih, Koomson and Godwyll, (1996) realized that the education sector was seriously constrained by the decline in government revenue and lacked financial resources for expansion and quality improvements. It defies imagination how a government would be so indifferent to the needs of education that was meant to serve as the engine for national development and yet demand increases in the intake of students and high quality education from the education sector without adequate funding.

It is also difficult to understand the rush to begin the junior secondary school system in 1987/1988 with its students to begin the senior secondary school in the 1991/1992 academic year. The old system of education was the 6-4-5-2-3 model, making primary education to higher education a run of 20 years--that is six years for primary education, four for middle school, five for secondary school, a two-year sixth form education, and three years of university education. The new system as put forward by the Dzobo committee's recommendation in 1974 was 6-3-3-4, making a total of 16 years of

education. Students would spend six years in primary education, three in of junior high

school, three in of senior secondary school, and four years of university education.

The general view was that the experimental schools set up by the government as

models for the new educational system had not produced enough results to convince the

public of the suitability of the new educational reforms. No amount of public

disaffection could deter the government from its plans and teachers were rushed into

orientation course centers nationwide to study syllabi and begin the new model of senior

secondary schools. One can say that teachers were psychologically ill-prepared and

students were less motivated in their learning. Instead of exploring subjects for three

years before choosing program areas, as was the case in the old five-year secondary

schools, students were channeled into programs without the chance to understand the

subjects in those programs. Many students had to repeat classes, change courses, or drop

out of school.

The rush to start the program did not match the slow pace of providing learning

facilities like classrooms. Almost every community was to have a senior secondary

school with or without adequate infrastructure for quality teaching and learning. The

early graduates of the new system created problems for the universities, which were not

prepared to receive these students. The three years of university education changed to

four years with no expansion of facilities. Instead, more subsidies were cut and the

universities had little funds to provide quality education. The traditional sixth form had

not been phased out completely and putting in students from two markedly different

educational traditions together in the same classroom was problematic for the universities

as well as for the students themselves. The economy was in bad shape, the university-government relationship was at its worst, and students were victims of circumstances beyond their control.

Manuh, Gariba and Badu (2007) observed that the universities in Ghana were under considerable stress and had to cope with institutional reforms and policy changes as a result of the economic and political situations in the country.

The dictates of the global economy affected the economic position of the country and its ability to support education. These external factors on the government extended as external factors to the universities, influencing their administration and policy formulation. As the government continued cutting its support for higher education in the country, the portion of the education cost given to students kept rising over the years. Student scholarships and grants were reduced or cut completely and Akurang-Parry (2007) has stated, "During the 1999-2000 academic year, 200 students that were admitted into the Kwame Nkrumah University of Science and Technology, Kumasi (KNUST), failed to report to school because they could not afford to pay fees" (p. 47). This is a report only about KNUST but similar situations could have pertained in the other universities.

To better understand the situations as discussed above is to realize the different kinds of models put forward by Moja, Muller and Cloete (1996) as cited in Cloete, Maassen, Fehnel, Moja, Gibbon and Perold (2006). They suggested three models of university-state relationships:

- Model one: State control. This is premised on effective and systemic state administration of higher education and training, executed by a professional and

competent civil service--the 'continental model' characteristic of Western Europe in the 20th century.

- Model two: State supervision. This model is funded on less centrist forms of control in higher education and sees the locus of power shifting from 'centralised control' to 'steering'. In this model, governments provide the broad regulatory framework within which the administrations of higher education institutions are expected to produce the results which government desires. It is a 'leaner' state because fewer civil servants are required in the central state apparatus. It is 'smarter' because state action is less focused on actual administration and concentrates more on defining the parameters of 'steering.'

- Model three: State interference. This is based on control in higher education that is neither systemic (model one) nor 'regulation through steering' (model two), but which involves arbitrary forms of crisis intervention. These interventions are 'either sporadic, or they become an attempt to control through a narrow and rather crude set of measures aimed at establishing quiescence' (Moja, Muller & Cloete 1996). Key characteristics here would include a weak education ministry and education department, and a poorly trained bureaucracy unable to implement higher education policy. In addition, a characteristic, unlike the first model cited above, is the conflation of the political (managing institutional crisis) with the professional (an independent civil service, freed from political interference, able to implement policy). The bureaucracy is politicised to the detriment of effective administration. (p. 54)

Education in Ghana moved from model one under Nkrumah to model two but bore traces of model three under the Rawlings regime. The District Assemblies were asked to monitor and be directly involved in the running of schools through School Management Committees (SMCs) in basic schools. The District Assemblies were political links of the central government. In the secondary schools government appointees served on the boards of governors. In higher education, vice-chancellors were political appointees directly responsible to the government.

The universities could not run without money and could not in spite of their weakening financial positions, resist external pressures to increase admissions to absorb the growing number of qualified applicants. The PNDC appointed the University

Rationalization Committee (URC) to formulate a policy framework for higher education

in the country. A URC interim report was submitted in 1987 and the final report in 1988

with the following as contained in SAPRI/GHANA (2001):

a. The need for uniform and effective management of tertiary education with the added concern of making it cost effective;

b. The need to design academic programmes and courses, which would provide relevant and integrated education for students in the tertiary system;

c. The provision of facilities and personnel to provide service to meet the requirements for quality education of increasing numbers of students that might be admitted into tertiary institutions, through efficient utilization of space, resources and personnel;

d. The need to make adequate arrangements to meet the financial requirements of tertiary institutions not only from public funds, but also from private and institutional sources. The institutions should plan and seek support for income-generating activities. It is important to make recommendations for proper control and accountability in the use of funds at the disposal of the institutions; and

e. The need to make projections for the future expansion of tertiary education taking into consideration the facilities and resources required and available, as well as those that can be provided. (p. 20)

Table 2

Students' Enrollment over 10 Years

Level	1987/88	1997/98	% Increase
Primary	1,625,137	2,333,504	43.6
JSS	180,855	260,172	43.8
SSS	20,153	57,708	186.3
Polytechnic	11,407*	15,179**	
University	8,342	25,280	203.0

Source: Ministry of Education.
*Data for 1993/1994 (numbers for 1987/88 not available)
**Figures for 1996/1997 (numbers for 1997/98 not available)

The URC's final report contained 166 recommendations on which a government White Paper as Reforms to the Tertiary Education System was made public in 1991. So faithful were the universities to increasing enrollment that records of the Ministry of Education in 1999 showed remarkable results to the detriment of facility maintenance and convenience for student learning. The records of a decade of reforms are presented in the table below showing remarkable increases within a period of ten years of the PNDC government under President Rawlings. The universities had more than tripled their enrollment ten years before.

The educational reforms were breeding large numbers of dropout students at the basic and secondary levels with no clear programs for training them with skills for employment. In the view of the World Bank and the IMF, the country was doing well but at the cost of adequate human resource development. Within ten years, intake of students had tripled, but existing facilities had not grown by a tenth. The World Bank and the IMF were satisfied to set tougher conditions for further assistance. The World Bank put the following conditions forward for assisting higher education in the country:

a. Control of intake and enrolment by government and the institutions;
b. Reduction of the tertiary education's share of the government's budget and actual expenditure on education. (The tertiary education share is to be limited to a maximum of 18% of the education share of the budget);
c. Implementation of cost-recovery mechanisms. Tertiary institutions are expected to generate income; beneficiaries are to contribute 10% of the cost; communities and other shareholders should also contribute.
d. Reduction of worker population to a total of 30% of the student population.
e. Establishment of a mechanism for the annual review of the public expenditure programme for tertiary education with IDA through the Public Investment Programme (PIP). Government has to put in place 10% of the cost of the programme;
f. Implementation of an acceptable student loan scheme;
g. Procurement of materials through international competition; and

h.   Establishment of a joint mid-term review regime.
         (SAPRI/GHANA 2001, pp.26-27)

It is important that we analyze these conditions before we proceed. The first

condition called for model one in controlling higher education in the country. The

second condition demanded the removal of subsidies and budget cuts at universities at a

time when student populations were growing and funds were needed for capital and

infrastructural expansion. The government in the past had committed about 40% of

budget expenditure to education. What this new condition was seeking for was that 18%

of the 40% should be the maximum fund allocated to higher education. The SAPs had

always placed a premium on basic education to educate all children in the country.

However, that was crippling higher education in its research and innovations for national

development. We need to see that education development and poverty are related. If

there are no funds, education cannot achieve its maximum results and the developmental

needs of the country cannot be attained for lack of human resources. This will further

worsen the poverty situation in the country.

The economic situation in Ghana during the reform period was not the best and

even workers were finding it difficult to make ends meet. Requiring fees of students who

came primarily from the traditional sixth-form schools and the new senior secondary

schools with no work experiences or savings was to throw many students from poor

families out of the educational system.

The World Bank was calling for a reduction in worker population at a time when

many institutions in the country were beginning to learn how to use computers. Many

things were still done by manual effort and a reduction in staff was to shift the burden of

university administration to a few hands or to seek students' assistance. The universities were not positioned to pay for student services. This clearly was a Western mentality and did not reflect the conditions in the country at the time.

The implementation of a student loan scheme was laudable but what constituted an acceptable student loan scheme was relative, as it is today. The introduction of the student loan scheme required an organization to do this. Workers' social security contributions become the viable source for funds to pay students. This generated all kinds of arguments since most students had not worked and had not contributed to social security. When it was finally accepted as an investment of workers' contributions, the Social Security and National Insurance Trust (SSNIT) as the operating body was saddled with loan recovery problems.

Sawyer (2001) noted, "Not surprisingly eleven years after the introduction of the scheme, out of a total of ¢33.5 million (US $375,560) reported due, just under ¢185,000 ($2,074) had been recovered, a recovery rate of about 0.5%" (p. 4). Sawyer saw the scheme as a failure. Unlike the United States where every citizen has social security and it can be used to track people across the country, in Ghana only employed workers are issued social security cards and numbers. Students had to be issued social security numbers without making a contribution. It was difficult for students to find guarantors who were members of the scheme before they could be paid. Loans took a long time to process and when they arrived, they were insufficient in relation to the total financial cost the students had to bear given the governments' reduced funding system.

Structural Adjustment Programs and Funding Higher Education in Ghana

The Structural Adjustment Programs withdrew government subsidies for the Education, Health, and Agriculture sectors of the economy. Living in the country during this period, my personal experience is that the SAPs crippled the nation in many ways. Farmers could not access capital to produce more food to support the economy. Health delivery system become more expensive and people could not afford the cost of primary health care. Many people resorted to self-medication and abuse of drugs instead of attending hospitals and clinics. Cost of knowledge production became high and many students could not afford the high cost of education. The country was going through very difficult times yet the World Bank and the IMF showered praises on the then government for initiating the SAPs. In the eyes of these two international bodies, the country was doing well but the citizens knew they were in austere times.

In 1983, the government introduced the Economic Recovery Program (ERP) that attracted some donor funding but failed to transform the economy as expected. As a way to get out of the ERP, the SAPs were introduced again attracting donor funding but failed, as did the ERP. A study into the impact of SAPs on access to and quality of tertiary education was conducted and its report was made available in 2001. Conditions leading to the introduction of the cost-sharing concept were borne out of the effect that the ERP/ had on education in Ghana. The study reviewed 19 previous studies funded by Ghana's development partners. They then conducted a survey and focus group interviews.

The draft report of the study SAPRI/GHANA (2001) shows that delivery of quality education was seriously affected and students were frustrated similar to their teachers. The report continued to show that "in 1986, 88 per cent of the education recurrent budget went into payment of salaries and allowances leaving only 12 per cent for non-wage items" (p. 10). The education sector could not provide a number of facilities for the schools to promote learning. The unit cost of educating a child was constantly reduced for lack of funds according to government's policy of SAPs and withdrawal of subsidies. The SAPRI/GHANA (2001) report indicated that the universities were finding it difficult to convince the government to increase its subvention to the universities. They had no alternative than to introduce student facilities user fees. All allowances paid to students in the past by the government were withdrawn.

The World Bank and IMF were opposed to spending high amounts on tertiary education in favor of basic education, and called on government to shift part of the cost of university education to beneficiaries and their families. Subsidies for food were completely removed and students had to purchase their meals. Students resisted and this led to the closures of universities in the 1980s. More educational costs were shifted to students to pay. The government asked students to collaborate with the government and the universities in sharing the cost of education. Students' reaction was that they were seeing cost shifting and not cost sharing. Students advanced their arguments indicating that their parents had borne part of the education cost by paying taxes to the consolidated fund of the government. They pointed out that asking them to pay more was shifting cost burden of the government to parents and not sharing of cost.

Table 3

Modalities for Cost Recovery

Modalities	Number	Percentages
Spreading total expenditure on student as fees	19	30.0
Commercialization of service rendered by school	14	22.6
Contribution from endowment fund	12	19.0
Don't know/Refused to answer	17	27.0
Total	62	100

Source: SAPRI/Ghana, 2001 (p.61)

The SAPs advocated for cost recovery in the country's education and the draft report of SAPRI/Ghana (2001) showed response of the survey conducted in the Tables 3 above. The survey was conducted among 62 university administrators. The number refusing to answer was considerable high. These were university administrators and for them to claim that they did not know where cost recovery should be made is equally problematic. The survey also assessed parents' ability to pay for tertiary education and the following results in Table 4 were received.

Table 4

Assessment of Parents' Ability to Pay for Tertiary Education

Assessment	Number	Percentage
Very capable	01	1.5
Capable	17	25.0
Not capable	49	72.0
Refused to answer	01	1.5
Total	68	100

Source: SAPRI/Ghana, 2001 (p. 62)

The result is clear that parents were not capable of meeting the rising cost of tertiary education. Parents were paying a considerable amount and government introduced the Social Security National Insurance Trust (SSNIT) Loan Scheme to assist families with loans, which would be paid after the students' graduation. Increases in the loan amount became necessary as more cost burden was shifted to the students. Table 5 below is an indication that while government and foreign agencies like the World Bank and IMF continued to reduce funding to support higher education, parents' contributions remained stable but students had to pay more as reflected in the SSNIT loan scheme. It is also clear from the table that total family contribution was 67 percent in 1995-1999 by adding SSNIT loans to parent/self while the government's share was 25 percent.

Table 5

Sources of Financial Support for Students in Percentages (N=90)

Source	1978-1983	1984-1989	1990-1994	1995-1999
Government	45	39.4	27.3	25.0
SSNIT	8	14.2	31.7	34.0
Parent/self	34	34.3	31.7	33.0
Tertiary institution	4	4.0	3.1	3.0
Foreign agencies	9	8.1	6.2	5.0

Source: SAPRI/Ghana, 2001 (pp. 58-59)

Before 1984, the government's share of the cost of education was higher than family contributions. On the other hand, the reverse is the case from 1984 where family contribution has been greater than total contributions of government and the foreign agencies. While the family voice has been very silent even in harsh global economic circumstances affected by high prices of goods and services, the government and foreign agencies have raised concern about high cost of education and asking students and parents to absorb more of the total cost of education.

A number of universities were finding it difficult to run a fiscal budget successfully without problems here and there. Further evidence from the survey indicated that the universities were in crisis as indicate in Table 6 below. The first three items in Table 6 are enough to close down the running of a university. If government

was not releasing monies to the universities, and if it should do it at the last moment, then the only alternative will be to tax students to pay more.

Table 6

Constraints Faced by Tertiary Institutions in Fund Mobilization (N=60)

Constraints	Frequency	Percentages
Delay in fee payment	32	53.2
Inadequacy of government subvention	19	31.6
Delay in government subvention	17	28.3
Non-adherence to proposed budget	4	6.6
Public perception of free education	3	4

Multiple choices

Source: SAPRI/Ghana 2001, (p. 58)

The increase in fees creates problem for students who are not working in the first place to be able to pay. Unlike the United States where most students find campus jobs, these are non-existence in Ghana. Attempts to create campus jobs have not been successful.

As will be seen, cost-sharing system has succeeded in shifting cost of education from the government to students and the parents. Unfortunately, it did not put enough monies into the hands of university administrators. To solve this problem universities have been demanding full payment of fees before admission is made and before students

can register to attend classes. This has the potentiality of denying many students from low socio-economic background the opportunity to access higher education.

Johnstone (2003) has described the concept of cost sharing in this way; "Cost sharing in higher education refers to a shift in the burden of higher education cost from being borne exclusively or predominately by government, or taxpayers, to being shared with parents and students" (p. 351). In his view, cost sharing takes several forms. It could be the introduction of fees where it was formerly free. It could also come from government reducing its financial support to shift more education cost to student and their families. When students cannot gain access in public institutions and enroll in private universities, Johnstone regard this as a means of cost sharing.

Higher education in Ghana has gone through many of these forms shifting government's burden to students and family. Johnstone (2003) provided three rationales for cost sharing, which he believes differ from each other for economic, political, and ideological considerations. These are, "The sheer need for other than government revenue" (p. 353). When the public recognizes the need for education, they increase the demand for it as the processes for social mobility and opportunity for individual progress and prosperity. The government notwithstanding its own need of education for national economic growth and development will shift the burden caused by the increase in demand to students and family. Given the income level of Ghanaian workers, dictated by situations in the global economy, more citizens especially in the lower income group are affected more by any shift in the cost of education from the government to students and family.

The second rationale that Johnstone (2003) gave was "the high-and likely to increase- per-student cost on top of the increasing numbers of student" (p. 353). He believed that per-student cost of education rises faster than the unit cost of education. This happens when birth rates are high and more children reach school going age. This is a usual case in many developing countries, calling for more school facilities than the taxpayers can afford to pay. When there is a decline in the revenue to government through taxes either because of poor collection system or taxpayers avoiding or evading taxes because of increases in the taxes, government will have less money to meet educational cost and will shift this to students and family. Johnstone (2003) asserts that where the government places low priority on higher education as the World Bank and the IMF forced the government to do in the implementation of the , monies are put into other sectors where the government places its high priority. In the case of Ghana, basic education was given high priority over higher education and attention was diverted from higher education to basic education.

His third rationale for cost sharing in higher education is "the neoliberal economic notion that tuition-a price, as it were, on a valuable and highly demanded commodity-brings to higher education some of the virtues of the market" (p. 355) such as greater efficiency and producer responsiveness. This seeks to imply that students and parents will value education when it is more costly, making the best selection among competitive institutions that provide them with the best education for their money's worth. On the other hand, it will also put pressure on higher educational administrators to provide the best form of education for its consumer to be able to remain in competition with other

providers or schools. They will be more responsive to the demands or needs of their

consumers and seek to satisfy their customers. The government of Ghana had repeatedly

called on universities to be more producers responsive. They should be able to prepare

students who would be marketable or easily employed by the industries and business

firms. However, due to the limited number of higher education institutions especially

universities, students cannot exercise variety of choices when there are more candidates

seeking admission than the universities can admit.

<center>*Ghana's Vision 2020*</center>

To save the national economy from total collapse the National Democratic

Congress (NDC) government initiated a number of policy frameworks, and it was

important then to put various policies into one composite policy that would guide

national development for the present and the future. A new policy guideline was to be

drawn looking ahead to the year 2020 with the hope of transforming the economy and

making it a middle-level income economy. This was to be put in place within two years

of the coming into force of the 1992 constitution that would move the country from a

military government to a politically elected government. The Ghana Poverty Reduction

Strategy (GPRS) was battling to reduce poverty. Though gains were achieved under this

policy, it was not enough to reduce the poverty in the country.

The policy framework of Vision 2020 came into force in 1995 instead of 1994 as

expected and was largely restricted to government and political circles. Many of the

citizens were not fully aware of the contents of the policy statement. Manuh, Gariba and

Budu (2007) are of the view that instead of proceeding with the Vision 2020, the NDC

government in 1995 decided to shelve what was supposed to define Ghana's Medium-term Development Goals. The bottom line has been the country's inability to fully support education even though one of the five main components of the GPRS was human resource development including education and basic services.

Article 25 (c) of the 1992 Constitution of the Republic of Ghana states that "higher education shall be made equally accessible to all, on the basis of capacity, by every appropriate means, and in particular, by progressive introduction of free education" (p. 27). Unfortunately, poverty levels in the country were making the national economy unable to achieve this constitutional objective. The Vision 2020 document also contained the following policy objectives as cited in Manuh, Gariba and Budu (2007) relating to education:

- Improving learning achievement;

- Increasing school enrolments;

- reducing geographical disparities in the provision of education;

- improving teacher quality;

- continuing curricular reform to make education more relevant;

- expanding tertiary education;

- increasing literacy rates;

- improving the efficient management of resource use. (pp. 37-28)

Pursuant to these objectives, the government established the University of Development Studies (UDS) in Tamale to expand tertiary education and to reduce geographical disparities in the provision of education. Most higher education institutions

are concentrated in the south of the country and so setting the UDS in the north was a laudable initiative. The PNDC Law 279 that located this university instituted a fully-developed university without going through the University College stage as many universities in the country had done.

The Specialist and Advance colleges and the School of Music, all located in Winneba were to form the nucleus of the University College of Education, Winneba. The Saint Andrews Agricultural College in Ashanti Mampong and Kumasi Advance Technical Teachers College were to form regional campuses of the University College of Education, Winneba. With these developments in place, the University of Cape Coast, which had in the past served as Ghana's main university for the training of teachers for secondary education, moved to join the traditional universities. It reduced its four year courses to three years canceling the one-year extension for the diploma in education for its graduates. This was before the admission of senior secondary school graduates.

The Tarkwa School of Mines was made a campus of the Kwame Nkrumah University of Science and Technology. All the regional capitals were to have polytechnics and regions that did were without polytechnics had their technical institutes upgraded. These changes and transformations in higher education in the country increased students' access to higher education but still at a high cost as the government continued to reduce the Full Time Equivalent (FTE) of its spending in education as long as it continued with the SAPs. Funding for the infrastructure expansion came from the consolidated funds allocation to education until the establishment of the Ghana Education Trust Fund (GET Fund) and its initial disbursement in 2001. These funds were for

infrastructure and not operating costs or tuition fees. Act 2000, Act 581 required that the greater portion of the funds be put into the infrastructure development of higher education. Little or virtually nothing goes to offset university-running costs.

The more public higher institutions were established to increase student access and solve regional disparities, the more students faced challenges in terms of accommodation, transport, classrooms, libraries, and shortage of lecturers. Many of these expansion projects did not take into consideration living accommodation for lecturers and the poor salaries of lecturers did not serve as incentives to attract graduates with doctoral degrees from foreign institutions to return home to take up teaching appointments.

The Kufour Administration and HIPC Initiative

After nearly 20 years of President Rawlings' administration, a new government of the New Patriotic Party (NPP) under President J. A. Kufour took over in January, 2001. The NPP government signed on to move Ghana under the Heavily Indebted Poor Countries (HIPC) amidst protest in Parliament from the opposition NDC Party and criticism from the public media which felt a blow to national pride in the description of being poor. Facing reality was the key and gains from HIPC were used to improve of national facilities, especially schools and colleges. Ghana's external debt was increasing and a greater proportion of the population was defined as poor and with some as living in extreme poverty. Manuh, Gariba and Budu (2007) indicated that the country's economic performance was poor despite consistent adherence to structural adjustment programs. This negatively reflected in the living standard of its citizens and 40 per cent of its 20 million populations were defined as poor while 27 per cent lived in extreme poverty.

Kuffour's NPP government's attitude towards education was viewed as more positive than had been Rawlings' NDC. They indicated that NPP made some savings from the HIPC initiative for education sector improvement while negotiations were underway to improve the working conditions of lecturers and made it attractive to teach in the universities.

The government introduced private sector reforms and encouraged private sector investments in the tertiary institutions of the country. Some corporate institutions entered into partnership with the universities to provide scholarships and build hostels for rent. Unfortunately the new hostels, constructed with modern facilities, were very expensive and beyond the reach of many students, especially those from poor socio-economic backgrounds. How students could manage to remain in school in spite of these difficulties and challenges needs careful examination and research.

In 2004, by Act of Parliament Act 672, the University College of Education, Winneba with its regional campuses gained full university status as the University College of Education, Winneba. It has since expanded its enrollment like many Ghanaian universities. This has led to expansion in the Winneba township as new private structures are built to rent out to students. Economic activity in the city remains very low limited to traditional seasonal fishing by canoe anglers and fishmongers. It is more a college town than anything else is, and business activities come to a halt when the university and senior secondary schools are on vacation.

The regional campus of the Kwame Nkrumah University of Science and Technology at Tarkwa became Western University College of Kwame Nkrumah

University of Science and Technology in the process of becoming a full-status university.

Today it gained full-status as University of Mines and Technology (UMaT)

Much as one supports the need to increase student access to higher education in

Ghana, current explosion in enrollment is disturbing considering the facilities available

and the attendant problems for the universities as institutions and the students as

consumers and partners in knowledge production.

In a recent report, a Visitation Panel of the Commonwealth of Learning that

assessed the University of Ghana as an academic institution recommended two key issues

in relation to student population:

(a) The enrolment explosion is the cause of many of the University's problems. The
     Panel recommends reducing the intake of students; placing a limit on class size;
     balancing student numbers with physical infrastructure and faculty capacity;
     introducing stronger policy for gender parity; promoting distance learning to
     absorb continuing demand; and expanding Accra city Campus.
(b) The University does not produce adequate number of graduates competent in
     science and technology. To raise the quality of science teaching and create better
     balance between Science and technology and the Humanities, the Panel
     recommends improving laboratories; including science and technology in nation-
     wide courses for non-science majors; and granting advance credit for students
     from secondary school that offer electives in the sciences. (Executive Summary,
     2007 p. 2)

Accurate as the panel report and recommendations were, the fact remained that there

were not enough resources available to absorb all qualified students into higher

education. Reducing the existing enrollment levels is going two steps back to the old

problem of increasing access to all qualified applicants. The main issue is having the

resources to expand facilities in the existing universities and establishing new ones.

Everything comes down to money, which the country does not have. Pushing the cost

onto students in a cost-sharing system creates its own problems.

In 1992, the Government of Ghana and the Commonwealth of Learning produced a survey document on Distance Education in Ghana and since June of that year when the report was submitted, not much has been achieved though some effort has been made. The University of Cape Coast was the only institution that acted on this to any appreciable level with the introduction of the "Sandwich" course: Masters in Educational Administration through the Institute of Educational Planning and Administration (IEPA) and Masters in Educational Management through the Institute of Educational Foundations. The Sandwich program allows teachers to pursue further studies to upgrade their education during school vacations without resigning from their schools for full time studies. The University of Ghana Workers Colleges in Sekondi-Takoradi, Koforidua, Kumasi and Cape Coast, Ho, Sunyani and Tamale do not function. The Accra City Workers' College has been the only one that has been functioning but even that has seen little expansion over the years.

The main reason for non-action has been lack of funding for these regional workers' colleges to operate effectively. The 1992 distance learning report indicated among other things that "There is sufficient evidence through words and actions--or rather, lack of action-- to show that the Government of Ghana cannot implement a desirable programme all by itself" (p. 40). The report called on the international community and individuals worldwide to assist Ghana. The report recommended Ghana to bear part of the cost through internal borrowing.

The Government of Ghana could not bear its part of the cost in the face of a declining national economy that could not support the main universities and secondary

education institutions. There was little hope of help from internal agencies like the Volta

Aluminum Company (VALCO) Trust Fund, which itself was suffering from reduced

funds because of lowered earning from the operations of Volta Aluminum Company

(VALCO), which had been the primary financier of the VALCO Trust Fund. The Social

Security and National Insurance Trust (SSNIT), another identified internal agency was

having problems with the Student Loan Scheme due to non-payment of disburse loans to

students in the past and owed the Ghana Commercial Bank for interbank borrowing to

support the scheme (Sawyer, 2001).

Another troubled internal agency was the Ghana National Association of Teachers

(GNAT) which was struggling with a breakaway group. Most of the graduate members

of GNAT were forming a new association the National Association Graduate Teachers

(NAGRAT). The majority of GNAT members was basic schoolteachers with no

university education, and was not in a position to finance distance learning for university

education to increase membership of the opposition NAGRAT fighting against GNAT

for national recognition (NAGRAT, 1999).

The positive development that had occurred had been the rapid development of

private universities, mostly sponsored by religious bodies responding to their traditional

role in education in the country. The presence of these private universities has helped to

reduce the burden on public institutions.

What is also relevant for consideration is for the government and university

administrations to modify the traditional roles that the Acts of Parliament set for the

various universities. For example, the University of Ghana was traditionally reserved for

the humanities, business administration, and law while the Kwame Nkrumah University of Science and Technology was for the applied sciences. It is not the fault of the University of Ghana that it was found wanting in the area of science education by the Panel from the Commonwealth of Learning.

University-wide problems directly or indirectly affect students' access and learning. The above discussions do not exhaust all the changes and challenges that have taken place on the public funded universities in the country. Again, the focus here has been on students but there is no doubt that the faculties are equally challenged by the reforms or changes taking place on various campuses.

Cost Sharing and Funding Higher Education in Ghana

Educational Cost

McPherson and Schapiro (1998) discussed various aspects of student aid in institutions of higher education in the United States. They did not deal with theories or methods but presented policy issues and the situation on the ground as far as students' needs were concerned. They sought to introduce the topic and the political dynamics that go into fixing college education prices and why the Department of Justice investigated the matter. They put the issue into a historical context and presented a picture that shows that nothing much seems to have changed over the years. They also examined what goes into financing undergraduate education, looked at the opportunities available, and questioned whether the country was doing well in keeping education at affordable prices for all college-going students.

Their statistics were outdated considering the historical period for which they were produced. However, what was important from this literature was to examine the continuing trend that funding problems have continued to be a national issue even though the U.S. Constitution is silent about how education should be managed at the federal level. They also looked at access and students' responses to higher prices and higher returns. McPherson and Schapiro (1998) were concerned about the increasing cost of education as college enrollment levels rise. Of greater concern was the growing gap between enrollment rates for lower and higher income students.

Similar situations confront Ghana's higher education. In the case of Ghana the Constitution makes provision for funding higher education. Higher cost of education is limiting access to students from lower income families creating a growing gap between enrollment rates of lower and higher income student just the case in the US.

Their finding was that increases in the net cost of lower income students discouraged college attendance. They showed how ability to pay affects college options for students. They define educational opportunity to include "accessibility of higher education to lower income students and the overall distribution of students across institutional types" (p. 42). They indicate that much of the discussion of school that students attend centers on middle-income students and not lower-income students and concluded that "when tuition rises faster than other economic indicators, students from middle-income backgrounds are forced to switch to less costly educational alternatives" (p. 34). The question one may ask is if middle-income students respond by choosing less costly educational alternatives, what choices are available for the lower-income students?

Ghanaian students do not have greater area of choice because of the limited number of public universities. Students from higher income families have the advantage of opting for fee-paying while students from lower income families do not have such opportunities. If they cannot afford university education due to the high cost, they end up in training colleges and polytechnics as the alternative choices.

McPherson and Schapiro (1998) gave two reasons for higher prices of higher education and questioned what the future holds for students being able to afford a college education. Their reasons were the rising economic value of education between those highly educated and those with less education, and the increasing fiscal squeeze on federal and state governments and the decline in contributions to higher education. They also cautioned about the increasing population especially with the baby boom in mind at the time of writing. Certainly, the population has grown beyond that. McPherson and Schapiro examined the way forward with a second look at national policies and institutional responsibilities. In conclusion, they made these painful remarks:

> For the most part, we see the larger forces at work right now in American higher education as forces that will tend to increase the gaps between the "haves" and the "have-nots" among institutions and between the more and the less needy among college students. (p. 143)

The situation is not different among Ghanaian students and their choice for higher education. What is different is that fees among the public universities in Ghana are comparatively the same. The difference depends on whether one is pursuing the humanities or a science and technical-related course. Before accepting admission offers, students consider the amount of money involved in seeking university education,

especially for the first year. They would need help beyond themselves to make it to the universities.

<p align="center">*Source and Disbursement of Funds*</p>

The history of financing education in Ghana from the establishment of Castle schools, mission schools, and colonial school to post colonial times had been the responsibility of government. Education had been virtually free except for school uniforms and few educational materials like exercise books, pens, and pencils that parents bought for their children. Tuition and educational cost in terms of facilities, textbooks, and salaries of teachers and educational administrative staff were borne by the government. This was the trend from primary school to the universities. Students of the universities enjoyed free education, free tuition, and board, and were paid allowances. On completion of their studies, they were provided with housing and cars on credit for which they paid on installment from their salaries at source. This was the situation in the colonial days until late 1960s when housing and car facilities were withdrawn. All other things remained the same and free until mid 1980s when user fees were first introduced and later cost sharing concept came into being.

From the colonial period to the postcolonial times, education in Ghana has been financed with funds from the Consolidated Funds of the government. This is the big fund of the country, from which all monies are disbursed for all the needs of the country for which the government of the day will budget for the fiscal year. All the revenues of the government go into the Consolidated Fund from which all expenditures are made as budgeted after taking care of what should remain as national reserve or contingency fund.

Monies to the Consolidated Fund are generated from exports and import duties, taxes from income and properties. Exports are mainly agriculture products like cocoa and timber. Other export products came from the mining sector like gold, diamond, manganese, and bauxite, but these did not fetch much as the agriculture products.

From the Consolidated Funds, budgetary allocations are made available to the Ministry of Education, which is responsible for all educational issues in the country. The ministry has two units or divisions, the Ghana Education Service (GES) and the National Council for Tertiary Education (NCTE). In the past, the GES covered all basic and secondary education, vocational and technical schools, polytechnics, and teacher training colleges. The NCTE was responsible for the universities and University Colleges. Very specialized educational institutions for accounting, finance, management, and law were established by some individuals and were not provided with funding from the Consolidated Fund until later in their development. Example of institutions as Institute of Professional Studies (IPS), Ghana Institute of Management and Public Administration (GIMPA) and Ghana Law School (GLS), which began as private, are now public institutions and are provided for by the Consolidated Fund.

The 1992 constitution of the Republic of Ghana, Article 175 is very clear about the creation of the Consolidated Fund. Article 175 says that "The public funds of Ghana shall be the Consolidated Fund, the Contingency Fund and such other public funds as may be established by or under the authority of an Act of Parliament" (p.116).

Article 176 section (1) states, "There shall be paid into the Consolidated Fund, subject to the provisions of this article:

    (a) all revenues or other moneys raised or received for the purpose of, or on behalf

       of, the Government; and

    (b) any other moneys raised or received in trust for, or on behalf of, the

       Government.

These provisions are in conformity with the Financial Administration Decree, 1979

Supreme Military Council Decree (S.M.C.D.) 221. Section 14 of the decree lays down

rules for the disbursement of funds from the consolidation fund. Section 14 (1) says that,

"No payment shall be made except in the manner provided by law," and 14 (2) says that,

"No payment shall be made in excess of the amount granted under an appropriation for

any service" (p.10).

      The government of Ghana provides money for education through the

disbursement of funds from thee Consolidated Funds. The GES continues to take care of

Teacher Training Colleges even though they are agitating that they are tertiary

institutions. The polytechnics are now under the umbrella of the NCTE together with

IPS, GIMPA, GLS, and all other institutions beyond secondary education. Private

universities are not funded by the government from the Consolidated Fund but are

controlled or monitored by the Ministry of Education through the NCTE. A number of

private primary and secondary are also not funded by the government but are controlled

or monitored by the Ministry of Education through the GES.

      Funds are disbursed on grounds of need and according to students and staff

population. This is often expressed in mathematical ratio for each level of education.

Over the years, has been growing concerns of schools not keeping to the ratio because of

increase enrollment in some parts of the country. This is also partly because the government has not been able to expand educational facilities to meet the growth rate of the population and the increase in school going age children. The overflow is felt at the higher education level. Each year, some qualified students do not receive admission into higher education for lack of space.

Beginning from Dr, Kwame Nkrumah's Accelerated Development Plan of Education of 1951, Professor Kwapong Review Committee in 1966, Rev. Professor Dzobo Review Committee in 1974 to Professor Anamuah-Mensah Review Committee of 2002, all the educational reforms have drawn governments attention to basic and secondary education more than higher education. The result is that while there has been growth in the number of Basic and Secondary schools, the number of universities has increased from three to six over the last 20 years. The Ghana government official white paper endorsed the 2002 educational reforms definition of tertiary education to "embrace all post-secondary education institutions that offer training leading to the award of a diploma or degree" (p. 36).

