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THE IMPACTS OF TUITION FEES ON HIGHER EDUCATION ACCESSIBILITY AND EQUITY: THE CASE OF THE UNIVERSITY OF GHANA

European Master Programme in Higher Education (HEEM), a joint programme offered by the University of Oslo (Norway), University of Tampere (Finland) and the University of Aveiro (Portugal).

Master's Thesis
May 2009
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ABSTRACT

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Master's Thesis: 82 pages
Keywords: *Cost-sharing, dual-track, upfront tuition fees, access, equity, student support*

The introduction of cost-sharing measures in Ghana's public universities a decade ago was to be accompanied by the full fee-paying admission option, the so-called dual-track tuition policy. This case study of the University of Ghana examines the policy implementation and how it has influenced higher education (HE) accessibility and equity. Using mainly secondary analysis of official data, the author explores enrolment patterns based on gender and students' regions of origin, as well as the poverty rates in the regions, to ascertain how the policy guarantees equity of access. An investigation of completion and retention rates follows. Finally, the level of fees, the mode of payment and the financial support available to this category of students is also surveyed.

The study revealed that while enrolment of students was fairly balanced with regard to gender, wide disparities exist when viewed from students' socio-economic backgrounds. Students from regions with high rates of poverty were under-represented. Again, the completion rates for students enrolled as full fee-paying were found to be low. It further came to light that students were required to pay the full tuition fees for the academic year upfront at the beginning of the first semester.

As a consequence, the author concludes that the payment of upfront full tuition fees without a corresponding financial support for the fee-paying students at the University of Ghana does harm to HE access, success and equity. In the same vein, the policy also treats some bright students seeking admission on the subsidised slots unfairly through the quota allotted to the fee-paying option, which as the study indicates, was being exceeded. The study therefore recommends an immediate review of the upfront payment of full tuition fees, and an adequate financial support for the fee-paying students from government, while further steps are taken to revise the dual-track tuition policy.

DEDICATION

Dedicated to my daughter **Ekuwa Eduwaa Anyan** whose birth coincided with the successful completion of this study.

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LIST OF ABBREVIATIONS

AAU	Association of African Universities
ACU	Association of Commonwealth Universities
AFUF	Academic Facilities User Fees
CIEE	Council for International Education Exchange
CUSAC	Commonwealth Universities Student Exchange Consortium
DEST	Department of Education, Science and Training
DEEWR	Department of Education, Employment and Workplace Relations
ERP	Economic Recovery Programme
EU	European Union
GDP	Gross Domestic Product
GER	Gross Enrolment Ratio
GETFund	Ghana Education Trust Fund
GIJ	Ghana Institute of Journalism
GIMPA	Ghana Institute of Management and Public Administration
GPRS	Ghana Poverty Reduction Strategy
GSS	Ghana Statistical Service
HE	Higher Education
HECS	Higher Education Contribution Scheme
HEI	Higher Education Institution
HELP	Higher Education Loan Programme
HIPC	Heavily Indebted Poor Country

IAU	International Association of Universities
IMF	International Monetary Fund
IPS	Institute of Professional Studies
ISEP	International Student Exchange Programme
ISSER	Institute of Statistical, Social and Economic Research
KNUST	Kwame Nkrumah University of Science and Technology
LDCs	Least Developed Countries
LES	Less Endowed School
MDGs	Millennium Development Goals
NAB	National Accreditation Board
NCHE	National Council for Higher Education
NCTE	National Council for Tertiary Education
NMIMR	Noguchi Memorial Institute for Medical Research
NSFAS	National Student Financial Aid Scheme
NUFU	Norwegian Universities' Committee for Development and Research
NUGS	National Union of Ghana Students
OECD	Organisation for Economic Co-operation and Development
PMISD	Planning and Management Information Systems Directorate
PNDC	Provisional National Defence Council
RFUF	Residential Facilities User Fees
SAP	Structural Adjustment Programme
SES	Socio-Economic Status
SFAO	Students Financial Aid Office
SLTF	Students Loan Trust Fund

SSA	Sub-Saharan Africa
SSNIT	Social Security and National Insurance Trust
SPSS	Statistical Package for the Social Sciences
UCC	University of Cape Coast
UDS	University for Development Studies
UEW	University of Education, Winneba
UG	University of Ghana
UK	United Kingdom
UMaT	University of Mines and Technology
UN	United Nations
UNDP	United Nations Development Programme
UNESCO	United Nations Education, Scientific and Cultural Organisation
UIS	United Nations Education, Scientific and Cultural Organisation Institute for Statistics
UN-OHRLLS	United Nations Office of the High Representative for Least Developed Countries, Landlocked Developing Countries and Small Island Developing States
URC	University Rationalisation Committee
US	United States

CHAPTER ONE: INTRODUCTION TO THE STUDY

1.1 Introduction

The age-old maxim of Economics: "there is nothing like free lunch" seems more applicable to Higher Education (HE) today than ever. The financing of public HE has attracted unexampled attention, generating lots of debates and expressions of opinions as diverse as the field itself, among all the stakeholders; principally, governments, students, parents, the donor community and scholars in the field. In the battle for the limited state resources, HE appears to be the most vulnerable being pushed farther away from the queue of topmost national priorities by other social sectors such as health, and even HE's own "siblings" − primary and secondary education. The situation is even more precarious for developing countries like Ghana, which face the double challenge of achieving universal basic education by 2015 as part of the United Nations' (UN) Millennium Development Goals (MDGs), and improving access to quality HE in the face of dwindling economic fortunes.

Cost-sharing which posits that all of the costs of HE, including that borne by institutions plus the privately borne costs of lodging, food , and other expenses of student living be borne by four principal stakeholders: governments or taxpayers, parents, students and philanthropists (Johnstone, 2006b, p. 52), has therefore been identified as the key to financing public HE. The concept which has found favour with the donor institutions like the World Bank and influenced policy-making, particularly in developing countries, has been justified on the grounds of efficiency, equity and necessity (ibid.). It advocates lessening the effective value of grants or raising the effective interest on student loans (Johnstone, 2004, p. 11).

Until recently, the perception of the World Bank had been that the rate of returns to HE is lower as compared to primary and secondary education (Bloom, Canning and Chan, 2006), a phenomenon attributable to the "de-funding" of HE, through the introduction of tuition and user fees in developing countries that underwent the Structural Adjustment Programmes (SAP) which required a general reduction in public spending, and HE in particular (Curtin, 2000, p. 486).

In this study, the author examines how the adoption and implementation of cost-sharing in Ghana's HE is influencing students access to Higher Education Institutions (HEIs). Its focus is on the University of Ghana (UG).

1.2 Purpose of the Study

The study aims at exploring how a decade of cost-sharing in Ghana's publicly funded universities has influenced on one hand, students' access to and success in university education. Specifically, it examines how equitable (fair) the phenomenon of full fee-paying, the so-called "dual-track" (Johnstone, 2004, p. 11) tuition policy, and a variant of cost-sharing, an arrangement under which applicants to the universities whose grades fall below the "cut-off" point for admission into programmes of their choice, but still meet the basic entry requirements are able to enrol as full fee-paying students, is to the less privileged and the historically under-represented groups in the Ghanaian society.

To this end, the enrolment and completion rates of undergraduate programmes under the dual-track tuition policy at the UG are examined together with the level of support available to this category of students for the period under review, to ascertain the extent to which the policy has helped further the course of HE accessibility and equity in Ghana, and to make recommendations based on the findings and conclusions.

1.3 Statement of Problem

The introduction of cost-sharing in Ghana's HE followed the adoption of what became known as the "Akosombo Accord" in 1997. The stakeholders agreed that government or the taxpayer bears 70 percent of the costs of HE while the remaining 30 percent is distributed equally among three sources: institutions (internal revenue generation), private donations and student tuition payments (PEF, 1997 cited in Manuh, Gariba and Budu, 2007). Today, scores of qualified applicants seeking admissions to the public universities on slots subsidised by the government are being turned away on the grounds of inadequate physical infrastructure and academic staff. Paradoxically, these same institutions have

places to enrol students who can pay the full tuition fees which are beyond the means of the average Ghanaian although applicants who sought admissions on the subsidised slots but could not gain admissions by virtue of the intensity of the competition tend to have better grades than those who manage to get in as fee-paying.

It is also worth mentioning that the mode of payment for the full tuition fees is upfront. Again, students who enrol as dual-track do not have the privilege of borrowing funds commensurate with the financial demands of their programmes, but are treated equally like their counterparts on the subsidised slots in respect of the student loans, which are woefully inadequate for even the latter category of students. Judging from the fact the country enrols only 5 percent of the population of tertiary age in tertiary education, same as the average for Sub-Saharan Africa (SSA), according to the UNESCO Institute for Statistics' (UNESCO-UIS) figures for 2006[1], and the inability of 60 percent of qualified applicants to gain admission to HEIs in Ghana (Effah, 2003, p. 341), one wonders how an upfront payment of full tuition fees can help improve access to HE, which is an indispensable element in the training of the requisite human resources for national development. Meanwhile, it is pertinent to note that the state recognises the power of HE as a tool for social mobility. Article 25 (1 [c]) of the 1992 Constitution of the Republic of Ghana states: "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;" (emphasis not in original).

If Nicholas Barr's definition of equity as "… a system in which no bright person is denied a place because he or she comes from a disadvantaged background" (Barr, 2004, p. 266) is anything to go by, then, it is crucial to examine in the Ghanaian context, how the dual-track tuition policy guarantees equity when examined against the backdrop of denying a brighter student a place, and offering same to another whose grades do not match that of the former because they have the wherewithal to do so. On the other hand, the implementation of the policy also brings into question as to whether or not the government's 70 percent share of the costs of HE, and the 10 percent each for the HEI and philanthropists as stipulated in the Akosombo Accord is being followed. Are the full fee-paying students being governed by the policy of cost-sharing or full cost recovery? If the latter is true, then

1 http://stats.uis.unesco.org/unesco/TableViewer/document.aspx?ReportId=121&IF_Language=eng&BR_Country=2880&BR_Region=40540

how equitable (fair) is the policy to the full fee-paying student since society stands to benefit in part from their investments in HE? Should the full fee-paying students whose parents (and even themselves) are also taxpayers be excluded from public subsidies for HE?

1.4 Research Questions

1. How do upfront tuition fees influence HE accessibility, success and equity in Ghana?

For practical reasons which preclude a system-wide study of the phenomenon, and necessitate a case study approach, the following questions are considered in the empirical part of the study.

a) How has the dual-track tuition policy influenced HE accessibility, equity and success at the University of Ghana?

b) What role does student support play in HE accessibility, equity and success at the University of Ghana?

1.5 Potential Significance

Access and equity issues in Ghanaian HE have been studied previously among others, from the entire education landscape by Addae-Mensah (2000), while Manuh et.al (2007) highlighted them in their seminal work on publicly funded universities in Ghana. The point of departure of this study, however, is that it is entirely dedicated to the subject, and further approaches the twin issues of access and equity from an economic perspective. It is therefore envisaged that the successful completion of the study will not only help deepen the understanding of HE in Ghana, but contribute to the existing body of knowledge in the field of HE Economics and Finance. It will particularly unearth some of the challenges and the dilemmas developing countries like Ghana with low participation rates in HE face in attempting to achieve universal basic education and improve access to HE with the limited resources at their disposal.

Donor institutions like the World Bank and the International Monetary Fund (IMF) which to a large extent influence policy-making in developing countries will find this work useful and help them appreciate the need for context-specific policies in their prescriptions. More importantly, all the stakeholders in Ghana's HE: the Ministry of Education, the National Council for Tertiary Education (NCTE), the universities and polytechnics, the National Union of Ghana Students (NUGS) among others, will also find this work insightful. Last but not least, future researchers interested in HE Economics and Finance as well as access and equity issues will be equally resourced by this study.

1.4 Delimitation of the Study

The study is pitched at the institutional level and should therefore not be viewed as system-wide. It focuses mainly on one public university, the UG and examines the effects of the dual-track tuition policy on students. It concerns itself mainly with undergraduate students enrolled on programmes of the University of Ghana as Ghanaian fee-paying students. Although the dual-track tuition policy covers some postgraduate programmes and international students of the university, they lie beyond the purview of this study. References shall be made to these groups of students only as and when necessary.

While admitting the fact that the findings and conclusions of the study may not be necessarily generalisable by virtue of its limited scope, the author still believes that the selected institution is "representative" enough, and therefore mirrors the entire publicly funded Ghanaian universities as far as the phenomenon under study is concerned.

1.6 Organisation of the Study

The study is organised into six main chapters. Chapter One which introduces the study highlights the purpose, statement of the problem, research questions, potential significance, the delimitation of the study as well as its organisation in that order. The background and context within which the study is conducted is given treatment under Chapter Two. An overview of Ghana's economy and

the development of HE in Ghana are covered in this chapter. The chapter further discusses contemporary issues in Ghana's HE and closes with the profile of the UG, the selected case for the study. The Third Chapter examines the literature relevant to the study under the following sub-themes: Cost-sharing, Efficiency, Access and Equity, Tuition and user Fees, Student support. It is followed by the conceptual and theoretical frameworks.

The research methodology and the methods of data collection adopted for the study, their justification and limitations are covered in Chapter Four. In Chapter Five, the data collected for the study are presented and analysed as a prelude to the summary of the findings, suggestions and recommendations and conclusion in Chapter Six, the final chapter.

CHAPTER TWO: BACKGROUND AND CONTEXT OF THE STUDY

2.1 Ghana's Economy: A Snapshot

The history of the economy of Ghana can at best be described as a chequered one. The nation's economic and political history is inextricably linked. The four military takeovers experienced in 1966, 1972, 1979 and 1981 no doubt dealt a blow to the nation's economic fortunes. This position is best captured by this view:

> *When Ghana achieved independence from colonial domination in 1957, the first country in sub-Saharan Africa to do so, it enjoyed economic and political advantages unrivaled elsewhere in tropical Africa. The economy was solidly based on the production and export of cocoa, of which Ghana was the world's leading producer; minerals, particularly gold; and timber. It had a well-developed transportation network, relatively high per capita income, low national debt, and sizable foreign currency reserves. Its education system was relatively advanced, and its people were heirs to a tradition of parliamentary government. Ghana's future looked promising, and it seemed destined to be a leader in Africa*.[2]

This encouraging beginning, the World Bank opines, was to give way to an era of macroeconomic instability, with its attendant uneven and volatile growth from 1965-1980.The uncertain foundation, worsened by economic shocks brought Ghana's economy to its knees in the early 1980s.[3] The economy has over the years been subjected to a number of diagnosis, prescriptions and dosages of the World Bank and the IMF in an attempt at getting it resuscitated. The Rawlings Government in 1983 initiated the Economic Recovery Programme (ERP) under the supervision of the World Bank and the IMF's Structural Adjustment Programme (SAP) model. The first phase of the intervention, ERP I which

[2] http://country-studies.com/ghana/introduction.html

[3] http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/GHANAEXTN/0,,menuPK:351962~pagePK:141132~piPK:141107~theSitePK:351952,00.html

spanned a period of three years was geared towards the achievement of a macroeconomic stability while ERP II which began in 1987 was to focus on structural and institutional issues. The second phase which saw reforms in education, the financial sector, state enterprises and the civil service, witnessed the institution of cost-recovery measures in education and health. It further saw the advent of private HE providers as part of the Education Sector Reform programme (Manuh et. al, 2007). The net effect of the SAP which was characterised by extensive liberalisation of the economy, according to the Ghana Poverty Reduction Strategy (GPRS), achieved some measure of growth in the services and mining sectors but did little to produce and sustain growth in agriculture and manufacturing (Republic of Ghana, 2003, p. i).

The Ghanaian economy, to a large extent, is dependent on commodity export and donor support. According to Manuh et. al (2007, pp. 23-24), donors' share of non-wage expenditure stood at 75 percent for 1997, which dipped to 66 percent in 1998. A decline in the prices of cocoa and gold in 1999 and 2000, coupled with rising oil prices and an unexpected drop in external inflows impacted negatively on the economy resulting in a fiscal crises. The Kufour Administration which took over from the Rawlings' in 2001, therefore thought it prudent to opt for the Heavily Indebted Poor Countries (HIPC) Initiative of the World Bank and the IMF. Total debt relief from the enhanced HIPC Initiative from all of the county's creditors amounted to US$ 3.5 billion.[4]

In recent times, the economy has made significant gains on the macroeconomic front, having achieved a real Gross Domestic Product (GDP) growth rate at 6 percent or above in a row from 2004, and 7.3 percent 2008. GDP per capita for 2008 was approximately US$ 712; up from US$ 570 in 2006 (Ghana Statistical Service [GSS], 2008, pp. 1-2). Poverty rate estimates for 2006 stood at 28.5 percent down from 39.5 percent in 1998.[5] Inflation however shot up from 12.7 percent at the end of December 2007 (ibid.), to 17.4 percent at the end of November 2008, while the mid-year population estimate for 2008 stands at 22,900,927[6]. Public expenditure on education was 5.4 percent of GDP for 2005 with the secondary sector taking the largest chunk of 42 percent followed by primary (34 percent), tertiary (18

[4] http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/GHANAEXTN/0,,contentMDK:20225788~menuPK:351971~pagePK:141137~piPK:141127~theSitePK:351952,00.html

[5] http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/GHANAEXTN/0,,menuPK:351962~pagePK:141132~piPK:141107~theSitePK:351952,00.html

[6] http://www.statsghana.gov.gh/

percent), pre-primary (5 percent) and one percent for an unknown category.[7] The discovery of 600 million barrels of light oil offshore in June 2007, expected to flow in late 2010, is expected to give Ghana's economy a major boost.[8] However good omen the oil find may seem, it should be examined with the volatility of the oil market in mind.

