

UNIVERSITY OF CAPE COAST

SELF-PERCEIVED DETERMINANTS OF ACADEMIC
UNDERACHIEVEMENT OF UNIVERSITY OF CAPE COAST
UNDERGRADUATE STUDENTS

BY

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Education, University of Cape Coast in partial fulfilment of the requirements for the
award of Master of Philosophy Degree in Guidance and Counselling

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DECLARATION

Candidate's Declaration

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

Candidate's Signature:..... Date:.....

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Supervisors' Declaration

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

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ABSTRACT

This study was an attempt to identify the determinants of academic underachievement among University of Cape Coast students. Five hundred sixty five under performing respondents were purposively sampled out of 3,459 students from the 2002- 2003 year group for the study. A research questionnaire was designed and used to obtain the data for the study. The internal consistency method was used to establish a reliability coefficient of 0.82 for the questionnaire. Frequencies, percentages, chi square test, and *t* test were used to analyse the data.

The study revealed that there were generally four self-perceived factors which influenced academic underachievement in the University of Cape Coast. These included lack of funding, poor library use, poor time management, lack of tutorials and absenteeism. To a limited extent, respondents with dependants accepted influence of marriage as determinant while male respondents alone accepted excessive religious activities and lack of accommodation as influential in determining academic under achievement.

These determinants contributed directly to academic underachievement of students in varied degrees. Based upon the findings, appropriate recommendations were made.

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DEDICATION

I dedicate this work to Jesselome, Graymer, Kuukuwa and Caroline my dear wife, and the entire Christian family for their prayer and support.

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CHAPTER ONE

INTRODUCTION

Background to the Study

The University of Cape Coast, formerly the University College of Cape Coast, was established on 15th December 1962. It was founded primarily to meet the pressing demand for graduate teachers in the secondary schools, teacher training colleges and the world of work. In the then University College of Cape Coast, the following faculties were constituted to offer students various courses. These were: Faculty of Science, Faculty of Arts and Faculty of Education. After the institution had become the University of Cape Coast, the School of Agriculture, Faculty of Social Sciences, the Counselling Centre, the Centre for Continuing Education, the School of business and the School of Medical Sciences were added.

For success to be achieved in training graduates, the University has put in place important infrastructure such as a library, halls of residence, a medical facility, a postal service system, a banking unit and a canteen service. These facilities in the mid 70's and the immediate beyond were adequate for the number of students admitted. (Inaugural souvenir brochure, 1972) However, the population census of Ghana in 1984 which recorded 12,296,081 has seen tremendous increase. Ghana's population which now stands at 18,912,079 million has led to an over use of existing infrastructure (Statistical survey report, 2000). This increase in population has affected both intakes of male

and female students alike. The university, in 1970 had a total student population of 155 made up of 13 females and 142 males. Today, 26 years later, the University of Cape Coast, now admits 12,452 students. Information from the Data Processing Unit of the University over the two years of its existence has revealed some disturbing statistics. Some students who enrolled with the University with the prior objective of attaining graduate status to provide the manpower needs of the nation were dismissed for poor achievement. Some either incurred referrals or were sacked completely from the university. The spate of academic underachievement as recorded on the university campuses was captured by the October 8th 2004 edition of the Daily Graphic. The front-page story reports of 700 students who were withdrawn from the University of Ghana-Legon for academic underachievement. These students were from level 100-300 of the 2002-2004 academic years from the humanities and the sciences. Arguing in support of the importance of education in human resource development, Harbison and Myres (cited in Yarquah, 2000) write that, education is the key that unlocks the door to modernization and that it is a crucial factor for manpower and economic growth. Timar (cited in Yarquah, 2000) reveals that, education provides an individual with moral discipline and general intellectual training and thereby helps him to improve and develop personally. Arguing in support of the importance of human resource development, Forojalla (also in Yarquah, 2000) asserts that it is the human resources of a nation, not its capital or material resources that ultimately determine the pace and character of its economic and social development. Harbison (cited in Forojalla, 1993) also stresses the importance of human resources in no uncertain terms by saying that “human

resources ...constitute the ultimate basis of the wealth of nations, while capital and natural resources are passive factors of production". Human beings, he claims, are the active agents who accumulate capital, exploit natural resources, build social, economic and political organisations and carry forward national development. Forojalla contends that although the experiences of OPEC countries in recent years cannot make us agree with the above statement in its entirety, it does not detract us from its basic truth. The experiences of countries like the United States, Russia and Japan in their development process provide concrete evidence to underscore this statement by Harbison (cited in Forojalla, 1993).