Funds for basic and secondary education are disbursed through the Ghana Education Service while that of the universities and other tertiary institutions are disbursed through the NCTE, the Scholarship Secretariat and the Ghana Education Trust Fund (GET Fund). The Scholarship Secretariat receives monies from the Consolidated Fund and Volta Aluminum Company (VALCO) Fund. VALCO Fund is the government's share of dividends or profit from VALCO set aside into that special fund for educational and scientific research across all levels of education in the country. Part

of what goes into higher education is paid to the Scholarship Secretariat. This is

disbursement to students as scholarship both for studies within and outside the country.

The GET Fund on the other hand is funded by a 2 % Value Added Tax on goods and

services in the country, which was suggested by students as a way of raising monies to

finance higher education in the country. The government accepted the student proposal

and monies from this is used for the provision of educational facilities on the various

higher education institutions.

Basic and Secondary education receive additional support at the local level from

the various District Assembly Common Fund and from Parent-Teacher Association

contributions. Monies from the Consolidated Fund as determined by Parliament are paid

to the various District Assemblies Common Funds for which part goes into educational

needs within the district. The district may also generate local revenue for educational

purposes from local taxes like market tolls and annual fees charged to all schoolchildren.

Every basic school prepares its budget and submits it through the District

Education Office (DEO). All the budgets are compiled into one composite budget for the

District, and submitted to the Regional Education Office (REO). The Regional Education

Office also prepares one composite budget for all the DEOs in the region and submits to

the headquarters of the GES. The GES headquarters submits to the Ministry of

Education a composite budget of the headquarters and all the REOs. These are subjected

to budget reviews of matching expenditures to expected income in what is known as the

Medium Term Expenditure Framework (MTEF). The MTEF is a three-year rolling

budget and put in place by the Ministry of Education (MOE) to replace the previous line

item budgeting system. The MTEF involved four main items, which included Personal

Emoluments (PE), Administrative Activity Expenses (AAE), Service Activity Expenses

(SAE), and Investment Activity Expenses (IAE). Complex accounting principles

employing cost accounting and financial accounting systems are used to translate all

capital assets into monetary terms. It takes care of all departments and nothing is left to

chance.

   The university departments collate theirs to the university and the NCTE collates

all budgets of the universities using the same MTEF approach to MOE. The budget

submitted by GES and NCTE become part of the MOE annual budget submitted to the

Ministry of Finance and Economic Planning to compose with other ministries the

national budget. Not everything submitted is approved but funds are proportionately

distributed when available to make sure that all schools are fairly treated in sharing the

national fund for education.

   The central government through the MOE as indicated above, primarily funds

schools and universities in Ghana. This system ensures equity in meeting the needs of

village schools as well as the urban schools. Major part of the budget for government

funding is Personal Emoluments of teachers and education administrative staff. The

central government according to rank and qualifications pays this. In doing this, teachers

are paid equal salaries according to their ranks and not which part of the country the

teacher is teaching. Part of the administrative activity expense include traveling and

transport of teachers, heads of institutions, office running cost and these are paid by the

government for smooth running of all public schools across the country.

The government pays electricity and telephone bills, postage and other communication bills as service activity expenses. The government invests in school through the provision of buildings, textbooks, office equipments, laboratories and equipments, technical and agriculture tools, and school buses. What is left for the District Assemblies, Parents and Teachers Association (PTA) is very small, and their efforts come as supplementary to what the government does.

Equity and Adequacy of Fund

Equity is not always equal. Some schools have more infrastructure than other and some schools are endowed with wealthy alumina associations than others and therefore do not need as much help as others do. However, the basic funding formula of distributing monies on students and staff population will make big schools with large populations receive more money than struggling schools with low students and staff population. This system itself is fair to all on that basis but it is not able to meet all the needs of poor schools.

The same applies to the universities. However, special attention is sometimes given to departments needs are evaluated on their merits and funds beyond the basic allocations are made to meet those pressing needs. Funds are made available according programs as well. Again, it is another issue to say whether what the government is able to provide the education sector is adequate. No institution has ever remarked that what they received was adequate. They are always asking for more monies and the government has rather been reducing its funds to the education sector. Serious cuts in the funding of higher education with particular reference to the universities began when the

country accepted the World Bank and International Monetary Fund (IMF) conditions and introduced Structural Adjustment Programs (SAPs) in the country in the mid 1980s. The withdrawer of subsidies and educational reforms were part of the World Bank & IMF conditions by which they would loan the country money for national development. Since then, the country's education system and funding has not been the same and easy. Instead of improving conditions on in the educational institutions, the SAPs cripples universities and made their financial administration very difficult.

Equity and Access

Heller (2002) has indicated that, "students place significant emphasis on their ability to finance their education in their decisions about postsecondary education" (p. 9). The 1992 constitution of the republic of Ghana calls for the need to make tertiary education accessible to all. Article 25 (1) says that "All persons shall have the right to equal educational opportunities and facilities and with a view to achieving the full realisation of that right"- (c) "higher education shall be made equally accessible to all, on the basis of capacity, by every appropriate means, and in particular, by progressive introduction of free education" (p. 27). Its accessibility is tied to the capability of the universities having enough space to admit all who are qualified. The idea of progressive introduction of free education is far from being reached. It is only possible for now considering the fact that tuition is still free in Ghana. Free education at the tertiary level is only a dream that may never be reached with increasing shift of education cost from government to students and family and as long as there are more applicants than the universities can admit.

Table 7

Applications and Admissions to University of Ghana, 1997-2001

Year	No. applied	No. admitted	No. enrolled	% of total applicants
1997	10,613	3,880	3,000	28.1
1998	12,931	4,322	3,260	25.2
1999	14,319	5,697	4,679	32.7
2000	16,966	6,581	5,237	30.9
2001	18,252	7,912	5,986	32.8

Source: University of Ghana Basic Statistics 2001

Manuh, Gariba and Budu (2007) indicated five-year situation of applicants against enrollment for the University of Ghana in Table 7. The Table does not give great hopes to applicant because of limited capacity at the university to accommodate the large number of applicants in the first place

The second is that even though they do not offer explanations for this the growing phenomenon from the tables is that the enrollment figures are always less than those offered admission each year. This is an issue of particular interest that needs explanation and worth researching. It is possible that some of the students applied to more than one university and got admission in all the places they applied to but could only chose one to attend. This will create a short fall in the other universities that also admitted them at the

same time. On the other hand, it could also be that admission fees were just beyond the anticipation of applicants and so could not find enough money for college education. A situation that is likely to favor the rich in society and limit access to students from low socio-economic families. The reason will be there in the field and we need to reach it. It is obvious from the table above that number of enrollment was increasing every year but they are nowhere close to the number of applicants for each given year.

The introduction of student loans scheme in the mid 1970s was initially seen as putting more monies into the hands of students for other personal needs while in school to be paid later. With the passage of time, it become a major source for students to finance educational cost shifted to them by the government and was gradually becoming insufficient for students. The SNNIT student loans scheme was faced with a number of administrative problems that often caused delays in its disbursement frustrating students most of the time. There was so much paper work involved in getting guarantors to sign for students before they received the loans. Guarantors were to be contributors to the SNNIT Fund and for first generation students; it was always difficult for some of them to get family members who were contributors to the fund. SNNIT offices are not located on campuses and students often have to leave campus for the SNNIT offices located distances away from the universities.

Gender Issues in Higher Education in Ghana

The recent education reforms reviews committee report as stated in the Education Strategic Plan for 2002 to 2015 by the MOE (2003) ESP Volume 1 in Table 1 gave clear indication that the government had put forward projections to make higher education

accessible to more female students. Unfortunately, the table does not tell the public what

the total enrollment will be and one will have to work backward to find it out using the

given figures and the stated percentage of the total. Looking at the figures from 2002 and

the political will of the government on issues of gender, there was no doubt that the

government was genuine. However, the question remained what facilities were there to

absorb these increases for the female increases went with increases in the male students

and overall increases in student population. Manuh, Gariba & Budu (2007) noted

increases in all the universities for females.

To make higher education accessible to more students some universities are

offering remedial courses for students to improve their performance and obtain the

required minimum entry grades to increase their chances of gaining admissions. Manuh,

Gariba & Budu (2007) have again indicated that the University of Cape Coast's (UCC)

remedial classes offer to help science students meet admission requirements were seen in

different perspectives. They had this to say,

> Not surprisingly, there was concern expressed by some respondents that
> affirmative action tended to weaken women's fight for equality, since it is viewed
> as an admission weakness on the part of females. Such respondents would prefer
> females to be given better preparation for university entry. (p. 132)

People will prefer this measure to increase access to female student than the traditional

method of lowering the grades requirement for female students against higher grades

requirement for males. This they believe will give more recognition and dignity to

female students that are admitted to the universities.

Table 8

University of Ghana: Cut off Points by Gender (2004/2005)

Programme	Gender	Cut-off point
Bachelor of Arts	Male	15
	Female	16
Mathematical Sciences	Male	12
	Female	13
Biological Sciences	Male	11
	Female	13

Source: Faakye, 2007 p. 58

Table 8 shows the admission criterion for the University of Ghana for the 2004/2005 academic year as provided by Faakye (2007). It shows a higher grade aggregate requirement for males than for females by one point in the Arts and Mathematical Science and by two points in Biological Sciences. Smaller figures indicate higher aggregates from six best subjects at the Senior Secondary School Certificate Examinations. No statistics were provided for other disciplines within the university as well as statistics for the other four universities and the University College. There will not be much difference from what the table below provides since public universities tend to do similar things each year to make sure they maximize advantage to admit students with good grade.

Almost all the public universities had increased residential accommodation for more female students and set certain admission quotas for female students. That notwithstanding there was no way that the government was going to meet all the facilities needed by public universities to admit more applicants than it has been projected and doubtful whether it can succeed to meet the projections in the first place.

Local Participation in Higher Education

District Assemblies and Metropolitan Assemblies have not been contributing to university education much as they do for basic and secondary education. To support government's effort in providing more institutions for higher education and therefore increase access of tertiary education, a number of religious churches have responded with the establishment of private but non-profit universities. These initially start as university colleges affiliated to the old public university until such times that they are groomed and prepared to assume full university status. The national established accreditation board for quality education that is both efficient to students' needs and progressive to satisfy market standards and demands monitors these private universities. Very few private individuals have indicated intentions to start private universities that are not church based. Some of the church based private universities are funded from outside the country while the greater numbers of them depend on the congregations in Ghana for funds.

Global Impacts on Higher Education

Ghana is primarily an agriculture economy and depends on the industrialized nations for the supply of technological and industrial materials for production and growth. Many industries depend on imported raw materials. While the agricultural base

has seen decline in its output to sustain the economy through exports, imports into the country have been growing with constant deficit in the countries balance of payment. The economy is also heavily dependent on funds from donor countries and agencies. Consumer goods are mainly imported while commercial activities of buying and selling imported goods overrides domestic produced goods and services. The effect has been sharp increases in consumer products with rises in inflation, and increases or changes in the currency of trading partners especially in euro, dollar, and the British pound.

External borrowing to build the economy had not helped the country to develop its infrastructure base for development as expected. The country had moved from one World Bank & IMF condition to the other in order to secure international loans to develop the economy. This coupled with poor domestic management of resources has worsened the plight of the country over the years. High prices of goods and the withdrawal subsidies for agriculture, health, and education under the SAPs period almost collapsed higher education in the country.

The effect of brain drain as trained professionals move out to seek jobs because of shortages of adequate jobs in the country or to seek greener pastures has also affected the supply of teachers in higher education in the country both in terms of age and qualification of professors available to teach. The global economy also determined the government's ability to provide adequately resources needed by higher education forcing the government to shift more educational cost burden to students and families.

Theoretical Framework

Social Networks and Social Capital Formation in Higher Education

A successful culture depends on social structures and the amount of social capital

that the society can generate. Loury (1977) used the term social capital indicating, "the

set of resources that inhere in family relations and in community social organization and

that are useful for the cognitive and social development of their human capital"

(Coleman, 1990 p. 300). The Ghanaian social structures are a combination of individual

efforts and responsibilities, whether structured on patriarchal system of inheritance or

matrilineal system of inheritance. The child is the property of the community and

community resources are used in training the child. Every adult member is expected to

contribute to the moral character of the child. The adult is to discipline the child for any

wrong act and to reward the child if it means a simple word of praise to the child

irrespective of parentage. Every adult is a 'de facto' parent to every child, and children

are expected to show respect and treat adults as parents.

> Coleman is of the view that
>
> Social capital is defined by its function. It is not a single entity but a variety of
> different entities having two characteristics in common: They all consist of some
> aspect of a social structure, and they facilitate certain actions of individuals who
> are within the structure. (p.302)

From this perspective, one might also think of cultural capital as all the resources

available to the society that one generation uses and carefully passes on by teaching the

next generation. The new generation learns that from the older generation. Omission of

any part, such as the older generation failing to teach the new generation or the new

generation failing to learn, can result in a generational or a cultural gap. The

relationships within the homes and families, as well as the communities, all constitute social capital for the Ghanaian. The cultural norms and values communicated or transmitted through family interactions, may be the same or may differ from one traditional area to the other.

According to Coleman (1990), "like physical capital and human capital, social capital is not completely fungible, but is fungible with respect to specific activities. A given social capital that is valuable in facilitating certain actions may be useless or even harmful for others" (p. 302). We may not expect people to have the same cultural practices or values. What constitutes the norm or accepted values and practices depends on the social structure of the society that guides the actions of members of that society. Cultural structures therefore become capital for the group of people as they relate to one another from one generation to the other.

Higher education is becoming increasingly expensive and often limited to very few individuals in the Ghanaian society. Cost sharing implies that the government expects some aspect of the total cost of education to be borne by students and their parents or sponsors. Many families exist below the poverty line and find it difficult to educate their children beyond basic education even though it is declared Free Compulsory Universal Basic Education (FCUBE) by the 1992 Constitution of Ghana. The word free is subject to clarification as parents still have some financial commitments to perform for their wards in the basic education. Secondary and tertiary education is becoming affordable to a limited number of the citizenry. Many brilliant children, especially from the poor rural settlements find it almost impossible to access secondary

education let alone moving on to tertiary education. Education is no doubt a major means of social mobility in many cultures including that of Ghana and what efforts are given to bright children from poor families will be the focus of this study.

Konke and Yang, (2008) viewed network perspectives that drew attention to structural relations of the society. Konke and Yang's believed that such entities could be individual natural persons, small groups, organizations, or nation-states, and that their relations influence their perceptions, beliefs, decisions, and actions. Konke and Yang have put forward three basic social network assumptions,

> [i] structural relations are often more important for understanding observed behaviors than are such attributes as age, gender, values and ideology [ii] affect perceptions, beliefs, and actions through variety of structural mechanisms that are socially constructed by relations among entities and [iii] structured relations should be viewed as dynamic processes. (pp. 4-5)

We need therefore to be interested in unearthing the underlying patterns of social structures that will help us to explain the impact of cost sharing system and the attitudes of students in mobilizing financial resources through traditional family systems of corporate solidarity, nuclear or extended. Answers to these will help in the final analysis to contribute to the body of knowledge how they support or prevent Ghanaian students to access higher education in or outside the country.

Education is increasingly becoming capital intensive, and cost sharing requires capital mobilization on the part of students. This is not something individuals within poor economic households will find easy to do and how these people manage to acquire higher education must be of academic interest to educators. Field, (2003) indicated how social relationships promote social capital for the group. It put together individual

resources, actual or virtual, as they network through mutual acceptance and recognition of each other in their relationship. We can also see a clear link between social capitals and social network that is present in the Ghanaian social, cultural or family system and a comprehensive exploration of social capital and social network constitute the theoretical framework within which cost sharing, and student funds mobilization in Ghana's higher education would be examined.

The proverbial Akan expression holds that it is easy to break a broomstick but difficult to break the broom tied together. There is strength in numbers and how students appropriate the resources of family and community members by their membership of the family and community becomes imperative. Halpern (2005) take the discussion of social capital beyond family relations and that it is not just parent-child interactions that count. This is what he has to say,

> Individual social capital is not reducible to the immediate relationships within the family. Children, and parents, differ in their social capital in many other domains, such as whether they are engaged in community or voluntary activities or whether they have ongoing relationships with teachers or the parents of school friends. (p. 147)

In effect, Halpern puts forward the possibility of getting help from community members other than with family members. What help do students who for example travel from their homes or town and stay with friends or strangers to pursue their educational goals receive from their host? We may over look such help as part of social capital available to the individual and it is important that Halpern bring this to our attention.

La Barre (1980) said that "culture is not in the chromosomes; customary law must be learned, indeed socially enforced" (p. 215). His view was that the learning process is

a vital part of human nature as s/he grows and what makes one human is the fact that our physical growth should match up with our ability to learn emotionally and intellectually through our interaction with the environment. La Barre maintained that we must sometimes learn to distinguish between what we have learned and what we have been taught for with time as culture history changes, the gap between what we have learned and what we have been taught widens as well. He discussed very importantly human failure to appreciate the fact that there has been changing styles within how parents relate to their children over the years. Perhaps human beings have occupied themselves with work so much that serious cultural issues are daily ignored or less valued. He says, "Culture is history; but the adolescence is the crucible of change" (p. 218). When parents are too busy working for money to support the home they forget that their child is growing from childhood into adolescence and will soon become an adult. If the adolescent has not been taught cultural values, s/he has little to compare between what s/he has learned and what s/he has been taught.

La Barre saw not only a generation gap but also "authority gap" (p. 222) in the family. One can understand this view of La Barre since the child begins to grow up seeing less time and attention from parents and spends more time outside the home. Coleman (1990) pointed out as empirical consequences of lack of social capital for youth "the presence of both parents in the household" (p. 595). He explained that the presence of both parents gives an indication of parent-child relation that is stronger than will be the case where only one of the parents is present. As indicated above, Coleman also emphasis the need for parents to demonstrate stronger bond with their children as they sit

with them to talk about personal issues and show interest in the education of their children. The mother's relation with the child in the formative years he said is reduced when mothers work outside the home.

Coleman (1990) discussed very important conflict issues in the life of the child. He believed that there are conflicts in every society among different people who are responsible for raising the child based on the social structure of that society. These will include parents, teachers, community members, and other corporate institutions acting as actors for the child's interest. Coleman thought that these conflicts would be different for each child if the family takes the principal and central role in molding the child. Corporate institutions may have their own reasons for acting for the child and therefore Coleman was of the view that we pause to consider the "interest of the actors who are affected by the children…the family and all other outside the family who are members of the same social order" (p. 603).

Coleman (1990) considered the values, orientations, customs, language, norms, and culture of the family versus those of the broader social order. There is the family's interest in using its resources to educate its children versus the society's interest in using the resources of all families to educate all children. There is also the interest of parents or potential parents in spending their resources on themselves versus the interest of the broader social order in spending their resources on the next generation. In all these, the child learns from the family and the outside community. Depending on the structure of that society, the next generation is adequately taken care of or left to fend for itself.

Coleman (1990) has also indicated that social capital "depreciates if it is not renewed. Social relationships die out if not maintained; expectations and obligations wither over time; and norms depend on regular communication" (p. 321). If people family members or community members do not stay in touch with each other for a very long time, their association breaks down and children born to each nuclear family may not know other members of the extended family or the community. His view resonates with this view of Kant (1996) that:

> I shall therefore be allowed to assume that, since the human race is constantly advancing with respect to culture (as its natural end) it is also to be conceived as progressing toward what is better with respect to the moral end of its existence, and that this will indeed be interrupted from time to time but will never be broken off. (p. 306)

The only way that culture as a form of social capital can be maintained to withstand the regular interruptions is to teach the young generation to uphold the norms and values of the society and to guard them jealously and pass them on to future generations. The whole culture may not be broken off but some vital aspects of it may depreciate and eventually their significances may be lost even though they will continue to be practiced.

Barrett (2005) focused on poverty within the developing world, mostly within the global south. Most of the contributing writers to his book are university economic professors within the United States. The literature was set in mathematical language with a lot of econometrics or mathematical calculations that makes reading not straight forward and easily understood by non-mathematicians. It looked at the extended family system and market interactions.

Barrett (2005) tried to model a social contract for mutual insurance within an extended family. His belief was that the new market opportunities are extension of pre-existed network within the kin system. He looked at the social networks in Ghana and examined the development strategies of expanding the non-traditional exports and the contributions that social networks play for the success of transformation within the economy. Through these networks, information was diffused on new agricultural technologies as farmers shared experiences.

The explanation of land tenure system however missed the point. It is clear that as an outsider, Barrett (2005) did not take time to really understand the various forms of land ownership based on the different kinship systems within the region that he was researching. One would need to clear the difference between households and the extended family system, as well as clans and the extended family. Barrett pointed out that women pool risk with other women in the villages more than with their husbands, and the men shared risk with other male members of the extended family without much in-depth analysis. He succeeded in putting forward the areas of networks as information, finance, land, and labor, which will need future consideration. Barrett stated clearly the satisfaction of the relative precision with which the Ghana database defined network connections even though he realized some did not always reveal the potential utility of a given network link.

Blau (1994) focused mainly on population structures, social relations, organizational structures, and occupational structures. He aimed to broaden macro sociological theory that he had earlier developed. The macro sociological theory is about

the influences of population structures on intergroup relations. Blau applied this theory

to deal with other issues such as career opportunities, social mobility, and formal

organizations. He used the model to distinguish between different groups such categories

as education, age, social class, or ethnic affiliation, which are aspects of social structure.

The theory points to how forms of differentiation directly or indirectly influence

intergroup relations. His earlier theory of social networks in small groups gave birth to

the theory of interpersonal exchange. What he did was to make a connection between the

theory of exchange and the theory of macro structural influences on relations. He

described macro structural concepts of relationships among people. Of particular interest,

his formulation of exchange theory helps one to see the closest relations within the family

or community as one begins to look beyond the path that African extended family system

is so much influenced by the Western nuclear family system. Again, it helps to look at

the diffused obligations that African extended family system has for its members and

what beneficiaries of higher education for that matter are expected to accomplish. Blau

explained the slow pace of the exchange relations and the amount of trust that is involved

to make it work. One may have to turn to his analysis to look for answers to some of the

educational funding problems that will be involved in cultures that rely so much on social

relations or social networks.

Bourdieu (1972) presented a case study on parallel-cousin marriage and looked at

the functions of kinship: official kin and practical kin, which are important in establishing

social relations. He also discussed symbolic capital outlining how relationships facilitate

exchange of gifts and distribution of food products to other members in the society based

on good faith. It stretches the faith of the people in the proverbial "Give to the earth and

the earth will give to you" (p. 175) in their exchange of gifts as symbolic capital within

the society. Productivity of labor is not measured in terms of monetary value.

Bourdieu (1972) described the price of labor as "gratuitous" (p. 177). The

economic interest of capitalism is not what the society values but what they consider

spiritual or cultural; the opposite of economic interest is best valued. The rich are

expected to pay the largest share of the cost of ceremonial exchanges and to make the

biggest contribution in maintaining the poor in society, receiving strangers, and helping

to organize local festivals. He expressed the view people hold that "the generous man is

the friend of God" (p. 180). Whoever feed others has more to eat for God gives to him

that he may give to others as a belief that the society holds as carrying with it good repute

and a source of material profit.

Pasco (2003) took Bourdieu on and seriously examined his social capital theory in

the light of two female students considered at-risk students. She critically looked at the

various types of capital put forward by Bourdieu and the picture that is made of how

accumulation and use of each type of capital affects academic achievements and personal

life trajectories. Through discussion, Pasco and her participants uncovered the challenges

that the participants face to achieving their interests and make their voices heard and

acknowledged.

Pasco (2003) sought to help people to appreciate the enormous difficulties and

challenges that at-risk students face in their daily struggle to success in school. She drew

attention to the support that should be given to such students. Pasco traced the

contribution of other ethnographers in the educational research on capital such as

Coleman's (1990) analysis of social capital in everyday life of the people and the

importance of families to be close and always together. She adopted a story-telling

approach, presented the stories of Sara and Destiny, and the original voices of

participants. She discussed each type of capital identified by Bourdieu. Such narratives

make the book unique as it explored theory and methods throughout the book. She

pointed out the vital role of social networks as sources of strength and support for the at-

risk students.

Herreros (2004) defined social capital as the product of what the society or an

organization collectively achieves together as a group. It is not an individual effort and

this requires the trust of the members to be together. He sought to address social

problems common to many communities or cultures and the need to create trust to make

things work. His valuable contribution is of great importance in understanding the issues

involved in the research.

Fetchenhauer, Flache, Buunk, and Lindenberg (2006) presented critical issues in

social justice and broad issues of Social Exchange. They examined the puzzle of

reciprocity. They were of the view that, much as two parties benefit from the cooperation

they derive from social exchange based on the valued resources, they are also equally

capable of failing to reciprocate the other's soldiery behavior. They pointed out that

these usually occur in the event of distrust and deteriorating relationship. Dealing with

Social Context, Networks, and Social Exchange, they pointed out the importance of

interdependence and diversity in making solidarity within work team successful. They

explained interdependence as something based on work inputs and work outcomes. They

looked at studies showing "collective goals, feedback, and rewards to focus the attention

of group members on collective rather than individual success" (p. 127). They also

looked at ethnic identity and solidarity with functional groups.

In their discussion on diversity, social identity, and solidarity, they identified two

sources by which people identify themselves. These are their functional group and their

social category within that group. They concluded that a subjective important

identification that people have relates more to what is central to their core sense of self,

goals, values, and other key attributes with which they seek opportunities or identify

relevant situations. Norms and values combine with the experiences and help ethnic

group members to feel attracted to each other. They called for the creation of conditions

that provide a sense of safety for group members through mutual understanding,

empathy, and trust.

Field (2003) explained how networks make things happen and explored earlier

sociologists understanding of norms and networks in social theory. He dwells on the

scholarship of scholars like Bourdieu, Coleman and Putman and their contribution to the

discussion on social capital. Of special interest is his inclusion of social capital and

education, and family and intimate ties. He indicated that the concept of social capital

has introduced interest in the "pay-offs that arise from our relationships" (p. 44). He was

convinced that people who receive support from others are much healthier, happier, and

wealthier than those who do not find support from their communities. He agreed with

earlier sociologists claim that "children whose families are socially and economically

well-place will tend to outperform those who came from more disadvantaged

backgrounds…families cultural and economic capital are reflected in the human capital"

(p. 44).

Field (2003) is sharp to point the areas of research upon which these findings are

based. Most of the studies were conducted with minority participants; yet similar

minority students in the Catholic schools have been quite successful in reducing drop

rates. While Coleman (1990) was more concerned with the faith-based support system,

his critics were more concerned with parental support system in choosing schools for the

children. Both Coleman and his critics as presented by Field show some amount of

influence either faith-based support or family support constitute social capital for the

performance or achievement of their children in school.

He also pointed the unresolved aspects of social capital with academic

achievements. Field (2003) credited Coleman (1990) for his contribution of social capital

in education more than that of Bourdieu pointing out Coleman's claim of its influence in

the cognitive development of children and the fact that "geographical mobility tended to

disrupt the family's social, with damaging consequences for children's education. While

Coleman concentrated on adolescent school children in the formal education system with

due consideration to other levels, Bourdieu concentrated more on networks of

hierarchical structures among the academic elites of France's higher education and not

among the students (Field, 2003).

Field (2003) also dialogued with other scholars on the need for reciprocity and

trust in social capital. He gives a critical statement that gives the need to look at what

social networks students have in their educational development and career goals. His

statement is

> Trust and trustworthiness have often been compared to a lubricant, oiling the
> wheels of a variety of social and economic transactions, which might otherwise
> prove extremely costly, bureaucratic, and time-consuming. This is highly
> relevant to the concept of social capital, which emphasizes the way in which
> networks give access to resources. (p. 63)

Field gives the clue of what to look for in the research field. How is trust built and how

important it is to create and maintain the networks and how do these networks open doors

of resources to students in higher education?

Summary

Demand for higher education will continue to increase each year as people's value

for education increases. This will put more students into seeking admission and this will

constantly outstrip the ability of government to provide enough capacity to absorb them.

The ripple effect of cost increases will continue to be a burden for the government which

will continue to shift the burden to students. Students' portion of cost sharing will

naturally increase over the years, and there is not the likelihood that the situation will

move to their favor by reducing the burden. More increases would be expected and

poorer students will be denied access to higher education.

I have examined the historical background of education and its development in

Ghana in this chapter. I have traced government's involvement in the financial and

political administration of the universities and the reactions of students and university

administrators. I have examined the theoretical framework I used in finding out how the

current students who were not working met the challenges to raise monies from family

members or agencies to support their education. Whatever challenges or experiences

students faced in meeting the demands of this cost-sharing concept is discussed in chapter

four of this dissertation.

CHAPTER THREE: METHODOLOGY

Introduction

In this research I sought to find out what experiences students of public higher education in Ghana had because of the introduction of cost sharing as an educational funding policy. I investigated how they were meeting these challenges and what social networks were being used in creating social capital to solve the challenges. It waned to find out what cost-sharing models were being used, and students' response to each model. I reviewed cost-assessment documents available at the Ministry of Education and the various public universities. How government's contributions were distributed into the various universities and what loan schemes were available to students were investigated. Some areas of concern included motivations for university education, university cost considerations, and educational preparation of students for higher education. The abilities for learning, general life on campus, financial orientation, areas where cost is shared, views about the concept of cost sharing, influences and experiences in dealing with the concept, household income levels of parents, the role of parents, dominated students' responses. Views of the immediate and extended family, and community participation in students' education, and how low income students are able to afford higher education were shared.

I listened to the voices of students to find out their understanding of the new approach to funding higher education and how they were able to meet the challenges of getting funding and resources to afford the increasingly high cost of higher education.

Research Design

The qualitative research method of interviews was used to investigate the problems of cost sharing, and the equity of accessing higher education. The investigation was intended to help policy-makers hear from the other side what students thought about the system. The phenomenological tenets of interpretive practice were adopted to study the situation as it was and to understand the worldview of students as they found themselves and interpreted their situations. According to Denzin and Lincoln (1998), interpretive practice is a bridge between sociology and philosophical phenomenology.

This approach seeks to interpret and explain human action and thought. In this research, it was assumed that students' lives on campus were likely to be influenced by the situations in which students found themselves and as they sought to live with those situations. How they were responding to the new concept of funding education, and what interpretations they assigned to the system or their actions, were of importance to this research.

The design used structured and semi-structured open-ended interviews to engage interviewees in a relaxed and interactive way to seek information from their everyday lives on campus. How students expressed themselves in the system was helpful in the analysis of what they said or what sense they made of the situation. Denzin and Lincoln (1998) believe that "social phenomenology rests on the tenet that social interaction constructs as much as conveys meaning" (p.140). I, therefore, collected everyday subjective meaning, experiences of participants, crosschecked the information with documents available on the field, and tried to make sense out of them all.

Unintended Research Design

I moved to the field for the research without any plan for the snowball method of reaching people to interview. Unintended as it was, I found myself using it from the Ministry of Education to the NCTE, MOFEP, GET Fund and KNUST finance office. Each office directed me to particular person or persons in the next office for assistance. At each university, one office led into another to the right person who released documents for consideration.

Population

The research population consisted of students of public higher education in Ghana. Today, the country has six public universities and ten polytechnics, so distributed that there is one polytechnic in each of the ten political administrative regions. There are three medical schools, a law school, two management and accounting institutions, and some 13 private universities. Three public universities are located in the southern part of the country, one in the northern part while the remaining two universities are located in the middle belt.

Site Selection

The research could not cover all higher education institutions in the country. I therefore decided to pick public universities and since they were only six, I included all of them in the research. Below is a map of Ghana showing the six universities and the regional campuses.
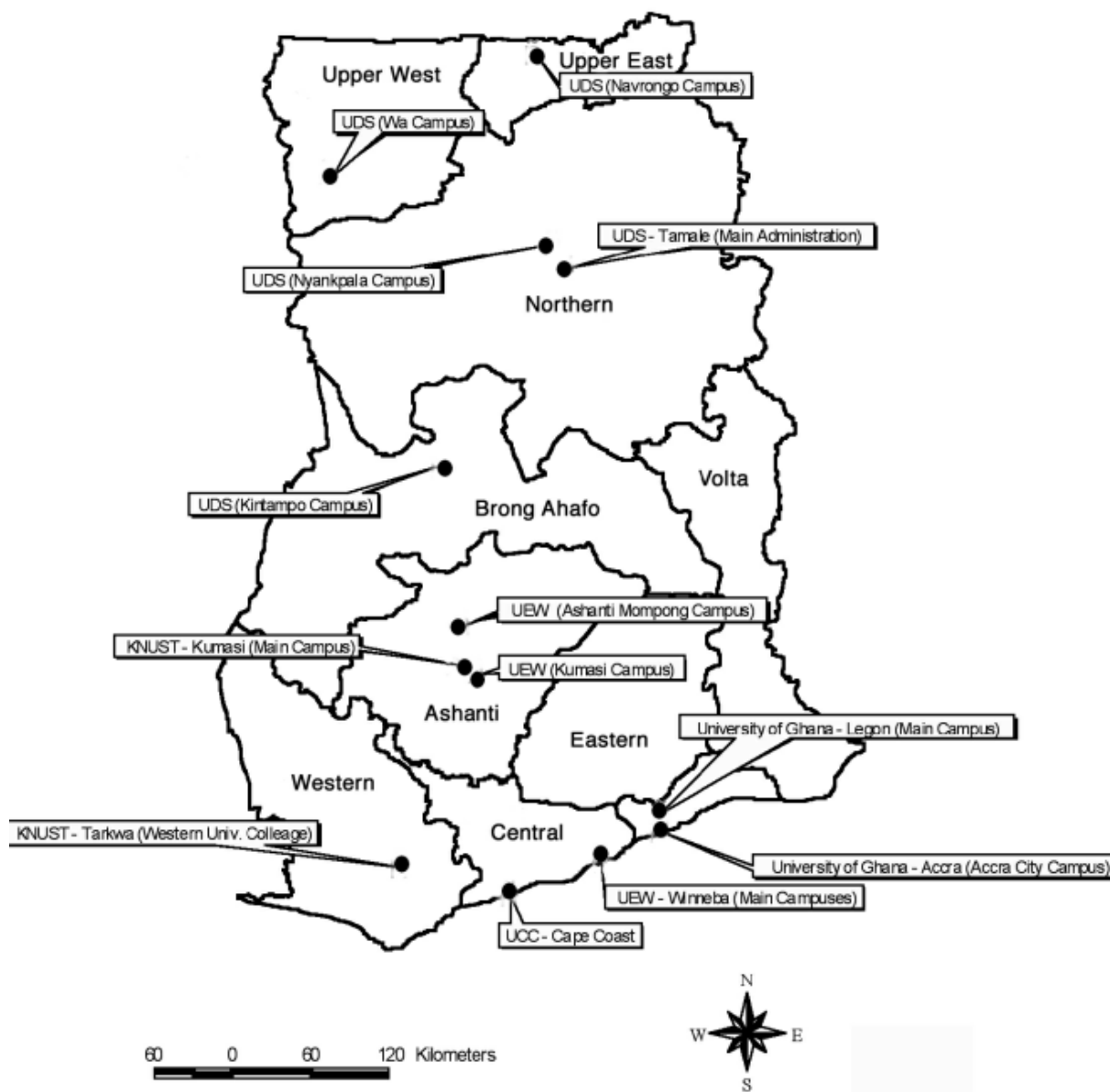
Source: Manuh, Gariba and Budu (2007)

Figure 1. Location of public universities in Ghana.

Three universities are located in the south, one in the southwest, one in the middle

belt and one in the north. Eastern and Volta Regions do not have public universities.

Participants

The sample size was 47 participants. Forty four student participants were drawn from the undergraduate student population from the six public universities; all volunteered to participate in the research. Three key persons related to the policy of cost sharing in the country were also interviewed. I interviewed participants until the point of saturation set in to quit the field. Denzin and Lincoln (1998) have indicated, "In qualitative research, adequacy refers to the amount of data collected, rather than to the number of subjects, as in quantitative research" (p. 76). They further maintained, "Adequacy is attained when sufficient data have been collected that saturation occurs and variation is both accounted for and understood" (p. 76). The number of student participants interviewed in each institution was determined by the amount of data collected in the field and at what point saturation level was reached.

These students entered the university almost straight from high school and had no formal work experience or family commitments. Graduate students were not included because they are often a mixed group. Some may have had work experience and family commitments, others not. They were also covered by a government scholarship scheme that took off some of their financial burden.

The first among the three key persons interviewed was from the National Council of Tertiary Education, the second was from the Ghana Education Trust Fund and the third was from the finance office of Kwame Nkrumah University of Science and Technology. They were interviewed for their views on funding higher education in the country and to seek clarification on some of the data collected from students. This was necessary in

checking figures of fees chargeable to students as part of the cost-sharing policy. These three are not included in the calculations of participants' responses in the data analyses. They are however used in triangulating the data in the analyses.

