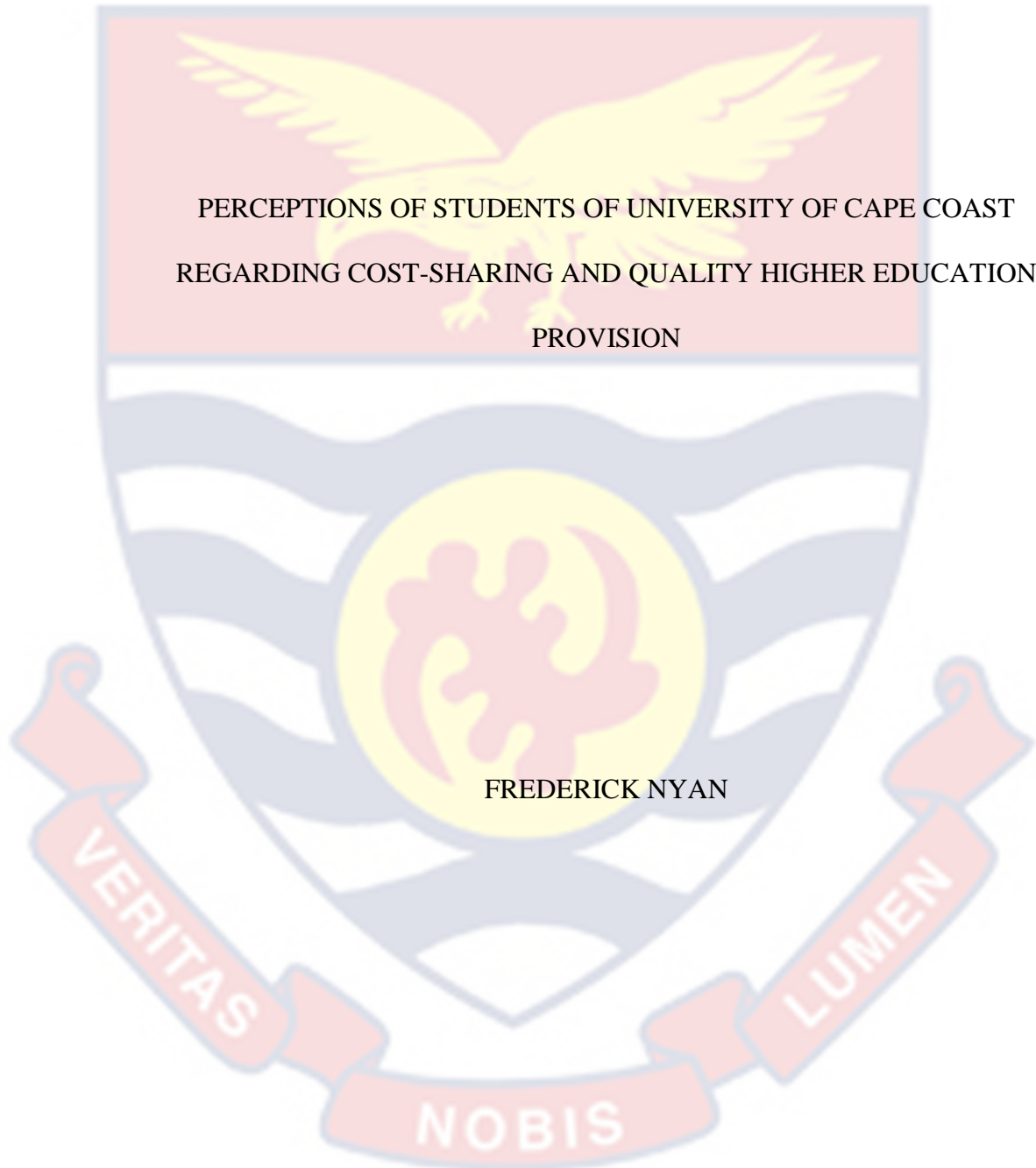


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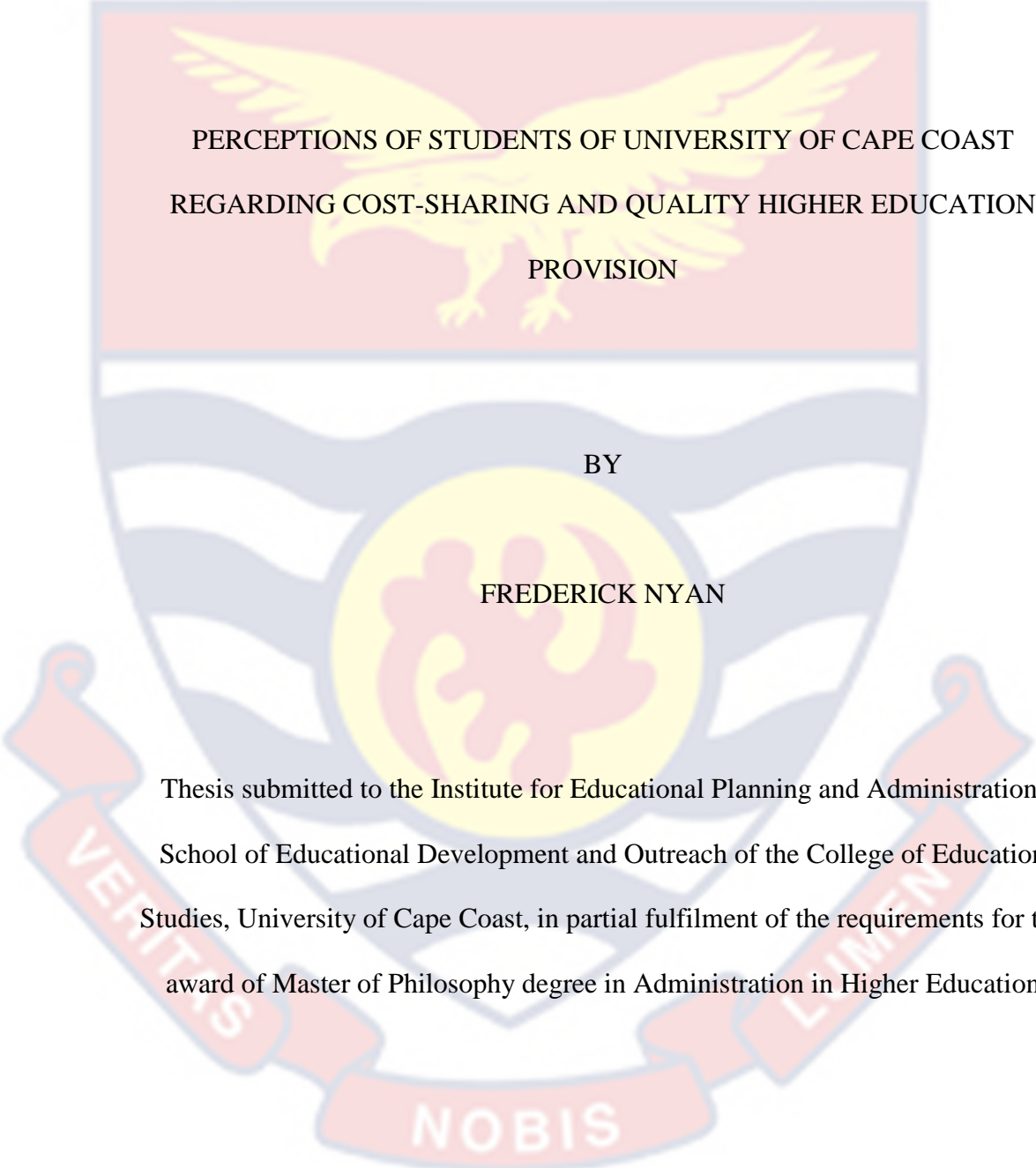


PERCEPTIONS OF STUDENTS OF UNIVERSITY OF CAPE COAST
REGARDING COST-SHARING AND QUALITY HIGHER EDUCATION
PROVISION

FREDERICK NYAN

2017

UNIVERSITY OF CAPE COAST



PERCEPTIONS OF STUDENTS OF UNIVERSITY OF CAPE COAST
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PROVISION

BY

FREDERICK NYAN

Thesis submitted to the Institute for Educational Planning and Administration,
School of Educational Development and Outreach of the College of Education
Studies, University of Cape Coast, in partial fulfilment of the requirements for the
award of Master of Philosophy degree in Administration in Higher Education

JULY 2017

DECLARATION

Candidate's Declaration

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

Candidate's Signature Date.....

Name: Frederick Nyan

Supervisor's Declaration

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

Principal Supervisor's Signature..... Date

Name: Dr. Hope Pius Nudzor

Co-supervisors' Signature..... Date

Name: Dr. Edward Akomaning

ABSTRACT

The study explored the perceptions of University of Cape Coast students on the implementation of cost-sharing policy. The study adopted the cross-sectional survey design and the stratified sampling technique were adopted to sample the views of 389 students from levels 100 - 400. A self-structured questionnaire was used to collect data. Data was analysed using means and standard deviation, one sample-test and independent sample t-test. The study revealed that the students in University of Cape Coast (UCC) acknowledged revenue from cost-sharing could be used for expansion of facilities. The study also revealed that respondents agreed that cost-sharing may have negative effects on their academic performance. The respondents also agreed with the statement that financial hardship from cost-sharing lead to poor academic performance. Based on the findings of the study, it was recommended that the District/Municipal/Metropolitan Assemblies should consider sponsoring needy students by paying part of their fees as they go through higher education. It was further recommended that the Student Representative Council and the Management of Halls of Residence in UCC can establish financial and food aid systems to cushion needy students.

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I cannot forget the contributions of my family (especially my parent) for their support and encouragement. I could not have reached this far if not for the support of all these great personalities.

DEDICATION

To my family especially Mr. and Mrs. Nyan, and all my siblings.



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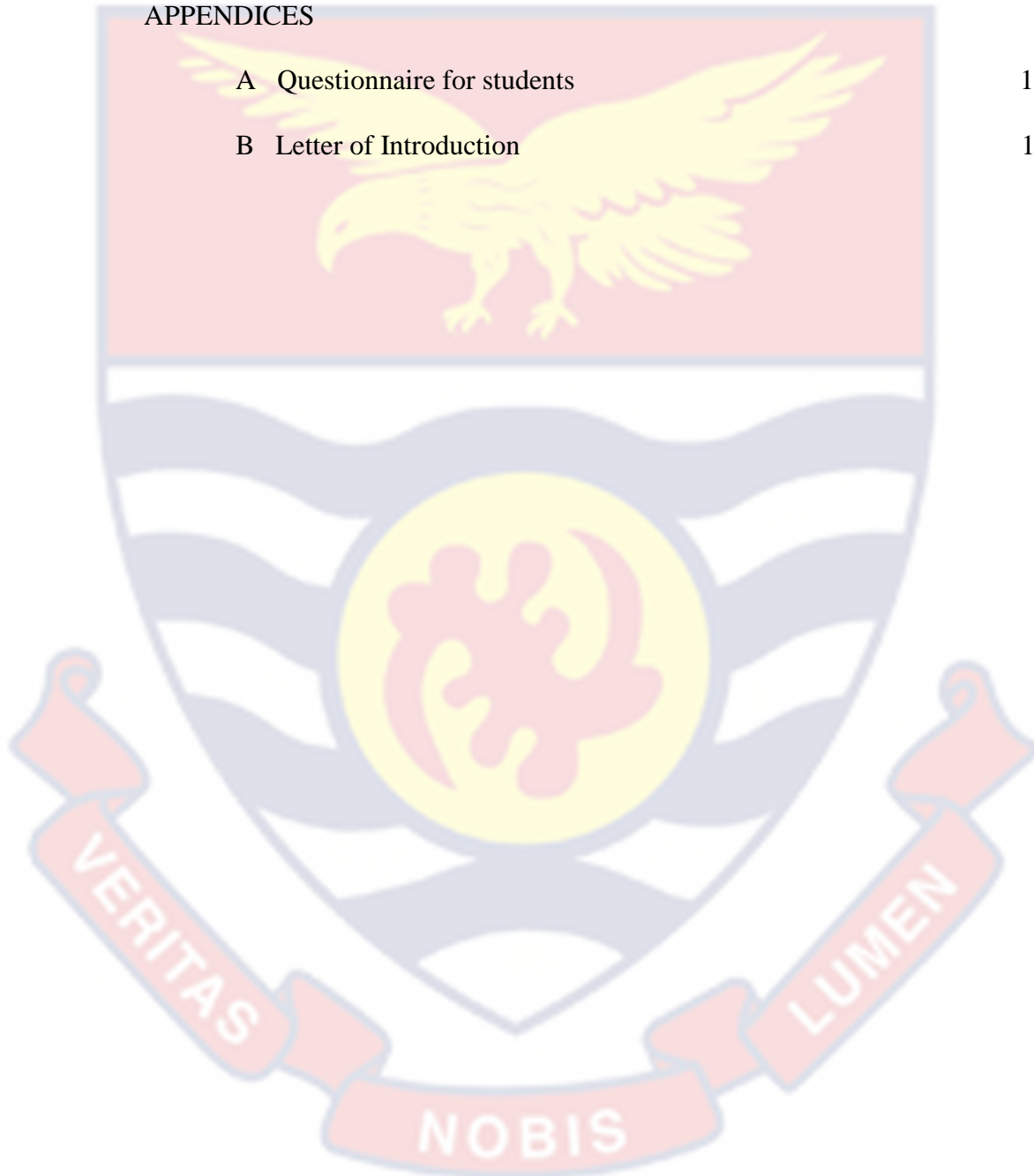
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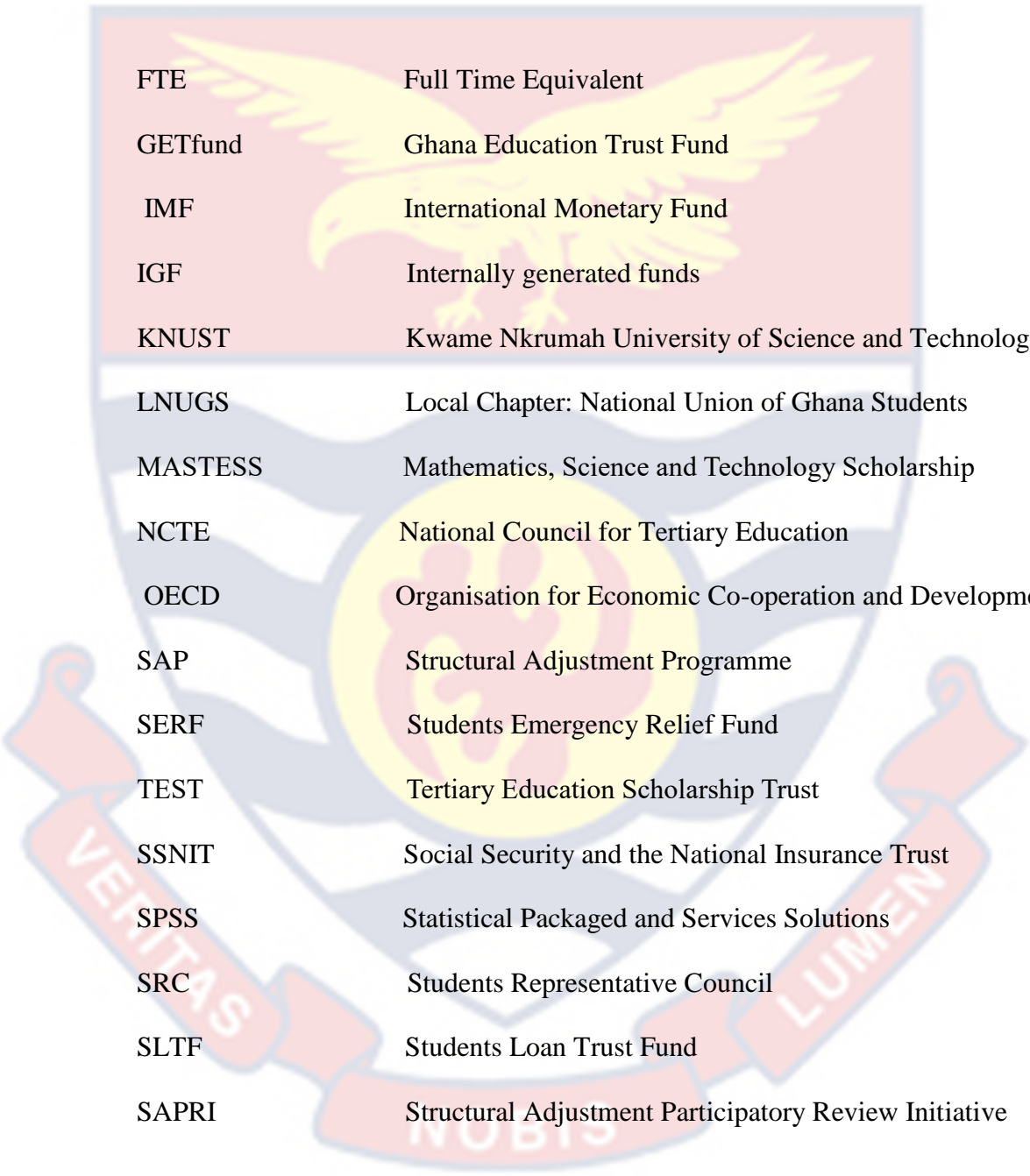
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LIST OF ACRONYMS



FTE	Full Time Equivalent
GETfund	Ghana Education Trust Fund
IMF	International Monetary Fund
IGF	Internally generated funds
KNUST	Kwame Nkrumah University of Science and Technology
LNUGS	Local Chapter: National Union of Ghana Students
MASTESS	Mathematics, Science and Technology Scholarship
NCTE	National Council for Tertiary Education
OECD	Organisation for Economic Co-operation and Development
SAP	Structural Adjustment Programme
SERF	Students Emergency Relief Fund
TEST	Tertiary Education Scholarship Trust
SSNIT	Social Security and the National Insurance Trust
SPSS	Statistical Packaged and Services Solutions
SRC	Students Representative Council
SLTF	Students Loan Trust Fund
SAPRI	Structural Adjustment Participatory Review Initiative

CHAPTER ONE

INTRODUCTION

Background to the Study

Universities are systems for knowledge development. They form an important element to propel social growth and development in nations. Developmental agenda's in most advanced nations could be perceived to have been influenced by the knowledge and research of universities. One of the key factors for establishment of universities is the training of the needed human resource base to occupy strategic aspect of an economy to propel social and economic developments (Addo, 2010; Sikwibele, 2007, Manuh, Gariba & Budu, 2007).