2.2 Development of HE in Ghana: A Historical Perspective

Unlike Egypt which is home to Al-Azhar, the world's oldest and existing university (Teferra and Altbach, 2004, p. 23), the emergence of HE in the Gold Coast (now Ghana) could best be described as an "artifact of colonial policies"(ibid., Lulat, 2003). Ghana first tasted formal HE in 1948 when the then British Colonial Government established the University College of the Gold Coast as a college of the University of London to offer programmes in the Humanities, Arts , Sciences and Agriculture. According to Odumosu (1973) cited in (Effah 2003, p. 339), this followed the appointment of two high-powered commissions by the British Government in 1943 (Asquith Commission and the Elliot Commission). The former's mandate was to enquire generally into HE in the colonies; the latter had a specific term of reference: HE in West Africa.

When both commissions reported in 1945, the Elliot Commission recommended the establishment of a university college each in the Gold Coast and Nigeria. The Asquith Commission's position was that the universities to be established in the Gold Coast should be fashioned along the British model; fully residential, multi-faculty, among others (ibid., Daniel, 1997 cited in Effah, 2003, p. 339). 1952 also saw the birth of the Kumasi College of Technology whose offerings were to be in science and technology. Both institutions gained full university status in 1961 following the country's attainment of independence in 1957 and a republican status in 1960. (Manuh et.al, 2007, pp. 35-36). The University of Gold Coast then became known as the University of Ghana (UG) following the passage of Act of Parliament (Act 79) on October 1, 1961[9], while the Kumasi College of Technology upon the recommendation of the University Commission set up by the Government of Ghana, was upgraded and

[7] http://stats.uis.unesco.org/unesco/TableViewer/document.aspx?ReportId=121&IF_Language=eng&BR_Country=2880&BR_Region=40540

[8] http://news.bbc.co.uk/2/hi/africa/6766527.stm

[9] http://www.ug.edu.gh/index1.php?linkid=243&sublinkid=72

christened the Kwame Nkrumah University of Science and Technology (KNUST) by an Act of Parliament on August 22, 1961.[10]

The third HEI to be established was the University College of Cape Coast in 1962 to help train professional teachers for the implementation of the Education Act of 1961 which widened access and improved primary, secondary, technical and teacher training education. The Act further made primary and middle school education not only free but compulsory. The University College of Cape Coast was until gaining full university status as the University of Cape Coast (UCC) in 1971 by Act 390 of parliament, under the UG. Two new universities, the University for Development Studies (UDS), a multi-campus university headquartered in Tamale in the Northern Region with a unique trimester academic calendar, and the University College of Education, Winneba (now University of Education, Winneba (UEW) were added in 1992. While the UDS was to be practical, community-based and action-oriented in its offerings, UEW was charged with a role analogous to that of the UCC; producing professional teachers for pre-tertiary level institutions of learning (Effah, 2003; Manuh et.al, 2007). The University of Mines and Technology (UMaT) succeeded the UDS and UEW. Until it became a full-fledged university in November, 2004, UMaT had been affiliated to KNUST since 1971, and became the Western University College of KNUST in 2001. As the name betrays, the university was established to provide HE in mining, technology and allied sciences "and to act as a catalyst for the development of mining and technology".[11] Two institutions - the Ghana Institute of Management and Public Administration (GIMPA) and the Institute of Professional Studies (IPS) have been elevated to the level of a university.

Apart from the eight public universities, there are other public professional institutions such as the Ghana Institute of Journalism (GIJ). Each of the ten regions also has a polytechnic established by the government. The Ghanaian HE landscape is not entirely dominated by HEIs funded by the taxpayer. A number of private providers have emerged in recent times. The liberalisation of the country's economy and the unequalled demand for access to HE foreshadowed the advent of private HE. Of particular importance was the reform of the sector that encouraged private sector participation in the provision of HE in Ghana (Manuh et.al, 2007). As of February 2009, the National Accreditation Board (NAB) had accredited 126 institutions comprising eight public universities and two other public institutions, 45

[10] http://www.knust.edu.gh/aboutus/aboutus.php?id=2
[11] http://umat.edu.gh/umat/AboutUMaT.html

private tertiary institutions including four chartered ones, 10 polytechnics, 18 nursing and midwife training colleges, as well as 39 teacher training colleges of which one is private (NAB, 2009). An interesting development is the addition of the teacher training colleges (now colleges of education) to institutions in the tertiary sector by virtue of the award of diploma instead of the Teacher's Certificate 'A' following the successful completion of a three-year post secondary teacher training. According to the NCTE (2008), the public HEIs enrolled 121,490 students as at the 2006/07 academic year while that for the 2007/08 rose to 132, 604. The enrolment details are presented below.

Table 1: ***Enrolment in Public Tertiary Education Institutions for 2006/07 and 2007/08***

INSTITUTION	**2006/07**	**2007/08**	**% CHANGE IN ENROLMENT**
Universities			
UG	28,236	28,920	2.42
KNUST	22,560	23,866	5.79
UCC	16,972	16,835	-0.81
UEW	13,087	15,378	17.51
UDS	6,629	7,891	19.04
UMaT	961	1,083	12.70
SUB-TOTAL	**88,445**	**93,973**	**6.25**
Polytechnics			
Accra	5,719	6,214	8.66
Kumasi	3,236	4,214	30.22
Takoradi	6,297	7,082	12.47
Ho	2,565	3,128	21.95
Cape Coast	2,965	3,383	14.10
Tamale	2,699	3,062	13.45
Sunyani	2,741	4,006	46.15
Koforidua	1,795	2,398	33.59
Wa	453	641	41.50
Bolgatanga	225	320	42.22
SUB-TOTAL	**28,695**	**34,448**	**20.05**
Professional Institutes			
IPS	2,560	2,563	0.12
GIL	1,394	946	-32.14
GIJ	396	674	70.20
SUB-TOTAL	**4,350**	**4,183**	**-3.84**
TOTAL	**121,490**	**132,604**	**9.15**

Source: NCTE, 2008, p.1

HE in Ghana has witnessed some reforms. Effah (2003, p. 340) reveals that the government of the Provisional National Defence Council (PNDC) appointed a University Rationalisation Committee (URC) in 1987 whose report formed the basis for the government's white paper on the reforms to the sector in 1991. The Committee's report which aimed at achieving eleven policy objectives sought inter alia to:

- Expand access to tertiary education, including a significant increase in the proportion of women students
- Establish a stable and sustainable system for funding tertiary education
- Reverse the declining quality of education and restructure enrolment and output in the provision of skills in science, technology, social sciences and humanities in relation to national needs
- Create institutional capacities for monitoring quality and evaluating policy in the tertiary education sector. (Ministry of Education, 1991 cited in Effah, 2003, p. 340)

Higher Education a term which hitherto referred to only institutions established as universities was replaced with *tertiary education*, an omnibus term for all post secondary educational institutions as part of the reforms to the sector in 1991. Consequently, the National Council for Higher Education (NCHE) gave way to the NCTE as a constitutional body mandated to be established by the 1992 Constitution of the Republic of Ghana. The latter serves as an advisory body on tertiary education to the Education Minister (Manuh et. al, 2007, p. 44). Based on the proposals of the 1991 White Paper on the Reforms to the Tertiary Education Sector and the subsequent promulgation of PNDCL 317, 1993, the National Accreditation Board (NAB) was also birthed as the Quality Assurance body at the tertiary level to help contribute to the "furtherance of better management of tertiary education".[12] Its mandate was to:

- Accredit both public and private (tertiary) institutions with regard to the contents and standards of their programmes.
- Determine, in consultation with the appropriate institution or body, the programme and requirements for the proper operation of that institution and the maintenance of acceptable levels of academic or professional standards;

[12] http://www.nab.gov.gh/nabsite/index.php

- Determine the equivalences of diplomas, certificates and other qualifications awarded by institutions in Ghana or elsewhere.[13]

The NAB has since 2007 been given a new legal status following the passage of the National Accreditation Board Act, 2007, Act 744 of the Parliament of the Republic of Ghana which retained the afore-mentioned mandate but further widened its responsibilities to:

- Publish as it considers appropriate the list of accredited public and private institutions and programmes at the beginning of each calendar year;
- Advise the President on the grant of a charter to a private tertiary education;
- Perform any other functions determined by the Minister (National Accreditation Act, 2007, p.2 [2: c, d, e]).

On January 17, 2002, the Kufuor Administration inaugurated a 29-member Committee drawn from a cross-section of the stakeholders in the sector, the Committee on Review of Education Reforms in Ghana chaired by Professor Jophus Anamuah-Mensah, the then Vice-Chancellor of UEW(Ministry of Education Youth and Sports, 2004, p. 2). The Committee's terms of reference, generally, was to "review the entire educational system in the country with the view to making it more responsive to current challenges" (ibid.). The Committee completed its work in October 2002. The Government's White Paper on the Committee's report admitted it is "wholeheartedly aware of its responsibility to provide increased access to quality education for all children"(Ministry of Education Youth and Sports, 2004, p. 18) but hinted its determination to "continue its policy of revenue diversification as a strategy for financing education….Government accepts the cost-sharing proposed in the report"(ibid.).

Major issues of concern in Ghana's HE today include how to widen participation for the teeming youth and the historically under-represented groups, a more sustainable, efficient and equitable approach to financing HE, issues of quality and relevance, ageing faculty, knowledge production among others.

[13] http://www.nab.gov.gh/nabsite/pages/aboutus.php?catid=2

2.3 Profile of the University of Ghana

The University of Ghana (UG), Ghana's oldest and largest university and selected case for the study, as stated in the previous section, was established in 1948 by the British Colonial Administration in 1948 and named the University College of the Gold Coast until it gained a full university status on October 1, 1961 by Act 79 of Parliament. Its mission centred on providing and promoting university education, learning and research. The Inter-Universities Council, an offspring of the Asquith Commission report which also saw the establishment of the University College of the Gold Coast served the institution in an advisory capacity but gave approval to all academic appointments. Under an arrangement known as the Scheme of Special Relationship of the University of London, the institution was allowed to teach for the external degree examinations of the London University. Courses and examinations of the University College of the Gold Coast needed the seal of approval of the University of London since the degrees of the former were awarded by the latter. Syllabuses and courses were however adapted to suit the local context.[14]

The main campus of UG is located 13 kilometres north-east of Accra, the capital of Ghana and further lies between an altitude of 300 and 400 feet. Apart from the Medical/Dental/Allied Health Sciences Schools and the administration of the College of Health Sciences which are located at the Korle-Bu Teaching Hospital, about 18 kilometres from the main campus and the Accra City Campus, all other faculties, departments and institutes of the university can be found on the main campus (ibid., Manuh et.al, 2007, p. 167). The university's academic work revolves round its colleges, faculties, institutes/schools and centres of research/learning summarised below:

- College of Agriculture and Consumer Sciences: School of Agriculture, Agric Research Centres (Legon, Kpong and Kade).
- College of Health Sciences: Medical School, Dental School, Allied Health School, School of Public Health, School of Nursing, Noguchi Memorial Institute for Medical Research (NMIMR).
- Faculties: Arts, Law, Science, Social Studies, Business School, Engineering Sciences.

[14] http://www.ug.edu.gh/index1.php?linkid=243&sublinkid=72

- Research Institutes: Institute of African Studies, Institute of Adult Education, Institute of Statistical, Social and Economic Research (ISSER), NMIMR, Regional Institute for Population Studies.

- Centres of Research/Learning: Regional Training Centre for Archivists, Language Centre, Centre for Tropical Clinical Pharmacology and Therapeutics, Legon Centre for International Affairs (LECIA), the International Centre for African Music and Dance, Centre for Gender Studies and Advocacy, Centre for Migration Studies and Research.

- Other Research Units: Volta Basin Research Project, Legon Seismological Observatory, Legon Botanical Gardens, Balme Library (about 300,000 volumes and 5,000 periodicals) recently computerised and automated (UG, 2008a), Consultancy and Extension Services, Remote Sensing Applications Unit, Ecology Laboratory Centre, Centre for Social Policy Studies, African Virtual University.[15]

Student enrolment has increased from 682 for the 1961-62 academic year to 29,754 including 1,142 international students for the 2007-08 academic year. International students enrolled as at 2006-07 academic year represented 47 countries from Africa, the Americas, Australia, Asia and Europe with the majority from Nigeria (527) followed by the United States with 353 students. As at January 2007, UG had a total of 865 teaching and research staff comprising 668 males and 197 females in its employ with 48.32 percent ranked as Lecturers, 30.87 percent as Senior Lecturers, and 13.53 percent and 7.28 percent for the ranks of Associate Professor and Professor respectively (UG, 2008b, p. 13). Senior Administrative and Professional staff also number 128.[16]

Currently, there are 16 other colleges/institutes in Ghana that hold affiliation with the University for the purpose of enrolment, teaching and award of degrees and diplomas of UG. The affiliations span from non-degree to post graduate programmes. On the international front, the university has associations and links with a number of institutions. It is a member of the International Association of Universities (IAU), the Association of Commonwealth Universities (ACU), the Association of African Universities (AAU) and a member of the League of World Universities made up of 47 renowned research universities around the globe. The Norwegian Universities' Committee for Development

[15] http://www.ug.edu.gh/index1.php?linkid=243&sublinkid=72
[16] ibid.

Research and Education (NUFU), the Council for International Education Exchange (CIEE) based in New York, the International Student Exchange Programmes (ISEP), the Commonwealth Universities Student Exchange Consortium (CUSAC) and a host of others have academic and research links with the UG.[17]

Students of UG are accommodated in the five traditional halls of residence: Akuafo, Commonwealth, Legon, Mensah Sarbah and Volta. There is also the Graduate Hostel which houses postgraduate students. Six new hostels have been constructed in addition to the above to help solve the acute student residential problem. Of the total residential requirement of 24,204 for the 2007-08 academic year, the traditional halls including the Graduate Hostel accommodated about a third (8,232) while the six new hostels took 6,710. Overall, 34.01 percent were in residence as against 65.99 percent non-resident students (UG, 2008b, p. 16). Teaching and learning facilities have not moved apace with the increasing number of students. Through government and donor support new structures are being constructed to ease the problem (Manuh et al., 2007).

In August 2008, the immediate past UN Secretary-General, Mr Kofi Annan was appointed the Chancellor of UG.

[17] http://www.ug.edu.gh/index1.php?linkid=243&sublinkid=72

CHAPTER THREE: LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

This chapter examines the literature relevant to the study and discusses them in the context of the recurring themes and concepts in order to construct an appropriate conceptual framework for the study.

3.1 Cost-sharing

At the heart of the debate on financing HE today, is the concept of cost-sharing. Johnstone (2004) attempts a definition of the concept as that which requires that "parents and students pay all or most of tuition, lodging, and food costs, and other fees, as well as lessening the value of grants or raising the effective interest rate on student loans" (p. 11). The author further clarifies and broadens the scope of sharing the cost of HE to cover four principal stakeholders: governments or taxpayers, parents, students and philanthropists (Johnstone, 2006). In another setting, the term connotes "the shift of at least some of the higher education cost burden from government or taxpayers, to parents and students" (Johnstone, 2003, p. 405). The three definitions appear somewhat contradictory. As per the third definition, philanthropists whom the author identifies as one of the principal stakeholders in HE, would be relieved of their responsibility as far the costs of HE is concerned. Now, if parents and students pay all or even most of the costs as the first definition proposes, then what responsibilities have the government or taxpayers, as well as philanthropists who are also principal stakeholders in the sector?

The author further suggests that parents, the second party to cost-sharing in HE, bear some of the costs of student living by keeping the student at home. The parent side of the costs is also to be met through their current income, past savings or partly through borrowing, that is to say future earnings (ibid, p. 404). While admitting the fact that there are some elements of plausibility in these proposals, it should be noted however, that it masks a lot of other important issues. In most parts of Africa where students have to travel several hundreds of kilometres away from home to institutions of higher learning, it is rather economically imprudent for students to live at home. For students who are even fortunate to be residents of cities in which their institutions are located, the rather poor transportation network coupled with heavy traffic make opting for a non-residential status both economically and

academically costly. Now to the more substantive issue of how parents can fulfil their financial obligations. Parents in the developed economies should have little difficulty financing the costs of their children's education from their current income, past savings and through borrowing which is itself rather a challenge in the teeth of the global economic meltdown. The situation in most of the developing world however diverges markedly from what pertains in the West. Poverty is rife, unemployment is high and incomes are low especially in Africa. 34 out of the 50 nations on the UN's list of Least Developed Countries (LDCs) for 2006 are in Africa according to the UN Office of the High Representative for the Least Developed Countries, Landlocked Developing Countries and Small Island Developing States (UN-OHRLLS).[18] The picture looks even grimmer when examined in the light of the Continent's poverty rates. Zambia for instance, has 63.7 percent, Mali 72.3 percent, Central African Republic 66.6 percent and Madagascar 61 percent of the population living on less than $1 a day.[19] The fact that families tend to be large in that part of the world should also not be glossed over. Under such circumstances it will just be impracticable for most parents who hardly earn enough to keep body and soul together to make any meaningful financial commitments towards the costs of HE.

As a consequence, students who have found themselves in such situations have been forced to drop out of school. MacGregor (2007, para.1) reveals that 40 percent of South African students drop out of the university in the first year citing financial difficulties among the majority black student populace as largely to blame. She adds that "first-generation" university students from low-income and less educated families were the most vulnerable. The families are reported to be earning R400 (US$60) and R1600 (US$240) monthly (ibid., para.4). 70 percent of the students who dropped out were from low-income families according to the report.

Efficiency, equity and necessity are believed to be the trio that underlie cost-sharing which has found favour in policy circles in general, and particularly in HE. On the grounds of efficiency, it is contested that some form of tuition fee will induce some diligence on the part of the student and further makes them more discriminatory and assertive consumers of HE. Besides, it serves as an incentive for HEIs to keep their tuition fees at levels that will attract and retain the student, hence becoming more efficient, and more inclined to "customer satisfaction". Necessity, which to Johnstone is the most compelling rationale especially for countries of the former Soviet Union and Central Europe, as well as the

[18] http://www.un.org/special-rep/ohrlls/ldc/list.htm
[19] http://www.un.org/special-rep/ohrlls/ldc/2005%20human%20poverty%20index.pdf

developing world whose economies are in transition, is the sheer need for an alternative non-governmental revenue for HE (Johnstone, 2006b, pp. 53-54).