Selection of Participants

Table 9

General Background Information of Participants

Categories		UG	UCC	UEW	UMAT	KNUST	UDS
Gender	Males	6	4	3	3	3	4
	Females	5	4	3	2	4	3
Age	Range	18-24	18-23	18-25	10-23	18-23	18-24
Social Class	Low	6	6	5	4	4	5
	Middle	3	2	1	1	2	2
	Upper	2	-	-	-	1	-
Courses	Admin./B. Com	2	1	-	-	-	-
	Sciences/Medicine	4	2	1	-	3	6
	Engineering	-	-	-	5	2	-
	Education	-	3	4	-	-	-
	Humanities	5	2	1	-	2	1
Year Group	First	3	2	2	1	2	2
	Second	3	2	2	2	1	2
	Third	2	2	2	1	2	1
	Final	3	2	-	1	2	2
Status	Regular	9	7	6	5	6	7
	Fee-Paying	2	1	-	-	1	-
SRC	Male	1	1	-	1	2	-
	Female	1	1	1	1	-	-
Total		11	8	6	5	7	7

Note: The final year students of University of Education, Winneba were out for student teaching and so were not interviewed

A purposive selective sampling method was used to interview undergraduate students from the six public universities. Purposive selection of students from each institution took into consideration gender balance.

Denzin and Lincoln (1998) maintain that:

Appropriateness refers to selection of information according to the theoretical needs of the study and the emerging model. Sampling occurs purposefully, rather than by some form of random selection from a purposefully chosen population, as in quantitative research. In qualitative research, the investigator samples until repetition from multiple sources is obtained. This provides concurring and confirming data, and ensures saturation. (p. 76)

Some students from the University Students' Representative Councils, who had insight into university administration and were in positions to give critical appraisal as to the general life and financial situation of students on campus, were interviewed. Students interviewed were selected from each year group; first-; second-; third-, and final-year students. For each year group, participants were conveniently selected. At least five students from each institution volunteered for the interviews. The actual number was determined in the field, when I was convinced that the interview had reached a saturation point. I introduced myself and my assignment to and requested if they were willing to participate in the research. I asked them for the years that they had been in the university normally referred to as levels. For example Level 100 were first year students and Level 400 were fourth or final year students. This was to ensure that I interviewed participants from each year group.

Students were categorized by the system of admission as regular students or fee-paying students. It was difficult to know who was regular and who was a fee-paying student. I therefore asked students whether they were regular students or fee-paying

student to be sure that I covered the experiences of each category. Some of the fee-paying students refused to grant me interview. I found out that students had some perceptions of fee-paying students as not being fully qualified students and that limited their full socialization within the university community. I was fortunate to interview four out of the 44 students, which represented 9.1% of student participants. This was very close to the government official policy of allocating 10% of university enrollment to fee-paying students.

The contextualized-consequentiality model of ethical principles was applied to encourage students willing to participate in the research. Denzin and Lincoln (1998) have said that this ethical model builds on the four principles of "mutual respect, noncoercion and nonmanipulation, the support of democratic values and institutions, and the belief that every research act implies moral and ethical decisions that are contextual" (p. 38). This ethical model in qualitative research requires the researcher to "build relationships of respect and trust that are noncoercive and that are not based on deception" (p. 39).

<div align="center">Instrument for Data Collection</div>

"The interview is the favorite methodological tool of the qualitative researcher," say Denzin and Lincoln (1998) and they contend, "The interview is a conversation, the art of asking questions and listening. It is not a neutral tool, for the researcher creates the reality of the interview situation" (p. 36). A number of issues were covered through structured, (see Appendix B) semi-structured and open-ended interviews with participants

selected from six public tertiary institutions. Field notes and a digital recorder were used for the interviews.

It was a presidential and parliamentary election year in Ghana and universities were in their revision and examination weeks to break early for the elections. Students were therefore very busy. Some recorded interviews were played back and crosschecked with the interviewees who had some extra time to spend. This was very important to me to avoid getting participants on the phone to clarify things. International telephone and internet services are very expensive in Ghana. The back play also served to guide me in tracking responses from interviewees, bearing in mind the point at which saturation may set in. Once I realized from the play back that student participants were saying almost the same things over and over, it become clear to me that I was at saturation point and must move out of that university to the next university.

<div align="center">Document Sources</div>

Data were collected primarily from undergraduate students from the six public universities of Ghana. In addition, search for documents were conducted from available university data sources at the registries and finance offices of the selected institutions before or after the interviews. Enrollment and accounting figures were collected from all the finance offices detailing how much students were contributing as their sharing in the cost-sharing policy of funding higher education.

The Ministry of Education and the Ministry of Finance and Economic Planning were approached for documentary records. The advantage in securing documentary sources is to be able to compare the oral information from participants and to guide the

interpretation of accounting figures and facts. Interviews and interactions in these offices were treated as supplementary to the views of the students who were the focus of this research.

Informed Consent

It was not difficult to find volunteers participants but difficult to get them sign informed-consent sheets. Participants were not comfortable having their names or signatures on any document and would not want to be recognized after the interview in any form other than their recorded voices. The institutional review board required the signing of informed consent sheets by participants. However, informed consent sheets taken to the field were returned without a single respondent filling one in. After the initial resistance of participants from the first visited university, I decided to do without it and it worked.

The Researcher

I was a student of the University of Ghana, when university education was virtually free, and enjoyed a government scholarship in my postgraduate studies. I was also a student of the University of Cape Coast at a time when the universities were introducing the concept of user fees. This system asked students to pay for use of the library and for student services. This was at a time when students had to feed themselves instead of the government feeding them. Room accommodations on university campus were however, free. According to Ryen (2002), "Rapport building is difficult enough between research participants who hail from the same culture; the cross-culture context

adds the complexities and the vicissitudes of relatively enduring research encounters" (p.338).

As a Ghanaian conducting research in my own country, I was seen by some participants as an insider. They expected me to know what was prevailing in the country's universities. They felt there was little need for them to tell me what they were going through. Some on the other hand, took me to be an outsider for I had been away from the country for five years, long enough to know little of their experiences. In the northern part, I was seen as an outsider who would find it difficult to appreciate some of the cultural demands on women in the society because I came from the south. I was also an outsider because I had travelled from a university in the United States of America. Some participants, however, saw me as an insider because I was a Ghanaian.

<div align="center">Data Analysis</div>

Lindlof and Taylor (2002) have said, "The researcher interacts with data on the page or the computer screen and tries to make conceptual sense of these layers upon layers of discourse and social action" (p. 209). They point out the main challenges that a researcher faces in prioritizing the emerging schemes of interpretation. These include the amount of data to be dealt with; the multiple plausible interpretations that the findings of any qualitative study can attract; the possibility of not knowing the research problem until the data analysis stage; and the need for the study to be a dialogue of two primary audiences before reaching its ultimate readership. They maintained that interpretation must not only be true to the localized meaning constructions of the scene under study, but must engage with one or more fields of communication. According to Lindlof and

Taylor, "the research community— represented by its literature, theories, and styles of articulation-- is always a silent partner at the table where interpretive work is done" (pp. 209-210). The researcher must have in mind the research community when interpreting information from the field. The final step is acquiring skills for qualitative analysis.

I collected the data and transcribed them manually from the tape recorder with the field notes guiding me into a 117 single spaced document, which also became a 213 double spaced document. I coded the data using different color markers to make sure that responses were assigned to the right research questions. Some student participants in answering a question would provide answers to other research questions and so I used the color coding to group the answers. I also categorized responses for each research question according to themes that emerged from the interviews. These were based on the pattern of responses, their similarities and differences, and how such responses addressed the research questions. Coding and categorization helped to reduce the data to a manageable size. Some initial open coding was done while I was in the field in order to cross-check facts from documentary evidence and seek more clarification from interviewees as I played back the interviews to participants. This enabled me to subject the data to available literature and other evidence on the research topic and the conceptual framework. Lindlof and Taylor (2002) accept that "Regardless of when they take place, categorization, and coding are essential to making sense of qualitative data" (p. 214).

Some amount of in-the-field analysis helped me to determine when to leave the field considering practical factors related to the data collection. For example, the willingness of students to provide information, and easy access to documentary

information from the university's finance office, as well as the saturation point,

determined when to leave the field. Lindlof and Taylor (2002) indicate other factors that

may lead to leaving the field. They have said that, "Other common reasons for field exit

include fatigue, interpersonal distress, job constraints, and the end of sabbatical, the

depletion of funding, the pressure to publish, or the need to finish the thesis or

dissertation" (p.223). These other factors, as stated above, were of little consideration in

this research. Enough caution was exercised in cross-checking data collected in the field

to reduce the risk of leaving research questions not well covered and thus distorting the

field analysis.

The tools for analysis in the field and elsewhere have been manual, engaging all

the data in their original form. This involved reading through the field notes and playing

back the recorded tapes after I had transcribed them. It was hands-on craft procedure,

laborious and time consuming, but it gave me better understanding and appreciation of

the text as I became more familiar with the material for easy analysis of data. The use of

computer-assisted software designed for higher-level qualitative analysis according to

Lindlof and Taylor (2002) "has the most seductive appeal" (p. 225). However, this was

not used for there was little time to spare for learning how the computer works with the

software or acquiring the ability to grasp all the nuances of technology when there was no

one available in the College of Education to assist me in using the different available

software.

Data Collection Procedure

After defending the research proposal, I secured an air ticket and travelled via the Delta Airlines from the United States of America to Ghana on October 30, 2008, arriving on October 31, 2008. The first visit was to the Ministry of Education Science and Sports (MOESS) to interact with the Executive Director. Having heard of the topic for the research, the director of the Ministry felt the appropriate person to speak for the Ministry was the Executive Secretary of the National Council for Tertiary Education (NCTE) and referred me to that office.

I was warmly received, and offered an interview immediately. Official documents on the introduction of cost-sharing were provided. The Executive Secretary of the NCTE was one of the two officials commissioned by the government through the Ministry of Education in 1998 to come out with policy guidelines for funding tertiary education in Ghana. The second person, the finance officer of the Kwame Nkrumah University of Science and Technology was later interviewed in Kumasi. At the NCTE office, I was asked to verify some of the figures with the Ministry of Finance and Economic Planning (MOFEP) and the Ghana Education Trust Fund (GET Fund).

I visited the MOEFP the next day but the Ministry was mourning the death, and preparing for the burial of the Minister of Finance and Economic Planning, Hon. Kwadwo Baah Wiredu. I was directed to the budget office and was received by an officer who was prepared to risk his job to give him what he considered classified government information. However, he gave me the 2008 appropriation sheets with little explanations, hoping that I would be able to make sense out of them.

I was at the GET Fund secretariat the next day and warmly received by the

administrative secretary. He gave me an interview but was not prepared to give out any

official documents until I had spoken to the administrator of the Fund. He indicated that

the setting up of the Fund came from a suggestion by the National Union of Ghana

Students (NUGS) to the government to raise money through taxes to support education in

Ghana. The mention of Ohio University (OU) was of much interest to him for the

administrator of the GET Fund is an Alumnus of Ohio University and a Bobcat. The

administrator granted me an interview but objected to the interview being recorded and

requested that they were not used in any way as part of the research. This was explained,

because of the sensitive nature of his office. I complied with this request for ethical

reasons. The administrator, however, gave permission for the release of official

documents to be used in the research for documentary analysis.

Visits were made to the six university main campuses to collect information

through interviews with students. Entry into the field was not difficult. I introduced

myself and my mission to students and a number of them voluntarily agreed to participate

in the research. The only problem I encountered was that the period of the research

coincided with revision and examination weeks at the various university campuses.

Ghana was holding an election in 2008 and some of the universities have had to shift

their examination week a week or two earlier than originally scheduled to enable students

and workers to participate in the national elections.

Participants were not prepared to sign consent forms saying they would not want

their faces and names to be associated anywhere with what they were prepared to say

during the interviews. I had no choice in that circumstance than to show the participants introductory letters from the dissertation committee chair and that his department chair to win their participation. Time spent with each participant depended on how well questions were understood and which answers were provided. Some participants knew they were paying school fees but not aware of any cost-sharing policy. They were either too young or not at the university when the concept or policy was formulated and initiated. They sought explanations of the policy from me.

All interviews were recorded on a digital voice recorder. Participants were made aware by me that the interviews were going to be recorded and they gave their verbal agreement to participate. Recordings were played back so participants could listen to their voices and clarify issues raised in the interviews. The clarifications were recorded as well. Field notes were also taken during the interviews and immediately after the interviews to remind me of the facial expressions, emotions and gestures of participants which the digital voice recorder could not capture.

At each university, the finance offices were approached for some summary financial and accounting records that indicated students' contribution in the cost sharing for funding higher education. The finance officers and budget officers offered useful explanations of the figures given but only one was interviewed. The finance officer of the Kwame Nkrumah University of Science and Technology was interviewed because his name was mentioned at the NCTE office as one of the two persons who came out with the policy formulation for funding tertiary education in the country.

Visiting the universities meant travelling across the country from south to north and from east to west. The location of the universities entailed a lot of travelling and sometimes overnight over very rough roads in order to be at the university early the next morning.

After leaving the field, I down loaded the interviews unto my computer. I attached speakers to the computer and personally transcribed the interviews one after the other as I played them back and forth to get every detailed of what participants said. This as I have already indicated demanded drive and energy, but very rewarding to me.

<div align="center">Conceptualizing Rigor</div>

There are several ways of maintaining rigor in qualitative research that accounts for reliability and validity the data. Denzin and Lincoln (1998) have suggested that information should be selected "according to the theoretical needs of the study and emerging model" (p. 76). To ensure rigor in this dissertation, I purposefully sampled the participants to elicit the needed information according to my research problem guiding the research questions. I ensured that I have sampled enough participants until the information became repetitive providing the level of saturation. I have taken the pain to make sure that the results are adequate and appropriate of the data.

For the purpose of verification of the study, I played back the recorded interviews to participants to crosscheck and confirm while in the field due to the geographical distance between Ghana, the field of research, and the United States where the analysis and discussion would take place.

Denzin and Lincoln (1998) recommended audit trial for ensuring rigor in qualitative research. I have given detailed research procedure in the data collection that would guide other researchers to obtain similar information from the field using the same strategy and methodology. Denzin and Lincoln called for multiple raters. I transcribed the recordings, coded and categorized the data and owing every aspect of the process in conformity with the requirements of the institutional Review Board to limit access to the recordings. However, I have given opportunity to other Ghanaian students studying at Ohio University to read the result, analysis and the discussion of findings that uses pseudonyms for participants for their comments or feedback.

Patton (1990) suggest that field work is core to qualitative research providing the researcher personal contact with participants and understanding their experiences in their natural setting or situations. In ensuring rigor, I was in the field and reached participants in the local environments. I listened to multiple voices of participants share their experiences across the country from the south to the north and from east to the west. Being physically present with them gave first hand information of their everyday lived experiences and, as well as their emotions beyond the voices that provided the narratives. I listened to their subjective meaning and what moves them to act according to the situations that they lived with everyday.

I have in this dissertation provided thick descriptions of participants' account and lived experiences of accessing and funding higher education in Ghana. Lindlof and Taylor (2002) believed that giving contextual significance of participants' activities is important thing to do. They have said that "The more detail that goes into the description,

the richer our understanding and the more value the account holds for the reader" (p. 16).

I have tried to travel with my readers back into the field in the analysis and discussion

section as the read the voices of participants. This will help my readers to appreciate the

claims in the findings.

I recognize that there are several interpretations that can be given to words or

actions or people and that my interpretation is one of such varied interpretations. To

ensure rigor in this dissertation, I have maintained credibility by presenting interpretation

of participants lived experiences as accurate as possible. I recognize the tension between

the subjective experiences of participants and my own subjective experience, to ensure

that interpretation reflects the voices of the participants and not my own.

Lindlof and Taylor (2002) called on researchers to maintain reflexivity in their

research. This demanded the researcher to recognize his role in the research. I went to the

field with my digital recorder and pad for field notes and was very truthful to the IRB and

sensitive to the cultures in which I was conducting the research. Apart from being

universities, students within the various universities came from different cultural

backgrounds which I paid attention to as well as the local cultures within which the

universities operated. I understood that my openness to participants was central to their

respond to participate in the research. Building rapport was essential and maintaining a

high level of respect for participants was equally important to me. I believe that my

personality and comportment in the field contributed to the willingness with which I

obtained interviews and documents for this research. I am convinced that I had time to

dialogue with each participant and left a good impression of my respect for their time and sharing with me their experiences as I listened attentively to their narratives.

I have been very sensitive to the result, analyses and discussions as I was in the field with the participants face to face and can claim that these social philosophical and phenomenological interpretations reflect the voices, emotions and lived experiences of participants.

CHAPTER FOUR: RESULTS, ANALYSES AND DISCUSSION OF FINDINGS

Introduction

There were two main sources of data. These were documentary sources and responses from interviews. Information was collected from the six public universities and 47 people- 44 students and three key persons connected with the issues of funding higher education in Ghana- were interviewed. Documents covering income and budget statements, the cut-off point system of grades for admissions, and fees charged to students' accounts, were collected from public universities. The income sheets showed government subventions, internally generated funds, and fees from students. The cut-off point system was used to admit students and to categorize them into regular or fee-paying; who paid different amounts. Students were further categorized as resident, if they had accommodation on the university campuses, and non-resident if they did not. The non-residential category was to allow the universities to admit more students. Residential accommodations for undergraduate students were limited to first-year students or freshmen.

The Ghana Education Trust Fund (GET Fund) secretariat provided records of contributions to tertiary education, while the Ministry of Finance and Economic Planning (MOFEP) supplied an appropriation bill showing government subventions to tertiary education. Enrollment figures were obtained from the National Council for Tertiary Education (NCTE) and were only for first-year entrants. These documents and the interview responses of the three key persons would be used to triangulate students' experiences received from the 44 participants.
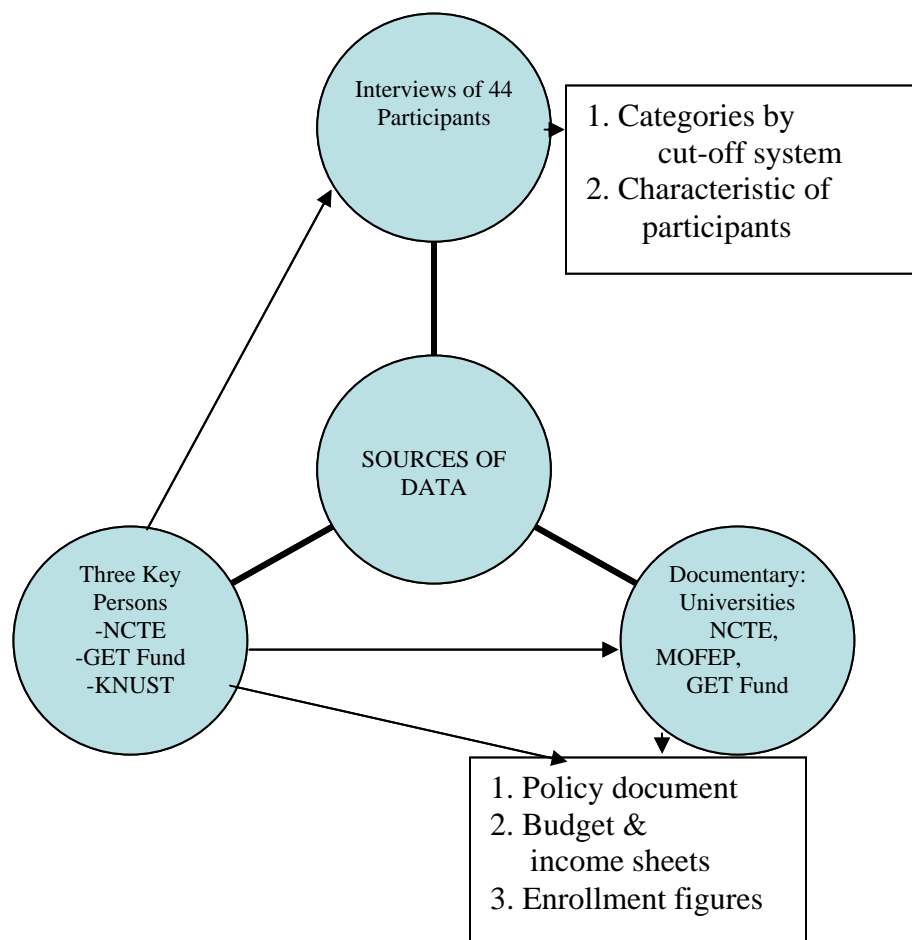
Figure 2: Sources of Data.

Figure 2 is a summary of the data sources and I began with analysis of the

documents, many of which are accounting records, and from there I moved to

information supplied by the three key persons. This helped with the flow of information

and understanding of the students' experiences. Tables of accounting information were

analyzed and discussed from one university to another in the order in which the research

was conducted. This was followed by accounting information from the GET Fund and

the MOFEP to show how much the government contributed in the cost sharing of funding

higher education in Ghana. Enrollment figures from the NCTE and the cut-off point

grades system followed to help in understanding the categories of students as I moved

closer to the analysis and discussion of participants' response. The general background

statistics of participants provided a guide to appreciate the voices of the unseen faces.

It is important to indicate at this point that some of the accounting records were

prepared in the old Ghana currency, denoted by the sign (¢), while others were prepared

in the new Ghana currency, denoted by the sign (GH¢). Accounting figures used in this

research were presented in the history as they were prepared by the source. This situation

arises because Ghana is in a five-year transitional period changing from one currency to

the other. The two currencies will be used side by side until the old one is completely

withdrawn from circulation by the Bank of Ghana. An attempt has been made to provide

a dollar equivalent in some cases to guide readers who are not familiar with the two.

At the time many of these documents were prepared one new cedis in the new

currency was equivalent to 10,000 cedis in the old currency (¢10,000.00 was equivalent

to GH¢1.00) and (GH¢1.00 was equivalent to US$1.25). The US$ value was determined

by the rate of inflation and international convertible currency and foreign exchange. At

the time of this research, GH¢1.00 was equivalent to US$0.96. For purposes of analysis

and discussion in this research GH¢1.00 will be assumed to be equivalent to US$1.00.

Cost Sharing as Reflected by the Accounting Records of the Universities

The policy of cost sharing involves a number of agents. The government provides the

universities with monies as subventions to cover personal emoluments, and

administrative and service costs. The universities, according to the executive secretary of

NCTE and the finance officer of KNUST, determine direct teaching costs, direct material

costs and service costs and come out with the unit cost per student.

These two officers explained that the total cost of the university is divided by the

number of students in the university and in each department to determine the unit cost per

student per department. The total cost is first divided by the numbers of departments to

know how much it costs to run each. The total product is arrived at by pricing each

product and dividing the total cost. Students are the direct beneficiaries of university

education and so the total cost of running the university is divided by the number of

students to arrive at the fees per student. The following financial statements show each

partner's contribution in the cost sharing.

Table 10

University of Ghana, Students, and Other Fees for 2001-2004

	2001	2002	2003	2004
	GH¢	GH¢	GH¢	GH¢
Tuition	859,651.29	1,005,465.31	1,362,681.00	1,796,225.00
Examination/ Matriculation	242,163.35	468,993.85	709,558.00	1,112,381.00
App. Forms	26,243.88	291,746.42	480,991.00	746,671.00
AFUF	639,694.17	973,360.78	1,701,128.00	2,674725.00
RFUF	-	267,504.69	259,674.00	417,188.00
Congregation	11,210.50	12,558.61	48,484.00	64,925.00
Total	1,778,963.19	3,019,629.66	4,562,516.00	6,812,093.00

Source: University of Ghana.

Table 11

University of Ghana, Students, and Other fees for 2005-2006

	2005 GH¢	2006 GH¢
Tuition	3,804,739.79	3,435,948.52
AFUF	2,095,675.49	1,926,202.68
Registration	56,694.40	50,236.47
Office of Int. Programs	234,991.95	373,808.15
Examination	1,234,295.98	1,223,487.62
Matriculation	18,503.00	28,909.00
Technology Service	693,604.00	613,441.78
Health Care	352,183.00	301,882.42
Course Catalogue	43,795.43	35,410.00
Identity Cards	65,149.58	34,305.31
Residence (Hall)	1,437,408.93	1,164,659.34
Registration Penalty	94,442.89	44,680.00
Sale of Application Forms	734,694.09	579,414.26
Transcript	71,421.13	83,410.37
Congregation	73,713.99	134,626.65
Internet	4,183.75	121.00
Re-sitting for Exams	51,950.81	120,429.97
Total	11,067,448.20	10,150,973.54
	GH¢	GH¢
Student Debtors	4,393,713.00	4,720,230.00

*Source: University of Ghana Finance Office

Table 10 Notes:

1. The software used to capture financial data was changed with effect with the 2005 financial year. The code and items of income under the two software regimes are not exactly the same.
2. Accounts are prepared for the financial year, which corresponds with the calendar year. The academic year begins in August and so by the end of December, which is the end of the financial year, the student debtors figure is still high.
3. Until 2005, when the new software was implemented, fees were accounted for on a cash basis and student debtors were not captured in the accounts. From 2005 fees were accounted for on an accrual basis so we have student debtors.

Tables 10 and 11 above show fees charged to students' accounts from 2001 to 2004, and from 2005 to 2006. From 2001 to 2004, there were seven cost items on the accounts sheet. This changed to 17 cost items in 2005 and beyond. The difference

between total fees collected in 2004 and 2005 was GH¢4,255,355.20, which represented

an increase of 62.47% total. Two reasons were given by the finance office to account for

the increase in the number of items and the increase in charges. First, students wanted to

know exactly for what item they were paying, and second, there was a reduction in

government subvention. Though figures were not available, it was explained that

anytime there was a reduction in government subvention and GET Fund contributions,

university budget deficits were covered by increases in fees charged to students.

Table 12

University of Ghana Summary Budget Estimates for 2008

	Notes	2008 Estimates GH¢	2007 Actual to Sept. GH¢	2007 Estimated Actual to Year end GH¢
Government's Subvention	1	30,439,420.56	16,992,753.82	23,111,097.49
Internally Generated Income*	2	20,151,485.33	14,627,537.80	17,282,913.08
Donations	3	1,414,508.97	0.00	148,700.00
GET Fund		4,300,000.00	1,668,000.00	4,300,000.00
Total Income		56,305,414.86	33,288,291.62	44,842,710.57
Emolument Expenditure	4	27,980,779.19	17,445,505.30	22,817,862.05
Other Current Operating Exp.	5	15,891,919.72	6,603,437.00	8,804.582.66
Non-Current Assets	6	11,621,307.05	5,816,718.62	10,869,781.96
Total Expenditure		55,494,005.96	29,865,660.92	42,492,226.67
Surplus/ (Shortfall)		811,408.90	3,422,630.70	2,350,483.90

*See details of note 2 in Appendix E. It is difficult for the lay person to read

students' contribution in the cost-sharing system from the accounts presented above.

Students' contribution was treated as part of the internally generated income commonly called the Internally Generated Fund (IGF). The notes show that the estimates for internally generated income for 2008 included students' contribution of academic fees and other fees. These two items add up to GH¢10,312,724.01 for 2008 estimates; 2007 actual to September had GH¢9,878,619.18, and 2007 estimated to year-end had GH¢10,117,049.41. At the end of the third quarter of the year, the expected income of GH¢33,632,031.00 was not realized. What came as revenue was 33,288,291.62 creating a shortfall of GH¢343,740.00. However, the university had spent GH¢29,865,660.92 and had a net reserve of GH¢3,422,630.70 from the actual income of GH¢33,288,291.62.

Table 12 shows how costs were shared by the government through subventions and GET Fund contributions, the students, the university through the internally generated funds, and the community through donations to the university. The internally generated fund is the sum of students' fees and income to the university from other source. The government's contribution for 2007 up to September made up of subvention and GET Fund amounted to GH¢ 18,660,753.82 (56.06%), students' contribution was GH¢9,878,619.18 (29.68%) while the remaining GH¢4848918.62 (14.26%) represented funds generated by the university from other sources.

It clear from these figures, that government contributes more to education than students and university administration does. The argument advanced by some participants however was that government pays subventions to the universities from the taxes that parents pay as income tax and from the GET Fund taxes that parents pay as sales tax. In

order words everything is indirectly coming out of parents or workers' pockets in

addition to what they give students directly as fees.

Table 13

University of Cape Coast Sources of Funding (All Figures are in Billions of Cedis)

Subvention	2004	2005	2006	2007
Item 1 Emoluments)*	66.87	86.88	140.18	180.24
Item 2 (Administration)	2.99	4.24	5.56	5.14
Item 3 (Service)	1.60	1.18	1.14	1.07
Total ¢	71.46	92.30	146.88	186.45
Internally Generated Income				
Sale of Forms		6.45	6.14	8.19
AFUF		18.39	20.92	23.90
RFUF		4.38	4.44	6.11
Other Fees		7.30	13.78	14.56
Other Income-Main University		4.71	6.97	6.99
CCE		11.23	19.96	40.02
Institute		10.69	12.16	23.65
Total ¢		63.15	84.37	123.12
GET Fund-Total		31.94	34.00	36.06
GET Fund-(Chemical & Glassware)		-	2.00	0.50

*NOTE: Emolument Subvention excludes Social Security and Income Tax, which were deducted at Source.

Table 13 shows the government's contribution to education at the University of

Cape Coast, represented by total subvention and GET Fund contribution, was ¢124.24

billion in 2005. This increased to ¢223.01 billion in 2007, showing an increase of 79.5%

over the two-year period. Fees charged to the regular intake students represented by sale

of application forms, Academic Facilities User Fees (AFUF), Residential Facilities User

Fees (RFUF), and other fees was ¢36.52 billion in 2005. This increased to ¢52.76 billion

in 2007, showing an increase of 44.47% over the two-year period. The Center of

Continued Education (CCE) and the Institute of Education (IE) also charged fees from

irregular intake of students who were part-time and distance learners. These were not

added to the regular intake of students' fees for the purpose of this analysis.

From all indications, the government was contributing more to the cost-sharing

policy than students were or the university was contributing. The accounts did not show

any contribution from development partners or the community through donations.

However, a 44.47% increase within two years was quite substantial if it turned out to be

higher than the rate of inflation in Ghana for the same period. Real income levels and

their economic values in relation to inflation over the same period, which this research

did not cover, might have to be taken into consideration. All things being equal a 44.47%

increase in fees could be expected to displace more students from lower-income families

who would be most affected and less likely to access higher education.

Students from lower-income families are found countrywide in both rural and

urban areas. However, the bulk of such students would be expected to come from the

rural areas where jobs are not readily available and many citizens live close to the land.

This would mean that the strength of the economy would determine how many of such

lower-income students could access higher education. One could argue further that

lower-income families in stronger economies would, all things being equal; have more

access to higher education than lower-income families in the weaker economies of many

developing countries like Ghana.

Table 14

University of Education, Winneba Consolidated Income

	2008	2007	2006	2004
Source of Funding	GH¢	GH¢	GH¢	GH¢
GOG Subvention	13,198,825.59	10.996,903.00	8,305,552.00	4,525,074.75
IGF-Student Fees	11,102,978.34	7,570,663.00	5,071,877.00	2,678,330.99
Non-student Fees	1,835,442.03	2,960,471.00	2,647,106.00	661,211.72
Donors	3,510,948.27	60,012,947.22	152,811,174.29	1,689,010.16
GET Fund/ GOG Agencies	3,954,626.00	4,107,220.00	3,026,208.00	1,179,089.59
Total	33,602,820.23	85,648,204.22	171,861,917.29	10,732,717.21

Note: Donor contributions of GH¢686,649.57 were recorded for 2005.

Table 14 shows the government share for 2008 constituted by subvention and GET Fund contribution was 51.05%, the students' share was 33.04%, the university contributed 5.46%, other sources and donor agencies contributed 10.45%. As we saw in the case of the University of Cape Coast in Table 12, students' contribution here is more than a third of the total income and more than half the contribution from the government. External donors heavily supported the university in 2006 and 2007, but this decreased dramatically in 2008, below what was received in 2005. Accounting records for other items for 2005 were missing from the consolidated income sheet provided.

Table 15

University of Mines and Technology: Summary of Revenue by Sources (Estimates for 2007 and Actual for 2007 Compared)

Sources	Estimates (2007)	Actual (2007)	Variance (2007)
	GH¢	GH¢	GH¢
Government Subvention	3,401,930	2,654,030	747,900 (A)
GET Fund	1,200,000	1,200,000	0
Special Financial Support	2,700,000	3,567,646	867,646 (F)
Tuition and User Fees	547,975	499,963	48,012 (A)
Registration	85,818	84,530	1,288 (A)
IGF	157,414	296,745	139,331 (F)
Donor	10,000	170,858	160,858 (F)
Total	8,103,137	8,473,772	370,635 (F)

Source: University of Mines and Technology
Note: (A) is Adverse Variance and (F) is Favorable Variance

The special financial support indicated in Table 14 was received from the President of the Republic of Ghana as a special initiative for science, mathematics and engineering research. It brought the government contribution in the cost sharing model for 2007 to GH¢7,421,676 representing 87.6% of the total. The university was still young, having grown from Tarkwa Technical Institute (for mining technicians) into the School of Mines-University of Science and Technology, which later became the Western University College of the Kwame Nkrumah University of Science and Technology. In 2004, Parliament (Congress) passed a legislative act, Act 2004, Act 677 to give it full university status. The Student population was still low, at 317 for the 2006/2007 academic year. The government projection was to increase the infrastructure to accommodate 1,200 students. The estimated GH¢2,700,000 was exceeded by GH¢867,646 and the GET Fund honored its full contribution.

Students' contribution to the cost sharing was 6.9% while the university

contributed 3.5% from other sources. Expected enrollment figures were not achieved and

according to the vice president of finance many students could not enroll because of

accommodation and the fees, while the number of foreign students expected failed to

enroll. The 2% community contributions came from the Wassa West District Assembly

with GH¢10,000 and Goldfields Ghana Limited, a mining company with GH¢160,858.

There were no records from years other than 2007 for comparing. This was because most

of the university accounting records was still in the books of.

Table 16

Kwame Nkrumah University of Science and Technology 2007 Budget

	2006 ACTUAL		2007 BUDGET	
Source	Amount GH¢	%	Amount GH¢	%
Public Funding	285,805.0	71	277,350	64
Private Funding	98,482.0	25	134,439	31
Internally Generated Funds	16,900.0	4	22,115	5
Total	401,186.0	100	433,904	100
Public Funding				
Personal Emolument	209,692.0	73	195,742	71
Items 2 &3	27,113.0	9	31,808	11
GET Fund	49,000.0	17	49,800	18
Total	285,805.0	100	277,350	100
Private Funding				
Tuition & User Fees	78,989.8	68	101,516	65
Registration/Admissions	19,491.9	17	32,923	21
Internally Generated Funds	16,899.9	15	22,115	14
Total	115,382.0	100	156,554	100

Source: KNUST

This is a self-explanatory budget indicating the total amount and the percentage of each contributor. It further shows the breakdown of items for public and private funding. The entry, Items 2 & 3 refers to administrative and service allocations within the government subvention. Personal Emolument is Item 1 and the three make up the total government subvention to the university.

Table 17

University of Development Studies Total Estimated Revenue for 2008

	MAIN	SMHS	TOTAL
1. GOG Subvention	GH¢	GH¢	GH¢
a. Personal Emoluments	3,920,601.00	820,363.00	4,740,964.00
b. Administrative Activity	746,621.00	50,207.00	796,828.00
c. Service Activity	93,152.00	29,709.00	122,861.00
Subtotal	4,760,374.00	900,279.00	5,660,653.00
2a. GET Fund	1,257,513.74	1,278,786.26	2,536,300
2b. GET Fund Research	154,044.44		154,044.44
3. Internally Generated Funds (IGF)			
a. Facility User Fees	1,375,578.32	135,977.33	1,511,555.65
b. Other Fees	1,800,464.74	204,852.13	2,005,316.87
c. Other Income	551,730.67	-	551,730.67
Subtotal			4,068,603.19
Expected P.E. supplementation			1,850,227.88
Total Income			14,269,828.51

Source: Vice Chancellor's office of the University of Development Studies

Table 17 does not provide the actual revenue of the university. The university expected to receive 71.49% of its revenue from the government through subvention and GET Fund contribution. It hoped to make 3.86% from other sources and 24.65% from students' fees.