Arguing further in support of the importance of human resource development, Bowman and Anderson (1968) contend that, as technical progress is made in production, workers require an increasingly high standard of general education and vocational training. Also there is a growing need for highly qualified workers as engineers, technicians, research workers, designers, production organizers and so on. Modern production is unable to expand unless there are enough highly educated and qualified senior personnel and unless the general level of all workers is raised. Also where the working force at all levels is sufficiently literate, educated, trained and mobile to take advantage of new advances in techniques and organization of production that the creation of a build-in industry of progress becomes possible.

Yarquah (2000) asserts that, in these days, the uneducated is fast increasing, though human resource is indispensable in national development. A general overview of the academic status of tertiary students in Ghana

confirms some instances of academic underachievement. This is evident from the following statistics.

Table 1

Academic achievement of students in the University of Ghana-Legon from 1999-2003

Academic Year	Student Population	Number Of Student Withdrawn	Minimum GPA
1999-2000	12,000	100	1.5
2000-2001	14,000	70	-do-
2002-2003	18,000	205	-do-
TOTAL	44,000	375	

University of Ghana-Legon data processing unit, (2003)

It is evident from table 1 that Legon from 1999 – 2003 had admitted 44,000 students of which 375 were withdrawn from the system.

Table 2

Academic achievement of students in the University for Development studies from 2000-2004

Academic Year	Student Population	Number Of Student Withdrawn	Minimum GPA
2000-2001	547	-	1.5
2001-2002	811	-	-do-
2002-2003	1,627	30	-do-
2003-2004	2,609	44	-do-
TOTAL	5,594	74	

University for Development studies data processing unit, (2003)

Secondly from table 2, the University of Development Studies from 2002–2004 had admitted a total of 4,236 students of which 74 were withdrawn.

Table 3

Academic achievement of students in the Central University from 1999-2003

Academic Year	Student Population	Number Of Student Withdrawn	Minimum GPA
1999-2000	390	10	1.5
2000-2001	368	20	-do-
2001-2002	797	17	-do-
2002-2003	987	63	-do-
TOTAL	2,542	110	

Central University data processing unit, (2003)

Central University also from 1999 – 2003 had admitted 2,542 students with 110 students falling below the stipulated GPA of 1.5.

Table 4

Academic achievement of students in the University of Cape Coast

Academic Year	Student Population	Number Of Student Withdrawn	Minimum GPA
1999-2000	8,246	-	1.5
2000-2001	8,959	-	-do-
2001-2002	9,822	-	-do-
2002-2003	11,637	65	-do-
2003-2004	12,452	57	-do-
TOTAL	51,116	122	

University of Cape Coast data processing unit, (2003)

More so University of Cape Coast from 2002 – 2004 had admitted 24, 089 students and 122 were withdrawn. A closer study of the academic achievement of students at the University of Cape Coast 2002/2003 and 2003/2004 academic years revealed more disturbing events. Human resources in an attempt to receive training have had their dreams aborted before maturation. Either they were dismissed or repeated. These raised concerns regarding what might have accounted for the academic underachievement by such individuals. This information is evident in the table below.

Table 5

Representation of the classes of students from 2002/2003 to 2003/2004, academic year based on their cumulative G.P.A

Classes	2002/2003		2002/2003		2003/2004	
	First Semester	%	Second Semester	%	First Semester	%
First Class	171	5%	175	5%	243	7%
Second Upper	1018	29%	1269	36%	898	26%
Second Lower	1134	31%	1252	35%	953	8%
Third Class	773	22%	626	18%	766	22%
Pass	411	12%	277	6%	565	16%
Fails	28	1%	9	0%	34	1%
TOTAL	3565	100	3558	100	3459	100

University of Cape Coast data processing unit, (2003)

The students sampled constituted a population of 3,565 on enrolment in first year for the 2000/2003 academic year. At the end of the first year first semester, 28(1%) students failed. Four hundred and eleven (12%) of the students had a pass. At the end of the second semester, 9 (0.9%) still failed and 227(6%) passed. At the end of the first semester of the second academic year,

i.e. 2003/2004 academic year, though the underperforming students who were among the batch on entry had been withdrawn, the system still chalked some serious failures. Thirty four (1%) students were again withdrawn, and a total of 565 (i.e. 16%) students had passes based on their cumulative G.P.A. The reasons for this unfortunate mishaps of academic underachievement can stem from a number of factors, some of them could be lack of funding, insufficient accommodation, unguided pre-marital relationship, lack of tutorials, poor time management, age, marriage, students absenteeism, excessive religious activities, poor library use, unguided choice of courses, inadequate lecture halls, improper use of study groups, excessive hall week celebrations and association meetings.