The fundamental rationale which makes it compelling for the student to contribute towards the "consumption" of HE is that the amount of benefits that presumably accrue to them are deemed substantial (ibid.). Barr (2004) shares this view and drawing strength from economic theory, argues forcefully that students benefit significantly from HE and for that matter it is both efficient and fair that they bear some of the costs. But Curtin (2000) rather contends that if HE is supposed to confer higher earnings on the graduate, it must also be borne in mind that higher earnings are attended by higher tax incomes that are generally unavoidable. It is on that score that he regards the equity considerations which cost-sharing and the user-fees that accompany it, takes strength from, as rather "emotive" (p. 480). According to him, the argument put forward in support of equity that poor peasants and workers should not pay for services they never received themselves, rings hollow. Since these categories of workers rarely pay enough to cover the costs of public services they enjoy, mention cannot even be made of their contributions to the costs of HE. While this view might sound rather radical, Curtin (2000) is quick to add that even in developed economies like Britain and Australia, non-graduates often pay little for the costs of public services, and that graduates pay enough surplus taxes to cover the costs of all public services including HE and even cross-subsidise that consumed by the non-graduates (p. 480)

The implementation of cost-sharing may be seen in 11 different shapes and forms ranging from small earmarked fees for say, registration and examination whose potential revenue impact is generally small and quite acceptable politically, to large increases in tuition in excess of per student costs in response to budgetary cuts by the state, as the case of the US may be. The latter angers politicians and the press, and is quite unpopular with the masses (Johnstone, 2004, pp. 14-15).

Johnstone & Marcucci (2007) assert that the current changes in HE financing is a response to a global phenomenon which has resulted in the costs of HE outstripping by far the revenues available, especially those derived from taxation. This phenomenon, they add, is itself a function of three principal forces: (1) rapidly increasing per-student costs; (2) increasing level of participation in tertiary education compounded by growth in the university-age population and the increasing participation of this age-cohort, a phenomenon otherwise known as massification; and (3) increasing dependence on

inadequate revenue from government sources (p. 1). Judging from Martin Trow's (2005, p. 6) categorisation of enrolments in HE by which countries with a rate of about 5 percent are regarded as elite systems and between 30 percent and 50 percent as mass, one finds it difficult to accept the fact that HE systems in the developing world, especially in SSA, are going through massification, although the large increases in enrolment cannot be discounted. In fact, SSA enrolled just 1.8 percent of the youths in HE in 1985 and after two decades the Gross Enrolment Rate (GER)[20] stands at 5.2 percent (World Bank-EdStat, 2008). The region's enrolment rates are by far the lowest in the world, and it is sadly true that where SSA is today, other developing regions reached there 40 years ago (Bloom et al., 2006, p. 3). Trow's (2005) categorisation should however be taken with caution since he admits certain developments in recent times including the diversification of HE and the differences in national structures make such categorisations rather problematic. It is further alleged that in the African context, the drive towards cost-sharing has arisen as a result of pressure from the donor institutions which tend to de-emphasise HE and shift resources away to primary and secondary education (Marcucci, Johnstone & Ngolovoi, 2006; Bloom et al., 2006). The World Bank (2002) rightly admits that "a number of educational adjustment loans to Sub-Saharan Africa in the late 1980s and early 1990s included tertiary education reform measures aimed at containing expenditures, enrolment growth, and subsidies" (p. 103).

Reflecting on the implementation of the policy of cost-sharing in Tanzania, Ishengoma (2004) reveals that the principal objective of the policy was to increase participation and accessibility to all HEIs. However, 11 years down the road to cost-sharing, very slight increases had been witnessed in undergraduate admission rates and total undergraduate enrolments at the University of Dar es Salaam and the country's three other public universities had been a modest one. "These slight increases do not reflect even the increasing number of high school graduates over the years or the increasing numbers of applicants with minimum qualifications for admission"(ibid., p. 106). He blames the situation on the fact that admissions standards are deliberately, being tightened to keep the number of new enrolments low, and that the phenomenon is not driven by any true academic standards resulting from entrance examinations but by the sheer need to ration the number of new students to fit into the number of "tuition-free" available places. Underneath the supposed rationing, Ishengoma (2004) argues, is the

[20] GER is a measure of the total enrolment in a specific level of education, irrespective of age expressed as a percentage of the corresponding official age group of the population for that level of education (UNESCO, 2008).

declining ability of the government to sponsor the qualified applicants who hitherto, would have been admitted. These misgivings notwithstanding, the author concludes that cost-sharing in Tanzania "is justified on the grounds of sheer need for nongovernmental revenue for public institutions of higher education because of declining government appropriations"(p. 128), and the urgent need to expand access to HE which is "still extremely low"(ibid.) with respect to that of other East African countries and some other SSA countries, although one finds it rather hard to reconcile this with the author's own revelation that the tuition fee for privately sponsored students at the University of Dar es Salaam which stood at TZS 1,000,000 (US$2,198) was by far beyond the reach of the average Tanzanian family where the mean per-capita monthly income had been TZS 17,928 (US$39) or TZS 215,316 (US$473) per year (National Bureau of Statistics, 2002 cited in Ishengoma, 2004, p. 112).

HE had until 1998, been entirely "free" in Ghana. Students paid nothing for tuition, boarding and lodging were also free and students received allowances for incidental expenses all at the taxpayers' expense. Enrolments stood at 14,500 in 1992 since only the universities were regarded as institutions of higher learning. Following the upgrading of some polytechnics and technical institutions in 1993 as part of the education reforms, which had hitherto been regarded as secondary level institutions, enrolments surged to 30,000 in 1994 representing an increase of more than 100 percent. A further increase of 33 percent was witnessed during the 1997-98 academic year bringing the total enrolments for the sector to 40,000. As expected, the government then declared its intention to bring other parties on board to share in the costs of HE since it felt it could no longer shoulder the financial burden alone (Chambas,1998, p. 3). A series of debates, workshops and symposia culminated in a national consensus on the adoption of the policy of cost-sharing as the key to financing HE in Ghana when the stakeholders adopted what became known as the "Akosombo Accord" in 1997. Government was to bear 70 percent of the costs and the remaining 30 percent distributed equally among philanthropists, students and the HEIs ─ internally generated funds (see Manuh et al., 2007). Subsequently, Academic Facilities User Fees (AFUF) and Residential Facilities User Fees (RFUF) were introduced in 1998 to end the fee-free regime for students in HE. Government's funding per university student almost halved from US$ 1,100 in 1996-97 to US$580 in 2000-01, while the NCTE capped the growth rates in admissions at 10 percent per annum (ibid, p. 100). In the GPRS, budgetary allocation to tertiary education which was 13.3 percent was expected to dip to 10.3 percent in 2005 (Republic of Ghana, 2003, p. 100).

3.2 Tuition Fees[21]

Central to the discussion of the policy of cost-sharing is the propriety or otherwise of the payment of tuition fees by students in HE. Where there is even a unanimity, opinions seem divided as to when, how and what students should pay for, and what constitutes an acceptable level as far as the payment of the fees is concerned. The dichotomy has either been politically, ideologically or economically charged.

> *A **tuition fee** generally refers to a mandatory charge levied upon all students (and/or their parents) covering some portion of the general underlying costs of instruction. A **fee,** on the other hand, generally refers to a charge levied to recover all or most of the expenses associated with a particular institutionally-provided good or service that is frequently (although not always) partaken of by some but not all student and that might, in other circumstances, be privately provided. Thus, charges to cover some or all of the costs of food and lodging, or of health and transportation services, would normally fall under the category of **fees,** as might the charges to cover some special expenses associated with instruction such as consumable supplies in art class or transportation associated with a special internship experience.* (Marcucci & Johnstone, 2007, pp. 1-2) [Emphasis mine].

3.2.1 Should HE students pay tuition fees?

Opponents of a tuition-free HE have often emerged from Western, Central and Eastern Europe, Russia and the nations of the former Soviet Union as well as Francophone African Countries whose HE systems have traditionally been free on ideological grounds (ibid., p. 2). The reasons for such opposition according to Marcucci & Johnstone (2007, p. 2), include:

- The high returns to society from a well educated population.
- The potential of tuition fees to scare away students from low-income families and other underserved segments of society and the concomitant effects on social equity and social benefits.

[21] In the US the term "tuition" refers to fees paid for instruction, while in the English Language usage in the UK and most parts of the world, "tuition" connotes instruction and for that matter the fees charged for instruction is referred to as"tuition fee"(Marcucci & Johnstone, 2007, p. 1). The latter definition is adopted for the study.

- That education is or at least should be a fundamental right.
- Costs of students' maintenance are already high and beyond the reach of most families especially if coupled with the costs of forgone earnings.

The proponents of tuition fees have also justified their stance based on the following:

- Private returns to HE are substantial both in monetary terms and otherwise, and may even extend to parents of graduates.
- Free HE is often enjoyed disproportionately by the well-to-do, and that the costs in most countries are borne from taxes that tend to be regressive in nature.
- Tuition fees will make students and their families demand accountability and be more discerning, and thus, influence the HEIs to be efficient and consumer-oriented.
- Competition for resources from other social services such as health, and HE's own "cronies": primary and secondary education (ibid; Johnstone, 2006; Barr, 2003a).

Barr's (2003b,2004) answer to those who argue that HE should be free by virtue of education being or should be a fundamental right is that access to nutrition is equally a basic right, albeit, no one contends against charging for food, neither do people demonstrate outside shops and restaurants for paying for food. What is of essence is that every bright person should be able to enrol in a university or school they so desire, regardless of their financial or economic background. The notion that HE is too costly for government or the taxpayer to finance in view of competition for the rather scarce resources does not sit well with Curtin (2000). "If public funds are scarce, it would seem more sensible for governments to leave households to fund their children's schooling, since that is much more affordable to them than the costs of tertiary education"(p. 483). The author buttresses this assertion by the fact that the per pupil costs of primary schooling in the developing countries ,typically, is below US$ 100 per annum which could be afforded by many more families even in the poorest countries than HE whose per student costs, including living costs for academic year is in the neighbourhood of US$ 10,000.

From the foregoing, it is apparent that while the proponents of tuition fees cite the benefits HE confer on students (graduates) as a justification for such payments, the anti-tuition fees school of thought

equally does not discount the fact that societal investments in the sector is worthwhile. The issue as to whether or not the quantum of benefits which accrue to graduates of HE exceed that of the public is itself a very contentious one and is beyond the purview of this study. The position of Biffl & Isaac (2001) is a striking one. They assert that there are social as well as private benefits to HE. "Accordingly, only part of the cost of HE should be borne by students, the other part being drawn from the public purse" (p. 16). The level of the costs to be borne by the taxpayer and the students, to them, is an arbitrary one and a matter of social judgment since the social benefits is difficult to calculate. The ultimate test should be whether a particular percentage has the tendency to reduce the number of students who can enrol in HE. "Whatever the arguments, the simple fact is that growing enrolments and decreasing government investment have translated into growing numbers of state policies that encourage, or at least allow, the charging of tuition fees"(Marcucci & Johnstone, 2007, p. 3).

3.2.2 Types of tuition fee policies

Countries that have adopted tuition fee policies have implemented them in various ways and forms either as *upfront, dual-track, deferred,* while others have settled on a *no tuition fee* policy. The type of tuition fee policy a country adopts is believed to be influenced by its conception of the parental responsibility for the education of their children in HE (ibid., p. 5). While this assertion cannot be disputed, one should also not lose sight of the fact that a number of countries, especially those in the developing world have had to make certain decisions on tuition policies that have largely been influenced by the policy prescriptions of donor institutions like the World Bank and the IMF.

3.2.2.1 Upfront tuition fee

As the name suggests, an upfront tuition fee policy requires that fees are paid in advance before the individual could access HE. In other words, the payment of the fees is point-of-entry (Barr, 2003a). The underlining assumption, according to Marcucci & Johnstone (2007), is that parents owe it a duty to bear some of their children's HE costs and that such costs should be paid according to their ability. Thus, the amount of fees to be paid is contingent on one's family income. Countries that have adopted upfront tuition policy include Austria, Chile, the Netherlands, South Africa, US and until 2006, the

United Kingdom (UK)[22]. In their critique of the Dearing Report and the British Government's response thereto, Barr & Crawford (1998) acknowledge an emerging international consensus that HE students should pay fees, "but *only* if any fee contributions are supported by income contingent loans, i.e. there should be no up-front charges"(p. 1) [Emphasis not mine]. They further argue that in principle, it is wrong to force young adults to depend on their parents, and it is equally so, to force people to depend on their spouses. They decry the Government's proposal that fees be paid through parental contributions and the fact students had to pay many bills like hall fees, "day 1" when their loans had not been made available to them, adding that "no government committed to access should contemplate such a policy….Parental contributions and upfront fees are regressive with respect to gender. Women are likely to be harder hit by the poverty issue" (p. 11).

Johnstone (2004) identifies upfront tuition fees as the most direct and fiscally significant form of cost-sharing in HE. Most countries of SSA, he opines, have demonstrated their resistance to this kind of tuition fee policy. Such an opposition is believed to emanate from two features of the sub region rooted in its past: the European colonial legacy strengthened by the fact that continental Europe upon which most of Africa's classical universities were modelled largely remain tuition free, as well as the espousal of Marxist ideologies, and its attendant view that education, health and other social services should be financed from the state kitty (p. 17,20). Upfront tuition fee has not only found its enemies in SSA. Its introduction in the UK in 1998 sparked off lots of controversies, and one of the first acts of the devolved Scottish Parliament was to abolish the payment of upfront fees by students in HE which was then replaced by a Graduate Endowment Fund to which all graduates of HE must pay a contribution (Woodhall, 2003a, p. 88).

3.2.2.2 Dual-track tuition fee

Under this tuition policy, students who are unable to enrol in any of the programmes of the university under the government subsidised slots by virtue of they not being able to meet the cut-off points but still possess the minimum entrance requirements for university level work, can still do so on condition that they enrol as full fee-paying students (Johnstone, 2004; Marcucci & Johnstone, 2007; Woodhall, 2003a). Although the history of tuition fees in Africa has not been that good, the dual-track, also known

[22] A legislation was passed in 2004 that abolished upfront tuition fees and an income-contingent one adopted for students beginning their studies in 2006 (Marcucci & Johnstone, 2007, p. 7).

as Parallel or Module II Programmes is fast gaining currency, particularly, in Eastern African countries like Uganda, Kenya and to some extent Tanzania and Ethiopia (Johnstone, 2004). The Task Force on Higher Education and Society (2000) intimates that Uganda's University of Makerere which was on the verge of collapse, now aspires to become "one of East Africa's pre-eminent intellectual and capacity-building resources, as it was in the 1960s" (p. 54). It has "…moved from a situation where none of its students paid fees to one where more than 70 percent do. Where previously the government covered all running costs, now more than 30 percent of revenue is internally generated" (ibid.). The Module II programmes of Kenya's University of Nairobi propped up the universities finances from about 3.8 percent in 19997-98 to 33 percent in 2002-03. By the end of the 2002-03 financial year, income from parents and students from both the Module I (subsidised students) and Module II, constituted nearly 40 percent of the university's total income, and more than 76 percent of total government allocation to the university for the year. Meanwhile, total government allocation to the university which stood at 70 percent in 1995-96 had dipped to 49 percent in 2002-03 (Kiamba, 2003, p. 69). The policy is also being implemented in various degrees and forms in Australia, Russia and Hungary (Marcucci & Johnstone, 2007).

The income generation potential of the dual-track tuition policy, notwithstanding, it has been criticised in some respects. Woodhall (2003a) contests that the policy could generate strong resentments among students when students enrolled on the same programme are made to pay different fees. Citing the case of Russia and China where 'quota' and 'non-quota' students are charged different levels of fees, the author adds that "it may be much more difficult to justify the charging of very different fee levels to two categories of domestic students…"(p. 91). Owing to the difficulty associated with the policy, the Vietnamese Government had to abolish the charging of different fees to the 'non-quota' category of students in the 1990s although HEIs could still charge higher fees to students sponsored by their employers. Again, the dual-track tuition policy has also been faulted on the grounds of equity. The author argues that more often than not it is the students from wealthy families who are able to enrol in the best secondary schools and attain the best of grades, and the ones to get the subsidised slots in university admissions. By the same token, students from low-income families hardly make it to the best secondary schools and as a consequence, get outranked by their peers from the well-endowed schools as regards results obtained from secondary school examinations. Thus, the students from the low-income families are not able to compete for the subsidised slots and are therefore left with

no other option than to enrol as dual-track, a situation which further compounds inequities in the distribution of secondary school opportunities (ibid; Johnstone, 2004). In fact, Woodhall's (2003a) argument bears a fine resemblance with Addae-Mensah's (2000, p. 10) findings on the socio-economic backgrounds of students who get admitted into various degree programmes of the UG, which revealed that between 60 and 92 percent of admissions come from the top 50 secondary schools which constitute less than 10 percent of all secondary schools in Ghana, with about 43 percent emerging from only the 18 star schools which constitute just 3.65 percent of all schools.

The scramble for the fee-free places is also liable to corruption in the admission process depending on the validity and the integrity of the selection procedure (Johnstone, 2004, p.23).