Other documented information was collected from the Ministry of Finance and Economic Planning (MOFEP); the Ministry of Education, Science and Sports (MOESS) through the National Council for Tertiary Education (NCTE); and the Ghana Education Trust Fund (GET Fund). These documents speak to the policy of cost sharing and funding models in the country. These documents indicated how the government was financing higher education, and the distribution of finances to the various tertiary institutions, especially the six public universities. Though mention was made of the development partners, not much accounting information was received from the universities or the NCTE to show the amount each development partner contributed to higher education in Ghana. The documents indicated the government's priority of providing more funding to medical, mathematical and science related subjects while providing less for the humanities and social science subjects.

<div align="center">The GET Fund</div>

The administrative secretary made it clear that the genesis of the GET Fund was frequent student unrest on university campuses with regard to funding facilities for both residential and academic purposes. When the government could not find money to meet the needs of the universities, the Central Committee of the National Union of Ghana Students proposed the setting up of a special educational fund for the universities. The government engaged the students in roundtable conferences with university administrators to work on the proposal and come up with solutions. The main issue was the sources from which the fund would be generated. They did not see how this was going to be done from an over stretched budget but the students suggested a 5% Value

Added Tax (VAT). Government VAT was 10% already and this would make consumers

pay 15% VAT on goods and services. This was considered too much, but finally a total

12.5% VAT was agreed upon with 2.5% going into the fund. From this fund the

government had been able to support infrastructural development and support students

with loans.

An act of Parliament, Act 2000, Act 581 was passed establishing the fund.

Though the initial idea was to raise funds for infrastructure development at the

universities; the act expanded this idea and today the GET Fund supports all sectors of

education from basic school to all tertiary institutions. The GET Fund established a loan

scheme to support students with repayable loans to finance their education. It also

established a scholarship scheme to reward needy but brilliant students. Sections 3 of Act

2000, Act 581 states, the sources of money for the Fund are as follows:

(a) an amount of money, equivalent to two and one half percent out of the prevailing

rate of the Value Add Tax to be paid by the Value Added Tax Service to the Fund

or such percentage not being less than two and one half percent of the Value

Added Tax rate, as Parliament may determine;

(b) such other money as may be allocated by Parliament for the Fund;

(c) money that accrues to the Fund from investment made by the Board of trustees of

the Fund;

(d) grants, donations, gifts and other voluntary contributions to the Fund; and

(e) other monies or property that may in any manner become lawfully payable and

vested in the Board of Trustees for the Fund.

The Act 2000, Act 581 further set out the functions of the Board and policy directives. Section 7 subsection (1) says The Board of Trustees is responsible for the management of the Fund and for that purpose has the following powers and functions:

(a) pursue policies to achieve the object of the Fund;

(b) collect or arrange to be collected monies lawfully due to the Fund;

(c) account for the money in the Fund;

(d) contribute in accordance with section 2 (2) (c), monies from the Fund towards the operation of student loans schemes for students in tertiary institutions;

(e) invest some monies of the Fund in such safe securities as it consider financially beneficial to the Fund;

(f) approve and pay expenditures charged on the Fund under this Act and any other enactment;

(g) organise fund-raising activities to raise money for the Fund;

(h) impose such charges as it considers necessary for services rendered by the secretariat of the Fund;

(i) subject to this Act, exercise and have in respect of the Fund the powers, duties, obligations and liabilities of trustees; and

(j) perform any other function conferred on it under this Act or incidental to the achievement of the object of the Fund.

Table 17 below shows GET Fund contributions to the six public universities and one other tertiary institution in Ghana. These are reflected in the universities' financial accounts as part of the government's contribution to cost sharing in the universities.

Table 18

GET Fund Institutional Allocation for the Universities and IPS

Institutions	2005 Amount ¢ Million	%	2006 Amount ¢ Million	%	2007 Amount ¢ Million	%
University of Ghana	39,307	12.60	42,582	12.60	44,563	12.04
College Health Sciences	6,879	2.21	7,434	2.20	13,300	3.59
College Nuclear Sciences	-	-	-	-	5,239	1.42
KNUST	39,307	12.60	42,582	12.60	44,563	12.04
College Health Sciences	6,879	2.21	7,434	2.20	7,552	2.04
University of Cape Coast	31,936	10.24	34,471	10.20	37,560	10.15
University of Education	29,284	9.39	31,767	9.40	34,559	9.34
University of Development Studies	24,763	7.94	26,698	7.90	28,933	7.82
University of Mines & Technology	10,004	3.21	11,152	3.30	11,678	3.16
Inst. Professional Studies	8,176	2.62	8,787	2.60	9,053	2.45
Total	196,535	63.00	212,907	63.00	237,000	64.05

* Source: GET Fund distribution formula report to the Parliament of the Republic of Ghana for approval for the years 2005, 2006, and 2007.

The original idea of setting the fund according to the administrative secretary was to fund higher education but the Act of Parliament Act 2000 (Act 581) made provision for education in general. It is therefore not surprising that higher education is allocated over 60% of revenue coming into the Fund. Areas covered by the Fund according Section 8(2) of the GET Fund Act are Tertiary education, Secondary education, Basic education, Investment, and other related aspects of education. These figures are submitted for Parliament's (Congress) approval before they are disbursed to the institutions as part of government's contribution in the cost sharing educational policy.

Table 19

Ministry of Finance and Economic Planning 2008 Appropriation Bill (in GH¢) Summary of Expenditure by Functions

	Grand Total GH¢
Ministry of Education, Science and Sports	186,985,396
Tertiary	186,985,396
Universities	111,821,143
University of Ghana, Legon	37,406,316
College of Agriculture and	2,583,391
College of Allied Health Sciences	5,057,405
College of Health Sciences	578,999
Dental School	1,051,067
Ghana Business School	3,087,386
Ghana Medical School	3,867,749
Main University	18,592,422
Nogouchi Memorial Institute	1,471,537
School of Nursing	531,826
School of Public Health	584,534
Kwame Nkrumah University of Science & Technology	29,574,385
College of Health Sciences	4,641,619
Institute of Renewable Natural	2,089,494
Main University	22,843,27
University of Cape Coast	22,088,381
Institute of Educational Planning and Administration	461,334
Main University	15,165,082
Medical School	5,278,353
School of Agric, Cape Coast	1,183,611
University College of Education	13,661,420
Kumasi Campus	3,049,001
Mampong Campus	1,138,323
Winneba Campus	9,474,097
University of Development Studies	5,781,619
School of Medicine and Health	980,891
UDS Main University	4,800,728
University of Mines and Technology	3,309,022
No Designated Units	3,309,022

Note: Extracts of totals from MOFEP 2008 Appropriation Bill spreadsheet

The governments voted these monies as subventions for various institutions through the Ministry of Education, Science, and Sports. These were drawn from government-consolidated revenue for the year. An official from the ministry explained that in the past, monies were voted to the universities in bulk and the universities decided what to do with them. However, that had changed and a university's request for monies indicated the campus to which the monies were going and the program areas, with emphasis on science, engineering, medical, agriculture, and health studies, and research.

These figures are approved by Parliament (Congress) based on program needs and availability of funds from government Consolidated Fund. Whatever was approved and disbursed forms part of the general education budget for the Ministry of Education. There was no other year's appropriation bill sheet available to comparative analysis. I was promised to receive other year's copies through the mail, but that did not happen at the time of writing this dissertation. University finance officers complained of decrease in government subventions over the years as well as delays in the payment of such subventions. There was no way to check the flow or the release of such monies but had hoped to see the amount decreased or increased over the years which did not happen.

The amount of GH¢186,985,396 was appropriated for all tertiary institutions and not just the universities and their schools or colleges listed above. The share that goes to the universities and their school and colleges is GH¢111,821,143. These monies together with the contributions from GET Fund constituted part of the government's contribution in the educational cost sharing system for the year.

Table 20

NCTE: Total Applicants and Enrollment Figures and Percentages for Public Universities 2006/2007

Institutions	Gender	Applications	Qualified	Admitted	Entrants
University of Ghana	M	8749	8749	5080	3773
	F	5893	5893	3473	2669
	T	14642	14642	8553	6442
Kwame Nkrumah University of Science & Technology	M	12469	10692	5395	3944
	F	5697	4769	2577	1736
	T	18166	15461	7972	5680
University of Cape Coast	M	11283	9543	2417	2417
	F	4680	3590	1453	1453
	T	15963	13133	3870	3870
University of Education, Winneba	M	5413	4171	3177	2530
	F	2056	1622	1334	1110
	T	7469	5793	4511	3640
University of Development Studies	M	2141	*2141	1588	1588
	F	757	*757	551	551
	T	2898	*2898	2139	2139
University of Mines and Technology	M	722	608	273	206
	F	71	36	33	34
	T	793	644	306	240
Total	M	40777	35904	17930	14458
	F	19154	16667	9421	7553
	T	59931	52571	27351	22011
Percentages of Total	M	68.04	68.30	65.56	65.69
	F	31.96	31.70	34.44	34.31
	T	100.00	100.00	100.00	100.00

Note: Summary Sheet prepared from documents received at NCTE. Tables for individual universities according to programs; can be found from Tables 22 to 27.
*Figures for applicants were the same as those qualified for admission as they stand.

There were 59,931 applicants who applied for admission to the six public universities for the 2006/2007 academic year, and 52,271 (87.72%) were qualified. The universities admitted 27,351, which was 52.03% of qualified applicants. Only 22,011 applicants actually enrolled. This was 80.48% of admitted applicants, 41.87% of qualified applicants, and 36.73% of total applicants.

Three Key Persons

I collected other data through interviews with three key persons. My visit to the

Ministry of Education, Science, and Sports led me to the National Council for Tertiary

Education. The executive secretary was one of the two officials charged by the Ministry

of Education Science and Sports to study the high cost of higher education in the country

and to come up with policy guidelines to advise the ministry and the government on how

to finance higher education in Ghana. The other person was the finance officer (vice

president of finance) of the Kwame Nkrumah University of Science and Technology.

Their recommendations led to the policy of cost sharing and it was important to listen to

them. The third person was the administrative secretary of the Ghana Education Trust

Fund, who spoke on the establishment of the fund was and its contributions to funding

higher education in the country.

These three key persons were asked to share their knowledge of cost sharing and

how their institutions were related to funding higher education in public universities.

They indicated that the rationale of the cost-sharing system was to share responsibilities

for educational costs among the stakeholders of education. These they identified as the

government, parents, students, tertiary institutions, the community, and development

partners. The government's contributions were given in the form of subventions,

scholarships, and student loan schemes through the Social Security and National

Insurance Trust (SSNIT), the Scholarship Secretariat, and the Ghana Education Trust

Fund (GET Fund). The tertiary institutions contributed internally generated funds, part of

which was given to high academic achievers but needy students as bursaries. Parents contributed through the school fees of students.

<div align="center">Categories of Students</div>

According to the executive secretary of NCTE, students were categorized by government education policy into a dual-track system of regular and fee-paying students through the admission process. The regular students received government subsidies through the subventions paid to the universities while the fee-paying students did not. The Ministry of Finance and Economic Planning each year presented an appropriation bill to Parliament for approval. The approved bills were paid to the Ghana Governments Scholarship Secretariat for disbursement to the tertiary institutions as subventions from the government. Fee-paying students were self-sponsored and did not receive subsidies from the government.

These two categories were determined by the cut-off system of grades used in the admission process. Regular student admission was given to those students, whose total aggregate grades from six subjects on the Senior Secondary School Certificate Examination (SSSCE) or the West African Senior School Certificate Examination (WASSCE) fall within the cut-off limit. The fee-paying students are those who qualify for university admission but fall outside the cut-off point for first-admission selection. They constitute the second selection list and pay for the full-cost recovery of education. There are, however, students who fall within the first selection list but for some reasons do not get into the courses of their choice due to high competition and number of qualified candidate within the cut-off point. These students may opt for fee-paying and

select the courses of their choice. Fee-paying as a category is used to describe Ghanaian

students who received their high school education outside Ghana but were back attending

universities in Ghana. They as well are not covered by government subsidy, and

therefore pay the full cost recovery.

The admission process allocates 10% of total enrollment to Ghanaian fee-paying

students and five % to foreign students. If other nationals do not fill the quota for foreign

students, Ghanaians wishing to pay the full-cost recovery of education are given the

opportunity to make up the number.

The University of Cape Coast was the only university that provided me with a

document on the cut-off point system. This is indicated in Table 20 showing cut off

points for each course area and the gender. Few departments have different cut-off point

systems for admitting males and females. From the list below, only seven courses offer

different cut-off system of admissions. The majority of the courses admit males and

females at the same cut-off point. However, a general impression had been created in the

minds of students as I listened to a number of my participants that females were generally

admitted at different aggregates or cut off point into the universities.

Students with the required aggregate of grades who were admitted but not to the

program of their choice could opt for fee-paying if there were still vacancies. According

to the finance officer of KNUST the universities have not been very strict on the 10% in

view of the fact that the universities need extra income to run the academic year and more

students are requesting to be fee-paying. Increasing the number of fee-paying students

beyond 10% could mean reducing the number of regular students.

Table 21

University of Cape Coast Division of Academic Affairs: 2008/2009 Admissions Cut off Points

Program	Male	Female
Bachelor of Management Studies	10	11
Bachelor of Commerce	8	9
B. A (Social Science) Econ / Geo/ Math	15	15
B. A. (Population & Family Life)	17	17
B. Sc. (Tourism)	15	16
B. A. (Arts)	18	18
B. A. (Music & Theatre Studies)	20	20
B. Music	-	-
B. A. (African Studies)	19	19
Bachelor of Medicine & Bachelor of Surgery	8	8
B. Sc. (Biological Science)	15	15
B. Sc. (Human Biology)	-	-
B. Sc. (Biochemistry)	14	14
B. Sc. (Information Technology	14	14
B. Sc. (Computer Science)	14	14
B. Sc. (Optometry)	10	10
B. Sc. (Laboratory Technology)	15	15
B. Sc. (Medical Laboratory Technology)	13	13
B. Sc. (Chemistry)	14	14
B. Sc. (Industrial Chemistry)	15	15
B. Sc. (Physics)	15	15
B. Sc. (Nursing)	11	11
B. Sc. (Engineering Physics)	15	15
B. Sc. (Mathematics)	15	15
B. Sc. (Actuarial Science)	11	11
B. Sc. (Statistics)	14	14
B. Sc. (Mathematics with Economics)	12	12
B. Sc. (Mathematics & Statistics)	15	15
B. Sc. (Mathematics with Business)	12	12
B. Sc. (Agriculture)	17	17
B. Sc. (Psychology)	13	14
B. ED Home Economics (Food & Nutrition)	16	16
B. ED Home Economics (Clothing & Textile)	18	18
B. ED (Physical Education)	20	20
B. ED (Social Science) Business*	10	10
B. ED (Social Science) Geo/Econ/History	12	14
B. ED (Arts)	18	18
B. ED (Social Studies)	19	20
B. ED (Basic Education)	18	19
B. ED (Science)	16	16
B. ED (Mathematics)	16	16
B. ED (Management)	12	12
B. ED (Early Childhood Education)	20	20

*For candidates with business electives

Characteristics of Participants

This was a qualitative research and was culturally sensitive to maintain respect for

participants. It was culturally awkward to ask participants in general and especially those

from the northern part of Ghana about the socioeconomic backgrounds of parents. I

however, took note of how participants described the resources available to the nuclear

family and marched them with the Ghana Living Standard 1998 to determine the

socioeconomic status of participants that corresponded with the resources available.

Participants from lower-income families with irregular sources of income were ascribed

the low social group.

These came from families with monthly household incomes of not more than two

million cedis (GH¢200) equivalent to $200. Participants who said their parents worked

and earned regular income were ascribed to the middle social class where monthly

household income were more than $200 and less than GH¢500 or $500. Participants

whose parents were in executive positions and those sponsored by parents outside the

country were ascribed the high social class status. These were expected to have monthly

household incomes above GH¢ 500 or $500.

The final segment of data came from responses to interviews with 44 students

from the six public universities in the country at the time of this research. Their

responses, as guided by the research questions, illustrate students' lived experiences from

their ability to access higher education. Their responses indicate the limited number of

public universities, limited facilities within the universities, cultural and social factors,

equity in the condition of access and how these affect rural and urban students, as well as

male and female students. Their responses present the difficulty some students have in

mobilizing social capital through available social networks within the extended family,

community and the government.

The above sources of data were used in responding to the research questions that

guided the research. A combination of document analysis and interviews of three key

persons was used to triangulate students' responses to each research question. Analyses

of these in relation to available literature are provided along the path of emerging themes

from the field work.
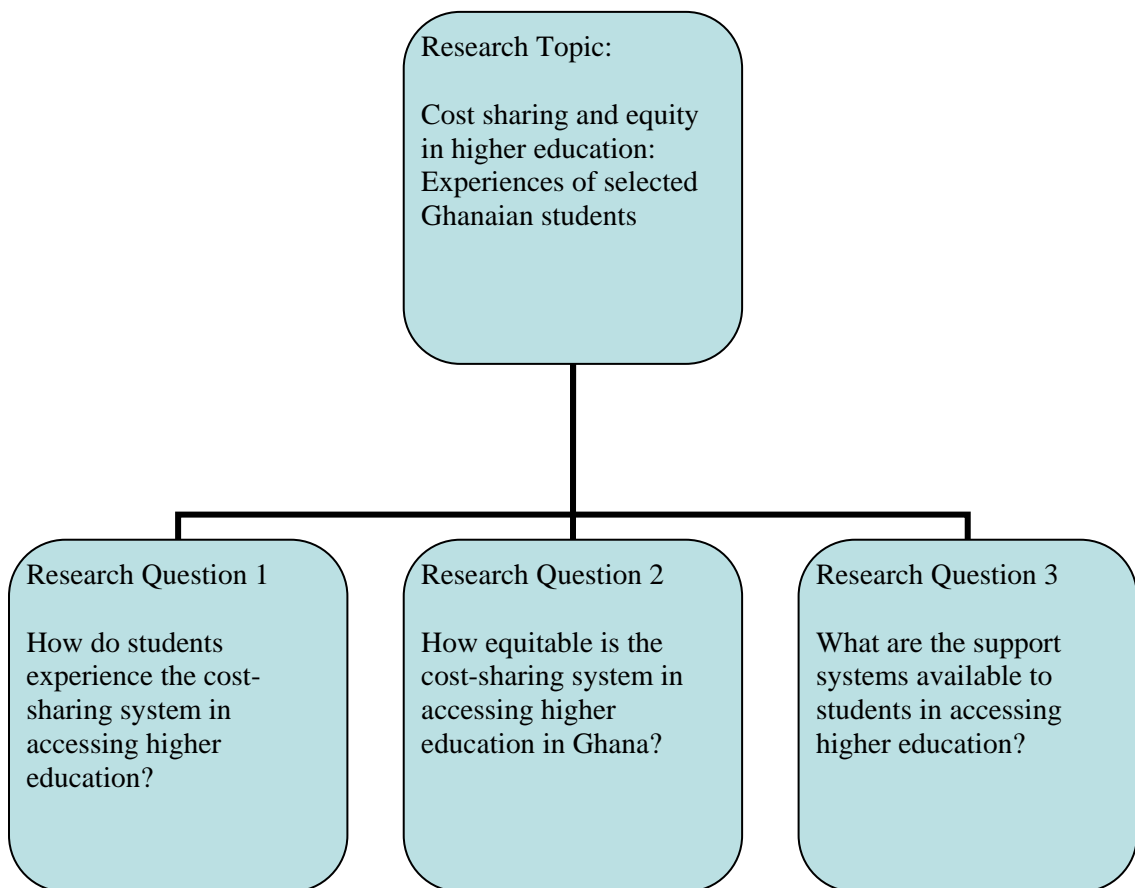
Figure 3. Research topic and research questions.

This study was driven by three research questions as seen in Figure 1 above. Each research question was further categorized under themes that emerged from the responses of participants. I will proceed with the results, analyses, and discussion of the findings of one research question at a time, with its emerging themes.

Research Question One

The main research question here was "How do students experience the cost sharing system in accessing higher education?" This research question sought information about accessibility and the following themes emerged from the responses of participants.
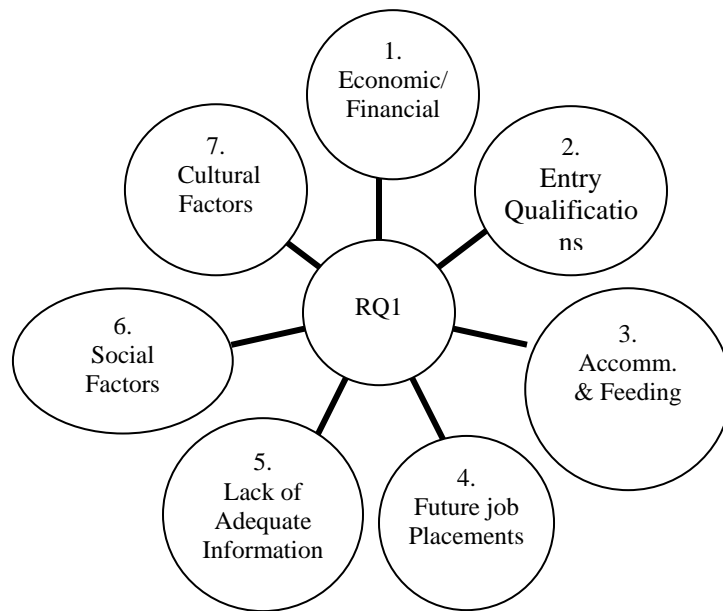
Figure 4: Themes from Research Question One.

Theme 1: Economic and Financial Factors Influencing Students' Access to Higher

Education

Participants were asked to share their experiences in accessing higher education in relation to the cost sharing as a funding policy in Ghana. Thirty-five out of the 44 student participants interviewed mentioned financial or monetary factors as the number one consideration in their ability to access higher education. Their experiences are shrouded by the harsh economic conditions in the country and the hard efforts of their parents or sponsors to meet the financial obligations of educating their children. Some students who were of the view that they were paying too much and that the government was doing little to help students pay for the education called for the abolition or suspension of the cost sharing system. On the other hand, some students appreciated the efforts of the government to finance education through the cost sharing system. Participants have been given pseudonyms to reflect the gender, the institution and the order of the interview. For example Mr. UG 2 would indicate a male student from the University of Ghana and the second person to be interviewed. Here are participants' responses from the six public universities to guide us.

Mr. UG 8 was from a rural area in the Volta Region. He relocated to the capital after high school. He was a second-year full-time regular student and related his experiences of what it took to be a self-sponsored student. He said:

> I think by cost sharing you are looking at the cost involved in obtaining education and the knowledge that one needs to acquire to survive in the challenging and economic environment of our world as you live is becoming very high. Well, in accessing higher education you think about the cost involved and the books you

need to buy, miscellaneous things like transportation, pocket money, and other things like stationery, so that is what will go into considering for higher education. A lot has gone on by way of cost sharing and I will say it has not been easy. There is so much to pay for here and there. In fact, if the government subsidy had not been there I do not know what would have happened to me because I cannot afford it. At my age, I cannot afford it, not to mention somebody who does not have that urge to work. I work and as at now, I do some menial work in town to fund my education. If you do not have that mind to go and work or that determination to go and work to pay your fees, you will not be able to do it. It is a bit difficult. It is difficult. For example, I just left a book to be photocopied and it is costing me ¢69,000 (Old Ghana cedis), which is GH¢6.9 (New Ghana Cedis) [approximately $7.00], which is more than somebody's average wage for the week. If for the whole week that is what I got for my work and I put that into just one book, it is not easy at all. (UG8, 2008)

This was a student who shuttled between classes doing menial jobs to earn money. He appreciated the benefits of cost sharing system, but clearly showed how difficult it was for him to survive in the educational environment with little financial recourse. He believed others might not accept such struggles as a way of obtaining an education and may opt out of the university. He could not probably be the only student sponsoring himself. Majority of participants indicated that their parents sponsored them. As with Mr. UG 8, financial considerations played a major role in students' ability to access higher education in Ghana. Of course, this is the case everywhere in the country or the world; his ability to access education and his retention depended on the availability of such menial jobs as he described. Ghana is a developing country and students do not have on-campus jobs, as is the case in many developed or advanced countries. According to Mr. UG 8, it takes personal initiative and determination to find jobs, which were normally located far away from the universities. Mr. UG 8 indicated that it takes determination and perhaps overcoming shyness for him to survive in the university.

At the University of Cape Coast, Miss UCC 16 indicated:

> I think it had not been easy at first with finances and accessibility because the students for the universities are taken from the intake in the high schools and the requirements for entering are high. Secondly, the intake depends on the vacancies available at the universities. It has become very competitive, the finances as well depend on the economic situation, and looking at the economic crisis in the world, parents are not able to access funds easily from other people. I had to stay at home doing nothing for a year before coming to the university because of all these things that I am talking about. You are talking of over a thousand senior high schools and we have only six public universities. We are talking about thousands of people. If each high school has three hundred students, then coming from over a thousand schools you can imagine the rush and the competition. Moreover, the University of Cape Coast this year admitted about three thousand students and they are talking of decreasing the intake because of the facilities available. Considering the reduction in intake and the increasing number from high school students waiting to come to the universities, it becomes very difficult for one to gain admission. First, your resources will have to be competitive enough to have a competitive edge over others in meeting the requirements. Then the funding must as well be enough to pay your fees and other things. (UCC 16, 2008)

In addition to personal financial considerations, Miss UCC 16 looked at the economic crisis within the global market and its impact on parents within the domestic economy. Some parents do not have easy access to funds to support their children's education and she, like many others, had to stay at home for a year before entering the university. In some cases it could be even longer. She saw the problem compounded by the increasing number of high school students and the limited facilities available at the six public universities to absorb the increasing number of qualified students.

Miss UCC 16 estimated the admission figures at three thousand students. Documentary evidence from the UCC (2008) 39th Congregation Basic Statistics shows that the university received 12,710 applicants for the 2008/2009 academic year. Of this number, 9,676 (76.13%) were qualified for admission but the university could only admit 4,319 (33.98%) applicants. There is always a gap between admitted applicants and those

who actually enroll as freshmen or first-year university entrants. Some will not show up

for lack of financial resources and other reasons. Miss UCC 16 considered financial

reasons the primary cause of applicants failing to enroll and therefore suggested that one

must have the "competitive edge over others in meeting the requirements", including

financial resources. It would be appropriate to present enrollment statistics provided by

the National Council for Tertiary Education of the various universities for 2006/2007 at

this point for easy references.

Table 22

Application and Admission by Gender and Faculty: University of Ghana 2006/2007

Faculty	Gender	Applications	Qualified	Admitted	Entrants
Agriculture and Consumer Science	M	429	429	236	181
	F	220	220	112	85
	T	649	649	348	266
Engineering	M	364	364	138	55
	F	61	61	24	10
	T	425	425	162	65
Law	M	79	79	79	73
	F	63	63	63	60
	T	142	142	142	133
Business School	M	814	814	395	351
	F	383	383	200	176
	T	1197	1197	595	527
College of Health Science	M	185	185	43	31
	F	474	474	140	114
	T	659	659	183	1452
Arts/Social Studies	M	5602	5602	3269	471
	F	4013	4013	2426	1905
	T	9615	9615	5695	4376
Science	M	1276	1276	920	611
	F	679	679	508	319
	T	1955	1955	1428	930
Total	M	8749	*8749	5080	3773
	F	5893	*5893	3473	2669
	T	14642	*14642	8553	6442

*Source: National Council for Tertiary Education (2006/2007)

From the table, 58.41% of qualified applicants were admitted. 75.32% of admitted applicants enrolled and so 43.99% qualified applicants enrolled. It is however difficult to see how 100% of applicants were all qualified. Female enrollment is 41.43%.

Table 23

Application and Admission by Gender and Faculty: Kwame Nkrumah University of Science and Technology 2006/2007

Faculty	Gender	Applications	Qualified	Admitted	Entrants
College of Agric. and Natural Resources	M	754	680	570	358
	F	195	186	209	124
	T	949	866	779	482
College of Arts & Social Sciences	M	5139	4713	1995	1496
	F	3259	2853	1366	934
	T	8398	7566	3361	2430
College of Engineering	M	2267	1966	1031	774
	F	251	236	173	125
	T	2518	2202	1204	899
College of Science	M	2200	1800	978	663
	F	843	678	414	257
	T	3043	2478	1392	920
College of Architecture and Planning	M	1147	946	505	404
	F	308	284	167	115
	T	1455	1230	672	519
College of Health Science	M	962	587	316	249
	F	841	532	248	181
	T	1803	1119	564	430
Total	M	12469	10692	5395	3944
	F	5697	4769	2577	1736
	T	18166	15461	7972	5680

*Source: National Council for Tertiary Education (2006/2007)

Qualified applicants stood at 85.11% of total applicants and 51.56% of the qualified applicants were admitted. 71.25% of the admitted students eventually enrolled and the female population of the enrolled students was 30.56%. This is less than a third of enrolled students and does not meet the Ghana's Vision 2020 policy of increasing female enrollment towards the final goal of 50% female enrollment in 2015 as contained in the Educational Strategic Plan Volume 1 (see Table 1 of this dissertation).

Table 24

Application and Admission by Gender and Faculty: University of Cape Coast 2006/2007

Faculty	Gender	Applications	Qualified	Admitted	Entrants
School of Agriculture	M	376	288	194	194
	F	50	36	34	34
	T	426	324	228	228
Arts	M	539	402	109	109
	F	520	374	111	111
	T	1059	776	220	220
Education	M	3793	3121	904	904
	F	1794	1323	594	594
	T	5587	4444	1498	1498
Science	M	2473	2128	646	646
	F	786	621	184	184
	T	3259	2749	830	830
Social Science	M	1744	1420	148	148
	F	678	510	321	321
	T	2422	1930	469	469
School of Business	M	2358	2184	416	416
	F	852	726	209	209
	T	3210	2910	625	625
Total	M	11283	9543	2417	2417
	F	4680	3590	1453	1453
	T	15963	13133	3870	3870

*Source: National Council for Tertiary Education (2006/2007)

From this university's figures, 82.27% of applicants were qualified for admission but only 29.47 could be admitted and fortunately enough all admitted students enrolled. The question is why did the rest go? This research has no easy answers. It only indicates limited access to qualified students. Female enrollment was 37.55% and satisfies the Educational Strategic Plan requirement towards gender equity in enrollment for females.

Table 25

Application and Admission by Gender and Faculty: University of Education, Winneba 2006/2007

Faculty	Gender	Applications	Qualified	Admitted	Entrants
Agriculture	M	374	343	343	343
Education	F	59	54	54	54
	T	433	397	397	397
Technology	M	1083	661	502	325
Education	F	194	125	97	53
	T	1277	796	599	378
Business	M	1793	1055	220	220
Education	F	760	434	174	174
	T	2553	1489	394	394
Creative Arts	M	280	280	280	177
	F	92	92	92	61
	T	372	372	372	238
Social Science	M	300	300	300	232
Education	F	118	118	118	90
	T	418	418	418	322
Languages	M	506	506	506	354
	F	312	312	312	251
	T	818	818	818	605
Science	M	595	595	595	505
	F	205	205	205	170
	T	800	800	800	675
Educational	M	482	431	431	374
Studies	F	316	282	282	257
	T	798	713	713	631
Total	M	5413	4171	3177	2530
	F	2056	1622	1334	1110
	T	7469	5793	4511	3640

*Source: National Council for Tertiary Education (2006/2007)

From this Table, 77.56 applicants were deemed qualified for admission and 77.86% of that number was admitted. Enrollment was 80.69% of the admitted students which was quite impressive. However, female enrollment stood at 30.49%.

Table 26

Application and Admission by Gender and Faculty: University of Development Studies, Tamale 2006/2007

Faculty	Gender	Applications	Qualified	Admitted	Entrants
Integrated Development Studies	M	1738	900	638	638
	F	614	420	301	301
	T	2352	1320	939	939
Agricultural Science	M	868	590	401	401
	F	62	50	59	59
	T	930	640	460	460
Applied Science	M	494	420	389	389
	F	140	122	95	95
	T	634	542	484	484
Community Nutrition	M	171	130	109	109
	F	105	115	59	59
	T	276	245	168	168
Human Biology	M	255	101	51	51
	F	121	50	37	37
	T	376	151	88	88
Total	M	2141	*2141	1588	*1588
	F	757	*757	551	*551
	T	2898	*2898	2139	*2139

*Source: National Council for Tertiary Education (2006/2007)

Like the University of Ghana, this university also had all applicants qualified for admission as indicated by the Table 26. Admitted students figure stood at 73.81% and again the records show that all admitted students enrolled. It would be difficult to tell but probably if all qualified applicants had been offered admission, all of them could have enrolled. Female enrollment was 25.76% and far below Ghana's Vision 2020 Educational Strategic Plan expectations.

Table 27

Application and Admission by Gender and Faculty: University of Mines and Technology, Tarkwa 2006/2007

Faculty	Gender	Applications	Qualified	Admitted	Entrants
Geomatic	M	70	52	43	31
Engineering	F	16	*5	*6	5
	T	86	57	49	36
Geological	M	70	61	42	30
Engineering	F	16	*6	*6	*8
	T	86	67	48	38
Mining	M	127	90	40	31
Engineering	F	10	5	*4	*5
	T	137	95	44	36
Mineral	M	80	52	38	33
Engineering	F	12	7	5	3
	T	92	59	43	36
Mechanical	M	148	146	41	38
Engineering	F	5	*2	*3	2
	T	153	148	44	40
Electrical	M	171	165	49	31
Engineering	F	6	6	*3	*4
	T	177	171	52	35
Mathematics	M	56	42	20	12
	F	6	*5	*6	*7
	T	62	47	26	19
Total	M	722	608	273	206
	F	71	36	33	34
	T	793	644	306	240

Source: Planning Unit, National Council for Tertiary Education (2006/2007)
*Discrepancies in the original data

There were a number of discrepancies in the original data and no explanations by way of footnotes were provided for that. For example, some admitted figures were bigger than qualified figures and enrolled figures bigger than admitted figures for some courses. This is a young university with limited facilities but gradually putting up infrastructures for expansion. The qualified applicants were 81.21%, and 47.51% of the

qualified applicants were admitted. The enrolled students stood at 78.43% of the admitted number and 37.27% of those qualified for admission. Female enrollment was 14.17% and no where near the required figure in the Ghana Vision 2020 Educational Strategic Plan.

Judging by the above tables for enrollment Miss UCC 16 had reason to be concerned about facilities' adequacy to absorb the growing number and the differences between qualified applicants and enrolling students in her institution in particular and in the country as a whole. Policymakers would need to find more answers to explain the difference between admitted applicants and enrollment figures. It could be argued that some applicants apply to more than one institution and would enroll in only one institution. This will swell up the total number of applicants in the six public universities when the actual number of human being could be less. That notwithstanding, the percentage of qualified applicants from total applicants in Table 19 was 87.72% and 41.87% of qualified applicants enrolled. The difference between 59931 applicants and 22011 enrollments is 37920, big enough to raise public concern.

As I travelled around the country and listened to students share their experiences, a common thread began to emerge. Students generally appreciated the government's role in paying part of the educational cost. However, 38 out of the 44 students interviewed, constituting 86.4%, were of the view that government should do more to alleviate the burden of parents because of the harsh economic conditions in the country. Another participant Miss UEW 23 believed that parents were paying too much, and in contrast to the hard figures, she thought they were bearing the greater portion of the total educational

cost per student. She expressed her frustrations and at one point almost broke into tears

with these words:

> In Ghana here, cost sharing has not been that effective because even though the government is paying part of the fees parents have to bear a much larger portion of the fees. That is the problem that parents are having here. Though cost sharing seems to be good, it has not been implemented effectively here in Ghana. We expect the government to bear much of the cost but that is not the situation here now. You see, this is a developing country and living standards are not that high and parents do not earn that much. Therefore, even though the government is paying more than what parents are paying, wages are very low and government must pay much more than it is paying in the cost-sharing system. The salaries of parents are not enough to take care of their children and the government must pay more. Some parents have more children in school and cannot afford to pay for all of them. Personally, my experience is that I had to pay an initial GH¢600.00, which is 6 million cedis of the old currency. I also had to buy a number of items like provisions, books and all that were not very easy for me. I had to pay all fees in the hall, department, here and there and we were two children of my parents entering the university at the same time. We spent not less than GH¢2000 before settling down for academic work. It is about $2000 or 20 million of the old currency. After the school had written to you that you have been admitted as a student, then you had to come and pay the required fees that are the most important things, then paying the registration fees, hall fees, and medical examinations fees before you are fully accepted as a student of this university. (UEW 23, 2008)

Part of her frustration was that the cost of living was high and yet salaries of parents were

not enough to make ends meet and pay their children's fees. She believed that her family

situation was similar to others and that some parents had to pay for more than one child at

the university.