Research studies conducted on the importance of higher education to national development suggest that higher education is a major driver of economic and social development in four ways (OECD, 2008; Oduro, 2015). First, it makes an economic contribution through the formation of human capital, primarily by training a qualified and adaptable labour force. Second, it drives development through building the knowledge base through research and development. Third, it influences development through dissemination and use of knowledge through interactions such as consultancy services with the wider economy. Fourth, it contributes to the maintenance of knowledge via research and transfer.

In Ghana, the promise of accelerated economic growth and social transformation at independence led to the establishment of varied yet specialized human resources and institutions with science and technology as a central feature,

and the teaching and learning of varied expertise in an environment of liberal and critical thinking as key priorities (Manuh, Gariba & Budu, 2007). Universities were established in part to promote this vision, both at the functional and professional levels. The crucial role played by higher education has made the quest for quality higher education an important element of education. Attaining quality education means finances must be made available (Asamoah, 2008). In their quest to achieve quality in higher education, many government after independence solely financed higher education (Ablakwa, 2015). This was due to the fact that most of these higher education institutions were in their formative years which required lots of revenue to meet their recurrent expenditures (Atubga, 2016). In recent times however, many governments especially in developing countries have acknowledged difficulties solely financing higher education (Owusu-Ansah, 2002). Hence a major problem facing many governments throughout the world is how to meet the costs of providing higher education.

Johnstone (2007) argues that the challenges financing higher education are three; rapidly increasing unit, or per-student costs; increasing tertiary level participation, or massification in many countries; and a dependence on governmental revenue in many countries. Johnstone further explains that these challenges in financing higher education have resulted in various financing strategies applied globally. These include: introduction or increase of the tuition fees value; introduction of loan programs, or change of social support from study grants to loans; and support for the development of private education. European Commission (2014) gives example of different financing schemes implemented

globally. These include the tuition fees setting in Portugal, England, Germany, South Korea; development of private universities in Hungary, South Korea, Poland; and the adoption of student loan scheme in Portugal.

In Africa and particularly Ghana, financing of higher education is not different from what pertained worldwide. The financing of higher education in Ghana has gone through changes. After independence in 1957, higher education in Ghana was virtually free. Students were given incentives in the form of free meals, book allowances and accommodation (Ablakwa, 2015; Obeng, 2015; Akaguri, 2006; Atuahene, 2006). Indeed, these were the times university students were treated as first born babies. The provision of free education occurred at a time when school enrolments were very low, and also when there was the need to develop the human resource, which the country needed for its development (Asamoah, 2008).

The issue of financing higher education since 1970 been a source of worry to government, university authorities, parents and students. The government continued to send signals of its inability to act as sole financier of university education due to national economic crisis (Asamoah, 2008; Obeng, 2015). This is as a result of frequent military interventions and economic mismanagement which led to serious decline in the economy and public funding of recurrent budget for higher education (Nsiah-Gyabaah, 2011). The effect of this was that funds from the government to higher education institutions declined which affected the quality of teaching and learning as well as research. Because during the 1970's, higher education institutions were fully financed by government with little or no

cost charge to students. The gradual decline in government funds to the higher education institution meant meager money was left to cover the operational costs of such institutions.

The aforementioned economic and social challenges in Ghana worsened in 1983. As a result of the challenges, Ghana subscribed to the Structural Adjustment Programme (SAP) under the International Monetary Fund (IMF) and/or World Bank. Ishengoma (2004) argues the SAP was expected to restore confidence in the economy and government finances which could lead to improvement in the allocation of funds to higher educational institutions. As a condition for World Bank support, the SAP placed a lot of emphasis on cost recovery in higher education (World Bank, 2004). This meant increases in school fees, textbooks and withdrawal of state subsidies.

In 1992, the Government of Ghana stated its inability to solely bear the increasing cost of higher education and thus advocated that the cost of higher education should be shared by the stakeholders (Atugba, 2016). Although the stakeholders (government, students, parents, private sector, and higher education institutions) accepted the idea of cost-sharing as a workable solution, the proportion of costs to be paid by each stakeholder was not clear. By 1997, the crisis became so pronounced that it generated a number of discussions between the government, the private sector, parents and students with the aim of finding a workable solution to the finance of higher education (Obeng, 2015; Arko-Boham & Oduro, as cited in Asamoah, 2008). The stakeholders came up with the formula for sharing the cost of higher education during the 'Akosombo Accord' of 1997. It

was agreed that the government should pay 70% of the higher education costs and the remaining 30% to be financed from Internally Generated Fund (private donations, parents support, student fees, private entities) (Nsiah-Gyabaa, 2011; Obeng, 2015). This led to the execution of the cost-sharing policy in the financing of higher education in Ghana. The implementation of the cost-sharing concept empowered the University of Cape Coast (the study institution) to charge students for Academic and Residential User Fees, and other incidental charges (including examination fee, medical examination fee, registration fee etc).

The implementation of cost-sharing policy in Ghana therefore meant that students who are major consumers and/or stakeholder of higher education would have to contribute towards the cost of higher education. Johnstone (2003) explains that the theory behind the appropriateness of a student (as a stakeholder) contributing to higher education costs is based almost entirely on the assumption of substantial personal and private benefits from the higher education. These presumed benefits may be manifested in higher lifetime earnings, greater status and personal satisfaction that comes (to most people) from being better educated. On the other hand, the students as a customer of higher education, he/she by contributing towards the cost of higher education would require improvements in the quality of higher education (including the quality of teaching and services). Johnstone (2007) contends that sharing the cost of higher education with the students also ensures that students are more serious towards their academic work.

Implementation of the cost-sharing concept in Ghana is nearly two decades. However, there is little evidence (especially from the perspective of students) on

the dynamics of cost-sharing on quality higher education. In line with this, the views of students who are major stakeholders and consumers in higher education cannot be ignored. The views of students on the cost-sharing policy needs be explored in relations to quality higher education.

Statement of the Problem

The government over the years has clearly stated its inability to act as the sole financier of higher education in Ghana due to the economic constraints coupled with the fact that other sectors demand for governmental revenues. Consequently, government expenditure on higher education reduced despite an increase in demand for higher education. As a result of the reduction in government expenditure, cost-sharing mechanism (shared cost of finance between government and other stakeholders including students and their parents) was introduced 1997 to diversify the sources of income for higher education financing.

Research studies conducted on cost-sharing in higher education in Ghana (for example: Anyan, 2009; Asamoah, 2008; Owusu-Ansah, 2002; Yeboah, Kumi & Gyamfi, 2012) revealed that students of higher education institutions were mainly concerned about cost-sharing because of the cost to them and the fact that this cost increases yearly. Studies conducted at the University of Cape Coast on cost-sharing (for example: Asamoah, 2008; Owusu-Ansah, 2002) were mainly concerned with the willingness of stakeholders to pay the cost-sharing and the alternative sources financing tertiary education. Other research works (for example, Yeboah, Kumi & Gyamfi, 2012; Anyan, 2009) investigated the attitude of students University of Ghana and Sunyani Polytechnic on tuition fees payment

(a form of cost-sharing policy). The studies further explored the impacts of tuition fees payment on equity higher education. Little research attention was paid on how the implementation of cost-sharing policy impacts on quality higher education delivery in Ghana. Research is therefore needed to fill this gap in knowledge.

Purpose of the Study

The purpose of the study is to explore the perceptions of students of UCC regarding the implementation of cost-sharing concept. In particular, the study sought to examine the views of students regarding the implications of cost-sharing on quality in higher education provision in Ghana.

Research Questions

The study seeks to find answers to the following research questions:

1. What are the perceptions of students of UCC regarding cost-sharing?
2. In what ways do students of UCC perceive cost-sharing as being beneficial to the development of higher education?
3. How do the students of UCC perceive cost-sharing to be affecting quality higher education delivery in Ghana?
4. What are the challenges that students of UCC face as a result of implementation of cost-sharing policy?

Hypothesis

1. There is no significant difference between the experiences of level 100 and 200 (inexperienced students) and level 300 and 400 (experienced students) regarding impact on cost-sharing on quality higher education.
2. There is no significant difference on gender of students and impacts of cost-sharing on quality higher education.
3. There is no significant difference in age and impacts of cost-sharing on quality higher education

Significance of the Study

Higher education financing has become major topics for discussion in recent times. This comes at a time when who should finance different aspect of higher education is still undergoing discussion. By publishing the findings of this study in a journal and presenting it at a conference, the findings of the study would generate discussions about the cost-sharing policy currently being practiced. Thus, stakeholders (Ministry of Education, Ministry of Finance, Vice Chancellors, Ghana, and parents) could be informed about the views of students concerning the implementation of the cost-sharing policy. This is expected to generate further discussion about the cost-sharing policy and if possible, its review.

This research would further help identify challenges that the implementation of cost-sharing policy has on the students. By presenting the findings to the National Council for Tertiary Education, the Ministry of Finance, as well as leadership of higher education institutions, a national debate could be undertaken to look at the level of government support to higher education. The challenges identified in this research when presented in a conference, workshop or in a

journal would help the leadership of higher institutions as well as the National Council for Higher education to institute strategies to solve the problems that students encounter as a result of implementing the cost-sharing policy.

Also, the study when published in a journal could help with further research in cost-sharing in higher education. The study could be replicated in other higher education institutions to identify the challenges associated with students as a result of the cost-sharing policy. In addition, the study would add to existing literature on cost-sharing policy in Ghana. This is due to the fact that most of the studies on cost-sharing is centered on the other stakeholders such as the National Council for Tertiary Education, the Ministry of Education, GETfund, and the Student Loans Trust Fund with slight attention given to students as stakeholders.

Delimitation of the Study

The study was carried out only in the University of Cape Coast. It sought to explore the perception of students of University of Cape Coast regarding cost-sharing and its implications on quality higher education. This study therefore focused on students (levels 100 to 400) in the University of Cape Coast. By focusing on these students, their perceptions concerning the implementation of the cost-sharing policy in the University of Cape Coast was explored. However, the study was delimited to only regular students of the University of Cape Coast. Therefore, distance students were not included in the study. The decision to exclude distance students is that they have a different fees structure compared to regular students. Their mode of delivery and academic

calendar is also different from that of regular students. Therefore, it is important that for this study, it is delaminated to only regular students.

Limitations of the Study

The non-inclusion of stakeholders such as the Ministry of Education, National Council for Tertiary Education and leadership of higher education prevented the researcher from important information from these stakeholders to compare with the views of the students. Getting information from other stakeholders to compare with the views of the students would have given a holistic description about how the various stakeholders view the implementation of the cost-sharing policy in higher education institutions. This has been suggested for further research.

The responses of only regular students cannot be used to represent the views of all students of University of Cape Coast. As such, it would be difficult generalizing the findings of this study based on only the data regular students from UCC. Therefore, it has been recommended that the study should be replicated at other higher education institutions to know the perception of such students on the implementation of cost-sharing. In addition, responses from respondents were limited due to the use of mainly close ended questions.

Definition of terms

For the purposes of this study on cost-sharing, the following definitions or terms apply.

Cost-sharing – cost-sharing refers to a shift of the higher educational cost burden from exclusive reliance on government to students.

Higher Education: refers to post-secondary education leading to the award of diploma and degrees.

Perception: The views students express about the implementation of the cost-sharing policy.

Organisation of the Rest of the Study

The study is organized in five chapters. Chapter two covers the review of related literature. Chapter three which is the methodology covers issues such as research design, population, sample and sampling procedure, instrument(s), data collection procedure and data analysis. The results and the discussion of the findings are presented in chapter four of the study. Finally, the summary of the study, major conclusions and recommendations based on the findings of the study are presented in the chapter five.

CHAPTER TWO

LITERATURE REVIEW

Many researches have been conducted in the area of cost-sharing. This chapter presents related studies on cost-sharing in higher education. The review of related literature includes theoretical framework and conceptual review.

Concept of Cost-Sharing

The predominance of available literature on cost-sharing (for example, Johnstone, 2014, 2003, 2002, 1998; European Commission, 2014) suggest that cost-sharing refers to a shift of the higher educational expenses burden from exclusive reliance on government to parents and/or students. Cost-sharing begins with the assumption that the costs of higher education can be viewed as being borne by four principal parties: (1) the government, or taxpayers, (2) parents, (3) students and/or (4) institutional donors (Johnstone, 2004; Cerdeira, 2009). It therefore refers essentially to private participation in the funding of education by stakeholders other than the government (Mohadeb, 2006). Put simply, cost-sharing implies the participation of the private sector (mainly students and their parents) in the financing of higher education. The definitions given in the literature (for example, Johnstone, 2014, 2003, Mohadeb, 2006) express the need for all the stakeholders to share in the financing of higher education. This may have been as a result of financial difficulties associated with the state solely financing higher education. The literature further suggest local/district assemblies

should be added to the stakeholders to support the finance of higher education (Arko-Boham & Odura, cited in Asamoah, 2008)

Penrose (1998) also explained that cost-sharing is a term which combines the concepts of direct cost recovery, education pricing policies, and indirect contributions from the students, their parents and sponsors, which may be voluntary, quasi compulsory or compulsory. The significance of Penrose's definition from other definitions is that, Penrose argues cost-sharing can be instituted directly and indirectly. He also introduced the terms voluntary, quasi compulsory or compulsory in his definition. The conclusions that can be drawn from the definition of Penrose (1998) is that, students can be made to contribute directly to the costs of higher education (through imposition of user fees/tuition fees) and indirectly (possibly through indirect taxes). The quasi compulsory or compulsory introduced in the definition could be explained that the government can institute laws to compel students and their parents to sponsor certain aspects of higher education. The voluntary aspects may be from the standpoint that donor agencies and industries can voluntarily sponsor certain aspects of higher education such as research work.

Taking inspiration from the literature, a new concept of cost-sharing is proposed. Significantly, cost-sharing could refer to the complex contestations and compromises between the state and other stockholders through which an acceptable financing scheme is agreed upon to finance higher education. This definition is borne out of the need that before a cost-sharing system is adopted especially in Ghana, there is usually stakeholder consultation before such a policy would be implemented (SAPRI, 2001). At higher education level for example,

there is students' representation when fees are determined to be paid by students, indicating some form of contestation and compromises between the management of higher education institutions and the students before an agreement is reached on the fees to be paid by the students. For example, the *Statutes* of the University of Cape Coast (p. 77) suggests that the Student Representative Council (SRC), President of Graduate Students Association of Ghana (GRASSAG), and Presidents of Junior Common Room Committee (JCRC) are represented on the University's Residence Committee. This committee is responsible for determining fees for the approval Council.

Forms of Cost-sharing

Johnstone (cited in European Commission, 2014) explains the various forms of cost-sharing: (1) the introduction of tuition fees where higher education was previously free; (2) the addition of a special tuition-paying track while maintaining free higher education for regularly admitted, state supported students; (3) rise in tuition fees where public sector tuition already exists; (4) the imposition of "user charges" or fees to cover the expenses of institutionally provided and formerly subsidized food and accommodation; (5) the diminution of student loans; and (7) the official encouragement of tuition dependent private higher education sector where it did not exist to absorb some of the ever increasing demand.

In Ghana, (which is the focus of this thesis), the following forms of cost-sharing are employed, the imposition of "user charges" or fees to recover the expenses; the diminution of scholarship, introduction of loan schemes and the

imposition of special tuition fees for fee paying students (Okae-Adjei, 2012; Johnstone, 2003). The rationale for imposing user fees (e.g. registration, examination, medical) was to ensure that students contribute to growing cost of providing such services to them. In addition, student loans scheme was established in Ghana to give flexible loans to students to cover their higher education costs and repay back such loans to government when they get employed. The rationale for the repayment of loans would ensure that monies paid back could be used to support other students to complete their education (Tonyi, 2012). Loans may be more efficient since it would ensure that students are encouraged to study hard, complete their studies and pay back such loans to the government. The forms of cost-sharing implemented in Ghana have been discussed below.

Students Loans Scheme

Students Loan Scheme is one of the forms of cost-sharing implemented in Ghana. Okae-Adjei (2012) argues that Ghana introduced a new students' loan fund, i.e. the Students Loan Trust Fund (SLTF), as an alternative to support students financially so that they can go through higher education without much problem. He further explains that Students Loan Scheme is a means of deferring payment for higher education to a time when students are employed and can afford to pay, as an alternative to support students financially so that they can embark on their education without much problem. Loan may be more efficient than grants since it can induce seriousness on the part of students to complete their studies on time. This is because, as a result of the repayment option under

student loans, students would be motivated to study hard complete their education and pay back the loans.

Woodhall (2004) for example observed that arguments in favour of repayable loans are based on efficiency of loans. The efficiency arguments are that loans will reduce demands on the government budget and on taxpayers, provide additional resources to finance the expansion of higher education to widen access, and increase students' motivation by making them aware of the costs of higher education and requiring them to evaluate both costs and benefits in the light of the obligation to repay their loans. World Bank (2010) maintains that cost recovery remains the main challenge in most countries for student loans to be effective and sustainable. The main issues facing student loans stem from interest rates that are set far too low, grace periods and repayment periods that are unnecessarily long and exacerbate the losses. In addition, legal systems often make debt collection expensive, and record keeping cannot adequately keep track of students or graduates. Finally, insufficient numbers of jobs in African economies challenge the ability of university graduates to repay their loans (World Bank, 2010; Rugambuka, 2008).