3.2.2.3 Deferred tuition fee

Unlike the upfront tuition fee policy that assumes that parents are obliged to contribute towards the HE costs of their wards, the deferred tuition fee to a large extent absolves the parents of such responsibility. The children whose responsibility it is to bear the costs are also not supposed to do so while they are students or while they still remain in school (Marcucci & Johnstone, 2007). This is what Barr (2003c) refers to as making HE "free at the point of use" (p. 9); that is to say, the user does not pay as a student but as a graduate. The implementation of deferred tuition fee policy has been varied in different countries: Australia, the very quintessence of the policy, has the Higher Education Loan Programme (HELP)[23], while Scotland and New Zealand have adopted the Graduate Endowment Scheme and the Student Allowance Scheme respectively (Department of Education, Employment and Workplace Relations [DEEWR[24]], 2008; Marcucci & Johnstone, 2007, p. 6).

Australia's experience with the HECS (now HELP) dates back to 1989, which according to Chapman & Ryan (2003) was necessitated by three factors: (1) A "burgeoning demand" for tax-financed HE services occasioned by rapidly increasing high school retention rates and its attendant pressure on university places. (2) The regressiveness of an all-expenses-paid HE system in terms of income distribution. (3) The "fiscal parsimony" of the 1980s and beyond that brought into question,

[23] The HELP replaced the Higher Education Contribution Scheme (HECS) in 2005.
[24] As a result of some administrative changes in late 2007, the Department of Education, Science and Training (DEST) became known as DEEWR.

government spending even in the well established areas of the public sector. They identify the fact that the charge is contingent on the graduate's income with no payments required when their earnings fall below a certain threshold as the "defining characteristic of HECS". "… The major rationale for income contingency was to have a charging system that would maximise the participation in higher education of the less advantaged" (p. 1).

Under the HELP, Commonwealth-funded students (those on the government subsidised slots) who enrolled before 2005 received the HECS-HELP[25] which provided an interest free and income contingent loan from the government, while students who chose to pay all or at least $500 upfront received a 20 percent discount (DEEWR, 2008, p. 60). That apart, there is also the FEE-HELP for domestic students enrolled as full fee-paying at approved HE providers. As at January 1, 2007 the fee-paying students enrolled in Medicine, Dentistry and Veterinary Science could borrow up to $100,000 and all other programmes $80, 000. Approximately, 62 percent of such students took a FEE-HELP for all or part of their tuition fees in 2007 (ibid., pp. 60, 61). The Commonwealth –funded students' contribution upon the completion of their programmes have been categorised into bands and are disciplinary-based. For students commencing their studies on or before January 1, 2005, Band 3 (Law, Medicine, Dentistry) pay the highest ($0-$8,333) while those who took courses categorised as "National priorities"(Education, Nursing) pay $0-$3,998, which is the lowest. Students (graduates) are not obliged to begin payment until their earnings reach the minimum threshold for compulsory payment which was $39,825 in 2007-08. Voluntary repayments of $500 or more is rewarded with a 10 percent bonus (ibid., p. 55).

Despite the apparent "user-friendliness" of the HELP, Woodhall (2003a, p. 90) seems somewhat sceptical about Chapman & Ryan's (2002) prescription of income contingent loans for developing countries in Africa including Namibia, Ghana, Ethiopia and Rwanda since a government's ability to record graduate incomes accurately over time and collect income taxes efficiently are pre-requisites for the adoption of an income-contingent loan scheme; a feat difficult to achieve in developing countries. In reference to the 1997 changes made to the HECS which created three different fee bands based on the disciplines: Humanities A$3,330; Sciences A$4,700; Medicine and Law A$5,500, Curtin (2000, p. 483) takes a swipe at Bruce Chapman, the brain behind the HECS for losing sight of the average

[25] The pre-2005 arrangement ended in 2008 (DEEWR, 2008, p. 55)

student's contribution to their costs of university education in the form of forgone earnings during the in-school years which is estimated at A$20,000 per annum for the average person of university age (19-24 years) with just skilled vocational qualifications in 1994-95. Thus viewed against the per student costs in HE of A$9,000, the effective total cost of studying for a degree amounts to A$29,000 per annum. Based on these calculations, the author concludes:

> *Thus, under HECS, students not only forgo earnings but also pay at least half (more since 1997) of the costs of tuition. In effect HECS students now incur 85 percent of total costs (including forgone earnings) and through most of their earning life receive after tax barely more than half of their extra income vis-à-vis non-graduates.* (ibid.)

In Scotland the Graduate Endowment Scheme set up in 2001 commits Scottish and European Union (EU) students to the payment of a fixed amount of £2,154 for each year spent in HE in recognition of the benefits received from HE. The graduate has the option of paying the amount as a lump sum or income contingently once they earn £10,000 or more (Marcucci & Johnstone, 2007, pp. 6-7).

3.2.2.4 No tuition fee

In the Nordic countries, Francophone Africa, Germany[26], among others tuition has largely been free. The costs of instruction is borne by the state and financed by the taxpayer while students are made to bear living and allied expenses from loans subsidised by the government. Students are therefore treated as "financially independent adults" (ibid.; Biffl & Isaac, 2001). In Finland where HE has not only been tuition-free for Finnish citizens but foreign nationals as well, the Ministry of Education in 2005, appointed a 10-member committee headed by the Director General of the Ministry of Education Arvo Jäppinen to "explore the possibilities of charging tuition fees to students coming from outside the European Union and the European Economic Area to study for a degree in Finnish universities and polytechnics".[27] Following the Committee's recommendations, a new university bill was laid before the Finnish Parliament, the passage of which would empower the universities to charge tuition fees ranging from €3,500 to €12,000 for master programmes categorised as special and internationally-oriented. The policy is to be piloted for a five-year period. Finland's move to impose tuition fees on foreign succeeds

[26] Recent legislative changes now allow individual states to introduce tuition fees (Marcucci & Johnstone, 2007).

[27] http://www.minedu.fi/OPM/Tiedotteet/2005/3/ulkomaisten_korkeakouluopiskelijoiden_koulutuskustannusten_katta?lang=en

that of Sweden[28], begging the question as to whether the Nordic countries that have for a long time been bastions of the no tuition fee policy are contemplating a paradigm shift.

Nigeria, Africa's most populous country has resisted charging students in HE tuition fees at the federal level. In an era where sister African countries are "de-funding" HE by reducing budgetary allocations to the sector, the case of Nigeria is different. Despite the fact the country's total expenditure on education as of 2000 was only 2.4 percent of GDP and 14.3 percent of total government expenditure compared to the average 5.1 percent of GDP and 19.6 percent of total government expenditure for 19 other SSA countries (Saint, Hartnett & Strassner, 2003, p. 9), the authors allege "…the government insistence that it remain as virtually the sole source of financial support for institutions of higher learning" (ibid., p. 17). Budgetary allocation to the tertiary sector nearly doubled from 19 percent in 1962 to 35 percent in 2002 while that of primary and secondary reduced from 50 percent and 31 percent for the same period to 35 percent and 29 percent respectively (Hinchliffe, 2002; Callaway & Musone, 1965 cited in Saint et al., 2003, p. 9). A justification for the government's tuition-free stance has been offered:

> *While student fees and other charges remain a legitimate source of revenue for universities in an environment in which they enjoy autonomy, government policy for the time being is that before fees can be re-introduced or charges can be raised, the students and their sponsors must be economically empowered to be able to pay such fees and charges. This empowerment entails a visible improvement in the take-home pay of workers as well as adequate scholarship and student loan schemes…."* (Federal Ministry of Education, 2000 cited in Saint et al., 2003, p. 19)

3.3 Efficiency

As stated earlier, efficiency is one of the principal rationales for cost-sharing in HE (Johnstone, 2006). The term *efficiency*, an economic theory, generally refers to an optimal use of resources; that is to say achieving the best possible results (outputs) with as little resources as possible (inputs). In HE circles, Barr (2003a) identifies the efficient size of the sector as well as the efficient quality, the efficient subject mix for the maximisation of student satisfaction, to meet the needs of employers, and to

[28] http://uv-blog.uio.no/mt/flexlearn/2008/08/finland-moves-to-impose-tuitio-1.html

maximise national economic performance as the specific efficiency aims (p. 322). Two types of efficiency, *internal* and *external* are discussed in this section as revealed in the relevant literature.

3.3.1 Internal efficiency

Internal efficiency, which is sometimes referred to as *productive* efficiency, deals with issues such as the quality of university management (ibid.). According to Woodhall (2003b), the term refers to "relationships between inputs (both human and financial) and outputs (number of graduates, research outputs, etc.) within the university system (as reflected in indicators such as graduation, repetition and drop-out rates, and student-staff ratios)…"(p. 45). By this definition, it is apparent that if the operating costs of the university are high which may result from an inefficient use of both human and financial resources, the resultant effect is a high per student or unit costs, often passed on to students and parents in the form of tuition fees or other charges, or to the taxpayer as subsidies. The Organisation for Economic Co-operation and Development (OECD) correctly underscores the fact that money alone does not hold the key to the problems of tertiary education, "investments in education will need to become more efficient, too" (OECD, 2008a, p. 14). In the OECD's estimation, current levels of resources have the potential of increasing learning outcomes by 22 percent, on average, across the OECD countries (ibid.).

Reflecting on the case of developing countries, Salmi (1992) laments the low internal efficiency of the HE systems, citing the case of Madagascar and Senegal where the pass rate after the first year in the university stood at 13 and 20 percent respectively. He further estimates that the average unit cost in HE of developing countries represents 370 percent of per capita income as compared to 49 percent for the industrialised countries (p. 21). Hölttä (1995) seems to agree with Salmi (1992) on this point, as he zeroed in on the African context, adding that "African higher education systems possess feature encouraging inefficiency….Especially, African higher education systems are inefficient in terms of graduate output", and shockingly reveals how about 20 student years are needed to graduate from a four-year programme in Senegal. HE believes that until the inefficiencies are dealt with, educational quality will remain elusive (p. 189).

3.3.2 External efficiency

Broadly speaking, external efficiency is often used to refer to the relationship between HE and the labour market which manifests itself in graduate employment and unemployment rates, the availability or shortages in organisations of graduates and a highly educated workforce among others (Woodhall, 2003b, p. 46). The implication therefore, is that a HE system that merely churns out "graduates" with skills that do not match with the human resource needs of the nation, can be regarded as externally inefficient since the mismatch between the skills of graduates and that needed by the industry either results in the phenomenon of graduate unemployment or exacerbates it where it already exists. This situation makes HE an unprofitable investment for both students and parents, as well as government or the taxpayer and has the tendency to decrease participation especially for first-generation university students. It behoves HEIs, therefore, to make their offerings bear on socio-economic utility (relevance).

This view is best summed up by Salmi (1992): "The external efficiency of the university system is determined by the labor market performance of graduates. Both structural adjustment and technical change have an impact on the level, type and location of occupations available to higher education graduates" (p. 22). He cautions against allocating resources, determining levels of enrolment and priority fields of study in HE without recourse to the future workforce requirements of the economy, while admitting the fact such decisions are often not socially and politically palatable (ibid.).

According to Biffl & Isaac (2001) efficiency emanates from user charges for resources used, adopting a loan recovery system that employs the tax collector to reduce the potential of defaulting borrowers, instituting measures that incentivise students to graduate quickly and inducing HEIs to fashion out effective course structures and methods of instruction (p. 24).

3.4 Equity

The concept of equity appears to be a nebulous one. Barr (2003a) regards "equity as form of equality of opportunity" (p. 322). He explains that the equity objective does not mean that HE should be accessed free of charge, but it rather means "…a system in which no bright person is denied a place because he or she comes from a disadvantaged background" (Barr, 2004, p. 266). The concept is

further stretched by the OECD (2008b) to include: (1) improving the participation of the least represented groups in society, (2) ensuring equality of opportunities (3) instituting cost-sharing measures which do not harm equity of access (p.5). In this study, the OECD's categorisation of the concept shall be adopted and the term equity may refer to any of the three categories, as the case may be.

The key aim of equity, in Barr's (2003a) opinion should be access to HE, which should be based on the individual's ability and tastes, other than their family income or socio-economic status, nor on gender or ethnic background. Improving access will have a multiple effect in that it contributes to equity, as well as efficiency by ensuring that talents that would have gone waste are put to good use. Addae-Mensah (2000, p. 7) believes that education is a tool for social mobility, and one sure way to determine as to whether or not education is playing this role and affording all segments of society with equal opportunities is to determine the demography and the and social backgrounds of individuals who are able to make it to the most competitive HEIs. Proponents of tuition fees in HE often evoke the concept of equity to support their cause. They argue that since the majority of the students who are able to enrol in HE are those with high socio-economic status (SES) who were able to attend the best of secondary schools, it is inequitable for the poor taxpayer to bear the costs of their education while they reap the benefits of HE upon graduation, notwithstanding the benefits to society. The introduction of cost-sharing measures therefore seeks to improve equity in two ways. Firstly, the revenue accruing from the tuition fees is supposed to expand capacity by way of provision of additional classrooms, residential accommodation for students etc. so as to increase participation. Secondly, such revenues could as well improve participation further, by providing loans to needy students, than grants and tuition discounts (Ishengoma, 2004, p. 104).

As discussed earlier, such arguments often pay little attention to the fact that such tuition policies like the upfront and the dual-track tend to have a "boomerang effect"; hurting rather than helping the poor they seek to help. It is against this backdrop that Barr (2003c) maintains that "…there is a very strong case in both efficiency and equity terms against a system in which paying upfront is the *only* way of paying" (p. 9) [emphasis not mine], and advocates a system which gives the individual the choice of paying upfront or deferring the payment.

On equity of access, Helms (2008) admits the complex nature of the issue and advises that whatever be the case, the role of tertiary education in respect of the promotion of equity in society at large should be given a serious consideration.

> *A system should be equitable in that candidates are treated fairly and held to clearly defined standards, yet should also facilitate equity in the larger sense by taking into account the circumstances beyond the control of applicants. Such circumstances may for example, put candidates at a disadvantage and thereby potentially unfairly restrict their access to university education.* (pp. 30-31)

Helms' (2008) argument underscores the fact the playing field is not even for all candidates who enrol in HE or aspire to do so. Circumstances such as gender, family income, ethnicity and a host of others tend to condition who gets in and, most importantly who succeeds. A uniform policy that does not explore these nuances would treat certain sections of the society inequitably (unfairly). In the UK, 81 percent of students enrolled in HE were found to be children of parents from professional backgrounds as compared to 15 percent from unskilled backgrounds (UK Education and Skills Select Committee 2002 cited in Barr, 2003a, p. 338) which amply testifies to the level of exclusion in HE even in developed countries like the UK. In the American context, Sigal & Tienda (2007) acknowledge the country's success in HE from the point where the US enrolled only 2 percent of the college-population at the turn of the twentieth century to the current situation in which it is regarded as one of the leading nations in the world with about 36 percent of the population as college graduates; and conclude that "these advances were made possible by opening the gates of opportunity and allowing talent to rise, regardless of social background…Higher education is expected to serve democratic societies and promote mobility"(p. 506). What this means, in my opinion, is that in countries where disparities in SES are wide, HE wields an enormous potential as a tool for socio-economic mobility to correct such disparities, or at least reduce them, if pro-poor measures are instituted.

3.5 Access

Access and equity issues in HE appear to be interwoven, and discussions on the twin issues often overlap. However, Kaiser &O'Heron (2005) offer useful insights for the exploration of the concept.

"Access to higher education may refer to the people who enter higher education (or the inflow into the higher education system). Access may also be used to refer to the number of people who have the opportunity to use higher education facilities (the students enrolled in higher education)" (p. 16). The authors refer to the first interpretation as *entry* or *access* while the second is called *participation* (ibid.) Barr (2003a) on the other hand regards access as "…a system in which the brightest students can study at the most intellectually demanding institutions irrespective of their socio-economic background" (p. 340). The former definitions and categorisations are followed in this study.

A major issue in HE today is how countries can improve access and widen participation especially for the historically under-represented groups in society and to increase the stock of human capital, a *sine qua non* for a country's participation and survival in the so-called knowledge economy. Participation in HE differ across countries, regions and continents. North American and Western European countries tend to have high rates of participation while the opposite is true in SSA countries. In 2006, the GER for Finland was 93 percent, Greece 95 percent[29], UK 59 percent, US 82 percent as compared to 1 percent for Central African Republic, 8 percent, 15 percent ,17 percent and 10 percent for Cape Verde, South Africa, Mauritius[30] and Nigeria respectively (UNESCO, 2008, pp. 336-337). Meanwhile, Finland has a target of 50 percent tertiary education attainment rate[31] for the population aged 25-34 years by 2015. The Netherlands, Sweden and Britain have similar targets to be achieved by 2010 (not defined by any age group). Canada aims same (50 percent) for the 25-64 age groups, up from the 39 percent in 2005, to be achieved by 2015 (Kaiser & O'Heron, 2005, pp. 23- 25).

3.5.1 Equity of access

Helms (2008) admits that ensuring equity in admissions to universities is a very complex issue that needs to be considered from different angles during the admissions process and within the greater socio-economic context of a given country or region as well. Much as he agrees that an exam-based admission criterion allows for a uniform comparison of applicants, he cautions against relying entirely on such a criterion, since the content of exams may be biased against certain groups of student due to

[29] Highest in the world for all reported countries.
[30] Highest for SSA countries
[31] Percentage of the population who have successfully completed a specific level of study.

lack of resources for adequate test preparation, and certain cultural knowledge or experiences which the exams demand but may be outside the domain of some students, as is often the case of students from the less endowed secondary schools. "The role of tertiary education in promoting equity in society at large should be considered" (p. 28), he adds. Helms (2008) further justifies this position:

> *If the goal of an admission process is to admit candidates who are likely to perform at the highest level and be best prepared for the labor market upon graduation, these students are not the strongest candidates. Research indicates, however, that it is these students for whom attaining a tertiary degree ─ regardless of courses taken and grades received ─ is likely to have the greatest impact in terms of social mobility and improved economic status*. (p. 29)

Plausible as Helms' proposition may seem, it does not take cognisance of the fact the phenomenon of graduate unemployment is likely to result from students just getting tertiary education degrees irrespective of the courses taken, where skills and competences acquired have little or no economic utility for national development. In the worst case scenario, parents and students with low (SES) will not be motivated to invest in HE, since the returns will not make such investments worthwhile.