Child (cited in Yarquah, 2000) corroborates these facts by asserting that, the development of persistent striving for achievement is affected by the patterns of success and failure resulting from striving in the past. According to Child, this pattern results not only from the approval or the learner's behaviour by significant person in the individual's life, but also from his own innate influences or capacities, his physical environment and other aspects of his social environment or the way in which he is now being influenced by the world around him.

Child's views aptly describe the tertiary situation where achievement motive underscore almost all the activities that characterize the teaching and learning process. Furthermore, his assertion that individual genetic endowment and his physical and social environment affect his pattern of success and failure is applicable to the tertiary situation, in that, a student's achievement is believed to be determined by his intellectual capacities and the type of

physical, social and psychological environment from which he learns. By implication, minus a congenial environment, the basic foundation for academic excellence, the students might still fail.

Statement of the Problem

Attempts have been made by successive governments in Ghana to provide increased access to education. For instance the Provisional National Defence Council (PNDC) restructured the educational system to provide nine years of basic education, six years of primary followed by three years junior secondary school for all children. The basic education was followed by three years of senior secondary and then three or four years of tertiary education.

The intentions of the reforms were to increase the relevance and efficiency of the educational system by expanding the curriculum of the junior secondary school education to provide for academic, cultural, technical, vocational and commercial subjects (Antwi, 1992). Students under the new educational reforms enrolled with the university offering courses, which could be referred to as an advanced form of the subjects chosen and pursued in earlier levels of education (JSS and SSS). Furthermore, information received from the Data Processing Unit of the UCC, indicates that all students were genuinely scrutinized to ensure they qualified for the various courses they intended to offer before admissions were granted.

The rationalisation committee on University accommodation facilities in 1980 identified certain deficiencies in the halls of residence on university campuses (Abban, 1988). Monash (cited by Obeng, 2005) also asserts that students may encounter possible “roommates conflicts” and lack of privacy, if

paired. The problem is can factors such as lack of funding, inadequate accommodation (new accommodation policy), unguided pre-marital relationships, lack of tutorials, poor time management, age, marriage, absenteeism, excessive religious activities and poor library use, be influential in determining academic underachievement among university of Cape Coast students? The concern of the researcher is therefore to investigate to what extent each of these ten factors influence academic underachievement.

Purpose of the Study

The general purpose of this study is to identify and discuss the determinants of academic underachievement in the University of Cape Coast. The specific objective of the study is to find out the relative strength of lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, age, poor time management, lack of tutorials, excessive religious activities, absenteeism, marriage and education, in determining academic underachievement among students in the University of Cape Coast. These students entered in to the University in the 2002 – 2003 academic years, and the study considered their G.P.A results of the first semester of the second academic year where they had a pass.

Research Questions

1. To what extent does lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, age, poor time management, lack of tutorials, excessive religious activities,

absenteeism, marriage and education, influence academic underachievement in the University of Cape Coast?

2. What are the most potent factors out of lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, age, poor time management, lack of tutorials, excessive religious activities, absenteeism, marriage and education, which influence academic underachievement?
3. What are the least potent factors out of lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, age, poor time management, lack of tutorials, excessive religious activities, absenteeism, marriage and education, that influence academic underachievement?
4. To what degree does lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, age, poor time management, lack of tutorials, excessive religious activities, absenteeism, marriage and education, influence academic underachievement with regard to gender?
5. To what degree does lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, poor time management, lack of tutorials, excessive religious activities, absenteeism, marriage and education, influence academic underachievement with regard to age?
6. To what degree does lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, age, poor time management, lack of tutorials, excessive religious activities,

absenteeism, marriage and education, influence academic underachievement with regard to the number of dependants?

7. To what extent does lack of funding, lack of accommodation, poor library use, age, poor time management, lack of tutorials, excessive religious activities, absenteeism, influence academic underachievement with regard to marital status?