The conclusion that can be drawn from the loan scheme is that, the scheme is one of the financial incentives through which students can get the required income to finance their education. The deferred payment option of loan scheme (especially in Ghana) allows students to pay their loans after getting employment. This would ensure that students have a reliable source of income to support their education. The flexible payment options and low interest rates of the scheme

make the loan scheme possibly the best option for the financing of higher education available to students.

Tuition fees

In Ghanaian higher education institutions, two main types of tuition fees are implemented as a form of cost-sharing measure. These are the upfront tuition fees and dual track tuition-fees.

Barr (cited in Anyan, 2009) explains that upfront tuition fees are paid in advance before individuals could access higher education. Thus, the payment of fees is at the point when students are to enrol in higher education. The student is therefore expected to pay fees before he/she can access the facilities and services of the institution. The underlying assumption, according to Marcucci and Jonhstone (2007), is that parents owe it a responsibility to bear their wards higher education costs and such costs are to be paid according to ability. It can be deduced that, upfront tuition fees are normally paid in private higher educational institutions (in the case of Ghana) where students are expected to pay for tuition fees before they can access services and facilities in the institutions.

On the other hand, under the dual-track tuition policy, students who are not able to gain admission to any programme at the university under government subsidized slots can still do so on condition that they enroll as fee paying students (Marcucci & Jonhstone, 2007). World Bank (2010) calls the dual-track tuition fees, a positive discrimination. The assertion behind the World Bank claim is that, higher educational institutions may deny brighter applicants admission (under government sponsored slot), but offer same to others whose grades do not match

the former as fee paying students. As a result, higher educational institutions would discriminate against applicants who could have been admitted under the government subsidized fees but were denied. Anyan (2009) questions; why students would be admitted under the dual-track tuition fees in Ghana when their parents are also tax payers? The argument from Anyan is that, higher education is also being financed from taxes (which the parents of fee paying students also pay). Therefore, he argues that, admitting Ghanaian students under different categories (one under subsidized slot and another as fee paying students) raise equity issues.

In Ghana (particularly in the University of Cape Coast), admission of students under the dual-track tuition fee (fee paying) constitute only 5% of students' admissions (Nsiah-Gyabaah, 2011). The 5% quota (for fee paying students) was given by the regulator of higher education in Ghana – the National Council for Tertiary Education (Nsiah-Gyabaah, 2011). The possible reason for this is that, the 5% admission of students on fee paying could enable higher educational institutions generate extra revenue to support higher education development and delivery in Ghana.

However, the dual-track tuition policy has been faulted on the ground of equity. The argument is that more often than not, students from low-income families hardly make it to the best secondary schools and as a consequence, get outranked by their peers from well-endowed secondary schools. Thus, students from low income families are not able to compete for subsidized slots and are therefore left with no option than enroll as dual-track, a situation which further compounds inequities in the distribution of secondary opportunities (Johnstone,

2004). Consequently, in order to mediate the cost of higher education, many countries offer scholarships, grants/and or loans programmes (Usher, 2006).

It is clear that the imposition of tuition fees may generate more revenue for higher education institutions, without support systems (such as scholarships, grants or loans) in place, it may end up denying many students access to higher education. Even when such students are able to get access to higher education, they may have difficulty completing their studies if they have challenges getting the required income to pay their fees. A sample of fee schedule of both fee paying programmes and non-fee paying ones (subsidized fees) paid by Ghanaian students in the University of Cape Coast is presented in Table 1.

Table 1: 2016/2017 Undergraduate Fees Schedule for Students in UCC

Programme	Fee Paying GH¢	Non-Fee Paying GH¢	Difference GH¢
BA (Arts)	2,670.00	777.00	1,893
BA Theatre Studies	2,750.00	857.00	1,893
Tourism and Hospitality Mgt.	2,825.00	932.00	1,893
B. Sc. Nursing	3,854.00	1,148.00	2,706
B. Sc. Agriculture	3,704.00	998.00	2,706
Education (Humanities)	3,213.00	967.00	2,246
Education (Science)	3,744.00	1,038	2,706

Source: Directorate of Academic Affairs

Note: (This fee schedule is only a sample of the programmes in UCC. It also does not include non-residential fees paid by students).

It is evident from Table 1 that during the 2016/2017 academic year, there were differences between fees paid by students under fee paying slot (dual-track tuition policy) and those under non-tuition fee slot (subsidized). For example, whilst fee paying nursing students paid GH¢3,854.00, those under government subsidized slot paid GH¢1,148.00. The difference was GH¢ 2,706. The effect is that, whilst higher educational institutions can generate more revenue from fee paying students, it may prevent more poor students from accessing higher education if they are admitted under the fee paying slot. This is because such students may not be able to pay their high fees associated with the fee paying programmes.

Imposition of user fees/charges

According to Akaguri (2006), user fees are paid by students for using the facilities and services in the tertiary institution. Asamoah (2008) explains that user fees are mostly applied in two forms: charging of students for academic facility user fee and residential user fee. Academic user facility fees is charged for students' use of academic facilities such as lecture venues, furniture, library among others. Residential user fees is charged on students for residing in university official residence (halls and hostels). In addition to academic and residential user fees, Akagri argues that students are also made to pay for other incidental charges including examination fees and medical fees, registration fees,

departmental fees etc. It can be explained that the application of user fees is mostly universal (in the case of University of Cape Coast-the study institutions) as most of students are made to pay similar user fees. Table 2 shows some components of fees (user fees) paid by Ghanaian regular students in the University of Cape Coast.

Table 2: *Fees breakdown for 2016/2017 Undergraduate Regular students*

Programme	Fresh students (Residence)			Difference	
	2014/2015 GH¢	2015/2016 GH¢	2016/2017 GH¢	2014/15 & 2015/16 GH¢	2015/16 & 2016/17 GH¢
BA (Arts)	1,747	2,118	2,732	371(21%)	614(29%)
BA Theatre Studies	1,812	2,268	2,882	456(25%)	614(27%)
Tourism and Hospitality Mgt.	1,902	2,308	2,982	406(21%)	674(29%)
Population and Health	1,952	2,378	3,062	426(22%)	684(29%)
B. Sc. Nursing	2,118	2,696	3,357	578(27%)	661(25%)
B. Sc. Agriculture	1,937	2,496	3,157	559(29%)	611(26%)
Education (Humanities)	2,108	2,327	2,962	219(9%)	635(27%)
Education (Science)	2,008	2,405	3,047	397(18%)	642(27%)

Source: Directorate of Academic Affairs

It is evident from Table 2 fees paid by students increased between 2014/2015 and 2015/2016 as well as between 2015/2016 and 2016/2017. For example, the fees of population and health increased from GH¢1,952 to GH¢2,378 between 2014/2015 and 2015/2016 academic years. This represent an increment of 22% increment. Similarly, the fees also increase from GH¢2,378 to GH¢3,062 between

2015/2016 and 2016/2017 academic years representing a 29% increment. The fees for Agriculture students increased between from 1,937 to 2,496 between 2014/2015 and 2015/2016 academic years representing a 29% increment. There was also an increase from 2,496 to 3,157 between 2015/2016 and 2016/2017 representing a 26%. This means that the fees for the University of Cape Coast sometimes goes beyond 10% for the next academic year as recommend by the National Council for Tertiary Education (Nsiah-Gyabaah, 2011).

Theoretical Framework

The theory guiding this study is based on consumer behavior (consumer behaviour theory). The theory was formulated by early economists led by Nicholas Bernoulli, John von Neumann and Oskar Morgenstern (Richarme, 2007). The theory is based on the assumption that any person engaged in the consumption process is a consumer. As such, the consumer behaviour refers to those actions and related activities of persons involved specifically in buying and using economic goods and services (Kazmi, 2012). In other words, it reflects the totality of consumer decisions with respect to acquisition, consumption and disposition of goods and services. Therefore, it refers to the perception consumers have after consuming a good or service including higher education (Nair & Sanjith, 1998). Perception in this regard has to do with what students make of cost-sharing and its impact on quality in higher education. Consumer behaviour focuses on how individuals make decisions to spend their available resources (time, money and effort) on consumption related items. In order to succeed in any business, and especially rapidly changing marketplace, higher education

institutions need to know as much as possible about their consumers (Mostert, 2002).

Akinyele (2010) noted that many institutions of higher education are hesitant to consider themselves as customer-driven entities. It is common to view the student as the customer but this notion is not universally accepted. There is a debate in the education and marketing literature about students as customers and reveals the difficulty in using the word customer to describe the student-university relationship. Akinyele argues that the debate must move away from identifying the customer and focus on the university as a service provider. Customer-driven organizations are effective because they are fully committed to satisfying and anticipating customer needs. The future success of colleges and universities will increasingly be determined by how they identify and satisfy their various customers (Akinyele, 2010). Whether students, though, can be considered consumers is open to debate, but the insidious incursion of the customer concept (Eagle & Brennan, 2007) and escalating fees (BBC, 2011) suggest higher education now represents an increasingly relevant context in which to evaluate consumer issues.

Woodall, Hiller and Resnick (2011) explains that global university sector competitive funding models are progressively becoming the norm, and institutions are frequently now subject to the same kind of consumerist pressures typical of a highly marketised environment. In the United Kingdom, for example, Woodall, Hiller and Resnick illuminate that students are increasingly demonstrating customer-like behaviour and are now demanding even more 'value' from institutions.

Due to the idea that students are partners in quality higher education development and delivery (Eagle & Brennan, 2007), their perspectives must be explored in relation to cost-sharing. This is because students spend income on higher education services through cost-sharing measures, therefore as part of consumer privileges, their perception about the policy on cost-sharing needs to be explored in relation to higher education. According to Foster (2007), customers have wants, opinions, perceptions, and desires which are often referred to as the voice of the customer. The voice of the customer can also be defined in technical terms as the “standardized”, disciplined, and cyclic approach to obtaining and prioritizing customer preferences for use in designing products and services.

In this study, cost-sharing has been conceptualized as the independent variable while the dependent variable is quality higher education. That is, the perception students have concerning the impacts of cost-sharing on quality higher education as well as how cost-sharing affects students in their social life. Students are considered as ‘consumers’ whose perception about cost-sharing concept in the University of Cape Coast would have to be explored.

As part of conditions for accessing higher education, students are made to pay part of their cost of education through cost-sharing policy. As a result, they form opinions about cost-sharing policy (especially how cost-sharing impacts quality in higher education). The dependent variable was measured by determining from the perspective of students (customers of higher education) how they perceive cost-sharing and its impact on the delivery of quality higher education. It also assesses how additional revenue from cost-sharing could be used to improve the quality of higher education in the University of Cape Coast.

Literature on factors that impact quality higher education was reviewed. These factors were considered in the development of questionnaire for the study. Students were given a list of factors regarding how cost-sharing could affect quality in higher education and were asked to rate or agree and disagree with them. The factors (financial) also include how cost-sharing impacts on students as they go through their studies in the University of Cape Coast.

The framework guiding the study is presented in Figure 1. The framework consists of four areas: cost-sharing policy (1), students (2), perceived benefits or challenges (3), and perception of the cost-sharing policy (4).

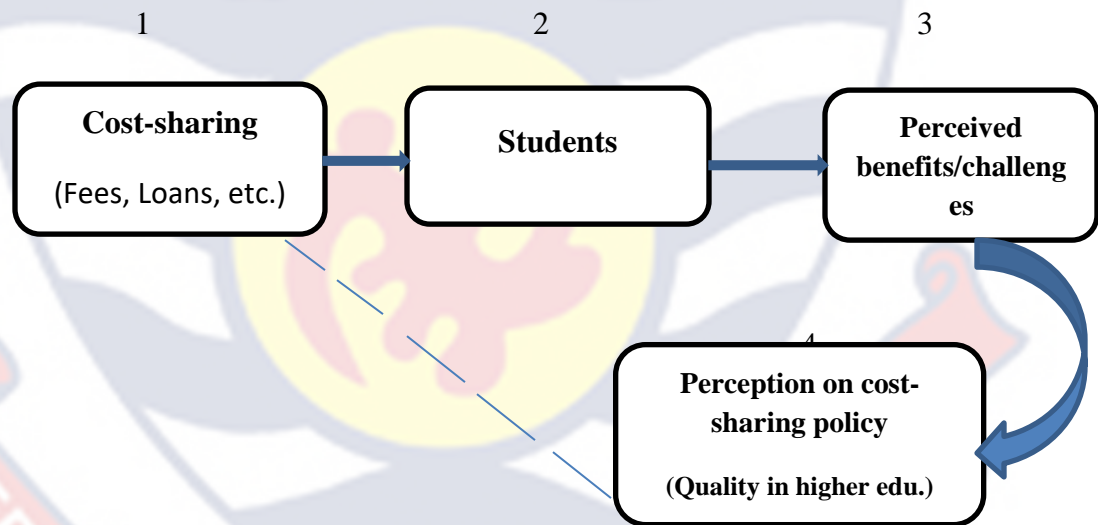


Figure1. A Means-End Model Relating Price, Quality, and Value

Source: Adapted and modified from Zeithaml (1998).

Figure 1 indicates the relationship between cost-sharing and student perceptions. Particularly, it looks at how cost-sharing affects quality in higher education. The implementation of cost-sharing may also affect student academics

and social life. The arrow from '1' to '2' in Figure 1 indicates that the adoption of a particular cost-sharing form (example, tuition fees, loans etc.) may have different implications on students.

The implementation of cost-sharing policy in higher education would mean that students contribute to the cost of higher education. The contribution of students to higher education cost means that they would form perceptions about the policy. The perceptions could be in the form benefits or challenges as a result of the impacts of cost-sharing policy on them. For example, students may perceive cost-sharing to generate more revenue for higher education institutions which could be used to provide the needed infrastructure as well as services to enhance quality higher education delivery. On the other hand, students may perceive the implementation of cost-sharing policy (for example, imposition of tuition fees) to have difficulties on them. An example is when students are forced to defer or withdraw from the university because they are not able to pay their fees. As a result, the experiences that students go through as a result of the implementation of cost-sharing policy may influence their perception about the policy indicated by the arrow from '2' to '3' indicated in Figure 1. Thus, depending on the benefits and challenges students may go through as a result of implementation of cost-sharing policy, they may then have a general perception of cost-sharing policy indicated by arrow from '3' to '4' in figure 1. The lighter dotted arrow connecting '4' and '1' in figure 1 indicates that there is an indirect relationship between adoption of cost-sharing and students' perception.

Notwithstanding, it is important that institutions of higher education and the government explore the perceptions of students on cost-sharing policy. This has become necessary since students are stakeholders of higher education who are affected by the adoption of any cost-sharing form (s). It is also important that as part of 'consumer privileges', students perceptions about cost-sharing is explored in relation to quality in higher education delivery.

Funding Higher Education in Ghana

In Ghana, like many other developing countries, the management and control of universities and other tertiary institutions remains the province of the state. The financing of higher education has been the responsibility of the government since colonial times (Atuahene, 2006; Nsiah-Gyabaah, 2011). Attempts to introduce cost-sharing, whereby students are required to pay part of the cost of their education have led to strikes, demonstrations, and subsequent disruptions of the academic calendar due to university closures (Ablakwa, 2015; Obeng, 2015). Moreover, full government funding of tertiary education in general and University education in particular, was the order in the past because the resources that were available at that time were sufficient to cater for the promotion of tertiary education for secondary school leavers (Adu-Yeboah, 2006).

This culture of full funding for university education, however, became threatened during Busia's administration in the Second Republic. Having assumed power in August 1969, the government's One-Year Development Plan placed much emphasis on the need to expand secondary schools to absorb the increasing number of middle school leavers (Arko-Boham & Oduro, cited in Asamoah,

2008). In order to achieve these goals, the government reviewed the Nkrumah government's policy of free education at all levels by cutting down drastically educational expenditure, especially at the tertiary level. This meant that there would be funding shortfall which would affect higher education provision.

Nsiah-Gyabaah (2011) observed that between 1970 and 1980, frequent military interventions and economic mismanagement led to serious decline in the economy and public funding of recurrent budget for higher education declined to less than 50 percent. As a result, tertiary institutions in the country were starved of both adequate development and recurrent expenditure making it impossible for them to operate at full and efficient capacity. In a study entitled - *The Impact of Structural Adjustment Program on Access to and Quality of Tertiary Education* the researchers found that there was a decline in government spending on higher education on Full Time Equivalent (FTE) (SAPRI, cited in Tonyi, 2012). However, in the midst of this decline there was a drastic increase in enrolment of eighty percent (80%) in higher education institutions and the number of polytechnics increased from six to eight as a result of the reform agenda. The government considered several steps towards adjusting the financial structure of higher education (Tonyi, 2012). These adjustments included: increasing the role of private higher education institutions; increasing the number of public universities, and introducing cost sharing.

Cost sharing was introduced in 1997 through the adoption of the 'Akosombo Accord' that divided responsibility for university funding between the government (responsible for 70 percent of total funding) and three sources (30

percent) including university internal revenue-generation, private donations and student tuition fees (Akagri, 2006; Obeng; 2015). Student academic and residential facility user fees were introduced in 1998. Students who are living in university housing pay both (academic and residential facility user fees), while students staying off campus pay academic facility user fee and a small non-residential facility user fee (Anyan, 2009; Ablakwa, 2015). Tonyi (2012) however explains that students, led by student leadership, have made claims using Marxian ideology, where the state finances all social and public services, to politicize cost recovery policy initiatives of the government. He argues that higher education in Ghana currently is a publicly provided service, but its provision poses challenges to maintaining efficiency, access, quality of programs, upgrading of physical plant and facilities, and retention of faculty. The deduction from Tonyi's assertion is that students are not comfortable with the adoption of cost-sharing policy and would rather prefer the government sponsors fully the costs of higher education.