She indicated that not until one has fully paid all fees is he or she actually

admitted even with the admission letter in hand. This was especially critical for first-year

students who in many of the university were provided accommodation, and were

expected to pay the full year's fees before they enrolled. According to Miss UEW 23, it

was not easy for parents to raise ¢10 million (GH¢1000 or $1000) in savings within a

year considering the average salary level in the country was about ¢3.5 million a month

(GH¢350 or$350). Having to pay ¢20 million (GH¢2000 or $2000) for two children at

one go must have taken great struggles and planning on the part of the parents and Miss

UEW 23 shared that pain with her parents.

The only alternative for her was for the government to come to the aid of her

parents by paying more of the educational cost than it had been paying. It was, however,

not true, as she said in her opening statement, that parents were paying more than the

government. In fact, available figures showed the opposite; government paid far more

than parents. She was, however, quick to realize this and corrected herself as she

continued sharing her experiences. In 2007, the total revenue of the University of

Education, Winneba, was GH¢85,648,204.22. Out of this amount, government's

contribution by subvention and the GET Fund was GH¢15,104,123.00 or $15,104,123.00

(17.64%) while students' contribution by fees was GH¢7,570,663.00 or $7,570,663.00

(8.84%). The burden of financial responsibility on parents can be overwhelming, such

that it tends to dominate the minds of students. In this regard, a number of students had

the impression that their portion of cost sharing in the total educational cost was greater

than that of the government. This was contrary to the facts.

At the University of Mines and Technology, Mr. UMaT 31 said:

First, it is lack of financial support. People are facing problems in how to pay
their fees. Most direct students from SSS do not have study leave with pay and
because of how they get money to pay their fees, some of them are not coming.
Accommodation is another problem because the facilities here cannot cater for
each and everyone so most of them are staying outside the campus. When they
come and do not get accommodation here, they leave. How to pay for

accommodation and utilities outside is a huge problem compared to those on campus. If the person does not get accommodation here, that puts the person off from coming to the school. (UMaT 31, 2008)

To Mr. UMaT 31, everything was summed up in the availability of financial support for the fees. The intake to him was more than the facilities available to accommodate everybody and he saw the resources available outside the university as beyond the reach of students if they did not have money. He was quick to identify one major factor of students' inability to enroll, even when they had been offered admission, as lack of money. Facilities like accommodation outside the universities were more expensive than those provided by the universities, and students needed more money to purchase such resources outside the university.

The university is located in a mining area and the problem of accommodation ranked high. Students had to compete with mining workers for accommodation at the elevated market prices determined by high demand and limited supply. The university was situated at a distance from the town and students who stayed off campus had the added expense for transportation. Undergraduate students in Ghana normally cannot afford to own cars. They normally depend on public transportation. Mr. UMaT 20 believed that if students had worked before to earn study leave with pay, that could have removed some of their financial burden and more students could enroll or access higher education. The accounting notes to the 2007 budget of this university indicated among other things that, "The inability to meet revenue targets for Tuition and User Fees was due to failure to admit students to meet targeted numbers, particularly foreign students" (UMaT Budget 2007, p. 9). Admitted students would have paid those expected fees to

enable the university meet its revenue target. The university admitted 306 applicants and 240 enrolled as indicated in Table 27. Mr. UMaT 31's assertion was that finance was a major factor in accessing higher education. If applicants cannot afford the high cost of education, they would not enroll and the university would not meet its revenue target.

At the Kwame Nkrumah University of Science and Technology, Mr. KNUST 34, a final year student and member of the Students Representative Council (SRC) or student senate, remarked that there were multiple factors. However, one that required the most consideration was financial. He spoke of the general lack of funding everywhere, and more specifically the experiences of students from less-endowed areas or schools. He was of the view that financial consideration affected the endowment of schools in those areas and were not well-funded enough to produce quality education that would prepare students for higher education.

> There are many factors, but what really affects students most is the aspect of funding education. Students get into secondary education and finish, but they realize that it is very difficult for them to access higher education because of lack of funds for their tertiary education. You will also realize that as you go to less-endowed schools in less-endowed areas or districts as we have been seeing, the students in these secondary schools tend to drop out from school after SSS. They do not get enough funding to get into the tertiary institutions or education. One other factor is the grading or the marks that people get do not sometimes merit coming to the tertiary education. I think these are the basic factors. If you consider the funds and the marks or grades, everything is centered on the student and his or her family and not the government. (KNUST 34, 2008)

In his view, if the schools are not well funded and quality education is not provided, students bear the blunt and drop out of school for they will not have the grades to access higher education. The implication here is that parents should pay more for quality education.

According to Breneman and Merisotis (2002), "Socioeconomic status and pre-college academic performance are linked through the fact that lower-income students are, in general, more likely to attend lower-quality elementary and secondary schools than students from families with higher incomes" (p. 126). These show the kind of experiences students were going through, and what makes them think they way they do. They were not working and did not earn money. They depended on their parents and their parents were caught up in a global economic crisis affecting the country and their pockets. They did not have enough for most things and almost everything was done with money.

In her assertion, Miss UDS 45 believed that everything depended on money. She commented:

> I am not very sure but one major factor is the monetary aspect. You can be a very brilliant student, but if you do not have the money to pay for the fees, you cannot have a university education. If you do not have the support from the family, you could be a first-class student, all right, but because of the high fees you need to pay, you cannot pursue higher education. I think it is the economy, because if people get the grades or requirements and at the end of the day, they do not have money to pay for the fees, they will not be able to access higher education. (UDS 45, 2008)

Perhaps one can say that the view of Miss UDS 45 should conclude the matter for analysis and discussion under economic or financial factors. Access to higher education in the country depends much on availability of funds. How affordable it is to the individual determines his or her chances of accessing higher education. What is affordable to one student may not be affordable to another student. It will therefore be difficult to speak of affordability in general terms. She saw accessibility as more

determined by financial consideration than by quality of grades, though she did not rule

out the importance of the latter.

The general feeling one got from the shared experiences of students who were

interviewed at the six university campuses, was one that was tied to financial or

economic reasons. Students saw everything as connected to money and their purchasing

power to access resources for higher education. This was the major factor among the

multiple factors they experience everyday at school.

Theme 2: Entry Qualification of Students from Senior Secondary School

The quality of grades of the students who sought admission was another issue

related to access. Miss UG 3 was quick to point this factor out when she said:

> You see, when you want to come to the university, especially when you do not
> have the requisite entry grades, you do not have any other choice than to go in for
> the fee-paying, that is very costly, and this will be accessible only to the rich. The
> poor would not have it easy trying to fund their children when they do not have
> the required grades. When you have the required grades, the fees are at least okay
> for your parents to pay. The academic fee is ¢2.5 million ($250) and
> accommodation is ¢2.5 million ($250) a year. With the fee paying depending on
> the course you want to take, if it is administration, it is about ¢20 million ($2000)
> a year and if it is a B. A., it is about ¢13 million ($1300) a year. (UG 3, 2008)

She saw fee-paying as an alternative means of accessing higher education when

one's grades were not good enough for first-selection admission. This was the general

impression of many students. It was, therefore, difficult for fee-paying students to

identify themselves as such in the institutions. They were seen as not bright or qualified

enough for a university education; they were perceived as being there through the

backdoor and at the expense of other students who were admitted as regular students.

Contrary to this view, some fee-paying students had better grade point average than others in other courses, but had decided to pay in order to pursue the course of their choice for the kind of future career they wanted to pursue. At the Senior Secondary School Certificate Examination and the West African Senior Secondary School Certificate Examinations, an A grade is valued as 1; B grade is 2; C is 3; D is 4; E is 5 and F is 0. The total aggregate is calculated from best six subjects at any of these two examinations. So a student who scores three 'A's and three 'B's will have a total aggregate of 9. On paper, UCC Medical School had a cut-off point during sales of forms at aggregate eight. If a science student with aggregate eight who qualified was not selected for medicine because UCC eventually admitted students with a cut-off point at seven because of a large number of applicants, the student with aggregate-eight could opt for fee-paying if he or she still wanted to pursue medicine. Such a student would have had a better score than engineering with physics student who was admitted at UCC with aggregate 12 from the best six subjects at high school. He or she would not enjoy government subsidy, which the Engineering with Physics student would enjoy.

Some fee-paying students could be high achieving students who attended high school outside Ghana and were in the country for their undergraduate education because it was comparatively cheaper than other places like the United States. The number of such students was supposed to be 10% of total admissions according to the executive secretary of the National Council for Tertiary Education. The fact remained that some students' regard for fee-paying students with better grades across other disciplines, was that within their chosen field, they were second fiddle.

What was important in Miss UG3's view was the fact that regular students pay less than fee-paying students do for the same program or course. She also made a very important point that the program selected by the student determined the fees.

Mr. UCC 19 had placed an academic first on his scale of preference and said:

> Well, I think it was the grades. It was quite an important factor because I know that if I had not [had them], I would not be here. During our matriculation, the vice chancellor was talking about the number of students that applied and those that were admitted. He said out of the number only 30 percent were taken for the university considering the capacity, so it was more competitive and if I had not made the grade I would not have been able to enter the university. The main consideration is the grades. You may have the money, fine, but you need the grades first. (UCC 19, 2008)

This was a first-year student and it was his very first semester at the university. He remembered the statistics provided at his matriculation into the university and could assure him of how qualified he was for the selection process. He believed access to higher education depended on the quality of grades because they form the basis for one's admission. Some students said that without finance, brilliant students could not access higher education, but he believed that without the grades, the money in itself could not give access to higher education. The story of Mr. UEW 22, another first-year student, supported the claims of Mr. UCC 19. He recounted:

> After completing the Senior Secondary School Certificate, I could not obtain all the required grades so I had to rewrite some of the papers and thankfully, I made the grades to be here. I think my grades helped me to access higher education. I bought the forms, filled, and submitted them, and waited for the admission letter. (UEW 22, 2008)

Not many students would want to share experiences of their failures in life. The experience of the second chance and the success in accomplishing one's dream was evident in his narrative. There were students who might have gone through such

experiences before gaining access into various universities. Perhaps if it was only a

matter of financial consideration, he could have gained access, if he could afford to pay

as fee-paying. In the absence of any other consideration, the only choice was to retake

the examination to obtain the required grades or aggregates to access higher education.

Theme 3: Accommodation and Feeding Factors that Influence Students' Access to Higher

Education

Students' experiences ranged over many issues but none was isolated from

money and facilities available on the university campuses. According to the Vice

President of Finance (KNUST) increases in student intake because of a new residential

policy far outstripped resources or facilities universities had to comfortably accommodate

students. Increases in enrollment were meant to provide access to more students but the

universities use them to provide them with more operating funds. Students had limited

choices in such situation but they aggravated the problem for themselves as they tried to

outsmart the accommodation system. Miss UEW 23 was aware of the number of

students that the university permitted in a room but was willing to help in abusing the

system, to her own discomfort. The rhetorical question one is tempted to ask is why they

would do such a thing. The Ghanaian culture is rich in answering questions with counter

questions. One might have answered why not if they did not have money for expensive

accommodation outside the university campus? It was a vicious cycle of difficult

situation and learning experience for many of the students interviewed. In her

experience, Miss UEW 25 said,

> It was not easy. First, you have to make the grade and look for the money. It
> was not easy raising the money to pay for the fees. Then the other problem is

> with the accommodation. That is the very difficult situation we have. It is very difficult. Level 100 students are given residence and the rest will have to look for their own accommodation elsewhere. Others sleep with their friends and it is very crowded. In the room, we are supposed to be four but other people brought in their friends. Some rooms have five, six, or seven. It depends, but the minimum is supposed to be four. In my room, we are six. We are managing even though it is not easy. We fend for ourselves. The school does not give us food. We buy our own food. (UEW 25, 2008)

An added complication is that of students feeding themselves. The government can no longer sustain the old system of the universities cooking and feeding students as in the high school boarding system. Students cook for themselves. Some universities have a cafeteria system but many students found the food expensive. Miss UEW 25 and her roommate found it cheaper to cook for themselves but that took time and so they did most of the cooking on the weekends and stored the food in the refrigerators.

Mr. UCC 14 was a final-year student and a member of the Student Representative Council (SRC) or student senate. He had much insight into the problems of the university and experiences of students. He narrated historical issues that led to the present state of affairs in the university. He spoke not only to the problems of accommodation in the residential halls, but in the lecture halls and library as well. In a portion of his narrative, he opined that:

> Those who could not get on-campus accommodation sought rental units in the outlying areas. Property owners used deposits of students to put up houses to accommodate them and charged them high rental fees. Some house owners were known to have charged rental fees according to the number of students per room and some would even charged students for the full cost of utility bills where such facilities were shared with the landlords. It was a chaotic situation for students on non-residential status. Many non-resident students sneaked their way into residential halls to stay with friends and relatives on residential status putting strain and stress on residential facilities. (UCC 14, 2008)

The situation at the University of Cape Coast is similar to that at the University of Education Winneba as presented by Miss UEW 25. Perhaps what made Mr. UCC 14's account more serious were the experiences students went through with proprietors. According to him, students financed the building of the houses or hostels and yet did not own them or share ownership of them. That might be quite understandable, but for property owners to charge students rent according to the number of occupants and not room space was difficult to understand. Even worse was to bill students for electricity used by the proprietors and their families. According to Mr. UCC 14, the rental units were in most cases, outbuildings rather than the main houses occupied by the proprietors. The main house and the outbuilding would have one electric meter and one water meter and the bills would go to the property owner. He would then give the bills for the occupants for payment and this is where, according to Mr. UCC 14, the full cost of the bill would be pushed onto the tenants. The students were not ignorant, but would chose to live in such harsh situations in the absence of any alternative.

According to the Vice President of Finance (KNUST), while accommodation on campus at KNUST ranged from GH¢100 to GH¢150 ($100 to $150) a year, rental accommodation in hostels off campus ranged from GH¢400 to GH¢500 ($400 to $500). He indicated that the university policy had changed from residential to non-residential so that the university could enroll more students. Only freshmen were qualified for accommodation on campus. The enrollment figure for KNUST for 2006/2007 was 6539. Assuming this increased to 8000 in 2008, we would expect from the total student population of nearly 24,000 estimated by the Vice President for Finance that almost

16,000 students (two-thirds) would be accommodated outside the university, paying

higher of rents. Such rents would not reflect in the total cost-sharing figures because the

universities would not have them.

Mr. UG 9 indicated that:

The government and some private companies responded to the urgent need for more hostels to accommodate students but these were offered at a very high cost, ranging anywhere into millions of cedis that only students from rich homes could afford. Some students keep their boxes and books with friends and sleep in unknown places only to show up in the mornings to change clothes and pick up books for lectures. Some are suspected of sleeping in lecture halls, cafeterias, verandas, and many other places that had no beds but chairs and tables. Each year, thousands of qualified applicants for admission are rejected for lack of facilities like lecture halls and other teaching and learning facilities. The increase in the admission of students made lecture halls inadequate to contain the large number of students especially in the first-year courses. Some students stand on verandas and through the full length of lectures, some running for three hours or more. There are not enough tables and chairs for everybody and students rush from one lecture hall to another in order to secure seats. The libraries at the various residence hall and the main university libraries are not enough for students and faculty use and borrowing periods were shortened to make books circulate among many patrons. Copyright dates of library books are very old and their replacement with new and current editions is a problem for this institution. We are still having the residual effects of the structural adjustment program. We are experiencing lack of textbooks and some courses lack lecturers. Some are lucky to get visiting professors. Living and learning at the university makes you feel that you are punishing yourself, which should not be the case at all. Some of you may have had free education but we do not. We are really suffering here at UG. (UG 9, 2008)

Mr. UG 9's comments correspond with available literature on the experiences of

the country's university communities because of the structural adjustment program

undertaken by the government in the early 1980s to the late 1990s. The SAPs report

(SAPRI/ Ghana 2001) indicates a critical academic environment where both lecturers and

students were affected by the austere economic measures of the government on the

advice of the World Bank and the International Monetary Fund. It not only affected

residential facilities but academic facilities as well.

Every year the universities, including UG, are unable to admit a number of

qualified applicants because of lack of adequate resources to provide academic and

residential facilities. In his view, the country was still suffering from the late 1970s mass

exodus of teachers and other professionals to the Western world and neighboring African

countries like Nigeria. Those who stayed could not make ends meet on their salaries.

University professors were inadequately paid according to the SAPRI/Ghana (2001)

report, and sometimes had salaries in arrears for months. Severe cuts in educational

subsidies affected the research work of lecturers. Funds were not available for travel,

research, or conferences. Many journals of the universities went out of print or came out

only occasionally.

The universities were under constant crisis management trying to meet the

internal and external challenges and having to deal with frequent student demonstrations

over some of the hardships they faced. While such demonstrations often led to the

closure of universities, frustrating academic calendar and travel of lecturers for external

engagements, and according to Akurang-Parry (2007) frequent strike actions by

university lecturers also caused closed universities, frustrating students' arrangements

and their years of intended graduation. Such uneasiness characterized university

education in Ghana in the1980s and the1990s. In 1995, the universities were closed for

more than a year creating a situation where there were two sets of graduating classes by

the time the universities were reopened. This necessitated the need for the government to

create a second year of national service in an attempt to mop up the backlog created by the loss of an academic year without universities in Ghana.

Since then, the universities have had more students to admit than their facilities can contain. According to Mr. UG 9, some students stay on university campus with no clear place as their accommodation space. They left their belongings shared among friends and would go for them only when they needed them. Their sleeping places were questionable even though no one suspected them of any criminal activity. These students were genuinely in crisis, and learned hard to cope with such experiences to access, and obtain quality higher education.

Standing for hours to listen to lectures and taking notes was quite an experience, but the pain would probably have been less if there had been enough current books at the library. Students may not have had the books checked out long enough to but would have to return them on recall. Mr. UG 9's description shows the problem of having old books and finding it difficult to replace them with current editions for the same reason of lack of funds. In the absence of enough textbooks, lecturers not only teach, but dictate notes, and students not only take notes, but make photocopies of whatever learning materials they can lay hands on, according some participants.

At Kwame Nkrumah University of Science and Technology, Mr. KNUSTFO, the Finance officer or Vice President of KNUST, confirmed the experiences of these students concerning accommodation across the various campuses. His view of cost sharing differed from the students' but he confirmed the major shift in higher education in the country especially on admission and accommodation. This is what Mr. KNUSTFO said:

In the days past, the government would pay for tuition, provide the infrastructure, pay the teachers, buy the teaching materials and equipment, and everything else involved with teaching and research, and expect the students to take care of their own maintenance. They would even provide students with hostels, we call them halls, with hostel facilities, which was part of the maintenance, which the government would pay. In the past, they were even giving them food to eat as well. The food is gone, because it was no longer sustainable, and now the students will have to fend for themselves and buy their own food. They share that part of the cost.

As for accommodation, they pay something. We have changed our residential policy to a non-residential policy that would allow us to take as many students as possible. Now, as we move to the halls, which are like the hostel facilities we give them, the halls would charge them very little and let them stay there. Right now, it is about a million or a million and a half cedis, which is a GH¢ 100 or GH¢150 ($100 or $150) for the whole year. The government will pay for the electricity and water. What the students paid for would buy the cleaning and sanitation materials for the upkeep of the place, and part would be used for maintenance and refurbishments. Therefore, it is more or less free, because if they went to the paying hostels, they would pay something like GH¢400 to GH¢500 ($400 to $500) If you compare GH¢ 100 to GH¢500 you will see that it is a giveaway price.

Now, for those who were unfortunate and could not get in there, they have to go round looking for their own accommodation and they are around in towns and villages around us. If you know these places-- Jeyanse, Ayiga, Eguasikote, Bompso-- they are around there. The ideas of the non-residential thing were for two reasons. It was to allow the university to take more students without linking it to accommodation, which we provided them, and it has worked very well. We have moved from about 4500 students to about 23,000 or 24,000 students right now, within a period of ten years. You can see that it has worked. We do not tailor our admissions now to accommodation; the students find something for themselves.

Therefore, in this university like the others, you come in for your first year, we give you accommodation for one year, and after that, you are on your own. Go and look for something, and the idea, I am sure, is obvious to you. First-year people are always looking for places to stay. They are new to the environment, but after one year, you must know your bearings around. They went out looking for places, and at a higher cost and in some cases less conducive for those who went to the towns around us. Those who went to the proper hostels, though expensive were more conducive. This had led to congestion in the halls so we were still thinking of how to decongest them to make sure that the sanitary condition was hygienic (personal interview, KNUSTFO, 2008).

According to Mr. KNUSTFO, the non-residential policy allows for increases in admission but the university had little to show for corresponding increases in other facilities apart from residential halls with their annex building sometimes remaining the same. As I walked around the campus, there was little indication that new residence halls had been built during the ten-year period that the student population had moved from 4500 to nearly 24,000. Few lectures halls have been expanded or renovated. Mr. KNUSTFO did not account for academic programs that had remained the same over the ten-year period without additions. My walk indicated to me that the library complex had been the same for those ten years and the auditorium, called the Great Hall that housed big functions like commencements could no longer serve that purpose. There were tents erected in the open space between the Great Hall and the Library Complex for the 2008 Matriculation Ceremony to receive first-year students officially into the university.

The second reason for the non-residential system was to provide only first-years with accommodation and yet, as he said, there was still congestion in the halls. Available statistical figures for the 2007/2008 academic year presented at the 42nd Congregation in June, 2008, showed that out of 17,426 applicants, 8,421 (48.32%) were admitted, but 5,391 (30.9%) actually enrolled. KNUST had six residential halls and many of them had annex buildings. If, with all that, there was still congestion at the halls reserved only for first-year students, then the university indeed had a problem in dealing with accommodation of students., It was not impossible to have students residing with friends and relatives as some participants had already indicated happened at UEW and UG. The

problem of congestion seemed to be the same for residential accommodation in all the universities.

Mr. KNUSTFO mentioned the prices of off-campus accommodation and their conditions, indicating how expensive they were. One would certainly not expect students from poor socioeconomic backgrounds to afford very expensive hostels, and so they would settle for hostels that were less expensive and less conducive. If they still afford could not the cheaper and less conducive hostels in town, they just had two options: either squeeze in with friends in the university halls or not enroll at the university.

Some of the surrounding places mentioned by Mr. KNUSTFO were within walking distance to the university while others would involve transportation expenses. The experiences of struggling through early-morning rush hour and high late night charges for taxicabs would add to the strict scrutiny and discipline of students' budget for academic and non-academic spending.

Theme 4: Future Job Placement and Its Influence in University and Course Selection

Setting the eye on the horizon is a key factor to ensuring success in life. It is equally a rich ingredient in the educational enterprise and many students are concerned about career choice in accessing higher education. According to Miss UMaT 29, a third-year mineral engineering student, job placement is crucial in the issue. Convinced of her chosen career, she indicated:

> You are first looking at the financial aspect and then job placement. In Ghana, if you should finish the polytechnic, the chances of getting work are very small and even if you get one, the placement becomes a problem. Therefore, from the polytechnic, the university is assumed a higher status and some will go to the university from the polytechnic in order to get a better job and job placement.

Others, because of the economy, try to enhance their living and help their parents in the future. (UMaT 29, 2008)

She saw job placement and the status that education provided the individual as factors that push students to study hard and try to access university education. She believed that even though education at the polytechnics was higher education, society had assigned a different status or premium to higher education at the university. This affected job placement and salary structures and students' first choice will be the universities.

Miss KNUST 38 was a final-year biological science student and a member of the SRC. She had two semesters till graduation and was not only anxious for good employment, but to settle down in life as well. She felt that what would happen in her future was very important. She indicated that she was concerned about it when she was choosing her courses while applying for admission and enrolling in the university. As a biological science student, she hoped to enter the medical field where she could secure a good job. She declined to speak much about why she thought marriage counted in accessing higher education but it was evident that she would want to marry before thinking of further education.

> People think of the type of work they will be doing in future. I did the same when I was choosing which university and what courses to pursue. I think marriage also counts but do not ask me anything about it, for I would not tell you. Here in Ghana, if you were not educated, you would never get a good job and you would not get a good income. The standard of living is very high, and in order for you to get enough income to take care of your family members, you would need a good job. It is not your family members alone, but the extended family as well. You need a good job to cater for them. (KNUST 39, 2008)

One can easily tell that Miss KNUST 39 was concerned about both the nuclear and the extended family. She demonstrated caring for others, which is an essential aspect of her

chosen future profession in the medical field. However, her main concern was to secure

a good job to position her to care for others. A good job was her vision.

Theme 5: Lack of Knowledge on the Part of Students about Opportunities Available for

Mobilizing Capital

Miss UDS 43 was a first-year integrated development studies student. She was a

very soft-spoken and shy person from the northern part of Ghana but she was very

powerful in narrating her experiences:

> I think poverty is one and the other factor will be students' inability to perform
> well in academics at the SSS level. They faced these two major factors.
> Everything depends on getting money for school fees and other things. There are
> many opportunities for people to make money in a very honest way but they are
> not doing that. There are many little things you can create and sell to make
> money even when you are in school. It is not hard to plant groundnuts (peanuts),
> corn, millet, and vegetables. I do not know whether ignorance can be a factor but
> I think that some people, especially girls here, are just ignorant about what
> preparations they need to put in place to access higher education for a better
> future. Just look at them on the street as 'kayaye' (porters). (UDS 42, 2008)

In addition to poverty and poor performance of students, Miss UDS 43 was

modest and courteous so as to, not sound insulting to other girls within her community

who were displaying gross ignorance about ways they could raise money for their

education. She comes from a cultural background where girls' education is not much

encouraged by some parents and not fancied by some of the girls themselves. She spoke

from the experiences of her cultural background to suggest that there were great

opportunities for girls to access higher education and improve their status rather than

satisfying themselves by being street porters. To her, many girls of her age were either

married or on the street carrying goods as porters for wages. They were more concerned

about the present while she was more concerned about her future life and prospects in accessing higher education.

In the view of Miss UDS 43, lack of knowledge is making the girls poor and unable to access higher education. Kayaye was a full time job for the girls and did not allow them to be in school. She believed that farming and selling could be done while in school. Knowledge or information to Miss UDS 43 is vital to helping some of the street girls or porters to seek education for a better future.

According Godwyll (2008), there are people with a traditional mind-set about girls and their education. He indicated:

> The lack of significance in the learning pre-requisites between the sexes is very crucial for the body politic. It re-emphasizes the point that the girl child has the potential and the basic learning pre-requisites for successful schooling and must not be inhibited in anyway. (p. 138)

Miss UDS 43 would want other young people of her age, and especially girls, to recognize this potential to mobilize funds for their education. She felt that lack of knowledge was not allowing them not to use their full potential.

Theme 6: Social Factors Influencing Students Access to Higher Education

Miss UDS 45 was a second-year community nutrition student also from the Northern part of the country. She saw a paradigm shift in the social worldview of her people, but did not describe it as a cultural phenomenon. She did not see much of a difference between boys and the girls for they were both denied access to education in the past. However, when the window of opportunity opened, the boys had greater access than the girls. With a smile on her face and joyful about being in higher education and a course of her choice, she said:

It is recently that the youth are encouraged to go to school. In the past, that was not the case. The boys were encouraged to be on the farms or fishing while the girls were encouraged to take to sewing and selling in the markets. They are now encouraging everybody, especially the boys, to be in school and go to higher education in their youthful age. (UDS 4, 2008)

It is sometimes difficult to draw a line between what is purely a social issue and what is purely a cultural issue in such cases. Be that as it may, this is a socio-cultural phenomenon in her part of the world just as many southern Ghanaian face in giving equal access to education, and especially higher education, to both boys and girls.

Mr. UCC 19 is a first-year Bachelor of commerce student. He was born in the northern part of the country, but was educated in the capital, and had lived most of his youth there. He indicated:

I believe that the society and the culture will want to promote education by encouraging people to seek higher education. I do not think the culture of the people or the society is against higher education. In the past people thought that you could do well or succeed in life without going to school. However, people have now realized that you need education to make things better. In other words, if one wants to go into farming, they think that if that person is educated, he or she can do better than without education. Therefore, culture is not much of a problem these days. (UCC 19, 2008)

He like Miss UDS 45 did not see the cultural prohibition to education and, in fact, 26 of the participants interviewed shared this view. This represents 59.1 % of the interviewed participants who did not think that the society or culture currently places any limitation on access to higher education in the country. They have seen little of it but have heard of the historical narratives of some communities in the country that their resist education, especially for girls. The students saw the value that society placed on education today, and were convinced that parents would wish that for their children. Mr. UCC 19 pointed out the value that can be added to farming and fishing through education

even though he forgot to mention the various agriculture departments in all the public universities.

In contributing to the need to provide equal opportunity to access education, Godwyll (2008) narrates a story he encountered at the northern part of Ghana while conducting an evaluation in the area. He was walking in the market with a head teacher of a school and a woman sent by the husband approached them demanding the withdrawer of her daughter from school and replacing her with her son in the house. The mother further requested that fees paid for the daughter should be transferred to offset the girl's fees.

It is clear from the narrative above that some members of the society did not only place less importance on education but valued education for the male more than education for the female. Social value on education is therefore important in providing access to higher education in Ghana.

Some participants like Mr. UG 2 considered the social prestige of the institution. He was a first-year computer science student from the middle of the country. He was born in Brong Ahafo, grew up in the Western Region of the country, and a student in one of the best science-based high schools in the country at Takoradi.

Like Mr. UG 2, the choice of university was based on the social prestige of the institution. This was very important when they initiated the process of accessing higher education. Seven out of 44 students limited their access to higher education by choosing and filling application forms to only one university and closing all doors to the other universities. Other two participants, however, limited their opportunities for higher

education by applying to one university because of lack of funds rather the prestige of the institutions. Mr. UG 2 for the social prestige,

> I realized that the school is highly recognized wherever you want to go. In addition to the learning aspect, you have friends around to help you. The school is highly recognized, the school is well-known. Yes, I have one sister in SSS3 at Labone Secondary School and she is likely to come to this university. She, like me, has no cultural or social factors to prevent her. It all depends on the school you attend. At times the schools that you attend count because some schools are well-established and some school are striving. Some schools, when you get there, boost your morale to study and others do not. (Mr. UG 2)

It is important to recognize his family's respect for girls' education and providing equal access to his sister in the high school. However, he is quick to pre-judge his sister's choice based on the social prestige and international recognition of the institution. Like Harvard, Yale, and Oxford universities, the University of Ghana is the premier university of the country and has produced well-respected scholars and public officials, as well as many international scholars. Products of the university are psychologically given some high social status among products of the other universities, especially in the area of humanities, law and business administration

It was not strange to meet people who took high risks in accessing higher education even when it was not that competitive. Unless for the serious financial reasons the other two participants expressed, one might consider it safer to apply to more institutions, especially when there are only six public universities offering admission to thousands of applicants.

Another experience of students had to do with transportation to and from school. The new policy within the public universities was to separate admission from accommodation and admit as many students as possible. This meant a greater number of

students had to experience daily commuting to and from school. In the view of Mr. UMaT 30, a number of students were not able to access higher education. They did not have enough resources to rent accommodation and would probably have preferred to stay at home and attend a university using public transportation. However, if their homes happened to be far away from the urban centers where these universities were located, then in his view, that in itself, prevented them from accessing higher education. He said,

> I think it not only depends on the grades that you got at the senior secondary school-level and financial constraints. Sometime the distance can also be a factor because, if you were far from the urban areas or the cities where the universities are located, the transportation becomes a problem and would hinder you from accessing higher education. (UMaT 30, 2008)

Miss UDS 43 presented an insider's view of what goes on first in the society and second in her gender group. Such an insider voice has the ability of giving a thick description of what a group thinks of itself and about others. I found her experience very rich and she spoke to the issue of how girls view themselves in that society. She said:

> Teenage pregnancy is very prominent here. It could be because there are not enough activities challenging teenagers to learn and make them produce good grades to meet the requirements for university admissions for higher education. Culturally, I am from this area. I was born and raised here. I can tell you that some still have the view that women should not receive higher education. In the case of some girls, it is not that some people think they should not go to school. It is rather the girls who think that education is not important to them. They believe in the importance of marriage and many of them wish to marry men who are already well-to-do. They do not care about their own education, except those from highly educated families. Those in typical local areas believe that marriage can help them to satisfy their needs. They want to depend on men. God forbid. (UDS 43, 2008)

Miss UDS 43 was worried about the lack of activities within the locality that would motivate young people to love education and pursue it. In the absence of such

programs, she believed others explored sexual adventures that ended with some young girls pregnant. The illiteracy rate was high in her locality and could contribute to high rate of teenage pregnancy there. As much as she agrees that the traditional society is not kind to women's education, she is strongly convinced that the girls contributed greatly to worsen the situation. Their preference was on things other than education. She was not against marriage but did not want to see her life dependent on what a man could afford for her. She prayed that such a thing should never happen to her

One may not blame such girls for their decisions spurring education. As pointed out by Miss UMaT 30 earlier, the society needs to present convincing and challenging alternatives through social motivation with role models from the area. Society will need to highlight successful, educated women to these girls. Since they value marriage, it will be important to present successful educated married women to engage these girls in workshops and other activities.

Miss UG 13 gave an indication of hope even in worsening situations. It was not always that the road was thorny and rocky. Even in such situations, some females still found peripheral paths to successfully thread to safer grounds. Her experiences helped her to see cost sharing as a great help in making sure that her family got an education.

> I did not experience being prevented from accessing higher education because I am a woman. In my village now, everybody is striving for their girl child or children to go to school and be educated. Now, they know the importance of education, and they are making sure that the girls are educated. It was something they used to say that the men are for school and the women are for the kitchen so they were not allowing the girls to go to school. The girls were called to the farm to weed and bring firewood to the house. They would come home and cook that sort of thing. The boys were given opportunity to go to school. It has been only recently that girls have been given that opportunity.

In my case, my father was transferred here in Accra, and was born there. Going to school was not a problem as it would have been for a village girl from illiterate parents. We were sent to school and my father funded everything for us. Anytime we visited our village, our cousins would envy us for they wished they could have enjoyed the opportunity and the benefits we are enjoying. I mean for us to be going to school and getting education. Some of my first cousins and other cousins are older than me and they would have loved to get the opportunity of going to school which they did not have. Now here am I in the university, almost done and so when they see you, they envy that privilege you are having. They wish they were like you but they did not get that opportunity. We are six children in the family and I am the third. All of us have gone through the university and I am here with the last child as well. You could see that the cost sharing has helped me a lot. If it were ¢12 million or ¢14 million a year then you should understand ¢14 million plus ¢14 million and what that comes up to be. My father would not have been able to fund all these things and I would not be here, so cost sharing is a good idea. (UG 13, 2008)

She recognized the problem some girls faced in the rural areas as they were denied the privileges to access higher education. She was aware of the feelings of her female cousins, and considered herself fortunate for receiving higher education. She was happy with the changes that were going on in society to give more access to women and girls in education. She believed that part of her educational success story was the fact that the government bore part of the cost to lessen the burden on her parents in providing education for all six children.

Miss UCC 16 also recognized the dynamic change in attitude that some societies were showing toward girls' education and providing equal access to all. As more parents are educated, the greater the chances for them to see the importance of education and make sure that all their children receive education. She declared,

What could have stopped me from accessing higher education was if my parents and other siblings did not see the need for me as a woman to get an education in the first place. We do not really have that in the family even though once a while they will pass a comment about getting married and stopping school but not something that they are at any particular length to stop you from going to school.

Once a while they make unpleasant comments that are very discouraging but they do not really mean it and it depends on you, the individual, knowing what you want in life to remain focused. (UCC 16, 2008)

There is a Ghanaian adage that when a mad person is cured of a mental disease, he or she would still have some traces of the affliction which he or she may use to scare children. Miss UCC 13's parents supportive of her education. They were flowing with the wind of change and progress for equal access to education for all, yet they sometimes regressed into their old traditional views of women in their remarks to get her settled into marriage. The negative perceptions of society about women was not that strong in her family but their comments echoed fear of educated women finding marriage a problem in the society. Their comments could be seen not so much to discourage as but to perhaps to remind her to add marriage to her list of her priorities; maybe not as a top priority but at least included on her list. Adusah-Karikari and Godwyll (2009) have indicated the traditional Ghanaian view that, "A woman's glory is her husband and children", and Miss UCC 16's parents were advising her not to allow education to cloud other things she needed to consider.