Significance of the Study

The study would be of immense importance to students. The findings would reveal factors which contribute to academic underachievement. This will help students guard against such factors by participating in seminars, talks and workshops organized by the counselling centre, the student's representative council and religious organisations on the University campus. Students learning, problem solving ability, analytic thinking skills and creativity would be enhanced. The findings could assist in counselling students on how to study. Parents would also benefit from this study. Having identified the causes of failures, they will be in the better position to advise their wards and provide them with the needed logistics they require for academic excellence.

The findings of the study should be relevant to all university authorities in Ghana especially the University of Cape Coast. This is based on the fact that the findings could be used as the basis for improvement upon the university's infrastructure, and could assist in counselling students on how to study at the counselling centre.

The findings of this study will be beneficial to the government, through the Ministry of Education. Though government has made tremendous investment in restructuring the educational system, in attempts to make it more efficient, there appears to be failures in the implementation of the reforms. These have led to the loss of human resource. The findings will therefore constitute a guide to government in subsequent effort to review educational policy to address failures at the tertiary level. The findings will also add to existing knowledge on issues of low academic achievement at the tertiary level.

Delimitation

The problem of academic underachievement can be attributed to many factors. However, this study focussed on only ten. These were: lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, age, poor time management and lack of tutorials. The rest were excessive religious activities, absenteeism. Marriage and education as the determinants of academic underachievement which were investigated.

This study could have also considered studying determinants of high and average achievements. However, the study focused only on academic underachievement, the reason being that some times, failures at the tertiary level may imply withdrawal from the human resource development process. This is a loss to the nation's productivity. There is therefore a need to conduct a study to unearth the causes of academic underachievement to make room for mitigative measures to be put in place. Since high and average achievement can lead to enhancement in productivity, it is of no relevance to withdraw students from tertiary institutions, and is therefore not considered in this study.

Due to time and financial constraints, the study did not include other self-perceived determinants such as subjectivity of lecturers in scoring, inadequate lecture halls, extracurricular activities and ill health.

More so, the representation of the classes of students, took into account only achievement pertaining to the first and second semester of 2002/2003 academic year and the first semester of the 2003/2004 academic year. Data relative to academic achievement of the second semester 2003/2004 academic years were not considered. This was due to the slow nature involved in processing student's academic results. Further, the study ignored their third year results of the first and second semester of the 2004/2005 academic years because of the shortness of the time available for the study.

Structure of the Thesis

This study was organized around five chapters and their sub – divisions as follows: chapter one (introduction) is made up of background of the study, statement of the problem, purpose of the study and research questions. The rest are significance of the study, delimitation of the study structure of the thesis and definition of terms.

In chapter two relevant literatures were reviewed covering these topics as follows: lack of funding, accommodation inadequacy, poor library use, unguided pre-marital relationship, age, poor time management and lack of tutorials. The rest were excessive religious activities, absenteeism marriage and a summary.

With chapter three (methodology) the study covered the following areas: area of study, the research design, research population and sampling, accessible research population, the sample, sampling procedure, the research

instrument, reliability and validity. The rest are data collection procedures, data analysis and conclusion.

Chapter four consisted of two sections, namely the description of the sample and data analysis of questions one to seven. To the findings of each research question a corresponding discussion accompanied it. With chapter five, the study covered summary of research findings, conclusion, and recommendation. The rest are limitation of the study and areas for further studies.

Definition of Terms

1. In-out-out-in: University of Cape Coast accommodation policy that allowed only first and final year students to be granted residence in her halls, while second and third year students sought their own places of abode in villages outside campus.
2. Underachievers: In this study it refers to a total of 565 (i.e. 16%) students who had passes based on their cumulative G.P.A. at the end of the first semester of the second academic year, i.e. 2003/2004 academic year. This figure was chosen out of a total of 3,459 students in Table 5.
3. Explanation of abbreviations as used in tables:
 - a) UPMR – Unguided premarital relationship
 - b) ERA – Excessive religious activities
 - c) Acc – Accommodation
 - d) Ed – Education
 - e) Mgt. – Management
 - f) Inf. – Influence
4. O.S.A.: Omnibus Services Authority

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

In this chapter of this study relevant research and literature have been reviewed. The review covered subtopics such as lack of funding, lack of accommodation, unguided pre-marital relationship, absence of tutorials, poor time management, age, marriage and absenteeism. The rest were excessive religious activities and poor library use, of students at the tertiary level and their influence on academic underachievement.