To sum up, financing of higher education has evolved since independence. Students and other stakeholders have since 1998 been asked by the government to share in the cost of higher education. However, students (mostly through their leaders) have continued to advocate for reduction in their fees (and possibly abolition of the cost-sharing policy). This comes at the backdrop of continuous government reduction in its subsidies or subventions and direct privatization of higher education. The net-effect is that, without some rigorous internal income generation activities by higher education institutions, such institutions may be limited in their quest to improve access, introduce quality programmes and maintain their facilities. This means that, although it is important for governments

to invest in higher education, the level of governmental support to higher education may not be sustainable in the future as a result of the increased demand for higher education. The implication is that higher education institutions may be required to generate more income internally to support their activities. Students who are also consumers of higher education may be required to pay more to access higher education if government subventions to higher education institutions continue to reduce.

Sources of Funding in Higher Education

Tertiary education has been funded through a variety of sources. The main sources include: grants from Government of Ghana, The Ghana Education Trust Fund (GETFund), Development partners, Internally Generated Funds by the institutions as well as contributions from students and the private sector.

- **Government Subventions**

Government of Ghana is the main financier of higher education in Ghana. About 70% all higher education funding comes from the government. Tertiary education institutions receive their funding from the Ministry of Education through the National Council for Tertiary Education (NCTE). The current system of tertiary education funding uses the Medium Term Expenditure Framework (Manu, Badu and Gariba, 2007; Obeng, 2015). This means that higher education institutions projects their the required level of funding for about a year to three and the government is expected to provide the needed revenue for such periods to cover their recurrent expenditures.

According to NCTE norms, subvention funds should be disbursed in the following proportions: direct academic costs, 45 per cent; general education

expenses, 15 per cent; library costs, 10 per cent; central administration expenses, 6 per cent; student facilities, 5 per cent; municipal services, 15 per cent; and miscellaneous expenses, 4 per cent (NCTE, 2009). Although direct academic costs are supposed to cover teaching, the government subvention barely covers the salaries budget.

- **Ghana Education Trust Fund (GETFund)**

GETfund is also another government subvention. The GETfund, set up in 2001 by an Act of Parliament (Act 581), has positively influenced the funding of higher education in Ghana. Monies for GETfund come from a 2.5 per cent increase in the Value Added Tax, specifically intended to support education. A fund administrator and a board oversee its work, and all allocations under the fund are subject to Parliamentary approval (Newman & Duwiejua, 2014).

The funds from GETfund are used to:

- Provide financial support through the Ministry of Education for essential academic facilities and infrastructure in public educational institutions,
- Contribute monies to student loans in accredited tertiary institutions,
- Provide, through the National Council for Tertiary Education, grants to train the best students for research and teaching programmes,
- Provide support to and promote other educational programmes as needed (Atuahene, 2006).

In the findings of Atuahene (2006), it was revealed that there is a tremendous contribution of the GETFund towards higher education development in Ghana in the areas of academic and residential infrastructural development, provision of scholarships and financial assistance to needy students, contributions to faculty

research and development and the establishment of a student loans scheme. The GETfund is to be managed by a board of trustees. In exercising their functions and power, the board shall receive policy directives from the Minister of Education. As part of this control exercised by the minister, the Board is required by the Act to submit a report summarizing the general activities of the Fund within a period of six months at the end of each financial year for scrutiny by the minister; this report is then submitted to parliament two months upon receipt (GETfund, Act, 2000). Moreover, the Act lays down the policies and procedures upon which funds can be accessed by the institutions and agencies under the Ministry of Education. These procedures have inbuilt checks and balances that serve as a monitoring tool to ensure smooth implementation of the fund.

- **Fees**

Higher education in Ghana is also funded through charging of fees. As earlier discussed, two main types of fees are charged in higher education institutions in Ghana. Students are required under cost-sharing mechanism to pay for Academic and Residential User facility fees (User fees). Those who are admitted as fee paying students (under the dual-track paying policy) are expected to pay for tuition in addition to the user fees they would pay. The rationale for this is that, fees from students and families have the potential for substantially augmenting the increasingly scarce public revenues. In addition, the payment of academic and residential user fees would enable higher education institutions to generate the required revenue to maintain such facilities. For example, during the 2015/2016

academic year in the University of Cape Coast, students were charged for GH¢80 for maintenance

- **Internally Generated Funds (IGF)**

Another source of income for funding higher education is internally generated funds of universities. Higher education institutions are expected to generate revenue internally to complement government subventions and fees paid by students. Funds from IGF include; sale of application forms, proceeds from sandwich programmes, distant education, consultancy services, alumni contribution, fee-paying and other commercial activities (Atubga, 2016). Students are also made to pay for transcripts, academic and facility user fees and now fee-paying programmes as a way of generating revenue internally.

- **Scholarships/Grants**

Additional, scholarships/grants are also important source of income for funding higher education in Ghana (Atuahene, 2006). Scholarships and grants are available from entities such as Scholarship Secretariat, Members of Parliament's (MPs) common fund, District Assemblies, cooperate bodies and private individuals. Not only are the slots for these scholarships and grants limited, they are not meant for only higher education students but for students at all levels of education. This makes them highly competitive hence, unreliable sources of funding for any category of students (Atugba, 2016).

In the University of Cape Coast, there has been the establishment of Students Emergency Relief Fund (SERF) for poor but brilliant students. There is also the Nana Sam Brew Burtler Fund which gives sponsorship to graduate students to

complete their thesis. These scholarship schemes are funded from students' fees. There is also the Mathematics, Science and Technology Scholarship (MASTESS). This was set up to improve upon teaching and learning of science, mathematics and technology at both the secondary and tertiary levels. This funding is provided by GETfund.

Another scholarship scheme is TEST (Tertiary Education Scholarship Trust). TEST for GHANA was formed by a group of graduates from Linacre College, Oxford University and is a constituent member of the UK Charity, TEST for AFRICA's family. Its aim is to aid the social and economic development of Ghana by enabling bright but needy students to receive undergraduate education at Ghanaian public Universities and Polytechnics (now Technical Universities) against their personal pledge to work for the benefit of their communities and their nation upon graduation.

- **Student Loan Scheme**

Prior to the introduction of cost sharing in 1997, the student loan scheme was introduced in 1988 to support cost of student living and other cost borne by students. The student loan scheme began under the management of the Ghana Commercial Bank and later to the Social Security and the National Insurance Trust (SSNIT) and is now under the management of the GETFund. The operation of this loan scheme has had its fair share of challenges which include but are not limited to administrative challenges and very poor recovery rate (Tonyi, 2012). As a result of financial hitch of the Ghana Commercial Bank and coupled with the high level of inflation in the country, a new policy framework was paramount (Atuahene, 2006).

The SLTF was introduced in December 2005 under the Trustee Incorporation Act 1962, Act 106 to replace the SSNIT student loan scheme. The legislation has since been replaced by the SLTF Act, 2011 Act 820. The sources of income of the fund include: (1) money paid into the Fund representing up to 10 per cent of the inflows into the GETFund; (2) mobilization of resources from local and international partners interested in the advancement of tertiary education; (3) contributions from the corporate sector that shall be tax deductible equivalent to 0.3% of the company's annual profit before tax; (4) loans from the Social Security and National Insurance Trust (SSNIT) upon terms and conditions as shall be agreed upon; (5) loan repayments, fees and other money earned by the Fund in the performance of its functions; and (6) One percent of moneys taken from the communications service tax revenue (SLTF Act, 2011 ACT 820, cited in Okae-Adjei, 2012).

Tonyi (2012) argues that student loans are a prudent means by which recurrent costs in higher education can be met, and it is widely accepted by economists that loans enable students finance their current studies against future. Woodhall (2004) explains that student loans provide an alternative solution to the financial constraints facing students, thus creating an avenue to improve access to students from low socio-economic background who would have been denied access to higher education because of their inability to pay. Thus, student loans have been found to provide performance incentives to students at the university and help ease the financial burden of students from poor families (Yusif & Yussuf, 2010; Albrecht, 1992).

In conclusion, there are many sources of funding higher education in Ghana. These include government subventions, GETfund, scholarships/grants, loan schemes, internally generated funds and students' fees. Donor support is sometimes received by individuals and/or the higher education institutions for the sponsorship of specific aspects of higher education (mainly on research and consultancy services). Higher education institutions also receive funds from Alumni association even though such funds are rare. The combination of different sources of income helps higher education institutions to get the required funding for their activities. Increasingly, it has become clear that the Ghanaian economy cannot continue to support the level of funding required for funding higher education therefore the adoption of cost-sharing measures.

Rationale for Cost-Sharing

There are four main justifications for encouraging cost sharing and cost recovery in higher education. These are: equity; efficiency; responsiveness; and sheer need for revenue (Johnstone, 2003; Akagri, 2006; Bar, 2005). These justifications could be reduced to three, namely: equity, market orientation and need for revenue.

The first rationale is the sheer need for other than governmental revenue. This need begins with the dramatic increase in most countries in both the public and private demand for higher education, recognised as a major engine of national economic growth and a provider of individual opportunity and prosperity (Johnstone & Marcucci, 2007). This demand pressure is a function of the sheer demographic increase in the traditional college-age cohort, compounded by the

increasing secondary school completion rates, which in turn increases the number of those wanting to go on to higher education (Johnstone & Marcucci, 2007). Atuahene (2006) suggests that public institutions of higher education must increasingly supplement their governmental revenue through cost-sharing and other revenue diversification activities due to decreasing public resources allocated to these institutions, which are already overwhelmed by the demand pressures for higher education. This has led to arguments that high number of students from middle class families who pursue higher education can contribute towards the cost of their education indicating high value of higher education (Johnstones, 1998). Anyan (2009) argues that the fundamental rationale which makes it compelling for students to contribute towards the 'consumption' of higher education is that the amount of benefits that presumably accrue to them are deemed substantial.

In practice, it is important for students who are consumers of higher education to contribute towards its costs. Income from students in the form of tuition fees and user fees/charges may be good source of revenue for higher education institutions. This would mean higher education institutions would generate some revenue to support their recurrent expenditures. Also, part of the fees paid by students who can afford to pay for tuition fees could be used to support students from low income families through scholarships and loans.

The second rationale for cost-sharing is based on equity. The equity rationale is based on the principle that those who benefit from higher education must, at least, share in the cost. Johnstone (cited in Akaguri, 2006) identifies three reasons why the issue of equity is necessary and even more compelling in higher

education. First, 'free' higher education is being paid for by all citizens through the taxes they pay to the state. Second, these taxes are often regressive or, at best, proportional. Thus, the poor tend to pay more than the rich. Third, a large percentage of the beneficiaries of higher education are often from middle, upper middle, and upper income families who are capable of paying all or, at least, part of the cost of higher education. In this respect, when tuition and/or other fees remain zero, moderate or even high, it would make little or no difference in their enrolment rate. This is because this group of people can always afford the cost of higher education.

Another rationale for cost-sharing is the increased austerity, especially in the low income countries, where there is decline in available public (taxpayer-based) revenue. This decline, in turn, may be a function either (or both) of an increased difficulty of taxation, or of competition from other, oftentimes more politically compelling, public needs (Johnstone, 2003). The deduction from this is that, decline in public revenue (due to low tax collection) and competition from other sectors of the economy (e.g. agriculture, industry) for scarce governmental revenue has left very little revenue for the development of higher education in Ghana. Therefore, there is the need for higher education institutions to diversify their income generation.

Atubga (2016) explains that a careful observation of the Ghanaian situation can place the main rationale for the introduction of cost sharing on the sheer need for alternative sources of funding other than governmental revenue and the notion of equity. Although one may argue that the percentage borne by the others is as too small an amount to account for the rationale of equity, the fact still remains

that in thinking of other sources of funding higher education, parents and students have been made to bear some cost because it is believed higher educational institutions do provide its students some privileges, opportunities and prosperities.

It is in light of these reasons and the consequent financial difficulties that many higher education institutions (including University of Cape Coast) are having to supplement their governmental revenues, not only with 'cost sharing', as noted above, but also with entrepreneurial activities such as the sale of forms, consultancy services, lease of university facilities, the vigorous pursuit of grants and contracts, and fund raising from alumni, corporations.

Importance of Cost-Sharing

As already discussed, the main rationale for cost-sharing is the sheer need for more revenue. As a result, the importance of cost-sharing (mainly to the development of higher education) can be seen in different context.

First, added revenue from tuition fees can expand capacity both for classroom instruction and for living accommodations and thereby increase participation (Ishengoma, 2004). Ziderman (cited in Johnstone, 2003) claims cost-sharing are in place in some 50 countries around the world, serving a combination of objectives including: revenue diversification or income generation and university system expansion. Nsiah-Gyabaah (2011) reports that revenue from students fees are being used by Students Representative Councils (SRC) for developments in many higher education institutions. He cites examples from Sunyani and Kumasi Polytechnics where students' contributions in the forms of fees have been used to provide transportation and accommodation for students.

The situation is not different in the University of Cape Coast (UCC), as fees from students has been used to build a hostel facility for the students. The construction of the SRC hostel for example, has contributed to decongesting the halls of residence as some first year students are also assigned to the hostel. In addition, the SRC has also built a number of pavilions to ensure that students have places to study during their leisure periods. Mbugua (2009) emphasizes that the major alternative source of funds for schools is fees paid by parents who also help in the construction of physical facilities and the provision of instructional materials. According to European Commission (2014), new revenues can be used to supplement spending in non-teaching areas. The net effect is that, higher education institutions would have the capacity to admit more students due to the availability of improved physical facilities.

Chapman and Ryan (cited in Woodhall, 2007) assessed the Australian experience of Higher Education Contribution Scheme (HECS) and concluded, HECS has raised, and continues to raise considerable revenue. This has been used to help finance a large expansion in Australian higher education. This finding strongly promotes the case for other countries to adopt similar arrangements in financing higher education. However, in a study on *stakeholders' perception of the government policy of cost-sharing in tertiary education in Ghana*, Owusu-Ansah (2002) reported that as large as 80% of the student respondents in Ashanti and Central regions think that the user-fee increment has not led to any improvement in the halls of residence and facilities. The assumption drawn from this is that, although more revenue could be sought from cost-sharing measures, if such revenues are not used to improve and expand the physical facilities of the

institutions, there may not be enough quality facilities to aid teaching and learning.

Second, revenue from cost-sharing can be stretched to more students and thus to even greater participation by providing loans and/or scholarships, which in turn can put more revenue into the hands of needy students (Ishengoma, 2004). It means that loans and/or scholarships for needy students could be used by such students to pay their fees and cater for other needs as they go through their academics. Ziderman (cited in Johnstone 2003) explains cost-sharing can be used to target enhancement of participation by the poor through financial benefit to such students. Penrose (1998) explains that cost-sharing stimulates increase in enrolments largely through the effect of increasing resources and permitting budgetary reallocation. Thus, this budgetary reallocation could be used to enhance students' academics through provision of loans/scholarships to needy students.

Kuupole (2016) gives examples of financial interventions carried out at the University of Cape Coast to help students. These include the establishment of Students' Emergency Relief Fund (SERF), Students' Welfare Assistance Fund (SWAF) and the Students' Health Support Fund (SHSF). The SERF for example, was set up to support a number of students in paying part of their Academic User Facility Fees. In 2014/2015 Academic Year, 94 students benefited from the fund and 150 students were supported with GH¢ 75, 000 (Kuupole, 2016).

Third, revenue from cost-sharing could be used to sponsor research activities in higher education institutions. Sizer, cited in Asamoah (2008) elucidates that cost-sharing would allow public resources to be focused on the main mission of the university (i.e. teaching and research), while the resulting diversification of

funding would reduce the university's vulnerability of fluctuations in government revenues. Sizer therefore advocated for a joint partnership between students *and/or* their parents and the state on financing of their children's education. Manu, Gariba and Budu (2007) argue that much of the research that occurs in public universities is contract research for organisations. They explain that due to inadequate funds, academic staff in higher educational institutions had to rely on external sources to fund their research project.

Similarly, Bailey, Cloete and Pillay (2011) shared Manu et al.'s view that there is very limited funding for research for universities in Ghana. This according to Bailey, Cloete and Pillay may be due to inadequate resources from the government or the private sector and as a result, individual researchers and units depend primarily on external sources for their research funds. Johnstone (2007) proposes that solutions to the financial threats to universities and other institutions of higher education in their *instructional* missions must also address the financial threats to their research missions - especially that research that is basic or risky, or otherwise not likely to be given sufficient attention if left solely to the commercial market.

According to Salmi and Hauptman (cited in De Villiers and Nieuwoudt, 2010), funds to support university-based research are traditionally allocated by funding instruction and research together or through research project funding (where proposed projects of faculty are funded). A less traditional way of allocating funds for research is by a block grant allocation that is generally not project specific and where the size of the block grant may be based on the institutional demonstrated capacity or centres of research excellence.

From the above perspectives, it can be argued that revenue generated from cost-sharing could be used for the development of universities' programs and particularly enhance research capabilities of higher education institutions. This has become necessary since most higher education institutions may not have a fund solely for the conduct of research. European Commission (2014) shared similar views when they argued that income from cost-sharing could be used to finance new research projects, to establish graduate school or raise salaries.

In Ghana, there are two main sources of funding for research in tertiary education: the Ghana Education Trust Fund (GET fund) and the annual subvention provided by government. The government, through its budgetary appropriations, pays book and research allowances to academics of tertiary education institutions to enable them to procure some publications and other inputs required to carry out their teaching and research functions (Bailey et al, 2011). However, there are still inadequate funds to support research activities in higher education institutions. As a result, additional income from cost-sharing (such as imposition of fees, consultancy services) could be used to support research projects in higher education institutions.

In sum, cost-sharing could enhance or contribute to the growth of the institution through expansion of facilities, revenue mobilization and help with funding research activities of higher education institutions. It could also be used to provide aid (in the form of scholarships) to needy students.

Quality Higher Education

Quality in higher education, according to Article 11 of the World Declaration on Higher Education published by the United Nations, is a multi-dimensional concept, which should embrace all its functions and activities: teaching and academic programmes, research and scholarship, staffing, students, buildings, faculties, equipment, services, the community and the academic environment. According to the UCC Quality Assurance Policy (2010), quality is regarded as a descriptive or perceptive level of acceptance of a product; in this case, the graduate. To Brennan and Shah (2000), the term quality in higher education is increasingly used to denote the practices whereby academic standards, that is, the level of academic achievement attained by higher education graduates, are maintained and improved.