Undergraduate admissions in the US equally receive the attention of Sigal & Tienda (2007). The authors' argument is that the over reliance of institutions on text scores in making admission decisions demands that minority students be given an edge so as to achieve diversity among Blacks and Hispanics who on average attain lower scores on standardised tests, as do those with low SES. They attribute the situation to the fact that such students often emerge from schools that are under-performing and resource-poor; and as they put it "…the shift in admission practices of the more selective institutions toward placing greater weight on test scores has direct implications for the representation of minority students at these schools. A higher education meritocracy so defined requires affirmative action to achieve racial diversity" (ibid., p. 504).

In the Ghanaian context, Addae-Mensah's (2000, p. 10) study of undergraduate admissions into degree programmes of the UG stated earlier, also revealed that subject-wise, 75 percent and 70 percent of admissions in the Humanities, 85 percent and 91 percent into the Sciences including Medicine and Agriculture, and 78 and 61 percent into Administration for the 1998-99 and 1999-2000 academic years respectively, had come from the top 50 secondary schools which constitute 9.9 percent of schools in Ghana. The situation at KNUST, Ghana's second oldest and science and technology-

based institution was no different for the period under review. Admissions were offered to students from 226 institutions (206 senior secondary school and 20 post-secondary institutions). The 206 secondary schools constituted 40.9 percent of the total of 504 Senior Secondary Schools (SSS). Regarding admissions for the 1998-99 academic year, 75.21 percent went to applicants from the top 50 schools in the country. The author's analysis points to the fact that 300 of the 504 SSSs could not have a single successful applicant at KNUST, and so did about 200 schools at UG.

The apparent inequities in admissions prompted the KNUST to institute special admissions, for the so-called Less Endowed Schools (LESs), an initiative followed later by UG. In 2007-08, KNUST received 17,438 applications for admission. Of this number, 6,868, representing 39.8 percent were admitted, including 29 percent females. 243 students (183 males and 60 females) from the LESs were admitted as part of the number for the academic year; which is commendable though much needs to be done (Adarkwa, 2007, pp. 2-3).

3.5.2 Impacts of tuition fees on access and participation

The question often posed is whether or not tuition fees harm access and students ability to participate in HE, especially those with low SES. Vossensteyn & Canton (2001) opine that although tuition fees are expected to have a negative impact on students' decision to access HE, since they lower the net present value of investment in education, "…measuring the effects of tuition fees is difficult", since it is rather hard to single out the pure effects of tuition fees from other variables that also influence students decision to enrol (p. 55). However, a number of studies in the US from the 1970s to the 1990s conclude that students are responsive to prices, and that all things being equal, for every $100 increase in the price of tuition fees, participation is expected to drop by about 0.7 percent point (Leslie & Brinkman, 1987; Heller, 1997 cited in Vossensteyn & Canton, 2001, p. 55). In addition, while demand for HE tends to be inelastic for students from wealthy families, those with low SES have been found to be particularly sensitive to tuition price (Biffl & Isaac, 2001). This view is also supported by McDonough, Calderone & Purdy (2007) who argue that "…low-SES students tend to be the most susceptible to tuition price increases, with some opting to consider alternative postsecondary pathways to college or, once enrolled, facing increased risk of dropping out of college" (p. 4). While Barr (2003a, b) advocates that students in HE should contribute to the costs of their education, he believes that

upfront tuition fees does harm to access especially for low-income students. He prefers that fees be deferred through income-contingent loans so as to make HE free at the point of entry or use. The author further believes that the root of exclusion in HE transcends equity and unequal access and identifies financial and information poverty as the two causes of exclusion in HE. Despite the "success" Uganda's University of Makerere is deemed to have achieved with the implementation of the dual-track tuition policy cited earlier, there still remains some scepticism about the progress made. "An oft-cited danger of introduction of fees at Makerere is an increase in the gap between the 'haves' and the 'have-nots' in access to higher education. Large numbers have been admitted, but access has not broadened"(Musisi & Muwanga, 2003 cited in Johnstone, 2004, p. 23).

Vossensteyn & Canton (2001) attempt at offering a conclusion to the tuition fee versus access debate:

> *All in all, in the literature it is found that the price elasticity of higher education is not large, especially not for students from more affluent backgrounds. However, students from socio-economic disadvantaged backgrounds seem to be negatively affected by price increases, even when they are compensated through student support.* (p. 56)

Their advice to governments, therefore, is that accessibility should be safeguarded to prevent potential students from under investing in HE, although sharing the costs of HE between society and the individual is both efficient and equitable (ibid., p. 55).

3.6 Student Support

The tendency of tuition fees to scare away students especially those with low SES, takes us beyond just ensuring that students from the underserved segments of society gain access (entry) to HE, but most importantly, to fashion out mechanisms that will ensure their success and retention once enrolled; leading us to another important issue of student support. To Vossensteyn & Canton (2001), student support is key to HE since it decreases the cost of education to students, and may as a result increase the demand for education, adding that the effectiveness of student grants should be measured against the elasticity of demand for HE: "…how much does the demand for education increase in response to a decline in the private cost of education?" (p. 43). The authors' formula for student support is that, should the elasticity of demand differ between students by virtue of certain observable characteristics,

student support may then be targeted at certain specific student groups which may take the form of need-based grants (ibid.).

Woodhall (2003a) however reveals that rising student enrolments coupled with financial stringency, have made many governments abandon the idea of student support based entirely on grants in preference for student loans since the former was seen to be increasingly costly to the taxpayer, and for that matter, ultimately unsustainable. The private benefits of HE, has been the underlining rationale for this position, and was offered as a justification for the British government's introduction of the first student loans in the UK in 1990. A similar line of reasoning, also informed the adoption of student loans in Thailand, South Africa and Australia, the author adds (p. 92). The view of Barr (2003a) is that student loans should be income-contingent and universal, and should be large enough to cover fees and realistic living costs. Thus, eliminating the phenomenon of upfront fees, making HE free at the point of use, and ending student poverty (p. 340).

According to McDonough et al.,(2007), while grant and gift aid constituted 76 percent of an average student federal package in 1975-76 and loans 21 percent in the US, 77 percent of the package to students came as loan in 2001-02. "Among full-time, dependent students, low-income students are less likely to borrow than other students and when they do borrow, they take out smaller loans" (ibid., p. 5). This raises the issue of debt-aversion as regards the low SES, the historically underserved and first generation categories of students in HE, a situation which Barr (2003a) attributes to the fact that when people borrow for a degree (a) information may be imperfect about the nature of the product especially for the first generation HE students (b) the high risk, or at least perceived, of failing the degree, and (c) uncertainty about the average private benefit, though generally thought to be positive. He concludes that "for all three reasons, borrowing to buy a degree is more risky than borrowing to buy a house, and the risks are likely to be greater for people from poorer backgrounds and for women" (p. 323).

Based on several declining family indicators of standard of living of American families for the last 20 years, McDonough et al. (2007) forecast that should college prices even remain constant; the ability of low and middle-income families to pay for college will continue to fall dramatically over the next decade. Consequently, these families have resorted to financial aid to leverage against the rising college costs. South Africa's National Student Financial Aid Scheme (NSFAS) recognises the synergy between loans and grants in the support of students. Established in 1991, the scheme awarded 587,000 dis-

advantaged students, 99 percent of whom were Blacks (African, coloured or Asian) within a decade of its establishment. NSFAS, designed with the failed student loan schemes in other parts of the world in mind takes the form of a combination of bursaries and loans. Money recovered from the aid recipients in the early and mid-1990s were ploughed back to help the 2000-01 new generation of students (Jackson, 2002, p. 82). "NSFAS seeks to impact on South Africa's racially skewed student and graduate populations by providing a sustainable financial aid scheme that enables academically deserving and financially needy students to meet their own and South Africa's development needs"(ibid.).

Woodhall (2003a) identifies other forms of student aid other than loans, as scholarships, bursaries based on academic merit or financial need, indirect aid in the form of subsidised employment opportunities for students like the 'work-study' in the US, and advises that a mix of different forms of aid prove to be more flexible and effective than that which relies solely on grants or loans (p. 95). But Hauptman (2007) criticises policies that are geared towards achieving access (entry) with little or none at ensuring student success. Policies should also aim at increasing the chances of success in the form of higher retention or degree completion rates.

3.7 HE and Human Capital

After World War II, Milton Friedman, Gary Becker, Jacob Mincer and several other economists developed the *human capital* theory to examine the benefits of education to individuals and society. The position of Friedman and his wife Rose was that no evidence exists that "higher education yields social benefits over and above the benefits that accrue to student themselves". Conversely, their hypothesis was that HE may "promote social unrests and political instability" (Friedman & Friedman, 1980 cited in Bloom et al., 2006, p.1). This belief is believed to have influenced the thinking of the international donor community that investments in primary and secondary education are more important than HE in terms of poverty reduction; and has "encouraged African governments' relative neglect of higher education"(ibid., p. iii; *cf*. Curtain, 2000). Consequently, the World Bank's spending on HE which averaged 17 percent of its worldwide education sector spending between 1985-89, plummeted to 7 percent from 1995-99 (Bloom et al., 2006, p. iii). Contrary to this position, Bloom et

al.,(2006) project that increasing the stock of HE in Africa would increase output growth by 0.39 percent in the first year due to faster technological catch-up, and boost incomes by roughly 3 percent after five years,, and eventually by 12 percent (p. iv). Education increases the knowledge and skills people possess and thus raise their human capital. More human capital results in higher earnings and improves one's chances of being employed, and equally generates other non-monetary benefits in respect of personal development, job satisfaction, enhanced participation in social life (Canton & Venniker, 2001). But human capital has spillovers too:

> *People do not reap the full benefits of their educational investment: the benefits partly accrue to others. Higher educated individuals may increase the productivity of other co-workers, may enhance their social cohesion, and are less likely to engage in socially wasteful criminal activities. As a result, the total returns to educational investments for society (i.e. the social returns may exceed the sum of all private returns.* (ibid., p. 38)

To Bloom et al., (2006) therefore, "more investment in higher education may be justified…" (p. iv).

David Dill (2005) also joins the HE versus human capital debate and takes it to a different level.

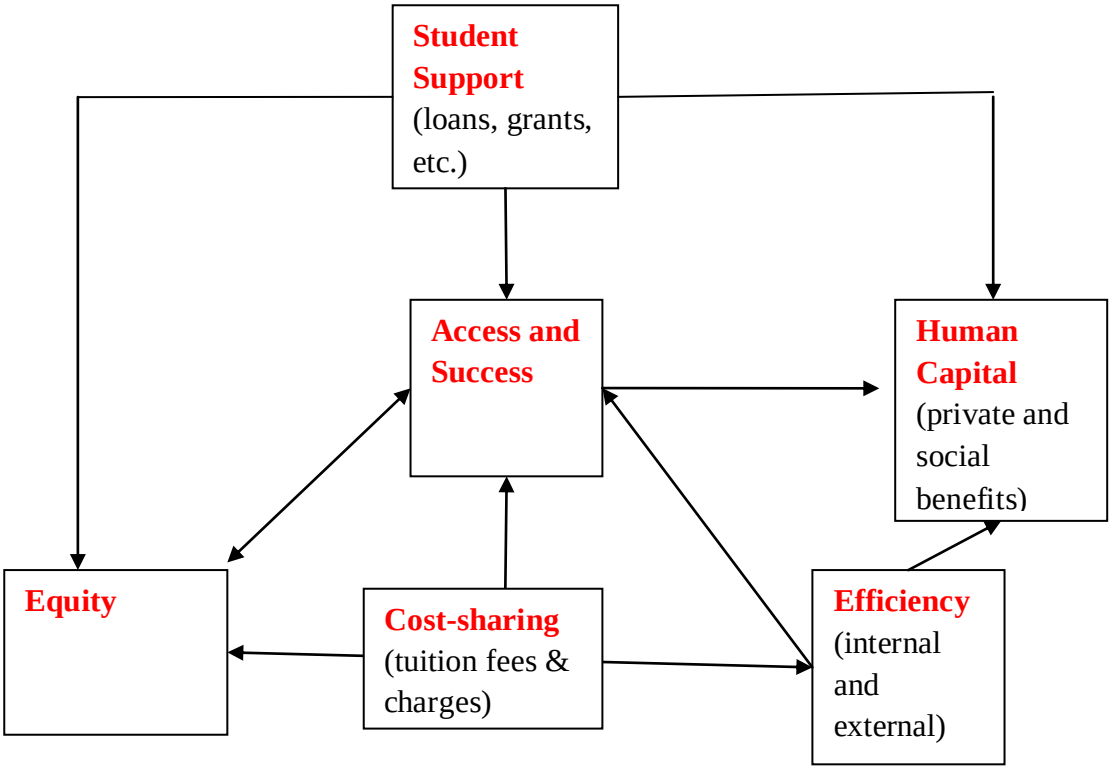
> *"…Public subsidies of higher education in all countries are in the public interest because of the human capital that graduates provide to society. I am using human capital in its broadest sense to include not only the contributions that educated graduates make to the economy, but also the non-monetary benefits they contribute to society such as improved parenting, healthier lifestyles, greater civic participation, and increased social cohesion….The public interest is best served by a system of higher education that maximizes in as efficient and equitable a manner as possible the knowledge, skills, and values learned by university graduates.* (p. 5)

Seppo Hölttä (1995) admits human capital is an important factor of production in both developing and developed countries and that calculations of rates of return to investments in education often prove that investing in human capital is more profitable than in physical capital. He further cautions against approaching the financing of HE with a pure investment view since rate of return figures tend to exclude other indirect benefits and impacts of education, adding that "the university is the most expensive, but however, a necessary element in the national educational development"(ibid., p. 188). The author is not however against the use of cost recovery measures in African HE.

While a detailed calculation of the private and social costs of HE, as well as the private and social benefits are beyond the purview of this study, the evidence adduced thus far, point to the fact that HE has both private and social benefits, and for that matter, the costs should be borne by all beneficiaries. While cost-sharing may be justified on these grounds, a policy that shifts the full costs of HE to students and parents may rather be hard to justify.

3.8 Conceptual Framework

Figure 1



As *figure 1* illustrates, cost-sharing attempts at striking a balance between equity and efficiency in HE, since it posits that the costs of HE be borne by all the principal stakeholders who also benefit from same. By so doing, resources could be put to a more efficient and equitable use by expanding access to the historically underserved groups in society through the provision and expansion of existing facilities from resources generated from tuition fees and other charges. Student support is also key to improving

access (entry) and students' success in HE; and as access and success improve, equity is enhanced for the low SES students, and efficiency also gets boosted since talents which would have gone waste are now put to good use (*cf*. Barr, 2003a). Student support further facilitates human capital accumulation and its attendant benefits to individuals and society through increased access to and success in HE. The system of student support a country espouses therefore, has a direct impact on equity, access and success and most importantly human capital, which is indispensable to socio-economic development and essential for a country's participation in the emerging knowledge economy.

CHAPTER FOUR: RESEARCH METHODOLOGY AND DATA COLLECTION

4.1 Research Strategy

The quantitative research strategy was in the main, adopted for the study. The quantitative research strategy concerns itself mainly with quantification as far as data collection and its subsequent analysis is concerned. Its approach is a deductive one, in that it seeks to establish a relationship or otherwise between theory and research with a particular emphasis on the testing of theories (Bryman, 2008, p. 22). Since the study focused mainly on examining enrolment and completion rates of the dual-track (full fee-paying) undergraduate programmes of the UG, the quantitative approach was deemed more appropriate for the achievement of that goal. Information on variables of this nature are often found, presented and analysed statistically.

However, since the study was an existing data research and for that matter relied on analysis of data archived by the relevant institutions, the author thought it wise to complement, and in some cases supplement the secondary data with notes taking; what Bryman (2008) refers to as "jotted or scratch notes" (p. 420) during interactions with officials of the said institutions. This approach helped clarified certain ambiguities that emerged from the interpretation of the data which in most cases had been collected and kept by the institutions for purposes other than academic research. That apart, the researcher, through such interactions was further enlightened. While discussions with the official at the NCTE, for example, was an "eye-opener" with regard to the dual-track tuition policy and how the institutions were expected to implement it, a similar experience at the UG afforded me the opportunity to know the actual implementation of the policy. This could not have been achieved with just the collection and the analysis of the archived data.

The research strategy adopted for the study therefore, could best be categorised as *triangulation* which according to Bryman (2008) entails the use of more than one source of data or method for the study of social phenomena , and can be employed either within or across research strategies (p. 379).

4.1.1 Research design

This is a single case study pitched at the institutional level. Osuala's (2001) criterion for the classification of a subject as a case study is that "…it must be a bounded system, an entity in itself". The unit or subject so adopted must also be "extremely atypical" or "very representative" (p. 185). In this case, the selection of the UG as the unit of analysis was predicated on the fact that the university is the largest and oldest of the three public universities in Ghana that are currently implementing the dual-track tuition policy. Again, apart from the full fee-paying students the University enrols on its main campus at Legon, it is the only one among the three that has a campus (Accra City Campus) dedicated to this category of students, hence making it more "representative" and "atypical" as compared to KNUST and UCC its sister institutions also running such programmes. Bryman (2008) rather calls such a case "exemplifying" than a representative one by virtue of the fact that it exemplifies a broader category to which it belongs and provides a suitable context for answering the research questions (p. 56). The study to some extent is longitudinal in nature since it examines trends in the phenomenon under study from the 2002/03 academic year to the latest year data is available (*cf.* Babbie, 2007; Bryman, 2008; Trochim, 2006), to enhance its reliability as well as the validity of the conclusions. The case study approach was also to allow for precision and an in-depth study and analysis of the phenomenon.