The experiences of Miss UG 5 were worth noting. She attended one of the less-endowed schools in the capital of Ghana. She was close to her parents and cut off from external family relationships. She came from a humble village in the Eastern Region but lives in the capital. Against the odds, she was successful in accessing higher education, and was enrolled in business administration, finance option. This was considered a prestige course for the highly academic students in the country. Miss UG 5 is a regular student and enjoys a government subsidy. Her message was simply a question of giving

trust to her parents for their investment in her education. She saw herself as a role model

for her two siblings. With a deep voice that was enough to show her seriousness with her

academic work, and a smile beneath, she explained her excitement:

> I live with both parents and my sisters so it is a kind of nuclear system. We are cut off from the extended family and we do not have any influence from the extended family. I am the first-born and so all support is given to me to further my education and be a role model to my sisters without any cultural hindrances in the family. (UG 5, 2008)

Her position as the first-born placed cultural responsibilities on her, of which she

was not aware, to be a light and take responsibility for the rest. As the first girl, society

and culture expected her to be a mother figure to her siblings. None of this stood in her

way to accessing higher education with her parents' support and conscious of her position

in the family.

Mr. UMaT 30 was a final-year mining engineering student who came from a rural

area in the Central Region. He presented three challenging socio-cultural views of

society about women in education:

> I think it used to be in the past but few years ago, it has been getting better. Our women a few years back, were expected to be in the kitchen and as soon as one finished the secondary school, that individual was deemed to have done a lot and should not move on to tertiary education to come back and challenge the men. Some societies also regarded women who wanted to pursue higher education as witches. If they are highly educated, they may not even have men to marry them, and there are examples like that in the society. Some women in the nation do not have husbands because they have ascended high heights in their academic career. At times, that might not be the reason, but the fact that we have such high academic women or scholars who are not married, the society might cite that as an example to warn young women to be careful from learning too much and getting no men to marry them. There are notions that when men see such women they run away from them and for these reasons, it becomes a disadvantage for women to move into tertiary education. (UMaT 30, 2008)

UMaT 31 presents three critical views of society about women. First, men's fear about the possibility of educated women posing a treat or challenge to their masculine-assumed privileges in the society. They would do everything to maintain the status quo and marginalize women in their efforts to access higher education. The second is how society in general, including women, view women who excel in academic achievements. Such successful academic women are regarded as witches to be feared. Unfortunate as these ideas may be, they have gained such currency in some communities in Ghana that even successful businesswomen are suspected of being witches. According to Adusah-Karikari and Godwyll (2009) female socialization is greatly influenced by the patriarchal nature of the Ghanaian society. The role of women is tied to marriage and childbirth to the point that educated women who aspire for higher education and multiple degrees are seen as "book long" (p. 26). This matches with the comments given by Miss UCC 16's parents for her to consider marriage as she went along with her university education. The Ghanaian culture sees women first as wives and mothers before any other considerations.

The third issue concerns the negative role models that a large number of unmarried educated women might present to young women who wanted to be in academia. The issue was not the preparedness of such women to marry or not to marry. It was not that they were witches. The fact remained that they were feared, as Mr. UMaT 30 indicated above. Society frowns on women proposing love to men and makes it difficult for women publicly to express their wish to marry any man. They would have to wait for the men who, according to Mr. UMaT 30, were afraid of the challenge of

educated women. The situation becomes worse when other women participate in

regarding academic women as witches and unsuitable marriage partners.

Listening to Miss UMaT 29 tells you what she wanted to be in future. She was in

her third year and had experienced negative comments and isolation from friends and

family members for her determination in her chosen profession. She recounted that:

> I have no idea about the cultural factors, but for the social factors, I think in the society where we live, if there is nothing in your area that can help you to improve your education, you cannot build upon it. Apart from going to school and coming home, if the environment is not conducive for learning, such as a lack of libraries for learning, it holds you back in your studies. I have had many comments from family members and friends. I wanted to study medicine and the comments were that it was expensive, it takes too long to complete, and it was too difficult for me as a woman. I was discouraged from pursuing it. Then I wanted to be a mechanical engineer, but I was told it was not for women, but for the men. One is pressured so much that if you do not take time, you will stop schooling altogether. They think that mechanical engineering is kind of hectic or difficult for women. They see women in learning at higher education as something because they see you just after the university securing a job or marrying. They think you do not intend to go on to the masters' degree or something. It is exceedingly rare for women to move on to the masters' level in Ghana. Because they have the belief that a masters will take a very long time and if you do not take care, lets say you take five years to complete, you would not settle down to work and marry. The man who would marry you would take care of you and so there was no need for you to go that high in education for your masters. It is something about us women. If people around me did not do their Masters, it would not encourage me to do my masters degree unless I am so determined to use my masters for something. If members in my family or people I look up to for inspiration do not have their masters, it will not encourage me to do that. (UMaT 29, 2008)

Miss UMaT 29 sounded very much like she was talking about role models in

society but she was more concerned with positive and negative reinforcements that

people gave to students, especially women in the sciences. Such people, would only

discourage her in achieving her ambitions, surrounded her. They discouraged her from

starting a medical career and did not think she could become a good mechanical engineer.

She believed in role models and expected society to motivate people to succeed rather than discourage them based on gender. Social motivation was what she was asking for and she felt it was important that society recognize the need to motivate its people.

She pointed out the hegemonic tendencies within the society, and especially with women, when she said, "It is something about us women." Her greatest discouragement came not from comments from men but from fellow women in the society. This confirmed the literature describing hegemony through social controls. From the literature available, according to Darder et al (2003), we can expect the moral and intellectual leadership of the dominant sociocultural group to dominate a subordinate group. We would perhaps expect men to dominate women within the same ethnic group more than one class to dominate another.

However, Darder et al (2003) pointed out that since we are dealing with human institutions that are subject to subtle changes in life, we need to be sensitive to identify these within the structures of society. According to them through consensual social practices, norms and structures, hegemony maintains its domination without the use of force. They considered the church, the state, the school, the mass media, political system and the family as avenues with which hegemony tries to win the support of the dominated groups to accept their domination as something serving their interest. The kind of communication Miss UMaT 29 had been receiving through verbal and non-verbal channels were enough to discourage her endeavors for they had meaning and legitimacy within her society.

Peer pressure was one factor that almost every participant listed among the social factors that stood in the way of students in accessing higher education. According to Mr. UMaT 28:

> I think it is inadequate financial resources and poor qualifications as well. Peer group pressure is another factor. For instance, in the secondary school where their friends influence brilliant students, it can lead them to drop out of school. It leads to dropouts and therefore the person cannot continue his or her education. On the other side, I had two friends in secondary school and we studied together. We wanted to be in the university and we woke each other up during lights out to study in a secret cabin in a corner of the school. I think I can say that we put peer pressure on each other to "mine," as we used to call night studies. (UMaT 28, 2008)

In fact, only two of the interviewees did not mention peer pressure as a social factor that can influence students' access to higher education. This means 95.5% saw this as an influential factor. Of the 42 interviewees who spoke about this issue, 14 (33.3%) saw peer pressure as positive reinforcement those students who received it directly or indirectly from schoolmates and friends. The majority (66.7%) saw peer pressure in a more negative light. They presented different scenarios of the bad influences lazy and academically weak students had on academically brilliant students.

The minority view of 14 participants in this case thought that students who received extra tuition and verbal encouragements from schoolmates as they formed study groups on campuses were helped to access higher education. Two of the 14 students believed that many students are in the university just because of help they received from fellow schoolmates. As seen in Mr. UMaT 28's response, peer pressure can be positive or negative but one cannot tell which group a student may fall into until he or she is actually in the grips of that group.

Theme 7: Cultural Factors Influencing Students' Access to Higher Education

One theme that received almost 90% notice of respondents was the issue of family size in many rural areas of the country. Some interviewees were of the view that lack of birth control in many rural areas has often resulted in large families. Parents faced with financial difficulties cannot afford the high cost of university education for all their children. Very often, these families decide to send some children to school while the others help on the farm or sell at the markets.

Of particular significance was the experience of Mr. UDS 41. He was a child from a polygamous family in a rural area in the Upper East Region of Ghana. His father had married 11 women, but currently had four wives. He had 32 children--19 sons and 13 daughters. Mr. UDS 41 did not know some of his father's children but had seen their photographs. What he felt about cultural factors influencing students' access to higher education was very brief and straight to the point. He had no story other than his practical family life experience to share.

> I will attribute it to polygamy, whereby the men here marry many women, and have many responsibilities at home. Some may even have the money but will have to use it for other responsibilities rather than spending it on a child at school. (UDS 41, 2008)

He described his father as an average farmer who was in his early sixties and hard working. He was very handsome and had a Middle School Leaving Examination Certificate. He spoke English moderately and served for years as the letter writer in his village, a part-time job that exposed him to many women who sought his assistance. He made enough money from this part-time job and his farming that women were easily attracted to him. Unfortunately, for Mr. UDS 41, it is his mother and other siblings who

are helping to finance his education. He said his father had the money but had decided

not to spend on the children's education to avoid any sign of favoritism on his part for

any child. For this reason, the father's rule was to leave the education of the children to

the wishes of the wives. If a wife wanted education for her children, he would have no

problem but would not invest in that child.

Mr. UG 8, on the other hand, was from a smaller family than Mr. UDS 41. What

made his experiences interesting was that while he was sponsoring himself at the

university, he had other siblings to cater for. This was his experience:

> Apart from economic factors, I think other factors can be hindrances. For
> example, the number of siblings that one has in the family can be a problem in
> your being able to access higher education. I have three other siblings and one is
> directly looking up to me for support. If the other ones were to look up to me for
> support, I would not be able to channel my resources and still be able to reach
> here. So having a lot of siblings or dependants may create problems for your
> education. (UG 8, 2008)

In other words, what Mr. UDS 41 and Mr. UG 8 presented for consideration was that

family responsibilities would influence how financial resources are distributed. Such

socio-cultural issues, according to these participants, were common in many lower-

income socioeconomic families. The family resources must be distributed in a way so

that no one benefits more than the others do.

Cultural superstition and suspicion were presented by one participant as

something that could do wonders in influencing people to decide whether to access

higher education or not. Mr. UG 8 shared with me other cultural factors from the rural

area. He was very genuine and passionate about what he had experienced. He thought

about the kind of experiences urban dwellers were missing if they had never tasted rural

life. Beginning each response with a smile, he had this to narrate:

> Cultural factors may also play a part for in some cultures, they do not consider higher education to be that important. Some amount of schooling is okay but not to the university level. In some cultures that I know, if you attempt to pursue higher education, you may either die or go mad. I stayed in a community like that and it was not easy for the young ones going for higher education. They would rather leave the town for a long time and would come back after some period and people would realize that they have changed, and that change is education. Moreover, as I have indicated earlier, most of them do not make their intentions known to people because of such cultural obstacles. Social and cultural factors can play major roles in one's education but I think that in my particular situation it is more economic or financial difficulties. (UG 8, 2008)

It was easy to see how superstition and suspicion could influence some people

about education. Superstitious people could also be suspicious of other people who

might want to know what was going on in their lives. To prevent the society from

knowing what was going on often meant to leave that society for some time and come

back when they have achieved what they feared society might prevent them from

achieving.

Perhaps I would have been careful not to send any signal if I wanted to be

respectful to my interviewee and would not probably have asked why he left that rural

area after his high school education. One could, from a psychological perspective, read

between the lines of his concluding remarks here. Without being asked Mr. UG 8

pointed out that the factors influencing his departure from the area to access higher

education had been economic and had nothing to do with cultural fears. One may not

rule out some deeply buried psychological fear of unknown forces within his rural area

contributing to his relocation to the capital, Accra. Mr. UG 8 was only making sure that

he had not given himself away with his concluding remarks.

Mr. UDS 47, from the Upper West of the country, shared views of a belief system

similar to that of Mr. UG 8's area when he said;

> I believe that some socio-cultural beliefs, especially in the rural areas, influence
> students' access to higher education. Some believe that their children pursuing
> higher education will come back to contradict the norms of the society and think
> that the societal practices were not good. They see education as something
> teaching their children to go against certain cultural practices and existing norms
> in the society. I think some of these can lead to students not getting access to
> higher education. It is the people in the rural areas, and especially women, who
> are affected the most. (UDS 47, 2008)

When people see higher education as a peril or threat, they will be suspicious of its

products, and will not want their children to be involved. Religious and moral education

is taught in many public basic and secondary schools in Ghana. The Christian religion in

particular has often attacked cultural practices in the country, especially on the religious

servitude of women and children in some parts of the country. People in these areas fear,

education will expose their children to Christianity or Islam so many decide not to

educate their children in the first place. If higher education is seen to sharpen the critical

thinking of people to evaluate things objectively for themselves, according to Mr. UDS

47, some people will not want their children to criticize their cultural practices after

receiving higher education.

From the various responses, it was easy to see the concern interviewees had about

the traditional views of women in society and the need to change such views. This

concern received 97.7% of the responses; only one person said something on culture but

nothing about traditional views of women in society. The responses were so similar that

we will consider only two of them; from Miss UMaT 32 and Miss KNUST 38.

Miss UMaT 32 declared:

Well, for cultural aspects, I will say that our part of the world is a masculine
culture. Everything centers on the male as compared to the female. It is the fact
that we do not give as much attention to the female as we give to the male.
Therefore, the males get the chance of getting into tertiary education more than
the females. The traditional consideration is that when the males get to school,
they perform better than the females as they progress in education. The female
child becomes an asset to the family, and must be in the house to take care of the
family. If you have a brother and a sister, the usual consideration is if the two are
going to school, who will take care of the younger siblings? (UMaT 32, 2008)

She saw a masculine world that was not prepared to treat women with equal

attention, the same as men received. Men were given the opportunity to access higher

education while women were marginalized. In her view, a girl is assigned motherly

responsibility even when she is not yet a mother. She is denied education for the sake of

other siblings.

Some participants indicated that the situation has become worse for university

education is no longer free but cost sharing instead. The families have lack of funds to

strengthen excuses to marginalize the girls to give opportunity to their brothers. Some of

these excuses, as Miss UMaT 32 said, range from boys being academically brighter than

girls, to teenage pregnancy forcing girls to terminate their education.

Miss. KNUST 38 could not understand why certain things were first structured in

society and had remained in place ever since. She observed:

Traditionally, higher education is promoted, or recommended, for the males. It is
not much promoted for the females. They see it as something for the men and not
for women. The female is seen to be limited and should not worry herself so
much with education. It is assumed that a woman will marry and end up in the

kitchen and so should not worry herself much with tertiary education. That sort of attitude leaves the men to pursue higher education. I think it is rooted in the traditions or the culture. We are in a masculine or males' world and they say that the women's place is the kitchen and so why should a woman involve herself in education when in the end she would just be in the kitchen. That is the problem. (KNUST 38, 2008)

Miss KNUST 38 presents the traditional view of the patriarchal society which still lives in a state of denial that some girls are academically smarter than boys. It refuses to accept that the boys can be socialized to be in the kitchen. Neither Miss UMaT 32 nor Miss KNUST 38 thinks that the traditional views of women in society are right. They see it as a problem that the present generation must deal with and correct. We may talk about the general society but the source of this societal menace is the view that parents have for their children. While some parents are doing well to educate their girls, others are living in the old century attitude towards them.

Miss UDS 45 shares her experiences in a culturally controlled society. Life in her society is always given a cultural interpretation. The women are socialized to accept cultural hegemonic views about marriage of young girls. Through socialization, they have come to accept that denying them higher education is for their own good, and they will participate in a practice that displaces their dignity in society. For her,

Sometimes it is due to gender inequalities, especially for us the females. They normally say in our local setting that if a woman pursues higher education, she finds it difficult finding a husband, because most men fear women who have gone higher in education. They think the women will not comply with them, and they will share household responsibilities with the men. This cultural factor influences women and does not encourage them to access higher education. Some women have accepted this view as the norm. They discourage themselves, and their female children from pursuing higher education. All they need is to marry and be at home or the kitchen. (UDS 45, 2008)

The women have now become instruments in perpetuating social and cultural injustices to themselves. The irony is their failure to question the status quo that makes masculinity and patriarchy superior in the society. According to Miss UDS 45, the women in a society seem to be content with such arrangements. They will discourage themselves and their children to maintain the status quo. Her views do not suggest that the door to accessing higher education is completely closed to women in the society. It shows a great limitation on the conditions of access to higher education for women in that society. Such a society has a great advantage of using the cost-sharing system of funding education to deny girls access to higher education.

<center>Research Question Two</center>

How equitable is the cost sharing system for students in accessing higher education in Ghana?

This question sought responses from participants on how they felt equal opportunity was given to every student who completed the senior secondary school to access higher education in Ghana as far as cost-sharing was concerned. Their responses were categorized according to the following emerging themes presented in Figure 5 below. I shall follow the same path as I did with Research Question One to analyze and discuss them.

Figure 5 diagram:

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                    ┌──────────────┐
                    │      1       │
                    │ Students from│
                    │  rural and   │
                    │    urban     │
                    └──────────────┘
                           │
                    ┌──────────────┐
                    │    RQ 2      │
                    └──────────────┘
                    /            \
        ┌──────────────┐      ┌──────────────┐
        │ Direct impact│      │      2.      │
        │of cost sharing│     │   Gender     │
        │  on students │      │ opportunities│
        └──────────────┘      └──────────────┘
```
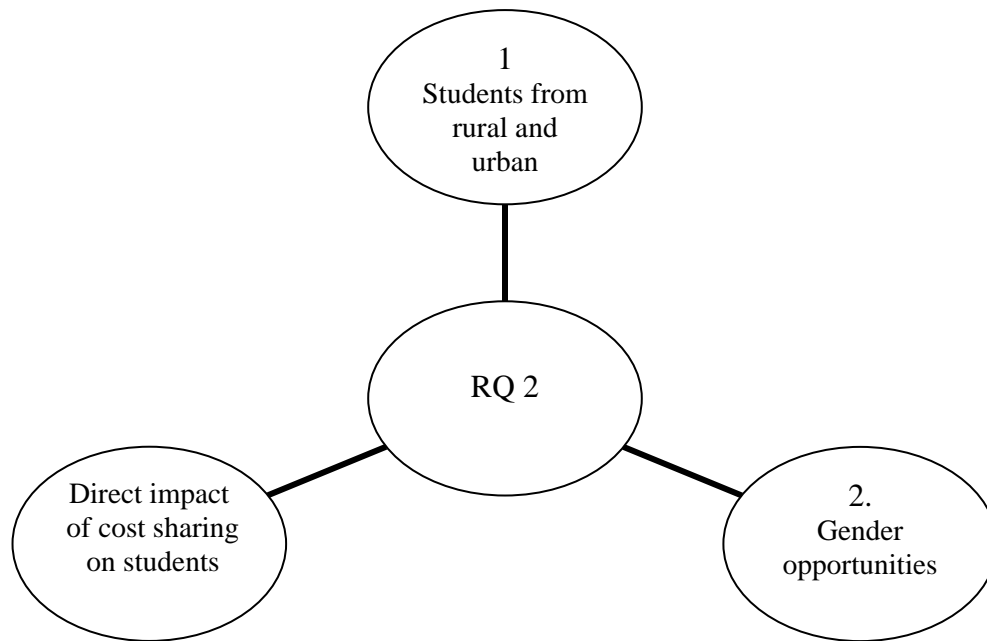
Figure 5: Themes from Research Question Two.

Theme 1: Opportunities for Students from Rural and Urban Centers to Access Higher

Education

　　　　Some participants felt that the cost-sharing system was fair to all and gave equal

opportunities to all students in accessing higher education. The general feeling was based

on fees of regular students and fee-paying students compared to fees at private

universities. Participants thought that cost sharing makes the admission process open and

accessible to all categories of students from the rural and urban areas. However, some

pointed out that though the system is fair and offers equal access, the issue of

affordability makes students from less-endowed areas, especially those from the rural

areas, more vulnerable than students from the urban areas. They based their responses on

the general economic activities in the rural areas and those in the urban areas.

Here are some views of participants relating to the above issues.

Miss UCC 18 was satisfied with the cost-sharing system as a policy that assisted parents

to educate their children.

> I think the system is fair because if the government had left the whole thing to
> our parents, it would have been very expensive. If you compare with the fee-
> paying students, you could see that there is a big gap. Our parents are
> complaining about what they are paying now and it would have been serious if we
> were to pay everything. If they had added the portion that the government is
> paying, it will have been difficult to pay. I think it is fair because we all pay the
> same amount. Those from the rural areas usually get other members of the family
> to help and I know some students from the rural areas that are on government
> scholarship, so it is fair. I think that once they have made it here, it means they
> are okay. Everybody is admitted not because you are from the rural areas or the
> urban areas but because of the results. I think the university will admit you once
> you qualify and that makes it fair for all. (UCC 18, 2008)

In her view, once students were paying an equal amount of fees as regular students, there

was nothing wrong. The system did not discriminate against any group of people and

admission was purely a question of qualification based on students' grades. This view

did not take into consideration students paying full-cost recovery of education as fee-

paying students. She believed that one's social location was not an important issue in

admission decisions.

Miss UEW 26 had a different view. She felt that having the grades was one thing

and being able to afford education was another issue for consideration. She argued:

> They all have equal opportunity to access higher education but in the rural areas,
> money is the problem. Intake from there is low because if the parents are not
> educated, they find it difficult to get jobs and make money for their children. In
> the urban areas, most parents are educated. They are able to find good jobs so
> have more money for their children's education. They would want their children

to be educated to the level where they have reached, or go further, so that fact, too, is there. (UEW 26, 2008)

One could argue that the issue of affordability does not affect the equity of the system as such. Everybody had equal opportunity to access education. The situation in the past where students had everything free would sustain this position. On the other hand, a second look at Miss UEW 26's argument in the light of cost sharing meant that people from low socioeconomic backgrounds would become vulnerable and would not access higher education in the same way as people from middle and high socioeconomic backgrounds would.

According to Lee (2002), "a working definition of access means a lower-income student should be financially able to attend a four-year public college and live on campus" (p. 25). If, according Miss UEW 26, a number of qualified applicants from rural areas could not access higher education because they could not afford the cost shared to them by the funding policy, then the system is not fair to such lower-income students. Lee gave the characteristics of lower-income families as headed by a single parent or with a large number of children with limited financial resources. This was evident from some of the participants who had either lost one parent through death or were from divorced homes and under the care of one parent. There were participants with both parents but only one parent was working and taking care of the family. The system had no way of accommodating all the nuances of human situations.

Miss KNUST 35 had this experience to share:

On paper, it looks fine. In terms of equal access, there are no plans like that. There is no plan to say that if you are from this place pay this and if you are from that place pay that. Students, no matter where they come from, pay the same

amount, except that we, the regular students, are paying the same amount but if you applied as a fee-paying student, you pay higher. That means you can afford it but apart from the difference there, when it comes to the regular student, we pay the same amount. There is no demarcation that if you are from a poor home pay this or if you are from a rich home pay that. (KNUST 35, 2008)

Her comments summed up the fact that the system cannot take care of people from different backgrounds. Some participants believed that if such accommodation were provided by the system, many people from the urban areas would present fictitious addresses claiming to reside in the rural areas. It would also tempt people in the middle and higher income groups claim lower-income status. The best way, as many participants concluded, was to leave the system as it is but make some provision for financial assistance in the form of loans easily accessible to such vulnerable people. Mr. KNUST 36 felt some people in both the rural and urban areas would still not be able to access higher education "even if you bring the fees as low as anything, they cannot afford to come unless it is free."

Not one university had statistics to show the home locations of students and it was difficult to tell how many students were admitted from either rural or urban areas. It was also difficult to tell the number admitted from the rural or urban areas that eventually enrolled in the universities. Some participants were of a different opinion. They did not see the cost-sharing system as equitable and fair to students and thought it could not be as long as financial resources for rural and urban dwellers were concerned. They argued that the cost-sharing system was likely to breed a class system making education available only to the rich. One such proponent was Mr. UG 11 (SRC). He criticized the system as being insensitive to the majority of lower-income people who dwell in the rural

areas. He also questioned the economic basis for some of the increases in fees year after

year, making education expensive and beyond the reach of the poor.

> As much as I think, the equity of the whole thing lies in the stakeholders. The government will say that I am going to pay this and the university authorities will say that, but sometimes they do not stand in for the students. I know particularly this year there have been several petitions by the students asking for the fees to be reduced and things like that, but nothing has been done as of now. That much shows that it is a system tilted much against the students. We sometimes find it difficult to come by the cost of education. This is a matter of individual opinion and I think it is all right, because it is not that difficult for the high-or middle-income parents to pay such amounts for their children's education.
>
> However, to others who are coming from poor homes where some students will have to sponsor themselves, this is very difficult. This has the tendency of making education for the rich. Here in Ghana, especially in the rural areas, much of the daily income is from the farm and most people live from hand to mouth. How much do they get from selling such crops? Sometimes they do not get that much to save for their upkeep and then set some aside for the education of their children. When you are coming from such a place, you do not have much to spend on campus on such things as books, photocopies and the like. Therefore, it is a problem for them.
>
> However, for others I understand this is easy. Yes and I maintain that those people could be helped in some ways by asking them not to pay anything at all for their education. That is possible through government scholarships. I know there are a number of taxes that are collected that could be channeled for such purpose. There is the Value Added Tax (VAT), but other taxes could be taken from people with higher income who can spend on very expensive items for this purpose. We have very expensive electrical appliances, which only the rich can afford. We need to help such poor students to make it in life and I believe that students who cannot pay anything are not many and so the government can absorb such students on scholarships. (UG 11, 2008)

Mr. UG 11 was not particularly against cost sharing but felt that it was developing at a

rate that makes lower-income people more vulnerable and increasingly denied them

access to higher education. He was advocating a social system that would redistribute

financial resources by taking from the rich to help the poor. He, therefore, was with the

fee-paying system for some students but decried the fact that those with low grades who

opt for it only displace poor students who have the grades but can not afford the cost.

In our interviews the executive secretary of the NCTE and the KNUST vice

president of finance both stated that fee-paying students were given 10% of the total

vacancies for admission. However, they said if other students are not able to accept the

admissions offered them, the vacancies can be given to people who are ready and

prepared to pay the full-cost recovery of education. They were the two officials who

helped the government to formulate the cost -haring policy for funding education in

Ghana and their word would carry some value to confirm the view of Mr. UG 11. On the

other hand, care must be taken not to think that every fee-paying student was given the

chance because a regular student did not enroll. As a policy, even if all applicants offered

regular students' admission enrolled there would still be 10% fee-paying students

enrolling.

> Well, I think the fee-paying is good in some ways where students are made to pay
> the full cost of their education and here the people who can afford are the very
> rich people. The equity issue here is taking from people who have much to give
> to people who do not have and therefore taking from the rich to subsidize for
> those who cannot pay for the full cost. On the other hand, it gives such people
> more opportunity over some students who should have been admitted as regular
> students. For example, some fee-paying students come in with very low grades
> and they are given the places of students who have higher grades, but cannot
> afford to pay the full cost of the fees. In effect, they are admitted and the regular
> students who have better grades are not admitted. (UG 11, 2008)

Mr. UCC 14 (SRC) supported cost-sharing system as a funding policy, but was seriously

against the amounts charged to students and demanding full payment from students,

especially the first-and final-year groups. He could not see how lower-income students

could afford to pay and believed that the system had become a ploy to dislodge the poor

and replace them with the rich and affluent in the society. He spoke with anger. He said,

> It cut across everyone, but those from the rural areas have more disadvantages than those from the urban areas. Those from the urban areas are complaining of the high fees and you can imagine what the situation will be for those in the rural areas with less economic resources. They are more affected by the cost-sharing system because the fees are the same for everyone irrespective of where you are coming from.

> As I said, the system has not been fair to students. At the beginning of this semester, for example, students were expected to pay the full year's fees before entering the university. They had to come to the SRC for us to go and negotiate or lobby before they were asked to pay more than half of their fees to be in school to start while they wait for the next semester to pay the full amount.

> The university was expecting students to pay the full academic year fees, which was difficult for students. Some students had with them less than a semester's fees to pay, and were hoping to make the full semester's fees by the end of the semester. The university was demanding the full year's payment. That is what I have been saying that the standard of living here with poor salaries of parents, students cannot afford to pay outright the full year's fees. There is not much money in the economy and the system is hard for everyone. Parents have difficulty in raising money to pay their wards' fees. Looking at the work they do, and the amount of salary they receive at the end of the month, some parents' monthly salaries cannot pay for the fees. They have to accumulate money over the months to raise enough for a semester's fees. Asking them to pay for the year was asking for the impossible. They have other expenditures at home and even for the students at school. They have other siblings they need to take care of, and looking at the economy, parents are suffering to educate their children

> We have the fee-paying system here. I am sure you are aware of that. The fee-paying students bear the full cost of education and it depends on the aggregate one obtains at the West Africa Secondary School Certificate Examination (WASSCE). The government has a cut-off point system or aggregate. If the university is willing to admit a student above the cut-off point, the government will not be ready to assist that student and so he or she will have to bear the full cost of education without any government subsidy or assistance. These amounts are quite high and only the rich in society can afford to pay to allow their wards to come to the university in addition to other user fees.

> It will be quite difficult for poor people, because if you have to pay $2500 or GH¢2500 (new Ghana cedis), which are ¢25 million (old Ghana cedis) for the

academic year compared to a regular student who is paying six million old Ghana cedis you can see the difference. For the four years, you are talking of almost ¢100 million cedis or $10, 000 that poor people cannot raise in 10 years. Even with the six million, you are talking of more than ¢24 million at the end of the four-year period for the average person. Looking at ¢24 million and ¢100 million you can see the vast difference for just the school. There are other necessities that the person will need in the course of years at school. Textbooks and other things have not been factored into this amount. These other amounts will add up to the ¢100 million or ¢24 million and it is not easy paying any of these monies for the average person.

Some come to the university and they have to withdraw because they cannot make the payments. The university had problems with people asking for fee-paying, and is now very careful. They will want to know and be sure of the means or sources from which you are going to raise these monies before you are admitted because some people who were admitted failed to pay. Some of them had to defer their course because they could not pay the fees. Others have opted out of the university. What irritates me most is that because of these fee-paying students, some other poor but qualified students did not get admission. (UCC 14, 2008)

From the various campuses, I got the feeling that students generally wanted the cost-sharing system to remain. They indicated that there was no way that the government was going to reverse to the old order of making university education free. What they cried for was a reduction of the share of fees they were paying. In one sense, they were happy that what the fee-paying students were paying was helping the universities to run and benefited the regular students as well. They were, however, dissatisfied with the mode of payment, especially the requirement of a one-time full payment. They were equally displeased by the fact that some fee-paying students took the spots of more deserving students. About 80% of the participants thought that the students from rural areas and lower income groups were affected by the system of cost sharing more than those from urban areas or the middle-and high-income groups. They were very much

aware of the fact that the urban areas contain lower-income people and that not all people in the rural areas were poor.

As part of the effort to mitigate the impact of cost sharing on less endowed students, some participants intimated that there were differential cut-off points that favored students from rural areas. Thirty-nine participants mentioned this but I found no documentary evidence that supported the claim. The available documented data supported a grades differential for males and females but not for rural urban or endowed less-endowed schools. In an informal conversation with the acting vice-chancellor (acting president) of the University of Development Studies, I sought clarification from him. He indicated that there were no official documents on this since it was not an official government position to do so. The official position of the government is on gender to ensure equity in the admission process. However, it was at the discretion of each university and each academic department to decide on what aggregate to admit students and from where they expect such students to come.

The cut-off system will be discussed later under gender, but for now, the information indicated that some universities and academic departments tried to promote equity in accessing higher education by admitting students from rural and less-endowed schools at different aggregates than students' grades even though there was no official policy on that. Two participants shed more light on the system, which made sense to me. In his view, Mr. UCC 15 indicated that:

> Comparing accessibility of rural and urban areas, you need to look at it from different perspectives. If you look at it in terms of access to information, the urban dwellers have easy access to information, through radio, papers, and libraries from which they can maneuver to know what is happening. The rural

people do not have easy access to such things and may not even be aware that the results or selections have been posted on notice boards. Actually, the fee is okay. The system is now growing. They are now starting from the challenges that we were facing. They are saying that they are giving them a category so that if the cut-off point for students from academically endowed school is, say, 7, then those from rural and less-endowed academic school students will be, let's say 9. That is a step further. When that is implemented, then accessibility of those from the rural areas will be increasing. (UCC 15, 2008)

Miss UDS 46 gave similar reasons why the new system was more convenient than the old system. She maintained that the old system did not take into consideration the background from which individual students came.

There is a new system, which is good. Gone were the days when admissions were strictly based on how good your results were. That system favored those in the cities, because schools in the rural areas did not have books and resources as those in the urban areas had to improve their grades. Now, there is a new system in place to consider students from schools in the rural areas. We call it the less-endowed system where they consider your results when you are from a school in the rural area. They do not go strictly with the results system but consider your school as well. I think they permit a particular number, about six or so, for each course. (UDS 46, 2008)

From the above comments of these participants, which were confirmed by the UDS acting vice chancellor, universities, and departments were making sure of equity distribution of vacancies for students from rural and less-endowed schools, some of whom came from lower-income families. Laudable as these reasons sounded, there must be checks and balances to make sure that faculty and staff members did not abuse the system to get their favorites admitted.

Theme 2: Gender Opportunities for Accessing Higher Education

According to Manuh, Gariba & Budu (2008), government in the 1980s through the NCTE asked universities to make sure that female students constituted at least a third of their admissions. Universities were charged to come out with clear strategic plans for

carrying out this policy objective of the government. The University of Cape Coast was

lauded for its strategic plan and efforts in ensuring increases in female admissions. The

Government of Ghana Educational Strategic Plan (2002) provided a projection of from

30% in 2002 to 50% by 2015. This national policy made use of differential cut-off points

for males and females official and acceptable but not in the case of rural and urban

students.

Participants were all in favor of this policy and recognized its impact on the

admission of female students. The cut-off system for some courses made sure females

were given special consideration. Though they had no further basis to support their

claims, 11 participants felt that in cases where few vacancies were left, consideration was

given to females who had the same aggregate as male applicants.

Participants did not see any significant difference in terms of cost sharing on the

admission process for males and females were paying the same fees. The cost-sharing

system had no effect on gender as far as financial resources were concluded and did not

have any gender boundaries. Mr. UG 8, however, had several reasons to think that

people would be more willing to assist female students meet the cost system than would

assist male students.

> Regarding cost sharing, I will say that it has been knocking everybody in the same way because if one has to buy a book, the price is the same for both males and females. On the other hand, when it comes to the chances of someone getting support, it is easier for the females to get the support than it is for the males. In my mind I think for a female to be able to reach this level in our culture means that the female is really determined to succeed, and a lot of people will want to help a determined female because that will be the only way she can get through life. They will think that if a male student does not come to the university he can still hustle around. For example, I can organize in the village for about five to six acres of land to be cleared for farming; to plant so that I use the proceeds to

support myself but a girl may not be able to do that. Therefore, they think that it is better to help the girl than to help the boy. (UG 8, 2008)

The major consideration in his statement was for society to recognize the struggles that females go through within a masculine and repressive culture and to reward them for the determination to succeed. His assumption was not based on data but he sounded genuine with his practical life example of what a male can do and what a female may not do within his society. This lived experience informed him as the basis for his argument. Mr.UG 8's view may be seen as a change of attitude among some men who are empathetic to the struggles women go through. According to Thomas (1990), "Higher education does not actively discriminate against women; rather, through an acceptance of particular values and beliefs, it makes it difficult for women to succeed" (p.179). Thomas maintained that society is not straightforward and we may see Mr. UG 8's position as one of the many in society who have different opinions about women in education.

On the other hand, Mr. UG 9 also had cultural reasons to justify the low enrollment of females in the universities, nor was he the only participant with such a view. Twenty-six participants including nine female students shared this view. The 26 participants, 59.1% of the total participants, did not necessarily support what was happening in society. They reechoed what existed within the culture. Mr. UG 9 said:

> I think both have equal opportunity to access higher education. The system of cost sharing is fair to all except that some societies prefer to support male students' education than female students' education for various cultural reasons. They are afraid the girls may not complete their education. They may get pregnant and waste the resources invested in them. Others may support the females because they think that is the way to prevent them from depending on men and getting pregnant. They assume that the boys can work and continue their education anytime later in life while it is difficult for the females to do that once they start family life. (UG 9, 2008)

There seemed to be some point of intersection between the response in Theme

Seven under Research Question One and this theme under Research Question Two.

While the difference may look very thin, here we have people who think that through

society has been structured to look at women as not suitable for higher education; there

are others who think this perception should be changed. Beyond the group that thinks

negatively about women, there are others in the society who according to Mr. UG 9,

would rather help female students as a way to prevent dependence on men that may lead

to teenage pregnancy. So the society was divided when it came to female education, but

much depended on the parents and not the society as a whole. This second view of Mr.

UG 9 supported Mr. UG 8's proposition that society assumes that male students could

still work and continue their education at any point in time while family women found it

difficult to continue their education.

 Miss UCC 16 (SRC) felt that more girls fall within the cut-off point for selection

and that if there were any consideration of using the cut-off system to help female

students, that action was justifiable. She was upset when people assumed that all female

students were in the universities courtesy of the cut-off system. She argued why there

were more males than females in the universities. Her case was this:

> I think it is not very fair to think that all the girls came through the cut-off system
> as some have been saying. The cut-off system absorbed only those who by all
> standards had qualified for university admission but would not get in because of
> the competition for the few vacant places. We were all admitted on the entry
> qualifications. If more male students have the entry requirements than the female
> students, it is natural that their number will be more than the females in the
> university. I think more female students drop out of school than the males. If we
> talk about teenage or early pregnancy, it affects the girls who cannot continue
> their school while the boys involved will continue their education. The same boy

who impregnated the girl would not be carrying the pregnancy and he would continue to go to school.

 The most important issue facing the nation is making education affordable to all and not the cut-off system for female students. Education is slipping out of the hands of the poor in the society. Cost sharing is not making anything better for these poor people in the society. Education is becoming the property of the rich people and those who can afford to pay the cost.

There are students who have made good grades but whose parents cannot afford the current cost of education in the country. Such people do not have anybody to finance their education and are at home. I think female students and those from the rural areas are affected the most. This is because male students are able to endure hardships and pressure. They can persevere through struggles more than female students. When you talk about accommodation, for example, a man will not mind laying a piece of cloth on the floor and sleeping, but it will be difficult for a female student to be sleeping on the floor for a whole semester.
Men are okay with a few clothes but for a woman, you are looking at a number of things. Think of the monthly biological cycle and you have to look for sanitary pads for regular changing, panties, soaps and many more. Men do not think about all these and so, there are a number of factors, which affect female students' ability to access higher education than the male students.

Those from the rural areas do not have enough financial resources to support their education and looking at the distance to the universities in the cities, they cannot afford the fees and the accommodation. If they decide to come to school from the village, they are confronted with daily transportation to and from school.
People should stop thinking that cost sharing favors female students. This is different from the admission process. It had rather worked against female admissions and reduced the numbers as society come face-to-face with financial constraints. Cut-off point becomes meaningless if cost sharing prevents you from accessing higher education. Cut-off or no cut-off, female students are still in the minority on our university campuses. We are still marginalized by society and that is not fair. We are equally brilliant and society should treat us fairly. (UCC 16, SRC)

Miss UCC 16 (SRC) cataloged multiple factors that were against female education, pushing them to the periphery rather than enhancing their movement to the core. Data available at the universities and the NCTE secretariat (2006/2007 Statistical Digest) show low female student enrollment figures as compared to male students.

Available statistics indicated that freshmen enrollment for the 2006/2007 academic year

show that, five years after launching the Educational Strategic Plan for the nation, female

enrollment for all six universities stood at 34.31 %. Female first-year enrollment figures

for 2006/2007 at the University of Ghana was 41.43%; University of Cape Coast,

37.54%; University of Education, Winneba 30.49%; University of Mines and

Technology, 14.17%; Kwame Nkrumah University of Science and Technology, 30.56%;

and University of Development Studies, 25.76% of total student populations. Miss UCC

16 SRC indicated that cost sharing makes things worse for the female student but not

because it is against women. Rather, it gives opportunity for society to further

marginalize them. According to Thomas (1990),

> Higher education does not reproduce gender inequalities by actively
> discriminating against women. What it does is to make use of culturally available
> ideas of masculinity and femininity in such a way that women are marginalized
> and, to some extent alienated. This is not to say that women cannot succeed in
> higher education; of course, they can, and do, though at a price. (p. 181)

It is important to see the cut-off as a policy directive that government had put in place to

correct some of the wrongs society might have done against women's education in

general and particularly higher education.

Statistics for individual universities further indicated far lower enrollment figures

in individual disciplines or courses that were related to science, mathematics, or

engineering. This accounted for the low female enrollment at UMAT, which is a purely

engineering university. For Geomatic Engineering, five out of 36 were female.

Geological Engineering had eight out of 38; Mining Engineering had five out of 36;

Mineral Engineering three out of 36, Mechanical Engineering two out of 40; Electrical

Engineering, four out of 35; and Mathematics seven out of 19. The trend was the same for all the universities.

The cut-off system was a deliberate or strategic effort to bring in more female students who would otherwise not survive the competition for admission. It was not to push unqualified students as some participants claimed but to bring gender equity into the admission process. This, according to Thomas (1990), is important to prevent a situation where higher education would be seen as a stage for "more of the same" (p.181). As Miss UCC 16 (SRC) pointed out, they had met the qualifying grades for admission in the first place. The secondary issue would be to deal with large numbers of applicants, and the universities were charged by a national policy to make sure they met stated objectives. From the statistics available, the country is far from meeting the 2015 ESP set target of 50%-50% gender enrollment.

Figures for first-year female enrollment at UG for 2007/2008 were 37.74%, KNUST was 28.32%, and UCC was 32.27%. Figures were not available for the remaining three universities. KNUST could not meet the one-third proportion for female students much as it did not in 2006/2007. It failed to match the 2006/2007 ratio and instead had a drop in the female enrollment ratio in 2007/2008.

Theme 3: Direct Impact of Cost Sharing on Students

Participants gave personal experiences and how they were affected by the cost-sharing system of funding tertiary education. While 36 participants felt they could not have been in the university without the cost sharing system, seven called for reforms in the system. The minority view of these seven participants wanted to see more provisions

made for students from the rural or less-endowed areas and schools. They also called for

reduction in fees. They wanted increases in fees to correspond with the rate of inflation

in the country. One participant wondered about the economic justification of increasing

Residential Facilities User Fees and Academic Facilities User Fees almost 100% when

the national inflation rate was below 18%.

Documented income records available indicated that fees were not just increased;

the list of items for which to charge students kept increasing year after year. A glance at

the accounting sheets from the University of Ghana was enough to speak for the other

universities. The figures were for total revenue the university received from students for

various fees. Figures were not available to indicate how much each student paid for what

item. These figures represented monies that were paid directly to the central accounts of

the university. Money paid to the various halls as hall dues, junior common room (JCR)

dues and academic departments were not reflected in these accounting sheets. Such

increases clouded students' attention and they felt that even though the government was

paying so much in the cost-sharing model of funding higher education, the students were

overcharged for what they paid, considering the economic conditions in the country.

The accounting records Table 10 and Table 11 showed how the university

increased the six items for which students paid fees in 2001-2004 to 17 items in 2005 and

beyond. Students felt the pinch of these increases as the SRC participants indicated.

Various attempts made by the SRCs did not receive expected responses from university

administrators. The SRCs were often given hearings but listening and acting according to

them did not complement each other in some cases.

Research Question Three

What support systems are available to students in accessing higher education?
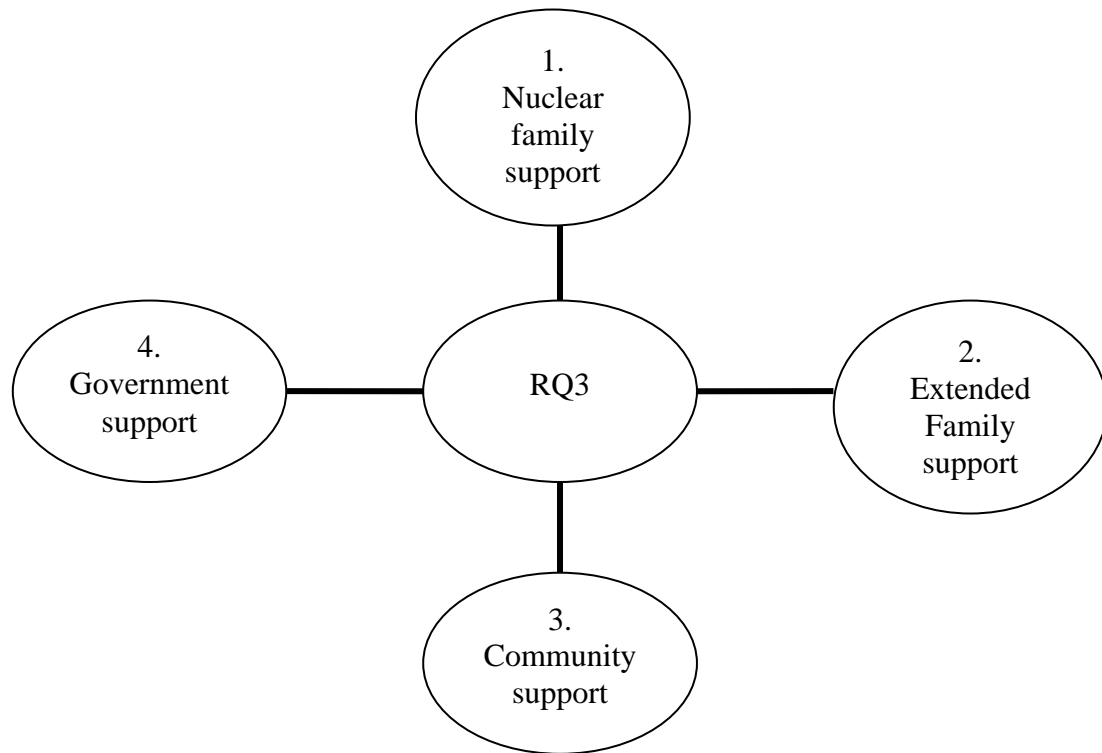
Figure 6: Themes from Research Question Three.

Participants responded to this question and showed sources from which they had been getting financial aid and material support to finance and sustain them in higher education. Four themes emerged from their responses as shown in Figure 6.

Heller (2002) is of the view that while tuition has increased faster than inflation rate and income growth in the United States since the 1960s, state support for higher education through appropriation and state aid had decreased. At the same time there had been increases in enrollment within public institutions without corresponding increases in

federal and state funding. This had created a shift in financing public higher education placing greater burden on the students.

The cost sharing system in Ghana seeks to shift some of the burden of higher education cost to students and their parents. This research question sought to find out what provisions were available from which students could use social networks to mobilize social capital in accessing higher education. The following themes emerged from the responses of participants. These were nuclear family support, extended family support, community support, and government support.

Theme One: Nuclear Family Support Systems

Financial costs of education were major considerations of participants' ability to access higher education and remain until completion. Writing on educational opportunity in America, Fitzgerald and Delaney (2002) recognized some unmet needs which were crucial for families in deciding the type of postsecondary education their children could attend. These were "residual expenses of postsecondary education not covered by the family's contribution or student aid" (p. 7).

The importance of financial resources would determine students' ability to enroll in colleges and the research question sought from participants the sources of funds they were getting to support their education. Fitzgerald and Delaney (2002) indicated the resulting consequences that lower-income students exhibited when support systems were not available to them. They said: "Policymakers had no doubt that lower-income families, when faced with excessive unmet needs, were exhibiting a stream of counterproductive educational choices, despite the high rate of return to postsecondary

education" (p.7). Students in Ghana equally had needs that had to be met before they could access higher education. Participants complained that increases in fees were higher than the rate of inflation and the amount of student loans did not correspond to current cost of education in the country.

One participant, Mr. UG 8, was self-supporting his education with no external assistance, which he indicated was affecting his academic performance. Individuals outside the nuclear and extended family relation supported four participants, but the remaining 43, which constituted 89% of the student participants, indicated that their parents supported them. As many as 15 students constituting 34.1% of total student participants were supported by single parents. Coleman (1990) pointed out that the presence of both parents in the household constituted social capital for the child's education. It was clear that Mr. UG 8 had a serious lack of social capital for his education and found life very difficult on campus.

Blau (1994) mentioned that "people's distribution in various dimensions and the degree to which these social dimensions are related" (p. 1), determine the macro structures and their willingness to support each other. Undergraduate students in Ghana mostly come from high school with no work experience and no capital reserves to finance their education. Unlike students in many developed countries such as the United States, who can depend on student loans throughout their four-year education, students in Ghana, according to the participants depended more on the resources of their parents. Social capital within the nuclear family was therefore important to their educational development. Without social capital mobilization from some philanthropy, four of the

participants, whose parents were not in position to sponsor them, could not have accessed higher education.

Mr. UG 8 did menial jobs in towns surrounding the university to sponsor himself, and was once late for an internal assessment examination because of work issues. Unlike the United States, where there are on-campus jobs and work-study programs for students, such jobs are non-existent in the universities. Breneman and Meriotis (2002) pointed out that a large number of students had to work while enrolled in colleges in order to make ends meet and be able to pay for the rising cost of education. Mr. UG 8 complained that his work was affecting his academic performance but Breneman and Meriotis were of contrary view. They felt that working while in school should not necessarily have a negative impact on one's degree completion. They indicated that "Evidence indicated that a work-study job could have a positive effect, whereas the results are mixed for non-work-study jobs". (p. 129)

It could be that Mr. UG 8 was overworking himself to find money because he lacked external social capital for his education. As indicated by Breneman and Meriotis (2002) his work-study job should have rather helped in reaping positive benefits for his academic work. Breneman and Meriotis cautioned that for work-study to be positive and beneficial to the students, hours worked should be 20 or less. Mr. UG 8 did not indicate how many hours he was working a week. Taking transport out of campus to work could also consume some of his study time which could have been saved if there were work-study on campus that demanded walking to work from the halls of residence.

Theme Two: Extended Family Support System

The Ghanaian society is built around kinship systems and this is central to understanding relations within the traditional societies. Nukunya (2003) refers to kinship as "social relationships derived from consanguinity, marriage, and adoption" (p. 17). People in these relationships are assigned statuses and roles and extended family members have roles to play in the education of other family members beyond their own nuclear families. The extended family is made up of several nuclear families and members have very strong bonding in many societies within the country.

From the research, it became apparent that not many participants gave this traditional institution the same value and consideration in terms of using social networks within it to mobilize social capital for their education. It became clear that some participants felt that its influence from the past was no longer relevant to the present generation. According to Field (2003), people are healthier, happier, and wealthier when they support each other within a group. This meant that people who did not find such support lacked many things in the society. The use of social networks, according to the participants depended on a number of factors. Mr. UCC 14 (SRC) noted that:

> Previously I would say, that these systems were working perfectly but not in the present situation where everybody is complaining of economic hardships. You go to an uncle for help and he tells you he also has kids to take care of. He is also paying the same fees that you are paying. You turn to relatives outside the country and they are complaining. People used these social networks all right but many came back with zero assistance or answers because they were facing the same problems, even those outside the country. It was not all of them anyway, but some of them. However, looking at the number, very few are able to help others these days and it is not encouraging. You call those outside the country and they do not pick the phone because they think that calls coming are about nothing but money. They are not finding things easy out there and people within the country will have to find their own means to raise funds and pay their fees.

Previously it was not that difficult. People would call and the monies came but not these days. In the past cousins, aunties, and uncles all came in to help but now the situation has changed because they are facing the same economic hardships. The support system from them is not much felt even though some have been doing their best. It is not enough to support us. (UCC 14, 2008)

The extended family support is weakened by economic hardships according to Mr. UCC 14 and not a willful failure to perform traditional kinship roles. From his response, there is first an indication that people would be more willing to contribute to social capital mobilization during favorable economic conditions than they would be during severe economic conditions. Second, when people have nuclear family responsibilities to fulfill, their response to extended family members would be lessened or non-existent.

Mr. UCC 15 agreed with Mr. UCC 14, pointing out the changing trends in using social networks in social capital mobilization to fund education. He said:

The social networks are there but their ability to help you fund your education to the tertiary level is the problem. Everybody is trying to go to school to improve themselves and make money in future and people are saving for the education of their children. Therefore, even if they have the money, they will tell you that they have to save for their children. The trend is changing where people will say, "Okay, we are extended family and we need to social network and help". They are trying to withdraw from the extended family social network of the past to limit their resources to the few in their nuclear family. As far as I am concerned, the networks are there but people are not helping. Occasionally you get some people outside to help but they are still struggling and do not seem to help that much. (UCC 15, 2008)

Mr. UCC 15 was convinced that it was not the problem of people faced with economic hardship, but prioritizing the use of their resources on a different path than they did in the past. They were shifting from external family relationships to focus on nuclear

family relationships. This shift, however, is likely to disadvantage some people more than others in the search for social capital for educational purposes.

Two participants, however, indicated how much help they were receiving from extended family relations through social networking. Miss UG 10 and Mr. UCC 19 in brief statements felt that without help from extended family members, their parents could not be their only sponsors. They depended on some members of the extended family to which they were appreciative. According to Miss UG 10,

> To network with the extended family members to raise funds I sometimes visit them or call them on the phone. Most family members, especially the females, did not get the opportunity that I have now and are willing to help me go through. They would be happy to see me succeed. (UG 10, 2008)

As she pointed out, because some female members were not given the opportunity to access higher education, they are putting their capital as investment in her education. She used direct face-to-face interaction and the electronic media to network with family members to mobilize social capital for her education. Mr. UCC 19 described what it takes to mobilize social capital through local cooperative banking called 'Susu', which literally translated, means "to measure." He stated:

> We are a family and we support each other. My parents had this 'Susu' thing with other family members and used theirs to pay my fees. It helps them to raise bulk money when it is most needed. Because it is the extended family, I sometimes called my uncles and aunts when I needed money and because they knew I am a student they all helped with the little they could afford and they have been helping a lot. (UCC 19, 2008)

'Susu' is a traditional system of contributing money by individuals or group members in Ghana. What is contributed in a month is given to one member and the next month is given to another. This is repeated in rotation among members until everyone

has had his or her share. It is well-established system many market women have used over years in mobilize social capital to finance small-scale business.

I found out while in the field for this research those commercial banks in the country have tapped into it to assist market women. They advance commercial capital to these women as loans, and send bank employees into the markets to collect daily contributions from the women to repay the loans. To help each other, Mr. UCC 19's extended family members adopted this system to raise social capital. This system removes the interest charged by commercial banking houses and provided money for Mr. UCC 19's education when it was needed. Beyond that, he used social networking to reach the aunts and uncles for assistance. Such were the experiences of these two students that indicated the importance of social networks in mobilizing social capital within the extended family to finance their higher education.

Theme Three: Community Support Systems

Amit (2002) studied the concept of community and realized that scholars have used the concept of community as a means of investigating the tension between historical social transformations and social cohesion and between modernity and social solidarity. Community in this sense involved people coming together to interact in such ways as would make members feel welcomed and the need to belong. His analysis suggests that community is built on social transformations that bring people together as one body. This would bring the group some economic value as they interacted with each other.

Response from participants indicated that churches, district assemblies, metropolitan assemblies, and traditional authorities like the Otumfuo Educational Fund,

and individual members within the community such as members of parliament (MPs), or

the legislature in some isolated cases, offered financial support to finance students in

higher education. Participants agreed that such support systems were not common to all

students and depended much on the effective social networking of the student to such

avenues for assistance. More than 70% of the participants had never received any

financial assistance from the above-listed community bodies. There were comments

from participants like Miss UMaT 28 (SRC) who had ruled out possible contact or social

networking with such bodies for assistance and was very critical of institutions like the

extended family system. She stated:

> I do not receive support from the community, neither have I made such a request. I do not think that there is any such system for people who lose their father or mother or any person sponsoring their education where the community will step in to help. There is no such facility. I do not even think that the extended family members care that much to support me, let alone the community, and there is no need for me to contact them for something like that. It is just resources from my nuclear family, especially my older siblings. I do not think that even if I should request for help, they would respond to such request. I have not yet explored any social networks from friends or cousins, either. I think I will get the support I need from my nuclear family. (UMaT 28, 2008)

She did not have trust and confidence in social networking within the community

and had concluded that it was unnecessary to make such an approach. To her, such

bodies were non-existent as long as they were not responsive to the needs of community

members. Drawing from Amit's (2002) analysis of community, not only was there lack

of social interaction, but she felt that the society or community out there did not care that

much for its members. According to Delanty (2003), "The persistence of community

consists in its ability to communicate ways of belonging, especially in the context of an

increasingly insecure world" (p.187). It is not enough to exist in name as an institutional

structure but must communicate what it stands for and what members belonging to it

have as their responsibilities and benefits. The community does not seem to have

communicated to Miss UMaT 30 (SRC) a sense of belonging. She did not feel secured

enough to request help from such groups within the society.

Mr. UMaT 31, on the other hand felt frustration from the slow responsiveness

and poor communication from such bodies. He, unlike Miss UMaT 30 (SRC), made use

of social networking with his district assembly, applied for assistance, and shared his

experience as follows:

> With the community, sometimes, it is very difficult. I have heard of the District
> Assembly Common Fund Scholarship. I tried it, went for some interviews, and
> passed. They promised us of some funds but until now, I have not seen any
> money or heard a word about it. It is frustrating after going through all that
> process to be kept in darkness. I have not received money from them, but I pray
> and hope they would do it later even if that is something small or a fraction of
> what I might need for a semester. I reminded them but they said they were having
> some financial challenges at the district and that they are doing what they can to
> rectify the situation. I have since not heard anything from them. (UMaT 31,
> 2008)

Delanty (2003) stated that the communicative nature of the community is very

important in human relationships. If the community or supporting bodies within the

community were not communicating the right message to the members, it would be

difficult for them to build trust and a sense of belonging.

According to Field (2003), trust and trustworthiness are important elements in

social and economic transactions. Field maintained that the absence of such ingredients

could sometimes make social networks for mobilizing social capital "prove extremely

costly, bureaucratic, and time-consuming. This is highly relevant to the concept of social

capital, which emphasizes the way in which networks give access to resources" (p. 63).

Mr. UMaT 31 found the system too bureaucratic and time-consuming, giving rise to

frustration and mistrust of community support systems.

Mr. UMaT 32 had multiple experiences of success and failure, using social

networks in mobilizing social capital for his education. He told his story:

> I am on scholarship from the Methodist Church, Ghana. They are funding my
> education. I am also on Students' Loan scheme for my mother does not work and
> my father recently lost his job after working for four months without pay. He is
> looking for work but does not have any yet. I went for an interview within the
> community but that did not work out. The Shama-Ahanta Metropolitan Assembly
> Scholarship Fund organized it. We were so many students and had to go through
> a lot of quizzes and tests, and 12 of us qualified but they wanted only two and I
> was not chosen. The idea was good but the main target people were not selected.
> The two boys who eventually got the scholarships were from extremely rich
> families. In effect, these scholarships do not get to the people who really needed
> assistance to access higher education. The criteria should be intelligence, but
> poor or needy students and not just to the extremely rich students. They had the
> money, I know one or two such students on campus who are rich, and still have
> scholarships intended for intelligent but needy students. The people who are
> supposed to get the help do not get it. The scholarship from the Methodists was
> thrown open to the whole church to apply but they followed up in finding out the
> work of your parents and those who really needed assistance. People were given
> the opportunity irrespective of their academic abilities once they qualified for
> higher education and proved to be needy students. (UMaT 32, 2008)

Mr. UMaT 32 explored possible avenues of social networks and succeeded in

raising social capital for his education. He, however, expressed his mistrust of the way

beneficiaries of the Metropolitan Scholarship Fund were selected. He had reasons to be

dissatisfied with the judgment of the award committee, but he had no facts to prove the

criteria for the final decision. He trusted the support system but was displeased with

those operating it in the community.

According to Miss UMaT 29, since the school was set up to service the mining

industries, students were privileged to receive assistance from such companies. "We

have opportunities here from the mining companies as scholarships to fund your

education. You have to fill a form with information needed, your transcripts of grades,

and submit."

Mr. KNUST 34 and Miss KNUST 35 knew friends who were beneficiaries of

social capital mobilized through social networks with members of Parliament (MPs) and

district chief executives (DCEs,) equivalent to members of Congress and city mayors in

the United States. MPs and DCEs were allocated portions of the District Assemblies

Common Fund, which they used for self-selected projects in their districts and

constituencies. The two participants gave similar reasons why they had not used social

networks to mobilize funds for their education. They said:

> I do not have to use social networks or facilities because my parents are taking good care of my education. Within the community, I know one female student here who is being helped by the Member of Parliament (MP). Some communities help when they see a child from their midst trying. They would come together and help. (KNUST 34, 2008)

> I do not have any social networks within the community. However, I know that some people have such facilities. Some members of Parliament go to secondary schools within their districts or constituencies, find brilliant but needy students, and fund their education. Others have district chief executives, and the whole community funding their education from the District Assembly Common Fund. Well, I think my parents will be able to pay the fees for me. I do not have to grab the chance of someone else whose parents cannot afford to pay fees. That would be morally a wrong thing to do. (KNUST 35, 2008)

These two participants would not use social networks to mobilize social capital in

accessing higher education not because they were not aware they could use them, but

because they felt they had sufficient financial resources to access higher education. Miss

KNUST 35 further based her position on moral reasoning and a social feeling for others.

Miss UDS 46 was the only participant who used psychological and social motivation as part of social capital to provide access for higher education. She argued that:

> Financially there is no help from the community. Psychologically, yes, the community looks up to me as a role model and that presents me with a social challenge that motivates me to put up my best. If you happen to come from a place the majority of people are high school graduates, and are shifting into doing other things to survive, other than continuing their education at the university or tertiary education surround you, then the moral encouragement that they give to you is part of the support system. It is something I cannot pay for.. It is not only the monetary support that matters, but they look to you as a champion and are saying "Do not fail us." That becomes a driving force to support you in your education rather than financial support. (UDS 46, 2008)

Francois (2002) argued that, "A common feature to all positive definitions of social capital is an element of regard for others" (p. 9). Miss UDS 46 valued the trust people had in her, viewing her as role model to other young female students in accessing higher education. She placed value on this even though as she said it could not be quantified.

Other community support for students came from traditional authorities like the Otumfuo Educational Fund. Other than the two participants who made mention of this fund, none of the participants were recipients of the fund. Some participants like Miss KNUST 40 had heard about one community support system or another but showed lack of knowledge on how the systems operated and how to network to access them.

> My parents pay the fees. However, I know a few scholarship systems here like the Otumfuo Educational Fund, the school also gives a scholarship system, and the SRC has another scholarship system. I know some NGOs give scholarships but I do not know all the details about each one of them. (KNUST 40, 2008)

As she indicated, it became clear to me in the field that there is not much information at the various universities about Non-Governmental Organizations within the country that

might be offering financial assistance to students. Over 60% of the participants were not

aware of such support systems.

I noticed that some Student Representative Council members had information

about such bodies but had not communicated it to the general student body. Mr. UG 11

(SRC) said,

> I know some students who are supported by Non-Governmental Organizations
> (NGOs) if they can prove themselves needy, not that they are needy, but can
> prove themselves to be needy, are given such scholarships. People have all kinds
> of stories and things to show they are needy when in fact they may not be such.
> (UG 11, 2008)

It was clear that in his position as an SRC member, he had some knowledge of the

modalities of such bodies, which others needed to know. Miss KNUST 40 mentioned

SRC scholarships for students. On all the six university campuses, part of students'

contributions to the SRC had been set aside into funds to support needy but brilliant

students. Graduating students with fees in arrears were assisted with funds to pay off

their fees to take their final examination and pay back after their graduation. The

universities would normally not allow graduating or final-year students to take their

examinations until they had paid all outstanding college fees.

At the KNUST, this was called "Kitewa Biara Nnsua" (KBN) literally "nothing is

too small." The junior common rooms of the various residence halls also had scholarship

funds to help needy hall members. Unlike the SRC scholarship that called for needy but

brilliant students, the JCR scholarships were for needy students and had nothing to do

with students' academic achievements. According to Mr. UG 11, (SRC),

There are junior common room (JCR) funds that students can apply for the financial support which they do not have to pay back if only they qualify for it on grounds of need. There is also an SRC scholarship which is used to help very needy students who are about to graduate but cannot pay to receive their certificates. They sign documents to pay back the loan when they start working. Some have been paying back but others have not, which makes it difficult to give money to people in such situations. What the SRCs do then at all the universities, with approval from the National Union of Ghana Students (NUGS) is to withhold their certificates until they pay up.