High quality delivery is a prerequisite for effective productivity in education industry and hence quality education is an instrument for effecting national development. According to Ekong (2006), quality builds knowledge, live skills, perspectives, attitudes and values. When quality education is delivered high enough to meet set standards, the products of education should be able to perform well in the world of work in real life situation. When quality is low, performance cannot meet the set standards.

Quality in higher education refers to the worth of the inputs into higher education systems, lecturers, instructional facilities and evaluation procedures which translates to the outputs (Asiyai, 2013). Majasan (1998) maintained that quality education is value-loaded arguing that quality education should produce

disciplined behaviour, hard work, improved cultural heritage and mutual respect within and outside the school community. Quality higher education entails that the products of institutions of higher education should be able to perform according to expected standard and compete favourably with their peers in other countries of the world (Asiyai, 2013). Quality education is the education that produces a complete person. Complete in the sense that the person is intellectually, morally, physically, emotionally and socially developed. Hence Akinpelu (cited in Asiyai, 2013) argued that education without quality can even be more dangerous than no education, stressing that without quality, education has no value.

Materu (2007) suggests that the quality of higher education is on the rise in Africa. It comes at a time of growing recognition of the potentially powerful role of tertiary education for growth, and it is a natural response to public perception that educational quality is being compromised in the effort to expand enrolment in recent years. He further explains that there is growing complaints by employers that graduates are poorly prepared for the workplace; and increasing competition in the higher education market place as numerous private and transnational providers enter the scene.

Ansu (cited in Materu, 2007) explain that the main challenges to quality assurance systems in Africa are cost and human capacity requirements. The costs of a full scale quality assurance system are unaffordable for most Sub-Saharan African countries. Other challenges include, inadequate funding, inadequate teaching staff /poor quality of teaching staff, poor policy implementation, lack of resources, lack of information communication technology facilities, frequent

labour disputes and closures of universities, lack of vibrant staff development programmes, poor leadership (Asiyai, 2013).

Effect of Cost-Sharing on Quality Higher Education

On how cost-sharing affect quality, Marcucci and Johnstone (2006), Johnstone (2009a) clarify that cost-sharing may function as a market device, stimulating quality in education and guaranteeing that students and governments receive greater value for their money through enhancing the effectiveness and responsiveness of higher education institutions. The presumption of greater internal efficiency and producer responsiveness (institutional efficiency) with the advent of tuition fees - is thought to come about as the consumers or buyers (i.e., students and their parents) bear more of the higher education costs. This phenomenon infuses into higher education some virtues of the market (Johnstone, 2003a, p. 355). The major assumption is that payment of tuition fees or other related higher education costs will make students and their families more discerning consumers and will also make universities more cost-conscious providers. The notion of producer responsiveness is premised on the assumption that cost-sharing through tuition fees and other related costs would make universities more responsive to the individual, societal, and labor market demands (Ishengoma, 2004).

Similarly, Kemnitz (2004) argues that if students experience some of the costs of higher education, they will make better enrolment decisions based on their abilities, interests, and aims. According to the Association of African Universities (cited in Asamoah, 2008), financial contribution made by a

significant portion of university students towards the cost of education can enhance educational quality and relevance. When students contribute towards their own education, they are likely to generate pressures for quality teaching on the part of academic staff to be punctual and regular at lectures and also be available for student consultations. It would also allow students to show more concern towards what they are currently studying (Asamoah, 2008). This will, in a way motivate students to work hard towards the completion of their studies so as to contribute towards national development and also earn an income.

The significance of the argument made by the various authors (Asamoah, 2008; Kemnitz, 2004) is that, implementing cost-sharing policy could enhance quality in higher education by making students and higher education institutions more effective. The latter is expected to be effective by becoming responsive to the needs of students and society. Higher education institutions are expected to be effective by mounting programmes which are relevant to the development of their nation. Higher education institutions in addition to their core mandate of training the required labour force are expected to conduct research and circulate same, as well as offer consultancy services to help with societal growth.

On how cost-sharing can make higher education effective to students, the literature (Johnstone, 2006; Marcucci & Johnstone, 2009) as illuminated above, suggest that when students are made to pay part of the costs of higher education, they may demand better teaching and services from the institution. Students and parents in particular are expected to put pressure on higher education institutions to provide the needed services (which include quality teaching, supervision and

providing feedback to students. In the University of Cape Coast (the study institution), for example, through a cost-sharing mechanism, students have been levied GH¢ 80 for maintenance and replacement of facilities.

Nevertheless, the then SRC President of UCC, Francis Kwabena Arthur, through a memorandum dated 28th January, 2016 to the Vice Chancellor outlined the challenges with quality of teaching and learning at the University. To Francis Kwabena Arthur, microphones used in lecture halls are old and in very bad condition which he considers to hamper quality academic work. This is as a result the high lecturer-student ratio in the university. For example, some lecturers he suggest handle close to 500 students in a class. He further explained that most of the furniture in lecture halls are in a very deplorable state compounded with non-functioning lights and fans in most lecture halls. This he believes affects visibility and comfort during lectures. He therefore recommended to the Vice-Chancellor, to fix the said problems. This is an example of how students can make institutions become responsive to their needs when they are made to pay or contribute towards the cost of higher education.

In another perspective, Jongbloed (2004) emphasized that cost-sharing sharing affect quality in higher education by serving as an incentive for students to study hard and graduate on time. Asamoah (2008) shared similar view with Jongbloed (2004) when she argued that by contributing towards the costs of their own education, students will exhibit seriousness as regards academic work. She further elucidates that through cost-sharing, students are expected to show more concern towards what they are currently studying. This will, in a way motivate students to work hard towards the completion of their studies. Sahin (2004)

observed that subsidized tuition reduced students' efforts. This implied that students tend to improve performance by increasing their study efforts if students themselves and their parents contribute towards the cost of education.

Likewise, according to Johnstone (2007), where students and their families are paying little or nothing in tuition, the students may be too tempted to remain in that status for a very long time, denying the society and the economy the advantage of their potential productivity and presumed enhanced usefulness, whether to themselves or to the state. However, with a little cost sharing - i.e., when both parents and students are paying something and sacrificing other needs - there is at least presumed greater incentive on the part of the student to study hard and to graduate "on time" (Jongbloed, 2004). Sahin (cited in Nyakunga, 2011) report of a study *conducted on the effects of cost sharing on students' academic performance in higher education*. The result indicated that subsidized tuition reduced students' efforts. This implied that students tend to improve performance by increasing their study efforts if they themselves and/or their parents contribute towards the cost of higher education.

However, according to Ngolovoi (2010), cost-sharing may lead to negative effects on students' academic performance if it leads to financial hardship. This implies that, although cost-sharing can make students learn and graduate on time, it may also have a negative impact on their academic performance. This could possibly be as a result of the difficulty cost-sharing would impose on the students. Studies on the effect of cost-sharing on academic performance (Mwinzi, 2004; Mpiza, 2007; Chow, 2007; Nyakunga, 2011) suggest that cost sharing had negative effects on students' academic performance due to their

engagement in income generating activities. Financial hardship has also resulted in psychological stress and this in turn resulted in poor performance.

Ngolovoi (2010) indicated that financial hardship resulted in students' engagement in income generating activities. Students were also forced to find other strategies for survival like skipping meals and even engaging in prostitution. Students perceived that these behaviours had negative effects on their academic performance. The European Commission (2014) reported that increasing financial strains can affect students' wellbeing in a more fundamental sense. Survey data from the European Commission shows that only 42% of undergraduate students feel they can concentrate on their course without worrying about finances. In addition, among undergraduate students surveyed, those considering leaving their course, financial difficulties are the most common worry (49%). It can be deduced that financial constraints may hamper critical academic success and as such affect the quality that students put into their work. Therefore, if students are facing financial challenges, their concentration on their academics may be hampered. This may result in such students performing below their capacity.

In another setting, cost-sharing (mainly through charging of tuition fees and user fees) do not add additional cost to the institution or divert academic staff away from their core teaching responsibilities, as might be in the case of entrepreneurial activities or research grants (European Commission, 2014). This is because, cost-sharing in the form of tuition fees and user fees would not divert the work of teaching staff towards looking for more income to finance teaching

and research unlike entrepreneurship. As a result, contributions from students in the form of fees could be a good source of revenue to support teaching, learning and research in higher education.

Challenges of Cost-Sharing on Students

The increasing economic difficulties associated with the cost-sharing have meant that financing of education has become more costly. This is further made worse by some parents and guardians who still hold the misconception that the government should meet the cost of their children's education as before. Hence, they do not provide sufficient financial support to match the children's needs (Association of African Universities, 1997, cited in Asamoah, 2008). Subsequently, students have become increasingly involved in small businesses as a way of raising additional income. The effect is that costs of higher education have become expensive for many students which have resulted in many of them engaging in coping strategies which may end up affecting them in their studies. As such, without any support scheme such as loans, grants and scholarships, students who find it difficult to pay their cost of education may be affected negatively.

Anyan (2009) emphasizes that the effect of cost-sharing on the students looks severe when compared against poverty levels of families. He argues that families tend to be large (especially in most African countries), as such, 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 commitment towards the cost of their wards higher education. As a consequence,

students who have found themselves in such situations have been forced to drop out of school. MacGregor (cited in Anyan, 2009) 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.

Against this backdrop, obvious argument against fees (as a form of cost-sharing) is that it deters students from poor backgrounds from accessing higher education. Barr (2005) however argues that this is only true for up-front fees as prospective students without sufficient resources to cover fees will not be able to enroll. Wereko-Brobbe (cited in Asamoah, 2008) suggested that for students to take their share of cost of higher education seriously, it is imperative that measures must be put in place to help students get access to the funds needed to finance their education. This is particularly necessary in the case of people from poor homes where parents cannot immediately finance the increasing costs of their wards education. Similarly, authors of higher education finance (example, Woodhall, 2007; Johnstone, 2009b; Mhamed, 2004) explain that as higher education institutions become more dependent on cost-sharing (especially on tuition fees) than on government funds, needy students might be crowded out on financial grounds, exacerbating equity issues. Therefore, they recommended that implementing cost-sharing necessitates strategic thinking on providing for students from poor backgrounds loans and grants to support their education.

From another perspective, Barr (2004) advocates that students in higher education should contribute to the cost of their education; he believes that upfront tuition fee does harm access for low-income students. He prefers that fees be deferred through income-contingent loans so as to make higher education free at the point of entry or use. However, such students may be required to pay such loans after graduating and working.

The prevailing arguments made by various authors above is that for cost-sharing to be implemented (especially without having serious impacts on the students), there must be an aid and/or loan scheme where students can get some income to support the payment of their fees. This means that, in practice, implementing cost-sharing without any sustainable loan or aid scheme may have negative impacts on students. This therefore means that in Ghana, where there has been the implementation of the student loan scheme, the loan scheme would have to be made more efficient through recovery of expired loans from beneficiaries. This would ensure that more students can be enrolled on the loan scheme to get the necessary financial support required to sponsor the education.

Asamoah (2008) argues from another standpoint that poor students drop out of the university or defer their courses as a result of problem of finance for their education. She argues that because students do not have funds to pay their fees; they simply drop out or defer the course with the hope of acquiring funds later to pursue the course. Indome (2013) gives an example of about 100 students from less endowed schools who gained admission to the Kwame Nkrumah University of Science and Technology (KNUST), Kumasi during the 2008/2009 academic

year but failed to register because of financial difficulties. Similarly, in the University of Cape Coast, records available at the Office of the Dean of Students indicate that during the 2016/2017 academic year, more than 216 students had difficulty registering. The cause of their inability to register was as a result of their inability to get the requisite finances to pay for their fees. This explains the difficulty increase in fees may have on students' attendance in higher education.

In a study on cost sharing and academic performance, Nyakunga (2011), reports that students who did not receive full loan experienced financial problems because they were required to pay part of the tuition fees and other cost while they did not have the money. Despite that they were given loan according to their income, the study found that some students were not able to cover the remaining cost of their studies due to poor economic conditions of their parents. As a result, some were obliged to deduct part of their loan so as to cover the remaining cost including tuition fees. In addition, the cost of living in university was very high and therefore could not be covered by the loan only. Things like food, photocopies, books, and accommodation were very expensive compared to the amount of loan given.

Consequently, in order for some students to survive, they squeeze their money; they are compelled to change their eating schedule by skipping meals or eating low quality food. Others have to rely on unpublished materials like handouts and lecture notes for their studies (Nyakunga, 2011). This may have negative effect on the students' studies and health (in the case of students eating low quality foods). Asamoah (2008) highlights financial difficulties students often go through as a result cost-sharing; they engage in various ventures to make

money. In practice, students may be thinking of how they are going to make money to pay fees, buy books, pay for accommodation as well get money to feed themselves. This means that the quality time students may use to study may be spent worrying or engaging in income generating activities which may affect negatively students' academic performance.

Karikari cited in (Indome, 2013) reports of high costs of accommodation around the University of Cape Coast community. This, he reveals may be as a result of high cost of accommodation prices quoted by some landlords around the university community. The high cost of accommodation is further worsened by the aforementioned point of financial difficulties some students face. Therefore, higher education may become expensive for many students if the cost of their user fees and other charges keep rising. The end result may be that many students may be forced to defer their programmes or withdraw from the university as a result of their inability to pay their fees.

In a study on *financial challenges and coping strategies of students of the University of Cape Coast*, Indome (2013) reports that the main financial challenge facing students was income for internet, photocopying and printing of educational materials which absorb much of their monies, as 598 (93.6%) of them somewhat agreed. Others indicated that they had difficulties in meeting accommodation needs. Again, some of the respondents also reported that they faced problems in paying their academic user fees, as well as having difficulties in meeting their clothing needs. Rugambuka (2008), however, observed that in recent years, there have been frequent student-related crises in higher education in Tanzania such as, boycotting and strikes. Most of these crises were associated

with the introduction of cost sharing. In Ghana, Asamoah (2008) claimed as a result of disturbances/riots in public universities, a Vice Chancellor's Committee was set up to investigate the disturbances. Asamoah reports that, from the committee's report, it was revealed that students considered higher education as expensive as a result of the implementation of cost-sharing policy in Ghana. This was because; students perceived that before the implementation of cost-sharing in Ghana, they could afford higher education because government was paying for it. However, as a result of the implementation of cost-sharing policy, the cost of higher education became unaffordable for many students.

In conclusion, although cost-sharing generates revenue for higher education institutions, it may also lead to financial difficulties especially for the poor. The effect is that, without any financial aid and/or grant, some students may find it difficult meeting their academic and residential user facility fees. Such students may also find it difficult getting the requisite income to buy books, food, take transportation among others. In the end, such financial difficulties may affect the students' academic work and in extreme cases, lead students to defer their programmes or withdraw from school.

Summary of Literature Review

The literature review has revealed that cost-sharing can be applied in different forms in Ghana. This includes the adoption of student loans, user fees, and tuition fees in higher education. One issue that came up during the review was that the charging of tuition fees in particular makes higher education expensive for students. It was also revealed that revenue from cost-sharing could be used for

many important things in higher education. This includes, conducting research, expanding facilities in order to admit more students, and increase institutional revenue.

Based on the literature review, it was identified that cost-sharing has impacts on quality higher education. Among the impacts identified, students would suffer psychological stress if they go through financial hardship. Revenue from cost-sharing may also be used to expand facilities to improve the quality of teaching in higher education institutions. It was identified that if students are made to pay part of their cost, they may work hard and graduate on time. Again, based on the literature review, a number of challenges was identified which may affect students. This includes higher education costs being expensive for many students. Such students may not be able to pay their academic and residential user fees. The net effect is that, some students may go through challenges as a result of the implementation of cost-sharing concept.

CHAPTER THREE

RESEARCH METHODS

This chapter describes the procedures and techniques employed to conduct the study. It describes the research design, the population, the sample and sampling procedure, and the research instruments. The data collection procedure and analysis of data are also described in this chapter.

Research Design

The design employed in this study is the cross-sectional survey. This design is employed due to the rationale of collecting quantitative data to describe perspectives of students about the policy on cost sharing. Surveys help identify important beliefs and attitudes of individuals. As such, they provide useful information to evaluate programme in schools (Creswell, 2011).

According to Creswell (2011), in cross-sectional survey, the researcher collects data at one point in time. This design has the advantage of measuring current attitude or practices. It also gathers information in a short amount of time, such as the current time required for administering the survey and collecting the information. Attitudes, beliefs and opinions are ways in which individuals think about issues, whereas practices are their actual behaviours. Responses from respondents are easy to analyse and the survey design presents a reliable basis for the researcher to pay attention to specific questions of interest and importance.

In this design, the researcher does not attempt to control or manipulate the variables as in an experiment; it reports such opinions and attitudes as it exists. As supported by Creswell (2011), cross-sectional survey measures current attitudes and practices, and in this study, the attitude and views of students on how students view cost-sharing to affect quality in the University of Cape Coast. As such, the rationale for choosing the cross-sectional survey for this study is in two folds.

First, the cross-sectional survey was adopted because this design provides current perspective expressed by respondents. This allowed the researcher to collect in-depth information on the implementation of cost sharing policy in the University of Cape Coast. Since the study covered students' population of University of Cape Coast, the large number of the respondents required a design which could allow for easy sampling of the respondents. With this research design, I was able to collect data from a sample of the population.

Second, by employing the cross-sectional survey, the design allowed the researcher to cover many of the respondents. As a result, the researcher was able cover many students to get their views about the implementation of the cost sharing policy in the University of Cape Coast. Specifically, the designed allowed the researcher to collect information from the respondents faster using a self-completion questionnaire.