4.1.2 Research methods

This is an existing data research and for that matter relies heavily on the analysis of data archived by the UG especially on the students enrolled as full-fee paying students in the undergraduate programmes of the university. Official statistics of the NCTE, and other government policy documents were also reviewed in addition to the researcher's field notes. Bryman (2008) identifies a number of strengths of the use of secondary analysis in a research project. Cost and time considerations warrant the use of secondary analysis, since the collection of new quality data often comes at a great cost to the researcher. Again , the quality of secondary data tend to be high by virtue of the rigorous sampling procedures they are subjected to which in most cases tend to produce samples that are to a large extent

representative. It is also worthy of note that secondary analysis offers opportunity for longitudinal studies (pp. 296-300). It will be extremely difficult for an individual to do a longitudinal study without resorting to data that have been archived on the phenomenon under study. The validity of this study would have been compromised without the use of such a method that allowed for the study of trends as far as the measurements of the variables are concerned. Such a feat is hard to achieve with some other research methods such as interviews.

4.2 The UG as the Selected Case Study

The study was not meant to cover all the public HEIs in Ghana. Only the public universities were considered. The polytechnics and other degree and diploma awarding public institutions were excluded. Of the eight public universities, the three oldest (UG, KNUST and UCC) were at the time of the study admitting students on two different streams as regular and full fee-paying. The UG was therefore chosen from the three institutions. At the UG, the full fee-paying category of students comprises both Ghanaian and international students, and the programmes offered under this tuition fee policy are available both at the undergraduate and postgraduate levels. For the economy of time, the Ghanaian undergraduate full fee-paying students were selected as the subsample of the sample. The exclusion of the international students was due to the fact that the study sought to measure access and equity for the Ghanaian student seeking HE; hence the inclusion of international students could not help achieve that objective. Postgraduates students are also second-cycle HE students who unlike the undergraduates have had a foretaste of HE and by that token are not the focus as far access and equity issues are concerned. Again the majority of the fee-paying programmes at the UG are undergraduate ones. Reference is made however to these categories of students as and when necessary.

The non-probability sampling method in general and the convenience sampling in particular also informed the selection of UG for this study. According to Trochim (2006) the major difference between probability and the non-probability sampling methods is that the former involves random selection but the latter does not. The convenience sample, a variant of the non-probability sampling is often adopted on the grounds of its sheer availability to the researcher, and its use is common in organisation studies but it is fast becoming popular in social research and the amount of preparation and costs that go into

the use of probability sampling is making the use of convenience sampling preferable to social researchers (Bryman, 2008, p. 183).

The limited time available for the completion of the master thesis, arguably, precludes a thorough system-wide study of a phenomenon of this nature. That limitation greatly influenced the choice of the UG, other than KNUST and UCC. UG's location in the capital city where other institutions relevant to the study such as the NCTE, the Ministry of Education are located was given a serious consideration, as far as gathering the necessary data for the study was concerned. KNUST is located in Kumasi, the capital of the Ashanti Region which is approximately 201 kilometres from Accra, while that for UCC in the Central Regional capital is about 129 kilometres. Apart from the issue of proximity, thoughts and considerations were equally given to the costs involved in embarking on a study that would have included all the three universities. The reliance on official statistics for the study coupled with the difficulty in obtaining such data especially in developing countries like Ghana was also not glossed over. Being an alumnus of UG, the author thought it prudent to select it for the study so as to gain some leverage with regard to obtaining such sensitive data. It also afforded me the opportunity to know where exactly to go within the institutional set-up for specific information or data.

As noted elsewhere in this chapter, the decision to undertake the study as a single case and the choice of the UG was also done with a purposive sample in mind. As the name suggests, purposive sampling is done with a particular purpose in mind and its use is often warranted in instances where the researcher needs to reach the targeted sample quickly and where proportionality in sampling is not the major concern (Trochim, 2006). In this situation, the time constraints coupled with other exigencies conditioned the use of the modal instance purposive sampling which looks out for the most frequent or "typical" case (ibid.).

4.3 Data Collection

Data for the study was collected between June and August 2008 in Ghana. My field trip took me to the University of Ghana, the NCTE, the Ministry of Education (Tertiary Education Division), the Student Loan Trust Fund (SLTF) ─Legon Zonal Office located at UG and other relevant organisations

in the quest for relevant data for the study. Ultimately, the data was collected mainly from the UG, the NCTE and the SLTF.

Several visits were made to the UG during the data collection period. At the Planning and Management Information Systems Directorate (PMISD), data was collected primarily on students enrolled on the full fee-paying programmes including the enrolment and completion, fee schedules for both undergraduate programmes of the full fee-paying option as well as that of the government subsidised slots, regions of origin of students among others, from the earliest to the latest available year. Clarifications on the data and the implementation of the full fee-paying policy at the UG were also sought with the official in charge of the directorate. Besides, the Student Financial Aid Office (SFAO) of the UG was also visited to ascertain the level of financial support for students of the University, specifically the full fee-paying ones. At the SLTF, the researcher sought to gather information about the SLTF, the new student loan scheme that replaced the loans offered to students by the Social Security and National Insurance Trust Fund (SSNIT). The import of the SLTF visit was to obtain first hand information about the implementation of the new loan scheme in general and particularly, to find out how it accommodates the financial needs of the full fee-paying students.

The NCTE is the umbrella body that has an oversight responsibility for all HEIs in Ghana. Since the institution collects data on all the Ghanaian HEIs, the researcher thought it prudent to mine the NCTE's data to complement or supplement that of the UG. The visit to NCTE further afforded me the opportunity to deliberate with the Executive Secretary on the government's policy of full fee-paying as a variant of cost-sharing in the public universities, and the measures outlined for the implementation of the policy.

4.4 Data Analysis

Data analysis according to Trochim (2006) involves three major steps: data preparation (the organisation of the data for analysis), descriptive statistics (describing the basic features of the data and presenting it as it is) and inferential statistics (investigation of questions, testing models and hypotheses and drawing conclusions beyond the immediate data).

In this study the Statistical Package for the Social Sciences (SPSS) and the Microsoft Excel software were used for the data preparation and transformation. The quantitative nature of the data collected

makes the use of computer software for analysis not only convenient but compelling. The data collected for the study is logged into the computer using the SPSS and transformed to generate descriptive statistics. Frequency tables were used for the data transformation and the generation of descriptive statistics. The data analysis is done using a univariate analysis and its attendant frequency tables. A univariate analysis involves the analysis of one variable at a time, while a frequency table which is a variant of a univariate analysis, has information on the number of people as well as the percentages belonging to each of the categories of the variable in question (Bryman, 2008, pp. 322-324). Apart from the use of frequency tables, the pie chart was also used for a more graphical illustration of the variable, to complement the details that frequency tables often show. According to Bryman (2008), quantitative data are often displayed in diagrams whose interpretation are relatively easy and understandable, and the pie chart is particularly suitable for a graphical representation of nominal and ordinal variables (p. 324). The use of the frequency table well suited the measurement of the variables in the study such as the enrolment and completion rates as well as the regional distribution of students.

The descriptive statistics so generated facilitated deeper analyses, the drawing of inferences and the conclusions which were also guided by the literature review and the conceptual framework.

4.5 Limitations

Despite the obvious advantages that accompany the use of a secondary analysis for this study, it does have some challenges. Such data are often collected and archived by institutions for purposes other than research; the author therefore had to transform them into such a state suited to the research project being undertaken. Information and data on certain variables which would have enhanced the quality of analysis could not be accessed. Equally challenging was the fact that data had to be collected from different sources, and the challenge it poses for data analysis and discussions. Be that as it may, such an approach is justified in situations where obtaining data from one source is rather difficult, coupled with the limited time for the completion of the project.

The adoption of a single case study research design for the study also limits the extent to which conclusions could be generalised to other cases, despite efforts made at ensuring the representativeness of the sample. That is to say, the case study approach threatens the external validity of the conclusions

to be drawn from the study. That notwithstanding, the object of such a research design for this study was not to generalise to the entire population, but to examine the phenomenon in-depth which is best served by the design adopted. How well the data, the theoretical and conceptual arguments put forward agree (internal validity) is of the essence (*cf* Bryman, 2008), and generalisation could be made to similar cases.

CHAPTER FIVE: PRESENTATION AND ANALYSIS OF DATA

In this chapter, the data collected for the study is presented using frequency tables. The full fee-paying policy being implemented at the UG is examined in terms of gender and regional distribution of the students enrolled, completion rates and other related variables. Data on those enrolled on the government subsidised are presented as and when necessary to enrich the analyses. The analysis is done with the data collected, the research questions and the conceptual framework constructed from the literature review.

5.1 Enrolment by Gender

Table 2: ***Enrolment of Full Fee-Paying Undergraduate Students at UG by Gender 2002/03-2007/08***

YEAR	**MALE**	**%**	**FEMALE**	**%**	**TOTAL**
2002/03	254	49.3	261	50.7	515
2003/04	532	51.8	496	48.2	1,028
2004/05	792	51.2	755	48.8	1,547
2005/06	900	52.1	828	47.9	1,728
2006/07	877	52.9	782	47.1	1,659
2007/08	840	51.6	788	48.4	1,628
TOTAL	**4,195**	**51.8**	**3,910**	**48.2**	**8,105**

Source: PMISD, UG (2008) based on author's calculations.

As Table 2 illustrates, a total of 8,105 undergraduate students representing 51.8% males and 48.2% females were enrolled as full fee-paying students from 2002/03 academic year to 2007/08. Total student enrolment nearly doubled in a year from 515 students in 2002/03 to 1,028 students in 2003/04, rose steadily and peaked at 1,728 in 2005/06. Enrolment dipped slightly in 2006/07 and 2007/08 representing a change of 0.96% and 0.94% respectively. As regards gender parity, it is evident that

enrolment has been dominated by the male students with the exception of year 2002/03 during which the female category exceeded that of the male by a margin of less than 1%. However, the overall difference for the period under review is approximately 4%, meaning that enrolments seem to be fairly balanced in terms of gender.

5.2 Regional Distribution of Students

Table 3: ***Regions of Origin of Full Fee-Paying Undergraduate Students of UG 2002/03-2007/08***

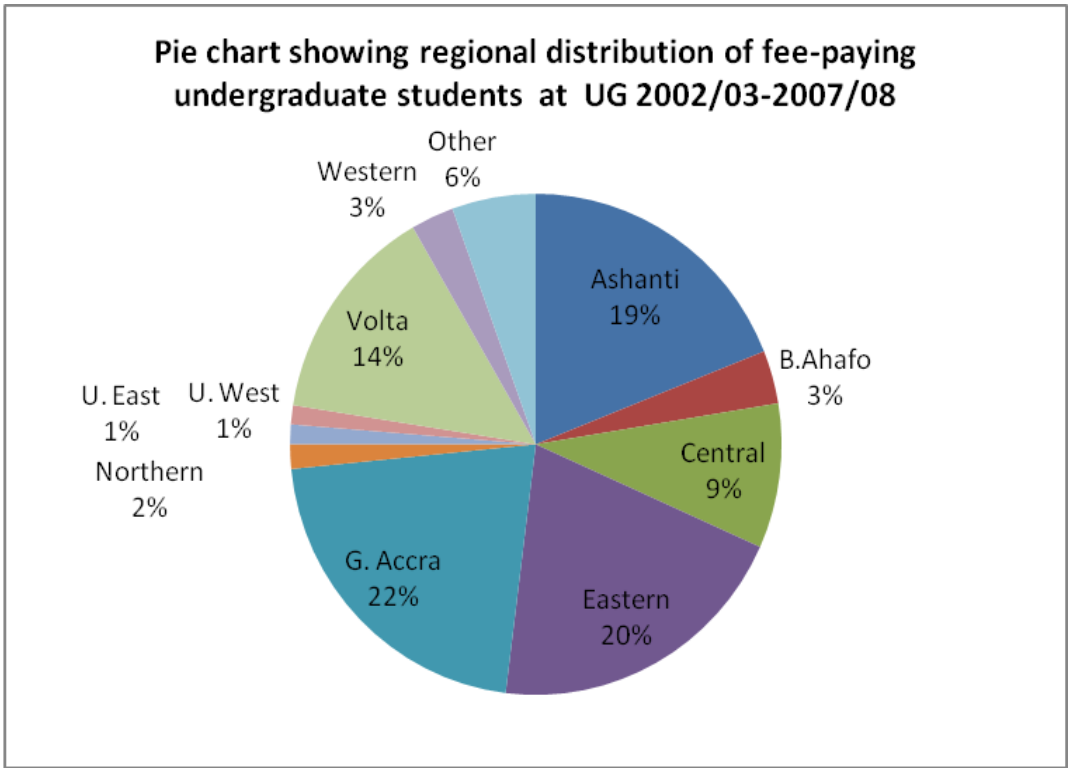
REGION	2002/03		2003/04		2004/05		2005/06		2006/07		2007/08		TOTAL	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Ashanti	90	**17.5**	205	**19.9**	294	**19.0**	330	**19.1**	317	**19.1**	301	**18.5**	**1537**	**19.0**
Brong Ahafo	15	**2.9**	38	**3.7**	52	**3.4**	64	**3.7**	56	**3.4**	52	**3.2**	**277**	**3.4**
Central	59	**11.5**	97	**9.4**	143	**9.2**	164	**9.5**	143	**8.6**	149	**9.2**	**755**	**9.3**
Eastern	106	**20.6**	213	**20.7**	292	**18.9**	348	**20.1**	337	**20.3**	347	**21.3**	**1643**	**20.3**
Greater Accra	119	**23.1**	234	**22.8**	344	**22.2**	349	**20.2**	338	**20.4**	356	**21.9**	**1740**	**21.5**
Northern	13	**2.5**	17	**1.7**	20	**1.3**	25	**1.4**	24	**1.4**	28	**1.7**	**127**	**1.6**
Upper East	10	**1.9**	14	**1.4**	15	**1.0**	18	**1.0**	24	**1.4**	22	**1.4**	**103**	**1.3**
Upper West	7	**1.4**	14	**1.4**	19	**1.2**	22	**1.3**	19	**1.1**	18	**1.1**	**99**	**1.2**
Volta	82	**15.9**	149	**14.5**	212	**13.7**	246	**14.2**	237	**14.3**	221	**13.6**	**1147**	**14.2**
Western	14	**2.7**	34	**3.3**	41	**2.7**	49	**2.8**	51	**3.1**	40	**2.5**	**229**	**2.8**
Other[(a)]	0	**0**	13	**1.3**	115	**7.4**	113	**6.5**	113	**6.8**	94	**5.8**	**448**	**5.5**
TOTAL	**515**	**100**	**1028**	**100**	**1547**	**100**	**1728**	**100**	**1659**	**100**	**1628**	**100**	**8105**	**100**

Notes: *a) Ghanaian students whose regions have not been captured in the UG's database.*

b). Percentages have been rounded up.

Source: PMISD, UG (2008) based on author's calculations.

Figure 2



Based on Table 3 (Microsoft® Excel output).

Table 3 shows a detailed and hierarchical distribution of the undergraduate full fee-paying students of the UG according to their regions of origin from 2003-2008, while Figure 2 gives a more graphical illustration of same. The Greater Accra Region, which is home to Accra, Ghana's capital, enrolled the highest number of students during the period under review from 2002/03 (23.1%) to 2007/08 (21.9%), and overall, 21.5% of the total students. The Eastern Region follows with an aggregate of 20.3% placing second to Greater Accra with the exception of 2004/05 academic year during which it lost its position by a slight margin to Ashanti, the region with the third highest enrolment, with 18.9% and 19.0% respectively. The top three regions (Greater Accra, Eastern and Ashanti) together enrolled approximately 61% of the full fee-paying undergraduate students at the UG from 2002/03-2007/08.

On the other hand, the Northern, Upper East and Upper West Regions cumulatively enrolled just about 4% of this category of students from 2002/03-2007/08 with 1.6%, 1.3% and 1.2% respectively. It could easily be gleaned from Table 3 that there was little or no change in enrolment trends for each of

the regions. The "Other" category represents Ghanaian full fee-paying students whose regions have not been captured in the database, and for that matter are students who also hail from one of the 10 regions. Significant as this category may seem in terms of the distribution, it does not alter the broader picture having regard to the patterns of enrolment during the period under review. Unlike Table 2 which revealed a fairly balanced enrolment and equity of access (entry) in terms of gender, Table 3 and Figure 2 have shown wide disparities among the various regions and underscore the fact that one has to look beyond gender alone as the determinant of equity.

5.3 The Poverty Situation

Table 4: ***Incidence of Poverty in Ghana by Administrative Regions***

REGION	**INCIDENCE BY YEAR IN %**[a]		
	1991/92	**1998/99**	**2005/06**
Western	60	27	18
Central	44	48	20
G. Accra	26	5	12
Eastern	48	44	15
Volta	57	38	31
Ashanti	41	28	20
Brong Ahafo	65	36	29
Northern	63	69	52
Upper West	88	84	88
Upper East	67	88	70
Ghana	52	40	29

Note: *a) percentage of the population living below the poverty line.*

Sources: Ghana Statistical Service (GSS, 2007) Table A1.6 extracted from UNDP-Ghana (2007, p. 25).

Table 4 examines the poverty trends in the 10 administrative regions for the periods 1991/92, 1998/99 and 2005/06. It aims at putting the regional distribution of the undergraduate full fee-paying students illustrated above in the proper context, hence succeeding Table 3 and Figure 2. As can be seen from Table 4 the Greater Accra Region had the lowest rates of poverty among the 10 regions for the periods under review from 26% in 1991/92 to 5% in 1998/99. Although the poverty situation worsened somewhat in 2005/06 from the 5% in the previous period to 12% it was still the lowest and the 'best' of all the regions as well as the national average of 29% for 2005/06. Remarkably, Greater Accra enrolled the highest number of the full fee-paying students at the UG as revealed by Table 3 and Figure 2. The Eastern Region which follows Greater Accra in the enrolment distribution saw its poverty rate downsized from 44% in 1998/99 to 15% in 2005/06, and once again places second to Greater Accra for that period, as far as regions with the lowest incidence of poverty is concerned.