This was further collaborated by Mr. UCC 14 (SRC). The SRC advanced scholarships not only to students based on need, but also to brilliant students. In addition, it stood in as guarantor for continuing students who had defaulted in fee payment, as well as providing collateral security for graduating students. He gave full detail of what goes on:

> The system has not been fair to students. At the beginning of this semester, for example, students were expected to pay the full year's fees before entering the university. They had to come to the SRC for us to go and negotiate or lobby before they were asked to pay more than half of their fees to be in school to start while they wait for the next semester to pay the full amount. The university was expecting students to pay the full academic year fees, which was difficult for students. Some students had with them less than a semester's fees to pay, and were hoping to make the full semester's fees by the end of the semester. The university was demanding full year's payment.
>
> The standard of living here with poor salaries of parents, students cannot afford to pay outright the full year's fees. There is not much money in the economy and the system is hard for everyone. Parents have difficulty in raising money to pay their wards' fees. Looking at the work they do, and the amount of salary they receive at the end of the month, some parents' monthly salaries cannot pay for the fees. They have to accumulate money over the months to raise enough for a semester's fees. Asking them to pay for the year was asking for the impossible. They have other expenditures at home and even for the students at school. They

have other siblings they needed to take care of, and looking at the economy, parents are suffering to educate their children.

 The university often responded favorably to the SRC because it knew that the SRC had funds. It comes as collateral security for the students who owe fees. They know that should the students the SRC guaranteed for fail to pay at the end of the year, the university would use part of the SRC monies to pay for the fees in arrears. The SRC looks at the financial backgrounds of students before guaranteeing for them, with the hope that they would pay the balance the next semester. If they failed, the SRC monies served as a guarantee and we had to pay for them.

That happened several times before but the defaults have not been many. Most of them are not able to pay while in school but look for ways and means to pay the monies during the vacations. Others go into jobs, do some attachments and things like internships to raise that particular amount because the SRC sat with them to understand what it entailed for them to get the guarantee that we gave them. Without the SRC helping, the university would not allow the students write their exams and we urge them to use other social networks to raise monies for their fees.

When students graduate without paying, the students are not given their certificates. The SRC has the approval of NUGS and the authority of the university to place holds on the certificates and transcripts until they pay the SRC before they are given their certificates. The list of defaulters are given to the SRC and once their fees are deducted from the SRC funds, we also hold the list and issue out receipts of full payment with which students can then go to the University registry for the release of their transcripts and certificates. (UCC 14, 2008)

Similar services were provided by the SRCs of other universities as support systems within the university community for students. What was not very clear were the criteria for determining who was needy but brilliant. As many SRC officials indicated, it was easy to look at students' academic records and determine that they were brilliant. On the other hand, they felt that it was difficult to know all the information about those applying as needy. The only strategy the SRCs could use was when they were in default of school fees. This is questionable to some of the SRC official because people can

intentionally default and use that as grounds for accessing the fund at both the SRC and

the JCR level. A needy student was qualified to access both SRC and JCR assistance at

the same time but only needy but brilliant students qualified for the SRC fund. You must

be both needy and brilliant to access SRC assistance. You did not have to prove

academic brilliance to access the JCR funds. Being needy was enough criterion.

Miss KNUST 40 also indicated that the university as part of the community had a

scholarship scheme for students. Not many participants were aware of this support

system in the universities. Those who were aware had heard about it at matriculation

ceremonies, congregation, or commencement ceremonies, or read it on faculty notice

boards at the various departments or colleges within the universities. Participants with

knowledge about this source of support gave different versions of it. Some felt they were

NGO scholarships administered by the university while others felt the government

provided them for needy and people physically challenged people. This was shared:

> I am not sure what the university does by itself, but I have heard of the deans of
> different departments coming with a list of scholarships offered by different Non-
> Governmental Organizations for needy but brilliant students. It is not for any
> needy person but for brilliant students who have difficulty in paying their fees and
> are known to the department or the university authority. You had to qualify for
> that one. (UCC 20, 2008)

He demonstrated some amount of uncertainty of all that went on in the university

as far as support systems were concerned, even though he had some knowledge, whereas

others did not have any at all. He pointed out the emphasis placed on brilliant students.

> I know of another system where people who are disabled or physically challenged
> can receive help. Beside that, the majority of the scholarships are based on
> academic performance. Even with the school's own scholarship scheme, they are
> asking for needy but brilliant or good students. You would need to prove yourself
> at the interview, that you were better than another student was, then you should

get it. The needy aspect is there but it accounts for little, for the emphasis has always been academic. (UCC 20, 2008)

What some of the participants feared was that there was too much emphasis on academic performance to qualify for the support. They argued that students from low socioeconomic backgrounds, deprived schools or rural areas who need the financial assistance did not receive it because some of them entered the university with low grades in the first place. They could not afford to buy textbooks to read ahead of class and catch up with students from middle-and high-income families that can afford the books. They are the ones who could shop around for jobs to pay fees when others were studying. Breneman and Merisotis (2002) indicated that "socioeconomic status and pre-college academic performance are linked through the fact that lower-income students are, in general, more likely to attend lower-quality elementary and secondary schools than students from families with higher incomes" (p. 126).

Participants were concerned that providing financial support on grounds of need and yet placing greater emphasis on academic performance was just a way to deny the lower-income students from lower socioeconomic backgrounds any support in the first place.

On social networks, they argued further that most needy students had limited social networks to raise social capital. According to Mr. UG 11 (SRC),

> Well it is open to everybody to apply but as it happens in the real social world, if you happened to be close to somebody within the setup, then that person will facilitate the process faster for you. Sometimes you go through a long queue of documents, interviews, filling of papers and you may have to miss classes at the university to go for such things, and it becomes sometimes tedious. Despite the fact that it is open to all, the system puts some people off. (UG 11, 2008)

In the local parlance, students used the term "connections" for social networks to seek

undeserved favors. Participants did not seem to trust the operation of the university-

based support systems for they suspected that the system had much discoloration by such

"connections."

Miss UDS 45 feared of the system because of such "connections." She was not against

social networks per se, but experiences of others within her locality, and interpretations

given to "connections", made it difficult for her to use them. She maintained:

> I do not have any support from the community. I have not asked for such help
> because I believe my parents are financially sound to support me. Asking for help
> in our society or culture is sometime interpreted differently, especially for female
> students. Many female students have gone through problems with men at the
> district assemblies and places like that looking for scholarships. I hope you
> understand what I am saying. I better stay away and remain poor. (UDS 45,
> 2008)

There were community support systems that students used as social networks to

mobilize social capital for their education. As indicated above, some participants had

tapped into some of them while others had failed to do so for various reasons.

Some participants indicated that they received support from the community

through services they provided during vacations. Here are a few comments of the

participants who used their vacations to mobilize funds for education: "I try to engage

myself with something during vacations that will earn me some money to support myself

at school" (Mr. UDS 42). "There are basic things my parents cannot provide for me, so

during the holidays I go shopping for jobs to work for some time and raise money to

spend at school" (Miss UDS 43). "It is difficult for somebody to give you money unless

the person wants something in return. What I do during the holidays is to teach other

people's children, and they pay me some money when coming back to school" (Miss

UDS 46). These participants were students who did not obtain the usual vacation jobs

that people in the United States would do in warehouses, but moved from house to house

asking if jobs were available for them to do.

Theme Four: Government Support Systems

Participants were aware of the two government-assisted financial aid or support

programs for students. These were the student loan schemes through the Social Security

and National Insurance Trust (SSNIT) and the Ghana Education Trust Fund (GET Fund).

Students applied to the two bodies directly, with supporting documents and covering

letters from the universities. The third source of government support, not mentioned by

student participants but indicated by the executive secretary of the NCTE, was the

Government Scholarship Scheme (GSS) through the Scholarship Secretariat.

The executive secretary of NCTE explained that the GSS was paid directly to the

universities and the university administrators disbursed the funds to as bursaries to needy

but brilliant students.

We have had the discussion and analysis of university-based support system

within the community. We would now look at students' experiences in accessing via

these funds to support their higher educational pursuits. Thirty-eight student participants

(86.3%) were beneficiaries of the SSNIT loan scheme. On the other hand, only 15

(34.1%) student participants were beneficiaries of the GET Fund. Student participants

expressed the difficulty they had in accessing both funds because of elaborate and

cumbersome procedures they had to fulfill to secure each loan.

According to Mr. UCC 15, the SSNIT loan is for everybody but the GET Fund is for needy but brilliant students, but the conditions scared students. He indicated:

> I have never received such direct support from the government, but I know there are structures in place to help people. I think it is all about information. There is little information to let people know when they enter the university that these are the funds available for students to access. The SSNIT loans are for every student including the graduate students. Now we have the GET Fund there for needy but brilliant students to access but the criteria is causing the problem.
>
> People are living in the psychology of their minds that they are never going to get it even if they apply. This is because you have to provide so much information or documentary proof and many people are not able to provide all the things that required from students before giving the money to them. Many people have the notion this thing is never going to happen. You have to apply and give many details and you will never get it. People have concluded that the scholarship is there but it is limited to some number of people.
> The GET Fund is what I am aware of in Ghana for needy students. Apart from that, there is nothing. You have to provide detailed information of yourself, your parents, and employment details of three guarantors, which are difficult to secure. They go into specifics of asking for the salaries of those guaranteeing for you to secure the loan. How much they accumulate in the year, the school you attended, and I hear the school you attended is used to measure the income of your parents. If you went to the first class high schools in the country and you were able to pay this or that amount of fees, then what prevents them from paying your fees in the university?
>
> People are not willing to disclose their monthly salaries or their annual income to others and people are now in the habit of giving false information just to secure the loan. People are trying to tailor the information to suit what they are asking for as requirements. I have not applied for the loan but those who have complain of questions about family diseases and health records and all other stuff which people are not comfortable in given out. Applicants are scared about the information required. That is exactly so. People even have the fear that such information will be used against them in the process. Certain information is very confidential and people are not comfortable to write it on paper to be read by people that they do no know, working in such offices. It is just like insurance companies seeking information to find fault and not to give you the money. (UCC 15, 2008)

According to some student participants, these forms in the past were processed at offices in the universities and saved students' time and energy. The SNNIT bank offices

are not on university campuses and students have to schedule appointments and visit the

offices to fill and complete application forms. Some took days and weeks to secure all

the required documents to process the loans. As Mr. UCC 15 indicated, apart from the

volume of documents to complete, the content of the questionnaires they had to answer

was scary. It was difficult to disclose family confidential financial and medical records

which, according to some participants, they did not know in the first place. It was worse

when they had to obtain such information from their guarantors.

Miss UCC 21 could not hold back her tears as she recounted her experiences. She

explained,

> I have guardians who are sponsoring me and taking care of my education. They
> are a couple called Mr. and Mrs. Mensah. They see me as one of their children. I
> am not told how Mrs. Mensah relates to me, whether through my mother or
> through my father I do not know. All that I know is that she is my aunt and Mr.
> Mensah is my aunt's husband. They have their own children and still treat me as
> one of them. My father is not alive and my mother is an invalid in a wheelchair.
> Last year I tried to access the SSNIT loan scheme but they were demanding so
> much information, some of which are very confidential. It was difficult getting
> three guarantors because of the information they demanded. The guarantors were
> tossing me up and down with "Come next week" or "the next day." It was so
> much for me and I could not sacrifice my lectures. When I later got the
> guarantors, the closing date had passed and I did not sign up for the loan. I have
> heard of a GET Fund scholarship but all my mates who had tried to access it are
> telling me, that could even be a worse scenario and I do not think it is worth the
> time to attempt. UCC, 21, 2008)

The experiences of students as shared by these participants did not negate the fact

that majority of university students were supplementing the nuclear family support with

government financial aid through the SNNIT loan scheme. Since the scheme was dealing

directly with the students, the universities did not have records to show how much the

government was paying as loans to students. Participants said that they received five

million cedis or GHc 500.00 per year, equivalent to $500.00 as of October, 2008. All

students who applied for the fund got the same amount for the year.

Participants could not tell how much students were getting from the GET Fund

because the amount was based on individual needs and figures submitted by individual

applicants. From the GET Fund office, I obtained copies of the distribution formula for

three years indicating how much the government was giving to the universities in general

for different objectives and how much was meant for student loans. The fund made

allocation for loans to students. Allocations were made available for scholarships to

students for the same periods.

Table 28

GET Fund Formula for Distributing Funds to Tertiary Education

	2005		2006		2007	
Tertiary Allocation	Amount c' Million	%	Amount c' Million	%	Amount c' Million	%
Student Loan Trust	60,000	11.61	80,200	15.27	90,000	16.01
President's Special Initiative for University	30,000	5.80				
Completion of On-going Projects	62,040	12.00	FOR UDS 5,400	1.03	MEDICAL SCHOOLS 4,000	0.71
Faculty Development and Research	18,000	3.48	26,600	5.06	20,000	3.56
Scholarships	30,000	5.80	70,000	13.32	72,000	12.81
Private University	5000	0.97	5,200	0.99	6,000	1.07
Universities and IPS	196,535	38.01	212,907	40.53	237,000	**

These were contained in documents sent annually to Parliament for approval before they were disbursed to universities and to students. Table 28 shows a summary I extracted from the various documents submitted to Parliament for the three years indicating loan and scholarships to students.

Contrary to what the participants said, all students were qualified for SNNIT loans as well as the GET Fund loans. The GET Fund Scholarship was however; open only to needy but brilliant students. Participants were confused trying to distinguish between GET Fund Loans and the GET Fund Scholarship. To them everything was seen as GET Fund Loans. As indicated earlier, regular students and fee-paying students were qualified for both SNNIT loans and GET Fund loans. There was no document to prevent fee-paying students from applying for the GET Fund Scholarship in principle. However, in practice, according to the principal administrative officer of the GET Fund, a student by opting for fee-paying had declared that he or she was financially sound and did not need a government subsidy or scholarship. GET Fund scholarships were not repayable and were subsidies in some form. Loans were to be repaid and therefore fee-paying students could take loans to finance their education now and pay back later.

<p style="text-align:center">Summary</p>

This chapter presented the results, analyses and discussions of findings. It dealt with the sources of data in relation to the research questions. Using document analysis and the responses of three key persons closely related to cost sharing and funding higher education in Ghana, I triangulated the responses of student participants over emerging

themes from the study. Each research question and the emerging themes were analyzed and discussed with the theoretical framework in mind and ensuring that I was constantly in dialogue with the participants and the literature that guided the study.

Accounting documents from the finance offices of the six public universities have been given close study and analyses to crosscheck responses of my participants. I have in these pages discussed governments' contribution to education in the country and the great sacrifices that parents are making in spite of the difficult economic situations in the country to educate their children in higher education. The experiences of students have been many from what they encounter in the classrooms to their halls of residence and as they struggle to mobilize social capital through social networks. In this chapter, I have discussed students' experiences of transportation, feeding, finding accommodation outside the university campuses, lack of text books, photocopying and expensive cost of living.

Their views as discussed are not the truth for every student on each campus but conveniently represent a cross section of students from all the public universities in the country. As close as possible I have given a thick description of the cultural and social situations within which students found themselves as they accessed higher education in the country. I have paid close attention to present their voices and what meaning they attached to their everyday life experiences in this chapter. As a researcher, I was constantly challenged as I reflected on my own live experiences in relation to these voices of student participants and struggled with the tension of being and insider and an outsider to present as objectively as possible the experiences of my participants.

CHAPTER FIVE: SUMMARY, CONCLUSION, AND SUGGESTIONS,

Introduction

The attention and interest to undertake this research began with the following statement from a Department for International Development DFID (1998) report: "There is a scarcity of information on how university students finance their education" (unnumbered document). This immediately became the statement of the problem, and I considered what could be done to seek answers. Financing education was such a broad topic to deal with. There are three sectors of education in Ghana. These are the Basic Education Division (primary and middle), the Secondary Education Division (high school), and the Tertiary Education Division (higher education). I narrowed the statement down the sector for attention and so I began some background reading on the historical development of education in Ghana, and how the Government of Ghana was financing education to set the tone in order to understand developments in higher education

There have been two models of funding education in Ghana. There was the colonial performance funding model and the traditional model. Ghana, under the colonial administrations, used the performance model of funding education known as payment by result, in which teachers' salaries were based on the performance of their graduating students. This gave way to the traditional budget based on need through expenditures of institutions. The government was the sole financier of education from primary through the university and each level was free. The Educational Act 1961, Act 87 made basic and higher education free but the secondary level was made fee-paying.

The rationale was to make sure every child was educated to read and write after the basic education so education was free for all. There was a short fall of administrative human resources to replace the colonial administration and office position occupied by the colonial expatriates. The country-needed graduates for top administrative and engineering services and so made university education free to get more people trained for that purpose.

<div align="center">Higher Education in Historical perspectives</div>

I have tried through this dissertation to draw attention to the historical development of education in Ghana and particularly the historical developments of the universities in Ghana. The changing face of higher education in Ghana, as I have indicated in the literature and parts of the discussion on the findings, hinges so much on its cost giving rise to changes in policies. From the initial policy of free university education where students were housed, educated, fed, and paid for studying, higher education has developed through user fees to cost sharing. Higher education in Ghana has seen turbulent days of student unrest and demonstrations, boycotting lectures because of poor residential and academic facilities, and faculty boycotts of lectures because of poor salaries and fringe benefits, which sometimes have led to the closure of universities. The resultant effect of such closures have given rise to

1. Two years of national service and

2. A backlog of students seeking entrance into limited spaces in the six public universities.

Population growth and expansion of basic education and secondary education have not matched the slow pace of establishing higher education to absorb the increasing numbers of applicants. As enrollments outstripped available facilities, the universities demanded increases in government subventions. Unfortunately, initial increases in subventions were not enough, and the government called on universities to internally generate funds to run academic calendars. According to the executive secretary of NCTE and the vice president of finance for KNUST, government had recently reduced its subventions to the universities. The major source of money to the universities apart from the government is the students, and the universities had few alternatives but to charge students to cover the gaps in government funding.

From the literature review, I have traced World Bank and International Monetary Fund advice to the government of Ghana to diversify its economy leading to the establishment of the Structural Adjustment Program (SAPs) (SAPRI/Ghana, 2001). The failure of the SAPs led to the Program of Action to Mitigate Social Cost Adjustment (PAMSCAD) but could not help economic recovery and people were affected even more severely. The program had a growing effect on the financial positions of the universities, and resulted in an exodus of lecturers and deterioration of infrastructure facilities.

I have shown from the literature the three models of control of education in Ghana and their effects on university administration and knowledge production. The need to provide greater access to more students, the rapid expansion in education at the SSS and its ripple effects on the universities, and the resultant policy implications have been highlighted in the study.

I have explained President Rawlings' contribution to higher education at the initial stages of his rule over Ghana under PNDC and later under NDC and the kind of relationship that existed for the universities. His contribution led to an increase in university enrollment and the establishment of the University of Development Studies. Greater enrollment and growing university expenditure called for new ways of funds mobilization.

The search for a solution with World Bank assistance and the conditions to qualify for assistance were severe and a downward trend in exports produced less revenue for the country. Universities were forced to accept World Bank and IMF conditions for the proposal and the introduction of user fees.

In this research, I have highlighted various sector reforms in education and the policy for enrollment, particularly in reference to gender in Ghana's Vision 2020 educational policy document. This policy seeks to achieve a balanced gender enrollment of a 50-50 ratio. I have indicated the contribution of President Kufour's government to the growth of education with the setting up of the GET Fund and the Special Presidential Fund, the use of the HIPC funds, and the general control model of the university during his term. Efforts were made during this time to upgrade the University of Education and the University of Mines and Technology.

Government contributions have been identified as coming from the subventions and contributions of the GET Fund and, lately, from the Special Presidential Fund. There was a decline in government subventions; and the universities had no other option but to

increase students' fees. Through the research questions of this study I was able to find out some of the students' experiences in relation to cost sharing.

Introduction of Fees and Funding Models

In the literature review, I have pointed out the economic difficulties that challenged the country in the 1980s and 1990s and the influence of the World Bank and the International Monetary Fund (IMF). The Economic Recovery Plan was at the point of collapse for its failure to resuscitate the economy. A structural adjustment program worsened the situation for education in the country. On the advice of the World Bank and the IMF, user fees at the University level were introduced in the 1980s. Students were charged to pay for the use of educational facilities like the residence halls and the libraries. The monies charged were meant for the maintenance of these facilities.

The government could no longer remain the sole financier and others were called in to help. This new system or model of funding education had been practiced at the secondary school for years. However, its introduction at the higher education level had met strong resistance from students year after year. The system of funding which is increasingly becoming the model for developing countries is a cost-sharing system. What has changed is that the Medium Term Expenditure Framework (MTEF) that makes provision for a three-year rolling budget, has replaced the traditional Full Time Equivalent (FTE) line time. This covers Personal Emoluments (PE), Administrative Activity Expenses (AAE), Service Activity Expenses (SAE), and Investments Activity Expenses (IAE). Cost accounting and financial accounting put capital assets into

monetary terms (KNUST Budget, 2008). The government is using the MTEF model and no longer uses the performance model or the line item model.

In the United States, education has been cost sharing but the discussion on cost sharing is more associated with the medical field as a system of providing health care than in the field of education. Many states, as well as the federal government, are more at home with funding public colleges and universities for performance. Budgets are built using certain indicators and standards (Burke and Associates, 2002) to determine how much an institution should get from federal and state budgets. This is not the case in Ghana.

In addition to operating the MTEF model of funding higher education within the traditional system, the government shares the total cost of education with other stakeholders of education, particularly parents and students, the community and the university administration. There is a component for donors but one cannot budget effectively with a begging hand to donors. They donate when they feel willing to do so.

The government demands the preparation of METF from the universities through the National Council of Tertiary Education and incorporates it into the national budget of the Ministry of Education. When it is approved by Parliament (Congress), the Ministry of Finance and Economic Planning releases the monies to the various institutions as government subventions. I have also indicated that the government makes allocation to the universities through the GET Fund for infrastructural developments and research. The government decides in which university programs to invest and in recent times has

focused attention on science, mathematics, and engineering programs. These programs are funded better than social sciences and humanities.

There is always a funding gap between the needs of the universities, and what the government gives to them through the MTEF model, and that is what the universities charge students to make up the difference. The universities make other monies from the use of its facilities and services by the public. These three have constituted the source of funding for the universities, for community participation has not been as active as had been expected.

<div align="center">Developing the Research for Answers</div>

This study focused on the sources from which students mobilize funds to pay their share of the educational cost within the framework of the policy of cost sharing. I brainstormed with the guidance of colleagues, faculty members and particularly with the committee chair of this dissertation to find questions for the research. Three questions finally emerged for the study. These are:

1. How do students experience the cost-sharing system in accessing higher education?

2. How equitable is the cost-sharing system to higher education students in Ghana?

3. What are the support systems available to students from the following?

    (a). Family

    (b). Community and

    (c) . Government

The purpose of the study, therefore, was to discover the experiences of students in Ghana as they accessed higher education and the opportunities available to both access

and finance their education. It was important to examine the students' sources of funding to meet the cost of higher education. The study was anticipated to be significant to the government in future policy formulation for funding higher education if the voices of students are incorporated into such policies. It would also provide information to guide university administrators in their cost analyses to make education affordable. It was hoped that stakeholders of education, would find helpful information on how students are financing their education. It was further assumed that students would find information on how others went about mobilizing resources for their education useful.

<div align="center">Reviewed Literature</div>

To guide the study, some literature review was done to understand educational development in Ghana and the various stages through which higher education had passed. I reviewed the literature under these main areas: Ghanaian familial culture in terms of inheritance and informal education; Political nature of formal education, looking at the castle schools, mission school, colonial administration and the rapid expansion after Ghana's independence. I also reviewed the values of communities as they intersected with the values of schools and implications for gender. This brought to light the cultural privileges of some, especially males, and the cultural limitations of some, especially women, in accessing education in general. I looked at higher education in Ghana, through enrollments and financial issues during the military and political regimes of President Rawlings and the political regime of President Kufour. The various sector reforms, funds mobilization, Ghana's Vision 2020 policy, the report on the Structural Adjustment Program, educational cost, and cost sharing were reviewed.

I searched for theoretical framework to explain some of the phenomenon regarding such cultural practices of education in Ghana in relation to the statement of the problem, which engaged my attention after reading in the DFID (1998) research paper on Ghana that, "there is scarcity information on how university students finance their education" (Notes 105).

Theoretical Framework

Two theories were adapted for the study namely, social networks and social capital. I examined Loury (1977, 1978) and Coleman (1990) discussions on social capital dealing with family relationships, social structure and social resources for human capital and social capital. Coleman defined social capital by the functions of society and Loury defined it by the set of resources communities and family relations have together.

Konke and Yang's (2008) assumptions of social networks were helpful in my understanding of dynamic social relations within the Ghanaian social structure as the framework for studying this social phenomenon of creating wealth to meet the demands of cost sharing. Field (2003), Halpern (2005), and Blau, (1994) Bourdieu (1972) Pasco (2003), and Herreos (2004) all speak to convince me of social capital and social network as appropriate theories to explain how students mobilized resources in accessing higher education in Ghana.

The rising cost of higher education is becoming increasingly prohibitive for the average person and more especially for those from lower-income families. The ability to access higher education depends on one's ability to mobilize adequate resources from

within or without the close family relation of the student. These two theories were used

through the literature review and the analysis and discussion of the findings.

Methodology for the Research

The qualitative research method of interviews was used for this study. I used

phenomenological approach through the interviews to understand the worldview of

respondents in an effort to co construct knowledge with the respondents' voices.

Phenomenological interpretive practice require being in the local setting to receive first

hand information. Moving to the site gave me intimate connection with the respondents,

dialogued with them through the interviews, listened, and captured their voices, in order

to give a thick description of their voices as I reflect on them through these pages of the

research.

I triangulated the voices of my respondents with documented records obtained

from the universities' finance offices, documents from the National Council of Tertiary

Education, the Ghana Education Trust Fund, and the Ministry of Finance, and Economic

Planning. The focus of this research was to find out how students were financing their

education and so the bulk of the interviews were conducted with 44 students as

participants. These were volunteers but they were purposively selected to represent the

year groups of the student population. Care was also taken ensure gender representation

of participants. Consideration was given to include members of the Students

Representative Council (student senate) to tap special information from the university.

As students administrators SRC members were often quite knowledgeable in terms of

developments within the universities as they interacted with the university administration

and the government. Three key government persons were interviewed for their roles in the funding of education in Ghana.

The contributions of the GET Fund in funding education in Ghana could not be underestimated. I was there to find out what the agency was doing and I interviewed the administrative secretary on the Fund. The executive secretary of the National Council on Tertiary Education and the finance officer (vice president of finance) of the Kwame Nkrumah University of Science and Technology were also interviewed. These two officials were commission by the government through the Ministry of Education Science and Sports to formulate a policy on educational funding for higher education in Ghana. Their recommendation led to the cost-sharing policy. Their responses were used to triangulate students' responses much as the documentary records obtained from their offices or those from the university finance offices were.

Data were grouped under emerging themes. These were analyzed with the phenomenological approach of interpretation, to make sense of students' lived experiences. The emerging themes were analyzed in relation to literature and the theoretical framework that guided the research work.

Major Findings

Research Question One

How do students experience the cost-sharing system in accessing higher education? Seven themes emerged from respondents in the study.

Theme One: Finance was a top concern. The result indicated that a number of qualified students are not able to access education because of lack of funds. Cost sharing

demands that students pay part their educational costs. Students from lower-socioeconomic families are the most affected by this policy.

Theme Two: The entry qualification of students from lower-socioeconomic families, as well as those from less-endowed schools, was another area of concern under Research Question One. This is another challenge area with implications for policy-makers to address. As a policy measure, the government through affirmative action had approved the use of cut-off points for admission in relation to gender. The results indicated that some departments were considerate in admitting students from less-endowed schools or lower socioeconomic background. Without clear policy directives, this practice has its own social and moral implications.

Theme Three: Students' accommodation and feeding issues were problematic for respondents. It may not be possible to reintroduce the feeding system in the universities because of attendant student unrest over the years. However, providing decent on-campus accommodation should be feasible. Without enough campus accommodation the net effect, as the vice president of finance for KNUST complained, had been congestion and deterioration of the infrastructure facilities. It was pointed by respondents that some community proprietors took money from students to build rental units for students.

Theme Four: Job placements may be beyond the university administrations but within the purview of the Ministry of Education to collaborate with industry to help industrialists know how to place university and polytechnic graduates according to qualification and experience. This could begin with university-industry relations or networks to design internships for students to prepare them for the job market.

Theme Five: Some people especially girls were not able to access higher education because they lacked adequate information on the things they could do to earn money. Some of these girls from the northern part of the country serve as street porters.

Theme Six: Student participants were concerned with socialization processes within the society that define gender roles and in most cases marginalize females in accessing education.

Theme Seven: Student participants identified society favoring masculinity and less shaped to accommodate women and give them space to explore their full potentials in education. As student participants noted, cultural hegemony has been so ingrained in the socialization process that some women do not question when they are denied access to things they have inalienable rights to claim.

Research Question Two

How equitable is the cost-sharing system for students accessing higher education in Ghana? This attracted three themes from respondents.

Theme One: Opportunities for students from rural and urban centers to access higher education were a concern. Student participants recognized that the cost-sharing policy was applied equally to all students, with no discrimination against students because they were from urban or rural areas. However, participants acknowledged that rural students were more likely affected by the high cost of education and to fail to enroll after receiving admission offers.

Theme Two: Respondents had much to say about gender inequalities in the society and gender roles assigned to women that give them fewer opportunities to access

higher education. Respondents appreciated the use of the cut-off point in the admission process but felt it was not enough. The universities were nowhere near fulfilling the Ghana Vision 2020 policy framework to ensure gender balance in the enrollment of males and females in the universities. Some universities were below 40% female enrollment. Respondents indicated that given the culture's strong resistance to women's education, the introduction of the cost-sharing system further strengthened traditional families' in withdrawing females from school and push more males to school.

Theme Three: Respondents indicated how they felt about the impact of the cost-sharing policy. Many acknowledged that the fees were high but they could not have been in the universities if they were asked to pay the full cost recovery fees rather than just the portion they were paying. Students' Representative Council members, speaking on behalf of a greater number of students, opined that students were sometimes required to make the full fee payment before they enrolled. The net result of such action had forced more students out of the universities to join the already large numbers of qualified applicants who were admitted and did not enroll.

Research Question Three

What are the support systems available to students in accessing education? Four themes emerged from this.

Theme One: Members of their nuclear families sponsored the greater numbers of respondents. They indicated how families were struggling to see them through. Some respondents like Mr. UG 8, were self-sponsored students. Should he fail to find the menial jobs he was doing, he risked falling out of school.

Theme Two: Some respondents indicated they used social networks in mobilizing funds from extended family members.

Theme Three: The universities were located within communities but little support was received from the communities by the universities as seen from the accounting records that I received. In the same way, not many students had received help from their communities.

Theme Four: government support- The government was the "Big Brother" financier to every student on campus. It pays subvention for the running of the university. Beyond that, it contributes to the building of infrastructure through the GET Fund. Through the GET Fund and Social Security and National Insurance Trust (SSNIT), government assists students with loans. Scholarships' are offered through the GET Fund and the national Scholarship Secretariat. Respondents recognized the important roles that these bodies play in their ability to access higher education and pay their part of cost sharing.

Unfortunately, respondents were displeased with the processing procedures that were cumbersome to follow and very frustrating. The quest for three guarantors who must be contributors of the scheme puts many off in seeking financial aid.

They finance their education through parents, themselves, extended family relations, through social networks, through the community and from financial aid bodies set by the government of Ghana to provide students with loans such as the GET Fund and SSNIT.

Policy Implications of the Findings

Research Question One

Theme One: Policymakers must be concerned with the growing gap between qualified applicants and enrollment figures in the universities.

If such students cannot access higher education, the implication would be to diminish their social mobility to a higher social status and higher incomes in the future. They would not be able to educate their children. A cost-sharing policy must be considered with other social arrangements to care for the needs of lower-income families qualified to access higher education. McPherson and Schapiro (1998) have cautioned not to widen the gap between those who have and those who do not have. Policymakers would need to find more answers to explain the difference between admitted applicants and enrollment figures

Theme Two: Policymakers should address this with the passion of affirmative action to promote educational access to students within these societal categories.

Breneman and Merisotis (2002) have indicated that the "socioeconomic status and pre-college academic performance are linked through the fact that lower-income students are, in general, more likely to attend lower-quality elementary and secondary schools than students from families with higher incomes" (p. 126). This must indicate to policymakers the need to address the structure of education from the basic level to the tertiary level. If the foundations are weak, the superstructures are more likely to collapse. The most vulnerable in society here are students from lower-income families and the rural areas as respondents indicated in this study. Education policymakers would have to

address teaching and learning in these areas and seek to ensure the provision of adequate facilities for both.

Theme Three: The long-term implication is shortening the lifespan of these infrastructures. It would also cost more to maintain old structures that are oversubscribed than to build new ones to ease the congestion on the old ones. It also calls on university administrators to come out with effective housing or rental policies that would deter students who occupy such facilities from allowing squatters in the dormitories.

Policymakers should develop modalities for engaging real estate developers to take use student money to build on university lands to accommodate students. This eventually would help the universities to own such projects. They could also provide university lands on leasehold agreements to real estate developers to invest in hostels for the university. Once the term of the lease was over, the universities could claim ownership of the buildings. This calls for educational policymakers to be business-oriented.

Theme Four: Job placement may be beyond the university administrations but within the purview of the Ministry of Education to collaborate with industry to help industrialists know how to place university and polytechnic graduates according to qualification and experience. This could begin with university-industry relations or networks to design internships for students to prepare them for the job market.

Theme Five: Newspapers are not common in rural areas but radios and televisions are common in some homes in the villages. More people use cell phones in Ghana today. University admissions information and dissemination of other national issues that should

concern students' access to higher education should be channeled through these common electronic media to have greater coverage. Community leaders and traditional authorities may have to be involved in civic education about ways that young people can engage themselves in useful economic activities that can help in their education.

Theme Six: This is a worldwide phenomenon and is not peculiar to Ghana. Denying members of the society access to education based on gender should be addressed with the seriousness that it deserves. Education policymakers should seek ways of introducing new literature that would correct such social imbalance. Higher education must not use the structures of society to discriminate against a group or section of the society. It would be for policymakers to use education to correct the wrongs of society instead of using education to perpetuate them.

Theme Seven: Policymaker would need to address cultural barriers to accessing education that are outdated but they continue to remain within the country in the 21st Century

Research Question Two

Theme One: The policy implication, as we saw in Research Question One is that lack of finances is creating a low turnout of students from rural areas. Unfortunately, universities are not designed to keep such enrollment statistics. Perhaps policy guidelines to include one's city on university application forms and paying attention to those statistics would help policymakers address this problem.

Theme Two: It is important for policymakers to address the sources of the problem upstream rather than taking measure downstream. Girls' enrollment and

retention in the basic and secondary schools is where to tackle the problem. It should move up from there.

Again, as respondents indicated in the findings, given the culture's strong resistance to women's education, the introduction of the cost-sharing system reinforced traditional families' in withdrawing females from school and pushing more males to school. The country has a historical development, which can be used to encourage parents to send their girls to school. In an effort to get more students from the northern parts of the country, a scholarship scheme was instituted by Acts 1961, Acts 87 and the Ministry of Education (1963) report that enabled students from the three northern regions of Ghana to received free secondary school education while those in the south were paying fees. I believe a scholarship scheme established for women in higher education would serve to motivate secondary-school female students to aspire higher than they have done.

Theme Three: This should remind policymakers that others might not be that fortunate and could not enroll in the first place. Some students were sponsoring themselves and policymakers must consider such students when determining the unit cost of education. The net result of such action is to force more students out of the universities to join the already large numbers of qualified applicants who were admitted and did not enroll. Policymakers and university administrators should realize that some students come from lower-income families and from less-endowed areas of the country.

Research Question Three

Theme One: It must be the concern of policymakers, especially at the government level, to see university enrollment as only possible when parents had jobs and were well-paid. Policymakers and university administrators should begin to think of introducing work-study programs on university campuses to help students earn some money to support themselves at school.

Through such work-study programs, the university could reduce its non-teaching staff and make savings in the payment of salaries and retirement benefits. Salaries fall under personal emoluments, which the subvention from government would cover. However, there has been a decline in government subventions to universities while staff salaries have gone higher. Heller (2002) indicated that fees increase faster than the rate of inflation and universities in Ghana are no exception to this. The universities would have to make up the difference by adding to the unit cost of education for students to pay. Students would be paid on an hourly basis and would be cheaper than employing full-time staff on salaries to do jobs students can do as well as better.

Theme Two: Field (2003) found that people who received help from members within a group were healthier, happier, and wealthier. They could depend on each other. The adage has it that there is strength in numbers and policymakers may want to use cooperative ventures on university campuses to create social capital for education.

The Ghanaian society has a number of cooperative banks and credit unions but the university communities do not own any such bank. The extended family support system could be used to create social capital through the establishment of university-

based banks like the Ohio University Credit Union. The use of social networks, according to the participants, depended on a number of factors. I believe that the strength that any group can give to its members is enough if people are determined to succeed. Such banks should be university-owned. Investments could start with government emolument that would have to be paid within the year as seed capital for the bank. As the first month's salaries are paid the money for the rest of the year could work to earn interest for the university. Dividends should in the final analysis help to reduce the unit cost of education and make higher education affordable to students.

Theme Three: The policy implication here could be that there is not much interaction between the university and the larger community. If the community is not made to feel part of the university, little help will come from there. Policymakers should come out with interactive university programs that would attract public interest in the institutions and their products. This would help community members, district and metropolitan assemblies, and non-governmental organizations to use part of their earmarks or resources to support lower-income members within the community.

Theme Four: The policy implication here is that they would not have the money, cannot afford education, and so drop out of school. This will be a dent in the cost benefit analysis of education. It would reduce retention and graduation rates. The group affected most would be students from low socioeconomic backgrounds. Policymakers should help by removing the fears students have in filling out forms to secure GET Fund scholarships. More commercially operated banks should be encouraged to offer financial

aid loans to enable students from poor families to access education through the cost-sharing policy.

Suggestions for Future Research

1. This study was limited to university students and future study must look at the other higher education institutions for comparative study and analysis.

2. I have used qualitative research methods in this study. I would suggest a quantitative study to be done using a questionnaire as instrument for data collection.

3. A this study found a number of students enable to enroll in higher education and some dropping out because of financial difficulties. A further research would have to find out the cost benefit analysis of this situation to the education cost of the country.

4. There is the need to research further the establishment of university based banks using the traditional system of "susu" to raise social capital to finance education. The Kitewa Biara Nnsua fund of the Students' Senate or SRC of KNUST and other universities needs further study for such university based banks.

5. Future studies can look at the gap between policy and practice and examine the enrollment and residential policies of the government to prevent abuses of these policies in the universities in the country in relation to the Education Strategic Plan and Ghana's Vision 2020.

Conclusion

I have dealt extensively with the historical background of education in Ghana and its higher education. I have examined available literature and designed this study to come out with answers on how students access higher education. I have also provided

opportunity for respondents to share their experiences with the cost-sharing system and can respond to the Department for International Development about the sources from which students of Ghana's higher education fund their education.

I have endured the stress of long-distance traveling to Ghana with a standby air ticket for lack of funding. I endured sleeping in less-than-comfortable buses traveling overnight to the north and back to the south of the country, but none of these compared with the stress I had listening to the emotional stories of my respondents, especially those who had lost parents and were orphans. I also had the joy of meeting some of my former students, whom I taught in secondary school, in their graduate and undergraduate studies.

I had the opportunity to meet old friends and met new people. I social networked with administrators of universities for future employment. I learned new things in my traveling and listened attentively to co-construct knowledge with my respondents. These latter experiences take away the pains and frustrations of long hours of waiting for buses and having difficulty in finding food for the night. That has been part of my dissertation journey of long hours of writing and rewriting.

I recommend these narratives of my respondents to university policymakers in Ghana to address some of the voices expressed in these pages. I am also recommending it to the Department for International Development for their study. I hope faculty members and colleagues in Higher Education, Cultural Studies and the School of Communication Studies will find this document a useful reference material.

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APPENDIX A: LIST OF INSTITUTIONS OF PUBLIC HIGHER EDUCATION IN

GHANA

Universities:

University of Ghana, Legon-Accra

Kwame Nkrumah University of Science and Technology, Kumasi

University of Cape Coast, Cape Coast

University of Development Studies, Tamale

University of Education, Winneba

University of Mines and Technology, Tarkwa

Other Public Tertiary Institutions:

Ghana Medical School-GMS

Ghana Law School

Ghana Institute of Management and Public Administration-GIMPA

Ghana Institute of Journalism-GIJ

Institute of Professional Studies-IPS

Ghana Institute of Management Studies-GIMS

Polytechnics:

Accra Polytechnic

Bolgantanga Polytechnic

Cape Coast Polytechnic

Ho Polytechnic

Koforidua Polytechnic

Kumasi Polytechnic

Takoradi Polytechnic

Tamale Polytechnic

Sunyani Polytechnic

Wa Polytechnic

APPENDIX B: INTERVIEW PROTOCOL FOR STUDENTS

Access

1a. What factors influence students' access to higher education in relation to cost

sharing system of funding higher education in Ghana?

1b. What cultural and social factors influence students' access to higher education?

Equity

2a. How equitable is the concept of cost sharing system in Ghana.

a. Rural and Urban   b. Males and Females

2b. How does cost-sharing system affect you differently?

Support Systems

3a. What support systems do you receive from the following?

a. Government   b. Family   c. Community

3b. How do you utilize social networks within the family and community to mobilize

funds for your education?

APPENDIX C: INTERVIEW GUIDE FOR UNIVERSITY ADMINISTRATION

1. What model of budgeting is used by this university for distributing education cost to students?

2. What is your explanation for the cost-sharing concept, and how much share of the total cost is passed on to students?

3. From the university's standpoint what are some of the challenges that students have within the cost sharing system of funding higher education in Ghana?

APPENDIX D: SUMMARY INFORMATION OF STUDENT PARTICIPANTS

PARTICIPANT	STATUS	GENDER	YEAR		INSTITUTION
2	R	M	1		UG
3	R	F	2		"
4	F	M	1		"
5	R	F	3		"
6	R	F	F	SRC	"
8	R	M	2		"
9	R	M	3		"
10	R	F	3		"
11	R	M	F	SRC	"
12	F	M	1		"
13	R	F	F		"
14	R	M	F	SRC	UCC
15	R	M	3		
16	R	F	F	SRC	
17	R	F	3		
18	R	F	2		
19	F	M	1		
20	R	M	1		
21	R	F	2		
22	R	M	1		UEW
23	R	F	2		"
24	R	M	3		"
25	R	F	1		
26	R	F	2		
27	R	F	3	SRC	
28	R	M	F	SRC	UMAT
29	R	F	3		
30	R	M	F	SRC	
31	R	M	1		
32	R	F	2		
34	R	M	F	SRC	KNUST
35	R	F	1		
36	R	M	3		
37	R	F	2		
38	F	F	1		
39	R	M	F	SRC	
40	R	F	3		
41	R	M	2		UDS
42	R	M	3		
43	R	F	1		
44	R	M	2		
45	R	F	2		
46	R	F	F		
47	R	M	1		

Note: R- Regular student; F- Fee-paying student.

APPENDIX E: NOTES TO TABLE 11

Internally Generated Income	2008	2007	2007
	Estimates	Actual to September	Estimate to Year end
	GH¢	GH¢	GH¢
Students Academic Fees	7,378,697.26	7,140,174.43	7,348,346.33
Students Other Fees	2,934,026.75	2,738.544.75	2,768,703.18
Sale of Goods and Services	1,066,300.02	742,229.02	1,045,392.99
Interest on Investment	200,000.00	573,333.51	1,542,836.15
Internally Generated Income from other Units	6,410,915.06	2,029,844.65	2,416.088.18
Miscellaneous	2,161,546.24	1,403,411.44	2,161,546.25
	20,151,485.33	14,627,537.80	17,282,913.08

APPENDIX F: IRB CERTIFICATE

OHIO UNIVERSITY
Office of the Vice President for Research

08E215

Office of Research Compliance
Research and Technology
Center 117
Athens OH 45701-2979

T: 740.593.0664
F: 740.593.9838
www.research.ohiou.edu

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: Cost Sharing Access and Equity of Higher Education in Ghana: The Challenges of Students

Project Director: Dominic Dadzie

Department: Educational Studies

Advisor: Francis Godwyll

Robin Stack   10/24/08

Robin Stack, C.I.P., Human Subjects Research Coordinator   Date
Office of Research Compliance

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 (as an amendment) prior to implementation.