Population

The target population of the research comprised all 'regular' students in the University of Cape Coast. The students population includes levels 100 - 400 in the University of Cape Coast. The inclusion of students' from different levels is to get

different perspectives of students on the implementation of the cost sharing policy in the University of Cape Coast. The level 300's and 400's students have lots of exposure on cost-sharing practices in higher education. The reason for this is that these students have spent at least two years on campus and may have experienced the cost-sharing system in a higher education institution. It is therefore important to compare their perspectives on the implementation of the cost sharing policy with the levels 100's and 200's to get different views on the cost sharing policy. The population of the respondents is 17,356. This is made up of 4362, 4458, 4421 and 4115 for levels 400, 300, 200 and 100 respectively. The breakdown of the population according to Colleges and academic levels in UCC is shown in Table 3.

Table 3 - *Distribution of student population by Colleges*

College	Levels				Total
	100	200	300	400	
College of Education Studies	1019	1468	1607	1155	5249
College of Humanities and Legal Studies	1741	1547	1481	1941	6710
College of Agriculture and Natural Sciences	1210	1199	1074	1040	4523
College of Health and Allied Health Sciences	145	207	296	226	874
Total	4115	4421	4458	4362	17356

Source: Extracted from UCC basic statistics (2016)

As can be seen from Table 3, the College with the highest number of students was the College of Humanities and Legal Studies with College of Health and Allied Health Sciences having the least.

Sample and Sampling Procedure

Neuman (cited in Nyakunga, 2011, p. 38) identified three issues that can be considered during selection of the research site, namely: richness of the data, unfamiliarity, and suitability. First, the researcher may choose a site that may provide diverse information as it includes varieties of events, activities and social relations. Second, the researcher may choose unfamiliar setting because it is easier to see cultural events and social relations in a new site. Third, suitability means that the researcher may consider practical issues such as, researcher's time, skills, serious conflicts among people in the site, researcher's personal characteristics and feelings and access to parts of the site.

This study was conducted only at the University of Cape Coast. The selection of the study area was chosen purposely and based on the reasons explained below.

First, the study area was chosen because of easy access of the study area and the participant to the researcher. Setting up the study, developing the instrument and collection of the data takes time. However, the respondents (students of the University of Cape Coast) mainly spend four months in each semester before vacating. Comparing with the time for completion of this thesis, the study area was suitable for the researcher to collect the required data in time. Second, the study area was also selected due to the gaps identified in the literature. Little

attention was paid by previous studies (for example: Asamoah, 2008; Owusu-Ansah, 2002) regarding cost-sharing and its impacts on quality higher education in the University of Cape Coast. Therefore, the selection of this site helped to expand our knowledge.

A total of 389 respondents were sampled out of the total population for the study. The sample was selected based on the table for determining sample size provided by Krejcie and Morgan (1970). Krejcie and Morgan recommended that for a population of 20,000, a minimum of 377 respondents should be sampled. Thus, with the population of 17,356 which is closer to 20,000, a minimum of 377 respondents were to be sampled. However, to ensure reliability of the study, the researcher increased the number to 389. This is to take care of the possibility of some respondent(s) not responding to the questionnaire. As a result, the researcher added 3 respondents to each level to take care of the possibility of some respondents not answering the questionnaire. Therefore, 12 respondents (3 for each level) were added to the minimum 377 respondents recommended by Krejcie and Morgan to make the total sample size of 389.

After getting the sample size, the total sample for each stratum was calculated. This was calculated to ensure that they are proportional to the population at each level and the sample size. In calculating the sample for the strata, the sample for each stratum was divided by the total population and multiplied by the sample size. This was to ensure that that sample size was proportionate to the population at each stratum. For example, in calculating the sample for level 400, the level 400 population (4,362) was divided by the total

population (17,356) and multiplied by the sample size (389). Specifically, the following calculations were done:

Sample size determination

Total population of student = 17,356, total student to be sampled = 389

Calculations	Total
Level 400's student to be sampled = $(4,362/17,356 \times 389)$	= 98
Level 300's students to be sampled = $(4458/17,356 \times 389)$	= 100
Level 200's students to be sampled = $(4421/17,356 \times 389)$	= 99
Level 100's students to be sampled = $(4115/17,356 \times 389)$	= 92
Total	389

Source: Field data, Nyan (2017)

Sample size calculation was also done on college basis for levels 100 – 400. This is represented in table 6.

The stratified sampling method was used to sample the respondents. According Alston and Bowles (2003), stratified random sampling divides the sampling frame into various strata or groups before selecting the sample. This ensures that each group is represented proportionately to their numbers in the overall population. The advantage of stratified random sampling is that it increases the likelihood of representativeness. It virtually ensures that key characteristics of individuals in the population are included in the same proportions in the sample. The total students sampled have been presented in Table 4.

Table 4 - *Expected Students Sampled Based on Colleges in UCC*

College	Number of students sampled				
	100	200	300	400	Total
College of Education Studies	23	33	36	26	118
College of Humanities and Legal Studies	39	35	33	44	151
College of Agriculture and Natural Sciences	27	26	24	23	100
College of Health and Allied Health Sciences	3	5	7	5	20
Total	92	99	100	98	389

Source: Extracted and modified from UCC basic statistics (2016)

As can be seen from Table 4, College of Humanities and Legal Studies had the highest sample size with a total of 151 respondents. The College of Health and Allied Health Sciences had the least of 20 respondents.

The sampling of the respondents was systematically done. First, the population was divided into colleges as it already reported in the UCC basic statistics (2016). A proportion was allocated to students under each college selected which was proportional to the student population in each College.

Second, the respondents were further categorized into faculties/schools under the Colleges. Third, due to the high population and the sample size, two faculties each were sampled using the lottery method from each college. Fourth, after the faculties have been selected, three departments were sampled from the faculties/schools sampled. The sampling of the departments was also done using the lottery method. In the lottery method, all the items of the population are

numbered on separate slips of paper of same size, shape or colour. They are folded and mixed up in a container. The required numbers of slips are selected at random for the desired sample size (Jeevanand, 2015).

In the sampling of the departments and faculties, the names of such faculties and departments were first listed and assigned numbers. The researcher then wrote the numbers of the faculties and departments on a sheet of paper and folded it equally into a bowl. The researcher then randomly picked the folded papers and recorded the names and numbers of the faculties and departments selected. The students from the selected faculties and departments served as respondents for the data collection. After the departments were selected, students at those departments were selected randomly taking into cognizance the sample for each level.

The Table of random numbers was used to select 389 students from the departments selected. The Students Records Section was contacted to provide the list of students in the selected departments and the details was fed into Statistical Packaged and Services Solutions (SPSS). The software was then instructed to select specific number of students according to the sample size of the department and the level.

Research Instrument

Data was collected using questionnaires. The questionnaire comprised closed-ended and open-ended questions. The closed-ended questions were 29 with 4 open-ended ones. The closed-ended questions provided check-mark responses with regard to practices in cost-sharing in higher education. In addition, the open-ended questions provided the opportunity for students to provide the needed

information that the researcher did not capture in the questionnaire. Questionnaires were administered with the view to eliciting from students how cost sharing impacts the quality higher education provision and delivery in Ghana.

In line with the purpose of the study, the questionnaires were designed to examine the views of students regarding how cost sharing impacts the quality of higher education provision in Ghana. In line with the purpose of the study and research questions, the questionnaire was presented in themes. Apart from the section that looked at the demographic information of the respondents, the remaining sections of the questionnaire were presented in four main themes.

First, the study sought to find out from students the views regarding the concept of cost sharing. Second, the study sought to find out from students their perception concerning how cost sharing is relevant to the development of higher education and national economy of Ghana. Third, the study intended to explore the views of students on how cost sharing affects quality higher education in Ghana. Finally, the study sought to elicit from students their views concerning the challenges they go through as a result of the implementation of cost sharing concept in UCC.

The advantage of using questionnaire is that it is relatively quick to collect information using a questionnaire. Information can be collected from a large responses within a short period of time. Self-administered questionnaires may also be delivered to participants and left for the participant to complete the questionnaire at their convenient time. Administering questionnaires for data collection may also ensure that respondent anonymity is protected. This can be

achieved through removing from the questionnaire items that can be used to identify the respondents.

The questionnaire comprised five main sections: Section A considered the demographic information of respondents (college, gender, level and age). Section B, C, D and E was captured as: students' perception of cost-sharing, perceived relevance of cost-sharing, perceived effects of cost-sharing on quality higher education and challenges of cost-sharing on students.

Research question one sought to explore the perceptions of students of UCC regarding the concept of cost-sharing. Multiple response items and a nominal response format were developed to elicit the perceptions of students concerning the concept of cost-sharing. The rest of the research questions (2, 3, and 4) were developed on a four-point likert type scale (ranging from strongly disagree to strongly agree) to measure the extent to which students agree or disagree with statements (see appendix A). In addition, open-ended items were also developed to enable the students provide further or additional comments they wanted to add.

Data collection Procedure

For the purposes of data collection, permission was sought from the various Deans, and Directors and of the various, Faculties, Institutes, Centres, to administer the questionnaire. An introductory letter was sought from the Director, Institute for Educational Planning and Administration (IEPA) to the various Heads of Department and Faculties. With their approval, the researcher moved straight to the lecture theatres where the questionnaires were administered to the

students. The questionnaires were collected after 30 minutes when the students had finished completing them. The rationale for the study was explained to the respondents and their anonymity assured. The researcher also went round to explain to the respondents any difficulty they found with items on the questionnaire.

This research was carried out with careful adherence to the ethics that govern social research. The research was conducted under serene and friendly environment. The researcher guarded anonymity of respondents by removing from the instruments details and information that will reveal the identity of the respondents during the dissemination of research findings while at the same time upholding the confidentiality of the responses given. The researcher sought participants' consents before they were engaged in the research.

Validity and Reliability of Instruments

Reliability can be seen as the extent to which results of a study are consistent over time. It also refers to how accurate it represents the total population of the study under investigation (Atubga, 2016). From the definition, the idea of consistency is stressed as a key feature of reliability. Validity on the other hand determines whether the research truly measures that which it was intended to measure or how truthful the research results are (Joppe, cited in Golafshani, 2003). As such, the instruments were expected to reflect the purpose and research questions of the study.

The validity of the instruments was checked through the use of expert judgment from my supervisors. In this regard, after developing the questionnaire,

copies of the instrument was submitted to my supervisors for them to make comments as well as corrections. This was to ensure that the items in the questionnaire were adequate and comprehensive to cover all aspects of the research questions. That is, whether it was comprehensive enough to ask the required questions expected of the research. This also ensured that ambiguities and grammatical errors are corrected.

The reliability of the instrument was checked through a pilot-testing of the instrument. A pilot-testing of the instrument was carried out at the Cape Coast Technical University. The selection of Cape Coast Technical University for the pilot-testing was due to the similarities of institution to the study area. Cape Coast Technical University was also implementing the cost-sharing policy. A total of 40 students from the various departments and levels at the Cape Coast Technical University were used for the pilot testing. The students were randomly selected. This was to ensure that students from various levels were selected for the pilot testing. It was also to ensure that there is fair representation of the respondents.

The instrument was personally administered and collected for analysis. The filled questionnaire was fed into the Statistical Product and Service Solution (SPSS) version 21.0 to calculate the Cronbach's Alpha reliability coefficient for the various sections. This was to check the internal consistency of the test items in the questionnaire. The overall coefficient for the instrument was .872. The specific Cronbach's Alpha reliability coefficient for research questions 1, 2, 3, and 4 was .60, .939, .876, and .891, respectively. These were examined against

the acceptable range of .60 or above (Cohen cited in Indome, 2013). These results indicated that the instrument had an adequate internal consistency.

Data Analysis

Data collected from respondents was analysed descriptively. The process involved first collecting the instrument to be checked with corresponding questionnaire numbers to see whether all questions were answered by the respondents. Second, coding of the test items was done such that the respondents' level of judgment on the options provided by the researcher was determined. Third, after coding, the data was then entered into Statistical Packaged and Services Solutions (SPSS) version 21 for data to be analysed.

The demographic data of the respondents being the first section of the research instrument was analysed and presented using tables. The rest of the analysis has been summarised in table 5.

Table 5 - Analytical procedure for research questions

Research question/Hypothesis	Purpose (type of questions)	Analytical Tool
1. What is the perceptions of students of UCC regarding the concept of cost-sharing?	Nominal question and multiple response questions	Frequencies and percentages
2. In what ways do students of UCC perceive cost-sharing to be important to the development of higher education and national economy of Ghana?	Four-point likert type scale of questions and open-ended question	Mean, Standard deviation
3. How do the students (of UCC) perceive cost-sharing to be affecting the quality of higher education in Ghana?	Four-point likert type scale of questions and open-ended question	Mean, Standard deviation

Table 5 (continued)

Research question/Hypothesis	Purpose (type of questions)	Analytical Tool
4. What views do the students (of UCC) have concerning the challenges of implementation of cost-sharing policy on them?	Four-point likert type of scale of questions	Mean standard deviation
Ho 1: There is no significant difference between the experiences of level 100 and 200 (inexperienced students) and level 300 and 400 (experienced students) regarding impact on cost-sharing on quality higher education.	Four-point likert type of scale of questions	Independent Sample T-test
Ho 2: There is no significant difference on gender of students and impacts of cost-sharing on quality higher education.	Four-point likert type of scale of questions	Independent Sample T-test
Ho 3: There is no significant difference in age and impacts of cost-sharing on quality higher education	Four-point likert type of scale of questions	One sample T-test

CHAPTER FOUR

RESULTS AND DISCUSSION

This chapter presents the findings of the field data collected and analysed. The study examined the views of students regarding how cost-sharing and its impacts quality higher education provision in Ghana. In all, 389 respondents (students) were selected for the study. The analysis was done descriptively. The views of students on cost-sharing were described using frequencies, percentages, means and standard deviations. The results of the data analysis are presented beginning with the biographical data and followed by the answers to the research questions.

Demographic Information of Respondents

Preceding to the presentation of major findings, the presentation of demographics of respondents is presented. This provided the needed details about the respondents.

Items 1 to 4 on the questionnaire were developed to collect information on the demographic characteristics of respondents. The respondents were asked to indicate their College, level, gender and age. The responses to these items are presented in Table 6, 7, 8, and 9. The responses were analysed using frequencies, simple percentages, means and standard deviations.

College of Respondents

Item 1 on the questionnaire elicited responses on the Colleges students have been affiliated to in UCC. The responses to this item are presented in Table 6.

Table 6 - *Composition of Respondents according to Colleges with UCC*

College	Frequency	Percentage (%)
College of Education	117	30
College of Health and Allied Health Sciences	20	5
College of Humanities and Legal Studies	149	38
College of Agriculture and Natural Sciences	93	24
No response (Missing data)	10	3
Total	389	100

Source: Field data, Nyan (2017)

It is evident from Table 6 that 117 (30.1%) of the respondents were from the College of Education Studies, 20 (5%) from the College of Health and Allied Health Sciences. Furthermore, the College of Humanities and Legal Studies had 149 (38%). Thus, majority of the respondents were from the College of Humanities and Legal Studies, with “No response” category having the lowest respondents, 10 (3%). The “No response” refers to the participants who did not indicate their College on the questionnaires accounting for 3%. It could be speculated that the 10 students who did not indicate their College were not certain of the College they had been affiliated to. As a result, they did not respond the item.

Level of Respondents

Item 2 on the questionnaire elicited responses on the academic levels of participants of the study. Responses to this item are presented in Table 7.

Table 7 - *Academic Levels of Respondents*

Level	Frequency	Percentage (%)
100	92	24
200	96	25
300	96	25
400	95	24
No response	10	2
Total	389	100

Source: Field data, Nyan (2017)

It is evident from Table 7 that 92 (24%) of the respondents were in their first year (level 100), 96 (25%) were in their second and third years (level 200 and 300) with those in their final year (level 400) being 95 (24%). Therefore, level 200 and 300 had the highest respondents. Students who did not indicate their academic levels (no response) represent the lowest respondents with 10 (2%).

Gender of Respondents

Item 3 on the questionnaire solicited the gender of respondents of the study. Responses to this item are presented in Table 8.

Table 8 - *Gender of Respondents*

Gender	Frequency	Percentage (%)
Males	206	53.0
Females	176	45.2
No response	7	1.8
Total	389	100

Source: Field data, Nyan (2017)

Results from Table 8 show that 206 (53.0%) of the respondents were males whereas 176 (45.2%) were females. This indicates that there are more males than the females in this study. This is not surprising since statistics from the UCC Basic Statistics (2016) indicates that male students in UCC are more than the females. It is also clear from Table 8 that 7 respondents representing 1.8% did not indicate gender. It could be speculated that such students were not comfortable revealing their gender.

Age of Respondents

Item 4 on the questionnaire solicited responses on the age of participants of the study. Responses to this item are presented in Table 9.

Table 9 - Age of Respondents

Age	Frequency	Percentage (%)	Level	Mean Age	Standard Deviation
17-20	103	26.5	100	20.55	1.962
21-24	211	54.1	200	21.47	1.867
25-28	41	10.6	300	23.22	2.357
29 and above	6	1.6	400	23.34	2.680
No response	28	7.2			
Total	389	100		22.13	2.527
Mean of Means			Males	M=22.81	SD=2.650
			Females	M=21.34	SD=2.097

Source: Field data, Nyan (2017)

Interpretation of Standard deviation: 1 or greater than 1: the mean ages differ much from each other (heterogeneous)

Less than 1: mean ages did not differ much from each other (homogenous)

From Table 9, it is apparent that 103 (26.5%) of the respondents were between 17-20 years. About 54.1% of the respondents fell between the ages 21-24 with 6 (1.6%) of the respondents aged 29 and above. This indicates that majority of the respondents were between the ages of 21-24 years. The significant thing about this result is the high number of respondents who did not provide their ages, 28 (7.2%). This indicates that some respondents are sensitive about their ages and did not want to reveal it. Furthermore, the mean ages of the respondents were 22.13 with a standard deviation of 2.527. This indicates that the most of the respondents were in their early twenties and their ages differed much from each other. Also,

the mean ages for the various levels were calculated. It is evident from Table 11 that level 400 had the highest mean age of 23.34 which was heterogeneous to the mean age, with the level 100 having the lowest mean age of 20.55 which was heterogeneous from the mean age. This implies that the levels 400's are relatively older than the levels 100's, 200's and 300's (with mean ages 20.55, 21.47, 23.22 respectively). The mean age for gender was also calculated: males had an average age of 22.81 with females having a mean age of 21.34. This means that for the respondents who participated in this study, males were more than the females. Both the ages of males and females were heterogeneous to the mean age (Males: $SD=2.650$), Females ($SD=2.097$).