Theoretical Frame Work/ Conceptual Base of the Study

In establishing a theoretical framework, this study considered the theory propounded by Abraham Maslow called Maslow's theory of human motivation. Abraham Maslow was a leading spokesperson for the psychology of health and strength. He shared with Carl Rogers an optimistic view that all humans are inherently good and that they are fully capable of developing in healthy ways if circumstances allow their innate potential to be expressed. Maslow conducted a study on self-actualisation motives and how such motives are manifested at the highest level of human functioning. For Maslow the source of human motivation resides in needs that are common to all human beings. Maslow established that human needs are common to all people and are sourced from our biological make up, although their manifestation can be

improved upon by exposure to the environment. He also distinguished between two types of needs namely biological and many other human needs. Where biological needs are essentially instinctual are less motivated than other human needs. For instance the desire for wealth instinctively is higher than the desire and control for sex. Also Maslow called all human needs that have biological basis as instinctual. These needs he said are equal with all humans; however, the behaviour that is exhibited to satisfy them is what is unique to all human beings, because of differences in their biological make up and environmental influences.

Maslow postulated five levels of basic human needs, these are listed from the strongest to the weakest. Physiological needs (e.g. Food, water, rest,) safety needs, (e.g. .accommodation, freedom from fear), belongingness and love needs (e.g. love, affection, friendship), esteem needs (eg. achievement and recognition), self actualisation needs (e.g. living up to your potential). Maslow then gave the following interpretation to the hierarchy of needs:

Physiological needs: Food, water, oxygen and rest. These needs are basic for survival; hence they are the most powerful human needs. Being basic they must be satisfied first before others. If they are deprived, they can create a high level of discomfort until they are supplied.

Safety needs: Physical well being, psychological, security, need for stability, order and structure in our lives. As adults, most of our safety needs are through the law enforcing agencies e.g. Fire service, police etc. however children especially infants express a high sense of insecurity if they are disturbed, dropped suddenly or startled by a loud noise. More so, adults express abnormal behaviour of fear at times.

Belongingness and love needs: When physiological and safety needs are substantially gratified, needs related to affiliation, affection and love emerge. Human beings by nature are social animals- they long for affectionate relationships in a primary setting such as a family. Without this provision, people will be disturbed by feelings of rejection, unfriendliness and rootlessness. Furthermore, if it is not dealt with, emotional disabilities will cause the victim to find consolation in alcoholism, suicide, as compensation.

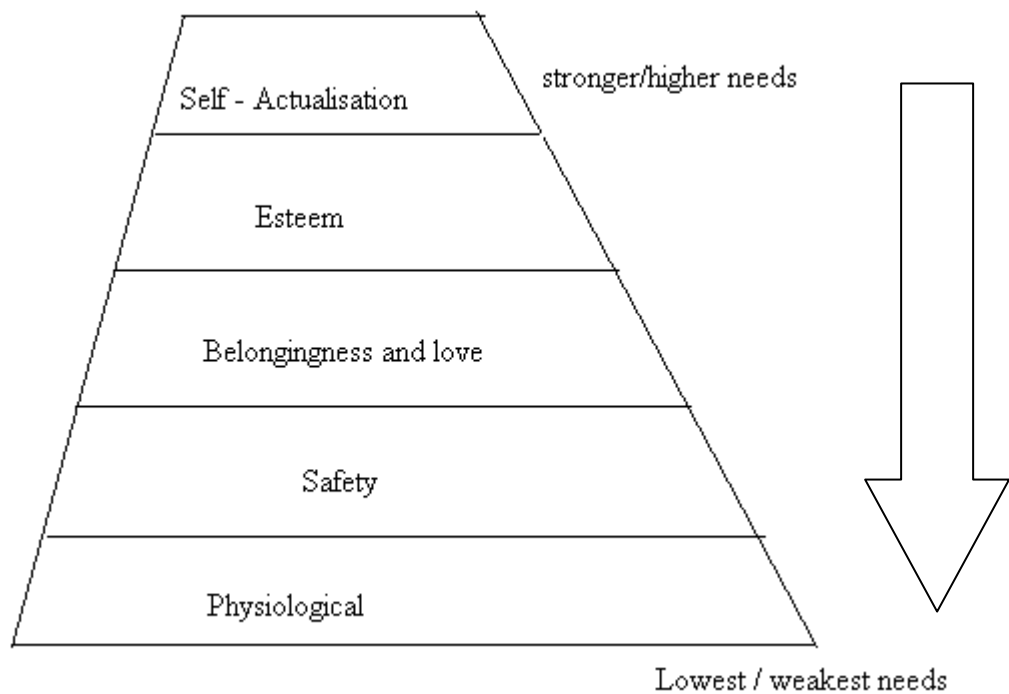
Esteem needs: After the needs of the first three levels are satisfied, individuals will now seek esteem needs. This is in 2 categories. First esteem from others i.e. desire for recognition, appreciation, attention, prestige, reputation, status and fame. Thus individuals need to feel respected by other people by what they can do. Self- esteem: this involves a desire for competency, mastery, achievement, strength, adequacy, confidence, independence and freedom. If these needs are met people feel worthwhile; if not they feel inferior, weak and helpless.