Conversely, the three regions of the North (Northern, Upper East and Upper West) fared badly on the poverty ratings. With the exception of the Northern Region which beat Brong Ahafo in the 1991/92 ratings to place sixth, the three regions occupied the three bottom positions for the periods under review. It is also evident from Table 4 that the trio saw the least reduction in poverty levels from 1991/92 to 2005/06. In fact, while only 5% of the population in Greater Accra were ranked as living below the poverty line in 1998/99, the Upper East scored 88% during the same period. Regrettably, the poverty situation in the Upper West in 2005/06 (88%) was same for the 1991/92 period. There was only a slight reduction from 88% in 1991/92 to 84% in 1998/99, only to shoot up again in 2005/06 back to the 1991/92 level. By this, the region is ranked the poorest in Ghana.

Unsurprisingly, the Northern, Upper East and Upper West also enrolled on average the least number of the full fee-paying students at the UG; 1.6%, 1.3% and 1.2% respectively as evidenced by Table 3. It also true that the very positions the three regions occupy on the poverty rankings remain same for that of enrolment of the full fee-paying students. While not discounting the influence of other factors, one cannot rule out the fact that enrolment in the undergraduate fee-paying programmes at the UG is to a large extent influenced by SES, as revealed in the analyses above. It further strengthens the fact that students with low SES tend to be disadvantaged as far as equity of access in HE is concerned, and such groups are also sensitive to tuition fees as discussed in the literature review.

5.4 Admission and Enrolment of Regular[32] Undergraduate Students

Table 5: ***Application, Admission and Enrolment of Regular Undergraduate Students at UG: 2006/07-2007/08***

YEAR	GENDER	APPLIED[(a)]	ADMITTED	%	ENROLLED	%
2006/07	**M**	8,749	5,080	**58.1**	3,773	**74.3**
	F	5,893	3,473	**60.0**	2,669	**77.0**
	T	**14,642**	**8,553**	**58.4**	**6,442**	**75.3**
2007/08	**M**	10,140	5,911	**58.3**	4,159	**70.4**
	F	6,207	3,508	**56.5**	2,562	**73.0**
	T	**16,347**	**9,419**	**57.6**	**6,721**	**71.4**

Notes: *(a) refers to the number of qualified applicants.*
Percentages were obtained from the rows.
Sources: Planning Unit, NCTE (2007; 2008).

Mainstream application, admission and enrolment of undergraduate students at the UG for the 2006/07 as well as the 2007/08 academic year are presented in Table 5. Although the study focuses mainly on the full fee-paying students, the inclusion of this variable was to allow for a comparison of enrolments of the two categories of admissions and to ascertain as to whether or not the implementation of the dual-track tuition policy at the UG conforms to the policy of the government and the norms of the NCTE. In a discussion with the Executive Secretary of the NCTE, he disclosed that the policy allowed the universities to admit 5% of total admissions for the year as Ghanaian fee-paying students and 5% as international students and further added that the fee-paying option is for those who can pay.

Table 5 shows that for the 2006/07 academic year a total of 14,642 qualified applicants comprising 8,749 males and 5,893 females applied for admission to various undergraduate programmes at the UG

[32] Students who enrol on the government subsidised slots are classified as "regular students" at the UG.

as regular students. Of this number of qualified applicants, 5,080 males representing approximately 58% of the qualified male applicants were admitted as against 3,473 (60%) of the 5,893 female applicants. Overall, 8,553 applicants representing 58.4% were admitted for the 2006/07 academic year which also means that approximately 42% of the qualified applicants could not gain admission, while about 75% of the admitted applicants finally enrolled. For the 2007/08 academic year, the number of qualified applicants increased by 1,705 from 14,642 in the previous year to 16,347. Admissions for 2007/08 were a little lower than the previous year -- percentage wise, and the enrolment also fell from about 75% in 2007/08 to roughly 71%. The number of qualified applicants who could not gain entry for 2007/08 was also in the region of 42%; not very different from the previous year.

While admitting the fact that data from Table 5 are not adequate, compared to that of the fee-paying students, to allow for the study of trends in admissions and enrolments, it does provide some useful insights for the intended analysis. A total of 6,442 were enrolled as regular students for 2006/07 while that for the full fee-paying category was 1,659 for the same year. Judging from these figures, the percentage of the fee-paying category relative to the regular, works out to approximately 26%. Similarly, enrolment for the regular students for 2007/08 sums up to 6,721 and the fee-paying category 1,628. The percentage of the latter category to the former therefore stood at 24%.

As per the norms of the NCTE and the dual-track tuition fee policy stated earlier, the universities implementing the policy should have 5% of their admissions go to the fee-paying category. The evidence adduced thus far, points to a deviation from the norm at UG. Enrolments for the fee-paying category for both the 2006/07 and the 2007/08 academic years exceeded the limit by almost four-fold on both occasions. The often-cited reasons for turning away qualified applicants seeking admissions are inadequate physical infrastructure and teaching staff to cater to the interests of all applicants. Considering the fact about 42% qualified applicants were denied admissions as shown by Table 5, one wonders why the same university that does not have adequate facilities and faces staff constraints could still open its doors to more than 20% more students because of their ability to pay; and whose grades in most cases, do not match that of those who though qualified, could not be admitted into the regular stream by virtue of the competitive cut-off points. The status quo does smack of denying bright persons places in HE because they are from disadvantaged backgrounds (*cf.* Barr, 2004) and further raises the question of how equitable (fair) the dual-track tuition policy is to students with low SES.

5.5 Completion Rates for the Full Fee-paying Programmes at UG

Table 6a: ***Completion of Study Programmes within the Stipulated Time 1999/00-2003/04***

ACADEMIC YEAR	PROGRAMME	NO. OF STDS.	EXPECTED YEAR OF COMPLETION	NO. OF STUDENTS COMPLETED	%
1999/00	**B.A.**	7	2002/03	3	**43**
	BSc.	20	"	1	**5**
	BSc. Admin.	0	-	-	**-**
	BSc. Agric.	0	-	-	**-**
2000/01	**B.A.**	27	2003/04	16	**59**
	BSc.	21	"	9	**43**
	BSc. Admin.	0	-	-	**-**
	BSc. Agric.	0	-	-	**-**
2001/02	**B.A.**	3	2004/05	3	**100**
	BSc.	20	"	8	**40**
	BSc. Admin.	1	"	0	**0**
	BSc. Agric	1	"	0	**0**
2002/03	**B.A.**	23	2005/06	11	**48**
	BSc.	27	"	2	**7**
	BSc. Admin.	5	"	5	**100**
	BSc. Agric.	1	"	0	**0**
2003/04	**B.A.**	27	2006/07	11	**41**
	BSc.	49	"	4	**9**
	BSc. Admin.	5	"	2	**40**
	BSc. Agric.	0	-	-	**-**
TOTAL	**ALL**	237	2002/03-2006/07	75	**32**

Notes: *B.A. (Bachelor of Arts), BSc. (Bachelor of Science).*

Percentages are from the rows and have been rounded up.

Source: PMISD, UG (2008) based on author's calculations.

Table 6a shows the completion rates for the various undergraduate programmes of the fee-paying category at the UG. It specifically examines the number of students who were able to complete their studies within the normal lifespan of the programmes. The data available show that the completion rate for the 2002/03 academic year was 43% for students who studied Bachelor of Arts (BA), while only 5% of the Bachelor of Science (BSc.) students expected to graduate were able to do so. No students were enrolled for the BSc. Administration and the BSc. Agriculture for both the 1999/00 and the

2000/01 academic years. Completion rates for the following year were 59% and 43% for BA and BSc. respectively. All the three BA students enrolled in 2001/02 and expected to graduate in 2004/05 were able to do so, but only 40% of their BSc. counterparts could join them. None of the BSc. Administration and the BSc. Agriculture students expected to complete that year, could. However, all the students in the former, enrolled for 2002/03 completed within the stipulated time but the situation was quite different in the BSc. which recorded only 7% completion rate for that year. Overall, the completion rate - the number of students who could complete within the normal lifespan of their degree programmes was 32% which means that 75 of the 237 students graduated during the period under review.

Table 6b: ***Late Completion of Study Programmes 1999/00-2003/04***

ACADEMIC YEAR	PROGRAMME	NO. OF STDS.	EXPECTED YEAR OF COMPLETION	ACTUAL YEAR OF COMP.	NO. OF STUDENTS COMPLETED	%
1999/00	**B.A.**	4	2002/03	2003/04	1	**25**
	BSc.	19	"	2004/05-07	2	**11**
	BSc. Admin.	0	-	-	-	**-**
	BSc. Agric.	0	-	-	-	**-**
2000/01	**B.A.**	11	2003/04	2004/05-07	2	**18**
	BSc.	12	"	2004/05-08	9	**75**
	BSc. Admin.	0	-	-	-	**-**
	BSc. Agric.	0	-	-	-	**-**
2001/02	**B.A.**	-	-	-	-	**-**
	BSc.	12	2003/04	2006/07	1	**8**
	BSc. Admin.	1	"	-	0	**0**
	BSc. Agric	1	"	-	0	**0**
2002/03	**B.A.**	12	2005/06	2006/07	3	**25**
	BSc.	25	"	"	4	**16**
	BSc. Admin.	-	-	-	-	**-**
	BSc. Agric.	1	"	-	0	**0**
2003/04	**B.A.**	16	2006/07	-	-	**0**
	BSc.	45	"	-	-	**0**
	BSc. Admin.	3	"	-	-	**0**
	BSc. Agric.	0	-	-	-	**-**
TOTAL	**ALL**	162	2002/03-2006/07	2003/04-08	22	**14**

Source: ibid.

Table 6b is a sequel to 6a. It examines the number of the fee-paying students who could not complete their studies on time but were still able to do so, albeit lately. Of the 162 remaining students who could not complete their programmes as stipulated, only 22 students constituting 14% were able to do so from the 2003/04 to 2007/08 academic year. What this means is that within the five year period additional to the normal four years for the completion of the degree programmes, 86% of those remaining could still not complete their studies. 9 out of the remaining 12 BSc. students admitted in 2000/01 and were expected to graduate in 2003/04 could do so later, representing the highest completion rate (75%) in the late completion category. Even so, 7 of the 9 actually graduated in 2007/08; they spent three extra years to complete the four-year programme.

Table 6c: ***Non-completion of Study Programmes 1999/00-2003/04***

ACADEMIC YEAR	PROGRAMME	NO. OF STDS.	EXPECTED YEAR OF COMPLETION
1999/00	**B.A.**	3	2002/03
	BSc.	17	"
	BSc. Admin.	0	-
	BSc. Agric.	0	-
2000/01	**B.A.**	9	2003/04
	BSc.	3	"
	BSc. Admin.	0	-
	BSc. Agric.	0	-
2001/02	**B.A.**	-	-
	BSc.	11	2003/04
	BSc. Admin.	1	"
	BSc. Agric	1	"
2002/03	**B.A.**	9	2005/06
	BSc.	21	"
	BSc. Admin.	-	-
	BSc. Agric.	1	"
2003/04	**B.A.**	16	2006/07
	BSc.	45	"
	BSc. Admin.	3	"
	BSc. Agric.	0	-
TOTAL	**ALL**	140	2002/03-2006/07

Source: ibid.

Table 6c sheds light on the fee-paying students enrolled from the 1999/00-2003/04 who have not as yet completed their studies. This category of students number 140 (59%) of the 237 students studied. This comprises 37 Bachelor of Arts students, 97 Bachelor of Science, 4 BSc. Administration and 2 BSc. Agriculture students. Chances are that students who began their studies as far back as the 1999/00 and were expected to complete in 2002/03 might have dropped out for various reasons including but not limited to poor academic performance and financial hardships, while those expected to complete in 2006/07 may still be able to do so.

Results from Tables 6a-c bring to the fore several issues that demand attention. According to Table 6a, 32% of the full fee-paying students were able to complete their studies on schedule, and of the remaining 162 students only 14% successfully completed within additional five year period to the stipulated time for completion (see Table 6b), bringing the number of students who could not complete or have not completed to 140 which is greater than the 97 who have been able to complete. Obviously, the completion rates for the period under review were not satisfactory. The situation underscores the fact that policies that focus on just access (entry) to HE are not enough and that measures should be put in place that facilitate participation and success (*cf.* Kaiser & O'Heron, 2005).

Again, Hauptman's (2007) argument in pointing out that access policies should not be confined to mere entry of students into HE, but they should aim at increasing the chances of students' success in HE in the form of higher retention and completion rates is applicable to this context. In the case of the full fee-paying students at UG, it is evident that while this category of students by virtue of their ability-to-pay are enrolled, retention and completion rates have not kept pace with enrolment. Although the cause(s) of this poor retention and completion rates are not immediately traceable, they may have arisen as a result of the fact that such students were not academically ready for university-level work having entered with the basic entry qualifications, and the absence of remedial classes for such students once enrolled, forces the weaker ones to dropout. Since these students enrol as full fee-paying, any unforeseen circumstance in their financial status might also lead to either a deferral or total abandonment of the programme, and more so, when there is little or no financial aid for the fee-paying category and the fees are also upfront. Further, looking at the relationship between the inputs (students) and the outputs (graduates), it brings to mind the issue of both internal and external efficiency (*cf.* Woodhall, 2003b; Salmi, 1992). If students spend seven years or more to complete a four-year degree

programme, internal efficiency should be lacking and its attendant impact on the costs of HE cannot be glossed over. Externally, the situation does have impact on the quality of graduates in particular and the stock and quality of human capital in general.

5.6 Schedule of Fees

Table 7a: ***Schedule of Fees & Charges for Freshmen Undergraduate Full Fee-Paying and Regular at UG: 2008-2009 Academic Year***

PROGRAMME	FEE-PAYING		REGULAR		% REG. TO FEE-PAYING
	GH¢	US$	GH¢	US$	
Humanities	1,485.00	1,060.71	258.65	184.75	**574**
Admn/Sc/Agric/Nurs.	1,925.00	1,375.00	299.67	214.05	**642**
Allied Health Sciences	2,610.00	1,864.29	n.a.	-	**-**
Applied Sciences	2,638.03	1,884.31	355.33	253.81	**742**

Notes: *GH¢= Ghana Cedi. US$1= GH¢1.4002*[33]

Fees are for the main campus only and do not include residential charges (GH¢218.40 for resident students and GH¢24.44 for non-residents). Fees comprise university charges of which tuition is a component, university approved service charges and other approved charges for student activities. Admn=Administration, Sc=Science, Nurs.=Nursing. n.a=not available.

Source: UG (2008c, pp. 20,26-27) based on author's calculations.

As proved by Table 7a, the lowest fees for the freshmen fee-paying category for the 2008-2009 academic year was that paid by those enrolled in the Humanities. The regular students offering Humanities also paid the lowest fees. However, the GH¢1,485 (about US$1,061) paid by the fee-paying students represents a difference of approximately 574% to that of their counterparts enrolled as regular. The highest fees for the period under review was paid by freshmen fee-paying students offering Applied Sciences which include Biomedical Sciences, Dentistry, Engineering Sciences, Medicine, Pharmacy (ibid.). These students pay about seven times more (742%) than those on the government subsidised slots. All "FEES ARE TO BE PAID IN FULL" (ibid., p. 31).

[33] http://www.bog.gov.gh/index.php

Table 7b: ***Schedule of Fees for Continuing Undergraduate Full Fee-Paying and Continuing Regular Students at UG: 2008-2009***

PROGRAMME	FEE-PAYING		REGULAR		% REG. TO FEE-PAYING
	GH¢	US$	GH¢	US$	
Humanities	1,450.00	1,035.71	223.65	159.75	**648**
Admn./Science/Agric.	1,890.00	1,350.00	264.67	189.05	**714**
Allied Health Sciences	2,583.00	1,845.00	n.a.	-	**-**
Applied Sciences	2,603.03	1,859.31	320.33	228.81	**813**
Dental/Medical	2,770.00	1,978.57	n.a	-	**-**

Notes: See Table 7a

Source: UG (2008c, pp. 21, 28-30) based on author's calculations.

Differences in fees of freshmen full fee-paying students and the continuing of the same category are not that marked. As Tables 7a and 7b show, the continuing full fee-paying Humanities students paid GH¢ 1,450.00 (US$1,035.71); the freshmen GH¢1, 485.00 (US$1,060.71), and GH¢1,890.00 (US$1,350) and GH¢1,925(US$1,375) for continuing and freshmen regular Admn./Science/Agric. students respectively. In both cases, there is a difference of GH¢30 (US$25). The highest fees for the continuing full fee-paying students (GH¢2,770) was paid by the Dental/Medical students. As regards, the differences between that paid by the continuing fee-paying and the continuing regular, the percentages are higher than a similar comparison of the freshmen (Table 7a) revealed. The 813% difference between the Applied Sciences students of the former and latter categories stands out.

As far as the tuition fee typologies discussed in the literature review in Chapter Three are concerned, the full fee-paying option at the UG could be described as both dual-track and upfront since "FEES ARE TO BE PAID IN FULL" at the beginning of the academic year (ibid., p. 31). What this means, then, is that the mode of payment is point–of-entry (Barr, 2003a) and students cannot pay the fees by instalments neither do they have the option of deferred or income-contingent payment. The UG status

quo, runs counter to Barr & Crawford's (1998) argument that "there should be no up-front charges" since it does harm to access in regard of students with low SES, and more so, when students are compelled by circumstances to pay bills from the very first day when their loans have not even been disbursed to them (p. 1). It is also true that by the current arrangement the onus lie on parents to pay for their wards to access (enter and participate) HE. Having regard to the level of fees charged for the full fee-paying option vis-à-vis the regular, the implication is that freshmen who are unable to pay the full fees upfront risk losing the offer of admission and continuing students are fated to an abandonment of their studies until such a time that they are financially able – pay or perish. In fact, the UG's policy is that "if a fee paying student can no longer sustain the payment of fees, he has to withdraw his studentship"[34]. The idea of students paying fees through parental contributions does not sit right with Barr & Crawford (1998) as seen in their reaction to the Dearing Report published in 1997 which made recommendations for sweeping reforms including funding HE in the UK, and the Government's subsequent response to it. The authors lament a funding arrangement that warrants the payment of fees through parental contributions and further add that it is wrong for young adults to depend on their parents or spouses to finance their studies.