Presentation and Discussion of Major Findings

This aspect of the chapter deals with the presentation and discussion of the major findings that emerged from the research. These main results are organised and discussed in accordance the research questions posed.

Research question one: What are the perceptions of students of UCC regarding cost-sharing?

Research question one sought the perception of students on the cost-sharing. Students are key stakeholders in higher education and also affected by the implementation of cost-sharing policy. Therefore, it was imperative to find out their knowledge about the cost-sharing policy. The concept of cost-sharing has been defined variously in the literature, however, students views about the

concept is unclear. It is important to find out whether students understand the concept of cost-sharing. Similarly, the implementation of cost-sharing takes different forms. It is important that students' knowledge about the forms of cost-sharing is explored to find out whether students really understand the cost-sharing policy and the forms it takes especially in Ghana. This is important because the implementation of cost-sharing policy differ from institutions and nations. Therefore, it is important that the views of UCC students is explored. Finally, the source of income for payment of cost-sharing is important as it may give an indication of why student prefer a particular cost-sharing mechanism and their general acceptance or otherwise of the cost-sharing policy in Ghana. Therefore, it is important that students source of income is explored in relation to cost-sharing.

Items 5 to 7 on the questionnaire elicited responses on the perception of participants regarding cost-sharing. Frequencies and percentages were used to analyse the data collected. The results are presented in Tables 10, 11, and 12.

The first item under research question one (item 5) was on the concept of cost-sharing. Respondents were asked to indicate from three statements the one which best describes cost-sharing to them. The results are presented in Table 10.

Table 10 - *Concept of Cost-sharing*

Statement	N	Percentage (%)	Rank
Which of these best describes cost-sharing to you?			
a. Cost-sharing refers to the introduction of user fees in higher education.	72	18.5	3 rd
b. Cost-sharing is the shift of government cost of financing higher education to students and their parents.	186	47.8	1 st
c. Cost-sharing implies the participation of students and their parents in the financing of higher education.	120	30.8	2 nd

Source: Field data, Nyan (2017)

It is evident from Table 10, 186 (47.8%) of the respondents indicated that cost-sharing is the shift in government cost of financing higher education to students and their parents. This explains that students view higher education to be solely financed by the government. It is against this backdrop, any form of cost-sharing mechanism is seen as a 'shift' of government responsibility to students and their parents. This contradicts the findings of Asamoah (2008) in a study to find out the views of students concerning cost-sharing, the students disagreed with the statement that cost-sharing is the shift of responsibility of the government to parents and students. This means they do not believe it is government's responsibility to finance higher education alone.

Nonetheless, many authors of cost-sharing (for example, Johnstone, 2014, 2003, 1998; Woodhall, 2007; Masaiti & Shen, 2013) describe cost-sharing as the shift of the higher educational cost burden from exclusive or near exclusive reliance on government, or taxpayers, to some financial reliance upon parents and/or students, either in the form of tuition fees or of “user charges”. Thus, the literature on cost-sharing as indicated earlier recognises that cost-sharing should be seen as a shift of government cost burden to particularly students and/or their parents. As a result, it can be inferred that the perception expressed by the respondents was consistent with most authors of cost-sharing except Asamoah (2008). Thus, the concept of cost-sharing should be defined as a shift of higher education burden exclusively from the government to other stakeholders (mainly the students and/or their parents).

Item 6 on the questionnaire elicited responses on the forms of cost-sharing mechanism. Responses to this item are presented in Table 11.

Table 11 - *Forms of Cost-sharing Mechanism*

Statement	N	Percentage (%)	Rank
Which of these, would you say, is a form or are forms of cost-sharing mechanisms?			
a. Imposition of tuition fees	123	31.6	2 nd
b. Imposition of user fees	97	24.9	3 rd
c. Reduction of students grant or sponsorship	63	16.2	4 th
d. Implementation of students loan scheme	147	37.8	1 st

Source: Field data, Nyan (2017)

It is evident from Table 12 that implementation of students loan scheme is the highest ranked form of cost-sharing by the participants. This means that the respondents viewed the implementation of student loan scheme as the widely known form of cost-sharing mechanism. This is evident as implementation of student loan scheme was ranked highest 147 (37.8%) by the respondents. The loan scheme may have been rated higher compared to the other forms of cost-sharing because its repayment conditions describe it as a 'perfect' description of how students have to contribute towards their own education. Thus, the rationale behind the implementation of students loan scheme (particularly the Student Loan Trust Fund in Ghana) is that, students are offered loans to support their education and are required to pay back such loans when they start working. Consequently, with the adoption of student loan scheme in Ghana, the government subsidies given to students to cover their costs of lodging, medicals, books etc. were withdrawn. This possibly might have created a lot of attention on the student loan scheme as a form of cost-sharing measure.

The setting up of student loan offices in campuses of higher educational institutions (including the University of Cape Coast) and the subsequent registration of interested students for the loan scheme might have further contributed to its popularity as a cost-sharing mechanism. As such, the relatively easy access to loans for students to support their education might have contributed to its being ranked as the commonly known form of cost-sharing mechanism by the participants.

Surprisingly, the respondents ranked reduction of students grant or sponsorship as the lowest form of cost-sharing. This explains that among the forms of cost-sharing indicated (tuition fees, user fees, loans and reduction in grants/scholarships), the respondents perceived reduction in grants/scholarship as the lowest form of a cost-sharing they may recommend for implementation. This is clear as reduction in student grants or scholarships was ranked lowest, 63 (16.2%) by the participants. The possible reason for this assertion is that in Ghana, the government does not give stipends to students as grants or scholarship for them to sponsor their education. However, the Government of Ghana subsidizes the cost of higher education by paying 70% of the cost of higher education (according to the 'Akosombo Accord').

Consequently, when government subsidies given to higher educational institutions (for example, monies for infrastructure and recurrent expenditure) reduce, students may not perceive it as a cost-sharing measure. Moreover, scholarships schemes in public higher educational institutions may be small, competitive and set up for specific purposes. For example, the Mathematics, Science and Technology Scholarship (MASTESS) was set up to support the teaching and learning of mathematics, science and technology in higher education. This scholarship is not available to other students who are not reading science, mathematics and technological programmes. Consequently, not all students may be privileged to benefit from scholarships during their training in a higher educational institution. As a result, some participants may not perceive reduction in scholarships and grants in higher education as a cost-sharing form.

Many authors on cost-sharing (for example, Azendongo, 2016; Tonyi, 2012; Atuahene, 2006) suggest that students loans provides an alternative solutions to the financing challenges facing students, thus creating the avenue for students to get the required income to finance their education. The literature further indicates that cost-sharing cannot be implemented equitably without adequate students support mechanism such as loans schemes. As a result, many nations (including Ghana) which are implementing cost-sharing policy in higher education have set up a student loans scheme to give loans to students who may need such monies to support their education. The literature further suggest that student loans are widely accepted by economics as an alternative source to finance higher education. This therefore serves as a cost-sharing measure making students more responsible and value higher education (Johnstone, 2006; Woodhall, 2004).

It can be deduced that the implementation of the student loan scheme in Ghana to support higher education financing has made student loans popular to students. For example, in Ghana, many authors of higher education finance (for example, Nsiah-Gyabaah, 2011; Tonyi, 2012; Okae-Adjei; 2012) suggest that the low interest rates charged on students loans (12%) and the flexible payment options (normally students are made to pay after they starts working) make student loans one of the preferred source of income for students to finance. Therefore, it can be concluded that although in Ghana, although there are many forms of cost-sharing; student loans scheme may be widely known to students.

Another issue of concern is the recommended source of income for payment of cost-sharing. Item 7 on the instrument asked students to recommend source(s) of income for payment of fees in higher education. Respondents were asked to

indicate from a possible list of income sources that they would recommend for the payment of fees. It included scholarship, personal funding, parental and family support, bursary, student loan scheme and study leave with pay. The findings are represented in Table 12.

Table 12 - *Recommended Source of Income for Payment of Fees (Cost-sharing)*

Statement	Multiple Responses (n=389)		Rank
	N	Percentage (%)	
Which of the following do you prefer as a source of income for payment of fees (cost-sharing?)			
a. Scholarship	222	57.1	1 st
b. Personal funding	65	16.7	5 th
c. Parental and family support	192	49.4	2 nd
d. Student loan scheme	132	33.9	3 rd
e. Study leave with pay	67	17.2	4 th
f. Bursary	23	5.9	6 th

Source: Field data, Nyan (2017)

As can be seen from Table 12, scholarship, parental and family support and student loan scheme were the three highest sources of income perceived by students for payment of fees (cost-sharing). This is represented by 222 (57.1%), 192 (49.4%) and 132 (33.9%) respectively for scholarships, parental and family support and students loan scheme. Evidently, scholarship was the highest rated

source students perceived they are comfortable with as a source of income for payment of fees, 222 (57.1%). The possible reason for this is that, the respondents might have perceived scholarships as non-refundable; they would get the required financial support without paying for it. This means that financing of higher education using income from scholarship might reduce the financial burden students go through with their payment of fees. Consequently, students perceived that scholarships could be used as main source of income for the payment of fees.

Previous studies on financing higher education suggest that students depend mainly on parental and family support to finance their education. Thus, although there are other sources of financing students' education, most students depend or get the needed financial support from the contributions of their parents and the family. The literature further suggests that students perceive financial support from parents and family as inadequate to support the financing of higher education. As such, they preferred government scholarships to finance their education (Indome, 2013; Akaguri, 2006; Owusu-Ansah, 2002). As explained by the literature, the reason behind respondents recommendation for use of scholarship as the source for financing higher education is that, scholarships may not add additional cost burden to students unlike loans or user fees. Therefore, no matter how small scholarships may be, the respondents perceive it is a useful source to finance higher education (Indome, 2013). This means that although students get financial support mainly from their parents and/or family to support their education, income from scholarships may also be a useful source of income

to finance their education. The significance of this may be that, the respondents perceive that scholarships should be the main source of income to support their education since the previous studies (earlier listed) suggested that the income from their parents may not be enough to cater for all their educational expenses. In line with this, it can be inferred that although respondents perceive scholarships as the source of funding they are comfortable with for payment of their fees, in reality however, they may get their main source of funding from their parents and/or their family.

Research question two: In what ways do students of UCC perceive cost-sharing as being beneficial to the development of higher education?

Research question 2 sought to find out how students perceive cost-sharing to be relevant to the development of higher education in Ghana. The respondents were to rate six statements on benefits of cost-sharing to higher education development from a scale of one to four. The response has been presented in Table 13.

Scale for the mean is as follows: 4.0-3.5=Strongly Agree, 3.4-3.0 Agree, 2.9-2.5 Disagree, 2.4-1.0 strongly Disagree

Standard Deviation is interpreted as: 1 or greater than one - responses differ much from each other (heterogeneous). Less than one - responses did not differ much from each other (homogenous)

Table 13 - *Relevance of Cost-sharing*

Statement	Mean	Std. Dev.	Rank
Revenue from cost-sharing could be used for expansion in facilities.	3.17	.87	1 st
Revenue from cost-sharing can be used to provide teaching and learning resources.	3.13	.90	2 nd
Expansion in facilities as a result of cost-sharing can lead to higher enrollment of students.	2.98	.96	3 rd
Revenue from cost-sharing could be used to provide financial aid to needy students.	2.89	1.0	3 rd
Cost sharing increases institutional revenue.	2.98	.93	4 th
Cost-sharing provides revenue for research into national developmental programmes.	2.65	.89	5 th
Mean of means	2.96	.64	

Source: Field data, Nyan (2017)

Scale for the mean is as follows: 4.0-3.5=Strongly Agree, 3.4-3.0 Agree, 2.9-2.5 Disagree, 2.4-1.0 strongly Disagree

Standard Deviation is interpreted as: 1 or greater than one - responses differ much from each other (heterogeneous). Less than one - responses did not differ much from each other (homogenous)

The results in Table 13 indicate that participants views on the relevance of cost-sharing to higher education development in Ghana. The students acknowledged revenue from cost-sharing could be used for expansion in facilities and cost-sharing increases institutional revenue ($M=3.17$, $SD=.87$ and $M=2.98$, $SD=.93$) respectively as the relevance of cost-sharing. There were not much differences in their responses concerning the statements. The rationale for this is that the respondents may have perceived that income from cost-sharing could give higher educational institutions the financial capacity to embark on infrastructural expansion as well as maintenance of existing facilities. Expanding facilities could create opportunity for more potential students to be admitted to higher educational institutions.

The participants however disagreed with the statement that revenue from cost-sharing could be used to provide financial aid to needy students and there was much differences in their responses ($M=2.89$, $SD=1.0$). Similarly, the respondent disagreed that expansion in facilities as a result of cost-sharing can lead to higher enrolment of students and there was not much differences in their responses. This is evident from the computed mean and standard deviation ($M=2.98$, $SD=.96$). This means that the participants perceived that revenue from cost-sharing could not be used for the development of higher education and possibly to the growth of the national economy through income generation which could be used to support other needy students. Thus, the participant acknowledged that although some students may face financial challenges going through higher education, income from cost-sharing (possibly, through students charges) may not necessary be used to help students who may face difficulties

pursuing their education. The effects may be that, without such support mechanisms, students may not have the financial support to go through their education and possibly some students may defer or be withdrawn from their studies prematurely as a result of financial challenges.

The literature on higher education financing suggests that revenue from cost-sharing could be used to enhance higher education development. Notable among them is that revenue from cost-sharing could be used to expand classroom space for instruction, specialized manpower needs and provide resource to construct and/or expand accommodation for students (European Commission, 2014; Ishengoma, 2004). On how revenue from cost-sharing could be used to expand facilities, the literature explains that fees paid by students and/or their parents could be a good source of revenue to help construct physical facilities as well as maintain existing ones (Mbugua, 2009). The possible impact of expansion in facilities is that higher educational institutions are that may be in the position to admit more students. This may reduce the number of potential candidate denied access to higher education as a result of limited facilities.

A further interrogation of the literature suggests that revenue from cost-sharing could enhance participation of poor students. The literature suggest that poor students could be given scholarships and/or loans for them participate in higher education (European Commission, 2014; Johnstone, 2003). Thus, more income in the hands of poor students could mean that such students may have the needed financial resources to pay their fees and other incidental charges as they go through their education. The effect may be that such students may possibly go through higher education without being withdrawn or deferring their programmes

due to financial difficulties. However, the literature cautions that although revenue from cost-sharing could be used for expansion and support needy students, it is not always the case as sometimes income from cost-sharing is rarely used for the expansion or support students activities but rather diverted for other purposes (European Commission, 2014). Against this backdrop, the findings of this study mostly is inconsistent with the findings in the literature.

Research question 3: How do the students of UCC perceive cost-sharing to be affecting quality higher education delivery in Ghana?

Research question three sought to find out how students perceive cost-sharing to be affecting quality of higher education. The effects of cost-sharing on quality higher education were explored from two perspectives: how cost-sharing may influence quality higher education positively and negatively. The participants were asked to rate statement on cost-sharing that could possibly enhance or hinder quality higher education. In answering this research question, a four point likert-scale type of items was used to illicit responses from the respondents. The result is presented in Table 14.

Scale for the mean is as follows: 4.0-3.5=Strongly Agree, 3.4-3.0 Agree, 2.9-2.5 Disagree, 2.4-1.0 strongly Disagree

Standard Deviation is interpreted as: 1 or greater than one - responses differ much from each other (heterogeneous). Less than one - responses did not differ much from each other (homogenous)

Table 14 - *Students Perception of Cost-sharing and Quality Higher Education.*

Statement	Mean	Std. Dev.	Rank
Positive implications	2.74	.90	1 st
Improved facilities as a result of cost-sharing affects motivation of lecturers by facilitating their teaching.			
Cost-sharing positively affects the student-lecture ratio through employment of more academic staff.	2.72	.83	2 nd
Cost-sharing affects the seriousness students put into their academic work.	2.66	.98	3 rd
Negative implications			
Cost sharing may have negative effect on students' academic performance if it leads to financial hardship.	3.08	.94	1 st
Financial hardship from cost sharing can lead to psychological stress, and this in turn may result in poor performance.	3.30	.90	2 nd
Source: Field data, Nyan (2017)		Mean of means = 2.90 SD = .57	

Table 14, shows the participants views on the effects of cost-sharing on quality higher education provision. The results shows that majority of the participants disagreed with the statement that cost-sharing could affect the

seriousness students put into their academic work and there was not much difference in their responses. This is evident from the computed means and standard deviation as 2.66 and .98 respectively. This could be explained that the participants do not see financial contributions by them or their families as a motivation for them to work hard to and complete their education on time. As such, it could be inferred that the participants do not necessary subscribe to the perception that they must benefit from their investments (through the payment of fees) in higher education by working hard to complete their education.

Interestingly, the respondents agreed with the statements that cost-sharing may have negative effect on their academic performance ($M=3.08$, $SD=.94$) and financial hardship from cost-sharing can lead to psychological stress, and this in turn may result in poor performance ($M=3.30$, $SD=.90$). There was not much difference in the views of the participants in both statements as indicated in the standard deviations. This means that without any financial aid, the effects of cost-sharing could impact students negatively in their academic work which could lead to poor performance. The effects could be seen from the perspective that students would have psychological stress thinking about the high fees they are having challenges paying. The implications of this is that this may be that students may engage in income generating activities whilst in school which could have a negative impact on their academic performance. Others may be forced (as a result of the financial difficulties) to engage in social vices such as prostitution and stealing to get the needed financial resources to go through their

education. These social vices for example, may have psychological effects on students which could lead to poor academic performance.