Self actualisation needs: This is defined as the desire to become more and more of what one is capable of becoming. Also defined as the full use and exploitation of talents, capacities, potentials though it is a goal that is never fully attained by any person. This is because this need firstly is not easy or automatic to attain. Secondly accurate knowledge of what one is capable of doing can be threatening and restless. Thirdly, self actualisation requires freedom to express oneself and explore to act without restriction and at the same time maintain values such as truth, justice and honesty. However, there are few environments in which this is possible. Self-actualisers according to Maslow are not absolutely perfect beings though, because their lives may be

characterised by wastefulness, irretentiveness, pride etc. Aside the above, self-actualisers are not necessarily intelligent or educated.

The lower a need is in the hierarchy; the more basic it is in terms of survival. Also, lower needs exert more powerful influence on behaviour. Furthermore, the higher a need is in the hierarchy, the less basic it is and thus the weaker is its potential influence. Also, the higher a need is in the hierarchy, the more distinctly human it is. Humans definitely share physiological and safety needs with other animals; humans may share belongingness and love needs with higher animal species, but it is assumed that humans alone have esteem and self actualisation needs

Maslow's Hierarchy of Needs



There is movement within the hierarchy. As people satisfy their needs partially or totally at one level in the hierarchy, they progress to the next level. Usually a person is not concerned with meeting higher needs until lower needs

have been at least partially satisfied, but there are exceptions. In that there are people who would prefer to meet higher needs first before lower needs at the same time.

Maslow also theorized that the first four levels of need motivate people to fulfil a deficit. While the self actualisation needs are motivated for by growth, deficit motivation aims at reducing tension or filling a temporary lack. For instance, if we are thirsty we drink water, and when we have our full the need disappears. For this reason deficit motivation is goal oriented. Growth motivation on the other hand is process oriented. That is, it is an ongoing process to attain higher intrinsic values. (Calvin and Gardner, 1985)

Deductions from the Theory

From the above theory, the following deductions have been made. Maslow identified in his work that all human beings are elements of motivation. By implication they are susceptible to motivation. The motivation is energised to a point of generation by needs. That is the source of human motivation resides in needs that are common to all human beings. According to Maslow these human needs are categorised into five levels, where human beings progressively move from the basic to the most essential by a drive and an urge called motivation. In some exceptional cases the reverse holds. Hence Aggarwal (1994) defines motivation as, to put into motion, the desire of children to behave in a certain manner at a certain time and in a certain situation. Also it is the process of arousing and sustaining and regulating internal energies of the children. The fifth of the needs is self actualisation needs. This is explained as the desire to become more and more of what one is

capable of becoming, also defined as the full use and exploitation of talents, capabilities, and potentials.

By implication then, every person has the innate drive to be an achiever through the development of self. This development is only through learning. Hence Slavin (1991) defines learning as the outcome of interaction, an interaction between a teacher and a student, two or more students, a student and a computer, a student and a parent, and so on and is often a social and active enterprise. Slavin continued by saying that given that learning is an interactive enterprise and often takes place in classrooms, it is desirable to create environments where routines are smooth and efficient. These environments consist of instructional facilities, student's prior knowledge and student's attention. They are frequently asked to ask and use information, and material which is periodically reviewed and re-taught, because students learn at different rates and in different ways.

These needed environments to attain academic excellence so as to fulfil self actualisation are self perceived. They could be funding, accommodation, library use, successful marriage, guided premarital relation, time management, youthfulness, tutorials, religious practices and regularity.