5.7 Financial Support for Fee-paying Students

The UG has since 2005 established the Students Financial Aid Office (SFAO) whose mission, among other things, is to provide financial assistance to students who otherwise may not be able to meet the costs of their education at the University. The SFAO received a total of 1,226 applications comprising 1,138 male and 88 female applicants from 2005/06-2008/09 out of which 694 representing about 57% of total applicants (645 males and 49 females) were successful. A further 578 students from the LES category also received fee-waivers between the 2004/05-2006/07 academic years (UG, 2008d, pp. 2, 5). During the field trip, a visit was paid to the SFAO located at the main campus of UG, to ascertain as to whether or not the University's financial aid covered the full fee-paying students; whereupon an official of the SFAO disclosed that the said students were not eligible for financial aid. An eligible student should be: (1) a Ghanaian citizen (2) enrolled as a regular student in full time

[34] http://admission.ug.edu.gh/faq.php#feepaying

programme of study (3) able to demonstrate financial need (4) brilliant, and (5) making excellent academic progress per the University's standards (ibid., p. 3).

As stated earlier, the search for the level of financial support available to the full fee-paying students also took the researcher to the Zonal Office of the SLTF at the UG. The SLTF was established in December 2005 under the Trustees Incorporations Act 106 of 1962 to replace the SSNIT Student Loan Scheme and to offer loans to students enrolled in the country's accredited tertiary education institutions who might encounter financial hardships in the course of their studies. SLTF's maiden loan disbursements to students were made in the 2006/07 academic year with one's programme of study as the criterion for disbursement. A need-based disbursement criterion which was to be determined by the cost of the study and the student's expected family contribution was to be adopted and used for the ensuing year (2007/08)[35]. Information gathered at the said office, however, revealed that the need-based loan disbursements had still not materialised and that it was to be done in the future. According to the official in charge, undergraduate students (regular and full fee-paying) pursuing programmes in the Sciences received a loan of GH¢420 (US$300) each, while those in the Humanities got GH¢380 (US$271) for the 2007/08 academic year. Payments of these amounts were made in two tranches to cover the two semesters in the year. Thus, the Science students were paid GH¢210 (US$150) for each of the semesters and the latter category received GH¢190 (US$135.50). When asked about the adequacy of the loan to address the financial needs of students and whether or not the scheme accommodated the needs of those on the fee-paying option programmes, the said official maintained that the loans were not meant for the payment of fees but to offset other-than-fees costs borne by students.

In effect, unlike the Australian FEE-HELP which allows domestic full fee-paying students to take out government loans for either all or part of their tuition fees, and to make income contingent repayments upon the successful completion of their programmes discussed earlier in Chapter Three (DEEWR, 2008), there is no support of the sort for the Ghanaian fee-paying student.

Now, taking into consideration the level of fees payable by the full fee-paying students as captured by Tables 7a and 7b, which is just a fraction of the costs of HE, bearing in mind living costs, books, transportation etc. and most importantly, the cost of forgone earnings, there is no denying the fact that

[35] http://sltf-ghana.org/loanscheme.htm

the current level of support for such students is woefully inadequate. Frankly, the student loans as they stand now cannot even meet the financial needs of those enrolled on the government subsidised slots; let alone the full fee-paying ones. This situation has prompted the NUGS to call for an upward review of the loans since the loans currently being paid to students are "nothing to write home about in terms of economic value" (para. 2). Equally worrying is the fact the payment of the loans is unduly delayed, and as NUGS puts it: "This has made life unbearable for students on campuses. This is because over 80 per cent of beneficiaries of the scheme rely on the loan as their main source of livelihood on campus" (para. 5)[36]. With very little or no prospects of getting financial aid from the institution (UG) coupled with a student loan from government not commensurate with the costs of education, the only option available to the fee-paying student, perhaps, is the family or parental sources. It is therefore not surprising that the completion rates in the fee-paying programmes are rather low (see Tables 6a-c). Although identifying the pure effects of tuition fees on private investments in HE is difficult due to other equally important factors, there is ample evidence that student support reduces the cost of education to students and for that matter, stimulate their demand for HE, especially those with low SES (*cf.* Vossensteyn & Canton, 2001).

The notion that the fee-paying students are from wealthy families, and as a consequence, should be able to finance their studies with little or no support from government is rather misplaced and unsupportable by the facts. As discussed in the Literature Review, children from the wealthy families, all things being equal, are the ones that are able to enrol in the best secondary schools and graduate with the best results, making them stand a better chance of enrolling in HE on the subsidised slots. Those with low SES whose grades from the secondary schools are not competitive enough to see them through the keenly contested government subsidised slots, but are bent on getting HE are often the ones to go for the full fee-paying option (see Addae-Mensah, 2000; Woodhall, 2003a); and as the South African case cited elsewhere in this study illustrates, such students are often the ones who drop out from HE due to financial stringency (see MacGregor, 2007).

As the conceptual framework demonstrates, equity, access and success, human capital formation and student support are inextricably linked. Arguably, student support is the thread that holds the other elements together. Achieving equity in HE, requires that students with low SES are adequately

[36] http://www.citifmonline.com/2009/03/18/nugs-demands-release-of-ssnit-loans/

supported to both access and succeed so as to address the socio-economic inequities plaguing the society by virtue of both the private and social benefits which are by-products of HE. Student support further conditions students' access to and success in HE. As Barr & Crawford (1998) advocate, funding policies should not be that which do harm to students' access (entry) of HE as is the case with upfront tuition fees. It should also be borne in mind that mere access (entry) to HE would amount to nothing or little if measures are not put in place to ensure that the student is retained and completes their studies as stipulated, as Hauptman (2007) alludes to; and it is for this reason that Barr (2003a) proposes a student loan system that is realistic, in that it is large enough to cover the fees, living costs and other expenses incurred by students. The loans available to the fee-paying students at the UG do not stand up to this scrutiny. Poor students may get financially suffocated with its attendant consequences. Ensuring student success does shore up both internal and external efficiency since the costs of HE is reduced for students and the institution as students complete their studies on schedule.

Student support is also justified from the human capital point of view, and as Dill (2005, p. 5) puts it "...public subsidies of higher education in all countries are in the public interest because of the human capital that graduates provide to society." As these fee-paying students succeed in HE, society stands to benefit both in monetary and non-monetary terms as they add up to the stock of human capital. Even the private benefits of HE to these students (as graduates) would trickle down to others especially family members and help reduce poverty at both the micro and the macro levels, all things being equal.

In the Ghanaian context, students who have completed the first–cycle in HE are required by law to undergo a one-year national service. The cost of HE therefore becomes much more expensive for the fee-paying student relative to the so-called regular, in terms of forgone earnings. Since the former had little public support, the service year comes as an additional cost and stands to delay recouping the cost of investment by seeking employment directly after school. Although the study does not seek to quantify and weigh both the private and social benefits of HE, no one doubts that social benefits accrue to society from HE; equity (fairness) therefore dictates that the fee-paying student be adequately supported to succeed in HE. The uneven distribution of students (see Table 5.2) coupled with the incidence of poverty in Ghana (Table 4), especially in the three regions of the North makes this demand a compelling one.

CHAPTER SIX: CONCLUSIONS AND SUGGESTIONS

The study sought to examine the implementation of the dual-track tuition fee policy otherwise known as the full fee-paying option at the UG and its implications for access and equity which remain as major challenges for Ghana's HE. The policy emerged as an addition to, and a variant of cost-sharing, which was to ensure that the Ghanaian student, the HEI and philanthropists paid 10% each of the costs of HE while the remaining 70% was borne by the government.

Chapter One was the study's preamble identifying the problem and setting out the motivations, and the general layout. Next was *Chapter Two*, the background and the context of the study. It attempted a survey of the entire Ghanaian HE landscape to reveal the system's history and current happenings on the one hand, and that of UG the selected case for the study, on the other. Since the financing of HE has often been a function of the state of the country's kitty, a slice of the state of the Ghanaian economy in retrospect was also offered to further illuminate the reader's understanding and judgment. The Literature Review (*Chapter Three*) identified and appreciated the disciplinary class to which the study belongs, and the multi-pronged concepts within which it is situated: Cost-sharing, Tuition fees, Efficiency, Equity, Access, Student support and Human capital from which emerged the conceptual framework which aided the analysis. The empirical part of the study was covered by *Chapters Four* and *Five* which gave treatment to the methodology and data collection; and the presentation and the analysis of the data respectively. A summary of the main findings of the study, as well as recommendations are covered in this final chapter.

6.1 Summary of Main Findings

For ease of analysis, the research question was broken down into its constituent variables for measurement, and analysed using the data collected, the Literature Review and the resultant conceptual framework. To determine the extent to which the dual-track tuition policy as implemented at the UG guaranteed access and ensured equity, trends in the enrolment of students were studied from the earliest to the latest year for which data were available to the researcher (2002/03-2007/08). The difficulties in

the measurement of equity based on one's family income in developing countries like Ghana, due to the poor state of data and the unwillingness of individuals to disclose their incomes for various reasons, were overcome by examining the enrolment based on gender, the students' regions of origin and the incidence of poverty in the said regions. These have been the conventional approaches for the determination of equity due to the aforesaid reasons. The equity dimension was to determine how the dual-track tuition policy as implemented at the UG helped improve the participation of the historically under-represented groups in the Ghanaian society, ensured equality of opportunities, and further, to ascertain as to whether or not the policy does harm to access - entry and participation (*cf.* OECD, 2008b).

As regards enrolment, the gender indicator did show that over the years (2002/03-2007/08) enrolment in the full fee-paying undergraduate programmes at the UG has not seen marked disparities. Although, the male students dominated in all but one of the years reviewed, the overall distribution of approximately 52% males and 48% females shows a difference of just 4 percentage points, and comes close to the achievement of gender parity as far as enrolment of students in the full fee-paying programmes is concerned. This is remarkable having regard to the historical under-representation of females in Ghana's HE, notwithstanding the fact that females outnumber males in Ghana; 50.5% and 49.5% respectively[37].

The regional distribution of students, however, revealed a rather disturbing pattern and picture. Wide disparities exist with the top-three regions controlling nearly 61% and the bottom-three a mere 4% of enrolment. Although population densities in the former outrank that of the latter, the lopsided enrolment patterns cannot be disputed. The evidence from the incidence of poverty in the 10 regions (Table 5.3) is in consonance with that of the enrolment. The Northern, Upper East and Upper West Regions where poverty is endemic have the least number of students enrolled in the full fee-paying programmes at the UG. If this situation is viewed against the fact that students with low SES, whose grades are not competitive enough to get them into the subsidised category, are the ones who opt for the fee-paying option, it points to the fact that even among students with low SES, there exists further stratifications; those in the urban regions are advantaged.

[37] http://www.statsghana.gov.gh/KeySocial.html

It is worth mentioning, that the 5% admission quota reserved for the Ghanaian fee-paying option according to the government's policy was not being followed at the UG. The years reviewed showed excess of admissions by four-fold, meaning that some places which should have gone to the qualified applicants competing for the subsidised slots went to the fee-paying students. Granted that the 5% allocation for the admission of international students was not exhausted, and that the surplus fell to the Ghanaian fee-paying category, the difference would still be significant.

An investigation of the completion rates to establish the correspondence between access (entry) and success (completion) in the various undergraduate programmes of the full fee-paying category was also carried out in this study. Of the total number of 237 students for whom data were available, enrolled between 1999/00-2003/04, as many as 140 (59%) had not completed as at the 2007/08 academic year. Only 32% of the students could complete their studies within the normal lifespan (four years) of their programmes. The low completion rate portends a high drop-out and low retention rates, largely attributable to the fact students who could no longer fulfil their financial obligations to the University automatically lose their studentships.

The study also uncovered a tuition fee of the upfront genre, requiring the fee-paying students to pay the full fees for the academic year in full at the beginning of the first semester, and as hinted earlier, those who could not do so lose their studentships. Differences in the levels of academic fees and charges paid by the full fee-paying students relative to that of the regular ranged from GH¢1,485 (US$1,060.71) to GH¢2,638 (US$1,884) for freshmen of the former, to approximately GH¢259 (US$185) to GH¢355 (US$254) of the latter for the 2008/09 academic year. Students who are accommodated in the University's traditional halls of residence pay additional GH¢ 218.40 (US$156). Charges for the non-traditional halls and hostels are higher.

Despite the vast differences in fees and charges for the full fee-paying students and the regular ranging from 542% for freshmen in the Humanities and 742% for the Applied Sciences; and 648% and 813% respectively for the continuing category, it also came to light that both the full fee-paying and the regular received the same level of loans from the government, and that the amount received as loans could hardly meet the financial needs of the former and proved to equally inadequate even for the latter. Again, the former do not qualify for any financial aid from the UG.

In essence, a closer inspection of the levels of fees for the full fee-paying option and the mode of payment (upfront), the support available to the students coupled with the poverty situation in Ghana, the author believes that the current arrangement at the UG does harm to both access (entry) and success (retention and completion) of students enrolled as full fee-paying; neither is it equitable to students with low SES, as well as qualified applicants seeking admissions as regular, who regardless of their competitive grades are denied, only for their places to be taken up by the fee-paying by virtue of their ability to pay. The low completion and retention rates therefore come as no surprise.

6.2 Recommendations

Evidently, the findings of the study have brought to the fore a number of issues that need to be addressed both at the institutional (UG) as well as the system level to enhance HE accessibility and equity at the UG, as far as the implementation of the dual-track tuition fee policy is concerned. The author therefore makes the following recommendations to help arrest the current situation:

- The NCTE should ensure that the UG complies with the 5% admissions quota reserved for the fee-paying option to forestall the situation whereby qualified applicants with better grades seeking admissions on the government subsidised slots are turned away, and their places offered to fee-paying students. The status quo is not only discriminatory and inequitable, but further creates a class society and smacks of a "commodification" and "marketisation" of HE to the highest bidder.

- Measures should be taken by the UG to address the regional imbalances in the admission of students. Students from the Northern, Upper East and Upper West Regions where poverty rates are high who choose to enrol as fee-paying could be given some fee-waivers and discounts to ensure their unimpeded access and success at UG. Having regard to HE's potential as a tool for socio-economic mobility, such a move will help reduce the poverty situation in the aforesaid regions.

- The policy at the UG which commits students to the payment of upfront full tuition fees for the academic year at the beginning of the first semester should as a matter of importance and

urgency be revised, and further steps taken to abolish the loss of studentships by full fee-paying students who fail to comply with such a directive. In the short term, students should be allowed to spread the payment of fees across the academic year. It behoves the government to ensure that in the long term, students especially those with low SES are made to defer the payment of fees until they have graduated and are earning a certain income threshold, as is the case in most developed countries where income levels are even high. The policy as it stands now can do very little to shore up the rather dismal enrolment in Ghana's HE, and as Barr & Crawford (1998) put it, no government bent on improving access to HE would contemplate the implementation of such a policy.

- The UG should consider extending its financial aid package to students of the dual-track who are genuinely found to be poor, and those whose financial circumstances worsen after enrolment to prevent such students from either abandoning their programmes mid-way as continuing students, or enrolling as freshmen due to financial stringency. The Government of Ghana should help the SLTF live up to its vision of making the student loan scheme a need-based one to allow students to take realistic loans commensurate with the costs of HE, as the case of the Australian FEE-HELP illustrates. Loans should be large enough to see students through HE, without undue reliance on parental sources. Funds from the Ghana Education Trust Fund (GETFund) could help achieve that.

- To address the problem of low completion and retention rates, the UG should institute some remedial classes for say, a semester, for the fee-paying students especially those who enrol in the Sciences who need them, to prepare them adequately for university level work. In addition, the UG's Counselling and Placement Centre may possibly be used to identify and help distressed students. Financial incentives in the form of fee discounts could also be considered for students who demonstrate diligence in their studies. A number of places could as well as be reserved for the brilliant, diligent but needy students to change their statuses from the fee-paying to regular students. These measures, all things being equal, should motivate students to complete their studies on schedule.

- Last but most importantly, government should consider an abolition of the dual-track tuition policy notwithstanding its income generation potential. The Akosombo Accord on cost-sharing

in Ghana's HE which resulted in the payment of AFUF and RFUF by the so-called regular students should apply to all. The dual-track bears a resemblance to a full cost recovery policy but not a cost-sharing one. Since HE confers benefits on both the individual and society, the cost should be shared among the principal stakeholders. The dual-track tuition, therefore, is hard to justify on that score. If developed countries like Finland, UK and Canada which have achieved a universal enrolment in HE are still widening access and participation to stay competitive in the so-called knowledge economy, then Ghana with its low enrolment ratio should put in place mechanisms that will help improve HE accessibility rather than harm it. The World Bank's "u-turn" on the returns to public investments in HE (*cf.* Bloom et. al, 2006), should serve as a useful guide for policy revision and action.

6.3 Suggestions for Further Research

Despite the achievements of the study, its limitations provide opportunities for further studies. Future researchers may therefore consider studying the phenomenon from the following angles to deepen understanding and knowledge in the field in general, and Ghana's HE in particular:

- Since the study was carried out as a single case, it would be useful to examine the implementation of the dual-track tuition policy across all the public universities implementing the policy.
- A comparative study of the programmes in the fee-paying option and the regular using all the variables employed in this study.
- An investigation into the income generation potential of the dual-track tuition policy at the UG and how such incomes are used.
- A study of the perceptions and experiences of Ghanaian students about the dual-track tuition policy.

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