Previous studies on the effects of cost-sharing on academic performance suggest that cost-sharing could possibly lead to financial hardship. As explained by the literature, as a result of financial hardship from cost-sharing, students may be forced to adopt coping strategies. Notable among the coping strategies suggested by the literature include skipping meals, engaging in prostitution and engaging in income generating activities (Mpiza, 2007; Chow, 2007; Nyakunga, 2011; Ngolovi, 2010). The literature further makes the point that financial hardship could result in psychological stress which could result in poor academic performance (Nyakunga, 2011; Ngolovi, 2010; Mwinzi, 2004). This could be interpreted that students may spend their productive hours thinking about the financial challenges that they are going through. Spending most of their productive hours thinking about their hardship could be seen that students may focus little or less on their studies. In other words, students may not feel comfortable studying when they have no food to eat, no good clothes to wear or no reliable source of income. It can therefore be concluded that as a result of financial hardship from cost-sharing, students may not have the peace of mind to study when they are hungry or stressed out from engaging in economic activities. This may contribute to students having psychological stress and possibly lead to poor academic performance.

On how cost-sharing affects the academic performance of students (positively), the literature (for example, (Indome, 2013; Asamoah, 2008) suggest

that by contributing towards their own education, students would exhibit seriousness as regards academic work. This explains that students by contributing towards their own education (in the form of cost-sharing), may be motivated to reap the benefits of their investments by working hard to complete their studies on time. As a result, it could be perceived that financial contributions from students towards their own education could serve as an incentive for students to study hard. A further interrogation of the literature suggests that where there are more subsidies on education with little or no contributions from students, they were seen to 'remain in their shelves' (Sahin, 2004). This implies that students tend to improve performance by increasing their study efforts if they themselves and/or their parents contribute towards the costs of higher education. As such, it may be a good incentive for students and/or their parents to contribute towards the cost of higher education no matter how small it may be.

In sum, the implications of cost-sharing on quality higher education could be seen from the standpoint of cost-sharing impacts students more negatively on higher education delivery. In line with this, the findings of the study contradict the findings in the literature that cost-sharing impacts higher education positively by making students exhibit seriousness towards their studies. Overall, the students disagreed that cost-sharing affects the quality of higher education provision and there was no much difference in their response (Mean of means = 2.90, SD = .57). This indicates that generally, students in the

University of Cape Coast do not perceive cost-sharing to affect the quality of higher education provision and delivery.

Research question four: What are the challenges that students of UCC face as a result of implementation of cost-sharing policy?

Research question four sought to find out the challenges students face as a result of the implementation of cost-sharing in higher educational institutions. In answering this research question, a four point likert-scale type of items was used to illicit responses from the respondents. The result is presented in Table 15.

Table 15 - *Challenges Confronting Students as a Result of the Implementation of Cost-sharing Concept*

Statement	Mean	Std. Dev.	Rank
Cost-sharing has made higher education expensive.	3.40	.84	1 st
Due to high fees, some students are not able to complete their education on time.	3.39	.76	2 nd
After payment of my fees, there is little income left for food.	3.30	.86	3 rd
I have difficulty meeting my accommodation fees as a result of cost-sharing.	3.23	.85	4 th

Source: Field data, Nyan (2017)

Mean of means = 3.21 SD = .60

Scale for the mean is as follows: 4.0-3.5=Strongly Agree, 3.4-3.0 Agree, 2.9-2.5 Disagree, 2.4-1.0 strongly Disagree

Standard Deviation is interpreted as: 1 or greater than one - responses differ much from each other (heterogeneous). Less than one - responses did not differ much from each other (homogenous)

It is evident from Table 15 that the participants perceived that the implementation of the cost-sharing policy has resulted in higher education being expensive. The participants agreed with the statement that cost-sharing has made higher education expensive ($M=3.40$, $SD=.84$). The participants also agreed with the statement that as a result of high fees, most students are not able to complete their education on time ($M=3.9$, $SD=.76$). This means that the participants perceive cost-sharing to make higher educational cost expensive. The possible reason for this indication is that fees and other associated with cost-sharing particularly, the charging of academic and residential user fees, medical fees, hall affiliation fees etc. have contributed to the cost of higher education being expensive. Predominantly, students who are from poor background may face more financial challenges as a result of the implementation of cost-sharing. This is because such students may not have the financial resources pay the costs associated with higher education.

On how fees prevent students from completing their education on time, it could be explained that the implementation of cost-sharing may lead to students facing liquidity challenges as a result of such students having difficulty getting

the required income to pay their fees. Consequently, students may be forced to defer their programmes due to financial difficulties. Similarly, students who are not able to get the required income to pay their fees may not be able to access the services of higher educational institutions. Subsequently, such student may not be able to attend classes, write examinations or use academic facilities. This could lead to students being withdrawn or made to re-take courses they might fail. In line with this, students may not be able to complete their education on time as a result of the financial challenges they may go through as a result of the cost-sharing.

Previous studies on cost-sharing in higher education (for example, Asamoah, 2008; Owusu-Ansah, 2002) suggest that the increasing economic difficulties associated with the cost-sharing have meant that financing of education has become more costly. As explained by the literature, this has led to students facing challenges. Prominent among the challenges suggested by the literature include difficulty students face paying their fees, and difficulties students face in meeting accommodation costs. A further interrogation of the literature suggests that as a result of the problems associated with high fees, which mostly are hiked up, students find it difficult paying such fees at the high rates (Indome, 2013; Dowdall, 2011).

It can therefore be deduced from the literature that in reality, the implementation of cost-sharing may lead to higher education being expensive. This may be seen from the imposition of fees and charges on students which usually tend to increase astronomically. This may lead to some students having

difficulty paying such fees and charges which can lead to such students deferring their programmes or withdrawing from their programmes of study.

It is against this backdrop that Johnstone and Marcucci (2010), for example, suggest that as a result of the implementation of cost-sharing policy, students may behave like consumers switching from full-to part-time students so that they can first work to earn money and pay their fees. This means that students may have to miss some lectures to engage in economic activities to earn income to finance their education. In reality, some students may also switch their programmes from 'regular' student to 'sandwich' students (where students attend school during summer break of universities), or as distance students (students who attend on classes on weekends). In line with this, it can be concluded that the implementation of cost-sharing could have implications on students' lives.

Hypothesis Testing

The study also explored the views of students level 100, 200 and 300, 400 students regarding the implementation of cost-sharing policy. The comparison was checked using an independent sample t-test.

Hypothesis 1

There is no significant difference between the experiences of level 100 and 200 (inexperienced students) and level 300 and 400 (experienced students) regarding impact of cost-sharing on quality higher education.

This hypothesis tested whether there is significant difference on the views of experienced students (300 and 400) and inexperienced student (100 and 200) on their views on impacts on cost-sharing policy. The result is presented in Table 16

Table 16 – *Students views on quality higher education*

Academic levels	Mean	Sd	T	Df	P
100 and 200	2.9582	0.57084	1.952	377	0.52
300 and 400	2.8442	0.56589	1.952		

Table 16 shows the results of independent sample t-test conducted on the difference in the views of students in (300 and 400) and (100 and 200) on impacts of cost-sharing on quality higher education. The results indicated there is a no significant difference between the views of levels (100 and 200) and (300 and 400) regarding the impacts of cost-sharing on quality higher education. This is evident as (M=2.9582; SD=0.57084) was found for levels (100 and 200) and (M=2.8442; SD=0.56589) for levels (300 and 400); $t(377) = 1.952$; $p > 0.05$, ($p = 0.52$). This means that there is no significant difference between the views of students in (level 300 and 400) and (100 and 200). Therefore, the researcher fails to reject the null hypothesis. Hence the results is not statistically significant.

Hypothesis 2

There is no significant difference on gender of students and impacts of cost-sharing on quality higher education

Hypothesis 2 tested whether there is significant difference on gender of students and cost-sharing on quality higher education. The results has been presented in Table 17.

Table 17 – *Gender differences on impacts of cost-sharing*

Gender	Mean	Sd	T	Df	P
Males	2.8430	0.56128	-2.199	382	0.025
Females	2.9707	0.57357	-2.195		

Table 17 shows the results of the results on independent sample t-test on whether there is significant difference on gender of student impacts of cost-sharing on quality higher education. The results indicated there is a no significant difference between the views of males and females regarding the impacts of cost-sharing on quality higher education. This is evident as (M= 2.8430; SD= .0.56128) was found for males and (M=2.9707; SD=0.57357) for females; $t(382) = -2.199$; $p > 0.05$, ($p = 0.025$). This means that there is no significant difference between the views of males and females students. Therefore, the researcher fails to reject the null hypothesis. Hence the results is not statistically significant.

A further investigation using one sample t-test was conducted on the mean ages of students to evaluate whether the mean score was significantly different from the mean score of students on impacts of cost-sharing on quality higher education. The mean ages (M=22.12; SD=2.508) was statistically significant. This is evident as (M=2.9003; SD=.57183); $t(388) = 98.309$; $p < 0.05$, ($p = 0.000$). This means that there is significant difference between the ages of students and

impacts of cost-sharing on quality higher education. Therefore, the researcher rejects the null hypothesis. Hence the results is statistically significant.



CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the summary of the study, the conclusions drawn from the study as well as recommendations put forth for consideration. The section also presents suggestions for further research.

Summary

The study sought to explore the perceptions of students of UCC regarding the implementation of cost-sharing concept. In particular, the study sought to examine the views of students regarding how cost-sharing impacts quality higher education provision and delivery. The study was delimited to students of the University of Cape Coast (level 100 - 400). There were four research questions and three hypothesis that guided the study.

Relevant literature was reviewed on the following themes; concept of cost-sharing; forms of cost-sharing, importance of cost-sharing to the development of higher education; effect of cost-sharing on quality higher education. The cross-sectional survey design was adopted where a self-administered questionnaire was developed as an instrument for data collection. A total of 389 respondents were sampled from a total of 17, 356 using a stratified sampling technique. SPSS version 21 was used to run the analyses into descriptive statistics for interpretation.

Key Findings

The essential findings of this study can be summarized as follows:

1. Majority of the respondents (47.8%) perceived cost-sharing as the shift of government cost of financing higher education to students and their parents. Also an overwhelming majority of respondents, 147 regarded implementation of student loans scheme as the widely known form of cost-sharing mechanism.
2. The students acknowledged that implementation of cost-sharing policy could increase institutional revenue. Also, the participants disagreed that revenue from cost-sharing could be used to expand facilities.
3. The participant disagreed with the statement that cost-sharing affects the seriousness students put into their academic work. However, the participant also agreed that cost-sharing may have negative effect on students' academic performance as a result of financial hardship.
4. The participants agreed with the statements that cost-sharing has made higher education expensive and as a result of high fees, some students are not able to complete their studies on time.
5. There is no significant difference between the views of levels (100 and 200) and (300 and 400) regarding the impacts of cost-sharing on quality higher education.

Conclusions

Firstly, it can be concluded that the participants have a fair knowledge about cost-sharing.

Secondly, implementation of cost-sharing policy could help generate more revenue for higher educational institutions. However, revenue from cost-sharing could not be used for expansion in facilities as well as provide financial aid to needy students.

Thirdly, the implementation of cost-sharing policy is good as financial contributions from students and/or their parents towards higher education development however, it does not necessary make students more productive. However, if the cost of higher education increases beyond the limit of the students, it can affect the efforts that they put into their studies.

Also, there was no significance difference between (level 100 and 200) and (300 and 400) on the impacts of cost-sharing on quality higher education. Similarly, there is a no significant difference between the views of males and females regarding the impacts of cost-sharing on quality higher education.

Finally, it can be concluded that the implementation of cost-sharing policy can make higher education expensive. This may lead to some students finding it difficult to pay for their user fees and other related charges associated with higher education. Students who find it difficult to pay their fees may not be able to complete their studies on time.

Recommendations

Based on the findings of the study and the conclusions that have been drawn, the following recommendations are suggested for the purpose of successfully implementing the cost-sharing policy in the University of Cape Coast:

1. Even though majority of the student have a fair knowledge about cost-sharing forms, the Management of the University of Cape Coast and the Student Representative Council should educate students more on the cost-sharing mechanisms implemented by the University. This is to help the students understand better the cost-sharing mechanisms implemented by the University as well as make them appreciate the rationale for the increment in their user fees.
2. The Government of Ghana should continue with the cost-sharing policy however, measures should be put in place by the Ministry of Education and Vice-Chancellors Ghana to cushion needy students.
3. The Student Representative Council and the Management of Halls of Residence in UCC can establish financial and food aid systems to cushion needy students. This would enable such students to concentrate on their studies and not have psychological stress which can result in poor performance.
4. The Districts/Municipal/Metropolitan Assemblies should consider sponsoring or subsidizing the fees of needy but brilliant students who cannot pay their fees. This is to ensure that more students from poor backgrounds are able to participate in higher education. Beneficiary of

such sponsorship should be made to serve their Assemblies for a minimum period.

5. The University of Cape Coast can also consider the Public Private Partnership (PPP) in housing to ease the burden on the university finances. As such, through PPP, infrastructural facilities could be expanded to admit more students.
6. The Government of Ghana through the Ministry of Education and the Ministry of Finance should absorb some of the items on students' bills such as utilities, medical bills and registration.

Areas for Further Research

There is the need for further research studies to be conducted on the following suggested areas:

1. A qualitative study on the views of students on cost-sharing in higher education
2. A comparative study on first and final year students on cost-sharing
3. Views of University Administrators on cost-sharing and its impact on quality higher education
4. Sandwich and distance students views on cost-sharing and quality higher education in University of Cape Coast

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APPENDIX A

UNIVERSITY OF CAPE COAST

QUESTIONNAIRE FOR STUDENTS

Dear respondent, this questionnaire is being administered as part of a study on students' perceptions of cost-sharing policy in the University of Cape Coast. This research is intended for academic purposes and so your honest and sincere response would contribute a lot to its success. Your identity would be held in confidence with regard to the information you provide. Thank you.

SECTION A: DEMOGRAPHIC DATA OF RESPONDENT

For items 1-3 please tick the boxes that apply to you.

1. College:

College of Education Studies []

College of Health and Allied Health Sciences []

College of Humanities and Legal Studies []

College of Agriculture and Natural Sciences []

2. Level: 100 [] 200 [] 300 [] 400 []

3. Gender: Male [] Female []

4. Please indicate your age (as at last birthday).....

**SECTION B: STUDENTS UNDERSTANDING OF THE CONCEPT
COST SHARING**

Please read the questions from 5 - 8 and provide the appropriate response to the items.

5. Which of these best describes cost-sharing to you?

- a. Cost-sharing refers to the introduction of user fees in higher education []
- b. Cost-sharing is the shift of government cost of financing higher education to students and their parents. []
- c. Cost-sharing implies the participation of students and their parents in the financing of higher education. []

6. Which of these, would you say, is a form or are forms of cost-sharing mechanism?

- a. Imposition of tuition fees []
- b. Imposition of user fees []
- c. Reduction in students' grants or sponsorships []
- d. Implementation of students' loan scheme []

Any other form(s) of cost-sharing, please specify.....

.....

7. Which of the following are you comfortable with as a source of income for payment of fees (cost-sharing)? [Please tick maximum of three]

- a) Scholarship b) Personal funding c) Parental and family support
- d) Student loan scheme e) Study leave with pay f) Bursary

8. Which of these, would you say, is the suitable cost-sharing mechanism for your institution?

- a. Admission of fee paying students []
- b. Imposition of user fees []
- c. Reduction in students' grants or sponsorships []
- d. Implementation of students' loan scheme []

SECTION C: PERCEIVED RELEVANCE OF COST SHARING

Please tick [√] in the appropriate box to rate the following statements on perceived relevance of cost-sharing. Key: SA=Strongly Agree (4), A=Agree (3), D=Disagree (2), SD (1) Strongly Disagree.

No.	Statement	SD	D	A	SA
9.	Cost sharing increases institutional revenue.				
10.	Revenue from cost-sharing could be used for expansion in facilities.				
11.	Cost-sharing provides revenue for research into national developmental programmes.				
12.	Revenue from cost-sharing could be used to provide financial aid to needy students.				
13.	Expansion in facilities as a result of cost-sharing can lead to higher enrollment of students.				
14.	Revenue from cost-sharing can be used to provide teaching and learning resources.				

Any other perceived relevance of cost-sharing, please specify

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SECTION D: PERCEIVED EFFECTS OF COST-SHARING ON QUALITY AND EQUITY HIGHER EDUCATION

Please indicate the degree to which you agree or disagree with the statements below.

Key: SA=Strongly Agree (4), A=Agree (3), D=Disagree (2), SD=Strongly Disagree (1).

No.	Statement	SD	D	A	SA
15.	Cost-sharing positively affects the seriousness				

	students put into their academic work.				
16	Cost sharing may have negative effect on students' academic performance if it leads to financial hardship.				
17	Cost-sharing positively affects the student-lecture ratio through employment of more academic staff.				
18.	Financial hardship from cost sharing can lead to psychological stress, and this in turn may result in poor performance.				
19.	Improved facilities as a result of cost-sharing affects motivation of lecturers to give their best in teaching.				

Please specify any other perceived effect of cost-sharing.....

SECTION E: CHALLENGES OF COST SHARING IN HIGHER EDUCATION

Please indicate your agreement or disagreement with the challenges that confront the implementation of cost-sharing concept. Key: SA=Strongly Agree (4), Agree (3), D=Disagree (2), SD=Strongly Disagree (1).

No.	Statement	SD	D	A	SA
20.	Cost-sharing has made higher education expensive.				
21.	I have difficulty meeting my accommodation fees as a result of cost-sharing.				
22.	After payment of my fees, there is little income left for food.				
23.	Due to high fees, most students are not able to				

	complete their education on time.				
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Please indicate any other challenge(s) of cost-sharing in higher education.....

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Thank You