In confirmation, Aggarwal (1994) emphasizes that there are two factors that influence learning negatively. First, there are the physical conditions—bodily weakness, chronic illness, malnutrition, fatigue and bad health. The home conditions comprise bad ventilation, unhygienic living, bad light, overcrowding. To him these factors affect the rate of learning and the general response of the child.

A careful look at the theory also reveals that the ten factors mentioned above are not just an enabling environment for the attainment of education height for the fulfilment of self actualisation needs but they relate to the needs and desires human beings crave for. A closer study of the five stages of Maslow's theory will elicit them as follows: From physiological needs, (e.g. food, water, rest) the researcher identifies funding. Secondly, with safety needs (e.g. shelter, freedom from fear) the researcher identifies accommodation. Thirdly from belongingness and love needs (e.g. love, affection and friendship) the researcher identifies guided pre marital relationships, marriage, religious affiliations tutorials and regularity. With reference to esteem needs, (e.g. achievement, recognition) the researcher identifies the need for further education despite age, time management and library use for information. Self actualisation needs however remain the ultimate that humanity aims at.

With this framework the researcher deems it expedient to consider the extent of influence of these self-perceived determinants of academic underachievement, because the initial intention of these students is to attain self actualisation.

Lack of Funding

In reviewing literature on lack of funding in tertiary institutions, the study first looked at the report of the University Rationalisation Committee of January 1988. The report revealed substantially that, more and more funds were being diverted from various areas of expenditure, such as teaching and research, to support student boarding and lodging facilities especially in view of the shrinking value of student maintenance grants released by the

government through the scholarships secretariat. This practice did not however appear to be backed by a determined effort of cost reduction. The inherent inefficiencies in expenditure patterns were therefore found to be aggravating the situation.

The committee further found disparities between types of student's maintenance in various non-university tertiary/potential tertiary institutions. The boarding and lodging costs in polytechnics, for example, were pegged at ø45 just like the secondary schools, for which Government provided ø10.60 per student, while parents were expected to come up with the remaining ø35, but in the tertiary case it was entirely borne by government

The committee further studied antecedent attempt to grapple with the over burdensome problem of student boarding and lodging in the phase of mounting economic constraints. There is evidence from studies conducted in 1966, 1970, 1973 and 1974 that the government had been counselled to withdraw boarding and lodging subsidies and substitute new systems that required contribution from extra governmental sources including the students themselves and their parents. The implementation of these recommendations however had been either partial or suspended due to a lack of political will. (Abban, 1988)

The committee in making its recommendation took into consideration not only all the above but also the massive decline in the facilities in tertiary institutions and the need to upgrade quality and reform the content, structure and orientation of the systems if national development was to take off. Under the circumstances, the main recommendation on government subsidies for student boarding and lodging were:

- a. Government should have an over all realistic policy on student maintenance which consistently takes into consideration national priorities and the level of national resources.
- b. Government should provide free tuition for all Ghanaian students who gain admission into any tertiary institution in the country.
- c. All students should be eligible for loans sufficient to cover their maintenance cost and repayable over the first 10 years of their working life after graduation. This includes post-graduate students not sponsored by a commercial, industrial or government organisation.
- d. Scholarships covering the full cost of tuition and maintenance may be awarded to students of exceptional promise;
- e. Students prepared to fulfil pre-determined manpower requirements of the country should be awarded bursaries.
- f. Business and industrial concerns which benefit from having personnel with a higher educational background should contribute to student's maintenance. In this respect, the University Rationalisation Committee, (URC) recommended that an annual education levy should be imposed and the proceeds paid into an educational fund to be utilized partially for (d) and (f) above.
- g. The universities should divest themselves of catering services and contract these out to private organisations. It is strongly recommended that any catering service run by any tertiary organisation should be closed down.

- h. The halls of residence should be converted into hostels and put under the direct supervision of the business manager as a self-financing commercial venture;
 - i. Government should no longer delay its decision to withdraw boarding and lodging subsidies. Urgent steps however should be taken to implement measures suggested in this report to rationalise in the tertiary sub-sector, improve quality and increase access.
 - j. Opportunities for work-study could be created for students through income generating projects within the university and special arrangement with the general public, industries, enterprises and government organisations. This will require a deliberate policy both at government and institutional level to create and support these projects.
- (Abban, 1988)

Monash (cited in Obeng, 2005) establishes that students may have problems with budgeting due to employer's negative response to student's desire to return to study. Employers are of the opinion that further studies might cause financial losses due to relinquishment of full-time employment. Coping with the stress and pressure of reduced income may not be an easy task for students because there may not be easy answers or quick cures. The inability to afford fees and basic necessities can psychologically affect the mental stability of students leading to low academic achievement.

Lack of Accommodation

The U.R.C. discovered in the 1980's that the halls of residence imported from England were no longer in keeping with the aspiration and realities of student living. This was because it merely helped to create the independent self-reliant Ghanaian graduate that the system was intended to produce. It was observed that some 15 halls of residence and their annexes on the three university campuses accommodated about 8,192 students. It was then estimated that if all the students could be paired, the ultimate target would be doubled within the shortest possible time. This would mean that up to 10,000 additional students could be accommodated on the three campuses.

In relating student recent rise in population or enrolment to existing accommodations the URC made the following observation. Over the years, student population increases have also had profound effect on space for student's housing. For instance, at Kwame Nkrumah University of Science and Technology (KNUST), the average student residential space was about 15m² during the period 1961/62 to 1972/73 but this was reduced to only 7m² per student during the 1973/74 to 1978/79 periods. Presently, it is around 3m² per student. This report is confirmed in the University of Education, Winneba. The U.E.W's Basic Statistics 1998/9, 2000/2001 and 2001/2002, (cited in Obeng, 2005) academic years revealed that out of the students admitted only about 22%, 53% and 39% respectively had accommodation. This picture confirms the fact that getting accommodation in Ghanaian universities is difficult.

Further report revealed that only 4.2% of the total number of students [3103] who gained admission for 2003/2004 academic years in the University

of Education Winneba were given accommodation by the university. This meant that 95.8% had to look for their own accommodation, which was expensive. It also meant that they may have been exposed to socio-economic and other related problems. This trend has also been affected by changes in the activities in rooms, for instance, an increase in the number of artefacts in the rooms, particularly furniture and the conversion of balconies into kitchenettes and work areas, where electrical repairs, shoe repairs and other light industrial activities take place.

The result of all these changes is the general deterioration of the quality of life in the halls of residence which is manifested in the overcrowding of rooms, over burdening of service facilities and constant breakdown of amenities. The situation is even aggravated by the fact that frequently up to about 50% of the sanitary facilities did breakdown. Another serious problem is that of kitchen facilities for cooking by students. The changes in arrangement for the feeding of students have also led to the present practice whereby students prepare their own meals either in the rooms or on the balconies. This practice is dangerous because the electrical installations have not been sufficiently re-enforced to cope with the heavy load required for cooking. Very often this practice has affected power supply adversely and caused fire outbreaks. Associated with this practice are the twin problems of disposal of refuse, solid waste and wastewater and other undesirable pests away from the bedroom areas of the halls of residence. Socially, in support of the above, Monash (cited in Obeng, 2005) argues that students may have problems with roommates-“possible roommate conflicts”. For instance parent-students when mixed with other students with varied background such as

younger ones, creates an atmosphere of inconvenience for them since some of these young students may be noisy. This may lead to an atmosphere of disturbance and limited privacy. With these discoveries, the committee came out with the following recommendations, for healthy stay in the halls of residence,

- 1) 1 toilet for every 6-8 students.
- 2) 1 shower for every 4-6 students
- 3) Properly equipped kitchenettes for every floor
- 4) Facilities for the disposal of waste
- 5) Proper emergency routes.

They concluded by saying there was a considerable discrepancy between residential space and academic space. To maximise the use of academic space without very major investment in infrastructure for students housing, it would be necessary to take in non-residential students. It is reported in the souvenir brochure of the inaugural congregation of the university as follows:

That at the onset of the university, there were four Halls of residence: Adehye Hall (Women only), Atlantic Hall (Men and Women); Oguaa Hall (Men Only); Casely Haford Hall (Men Only). At the time there existed accommodation for 112 students in Adehye Hall, 255 students in Atlantic, 403 students in Oguaa and 292 students in Casely Hayford. Some students in Adehye and Atlantic Hall, who shared rooms/cubicles, had a bed with a mattress and pillow, a table, a chair, wardrobe, book case, arm chair, table lamp, towel horse and a waste paper basket. Lighting was good. Some of the rooms had ceiling fans, and all were mosquito proofed. Each hall had a Junior

Common Room with indoor games, radio-television and a canteen for the sale of beer, soft drinks provisions etc. Due to accommodation insufficiency, a larger proportion of the students are affiliated to halls but reside in private hostels in nearby villages. This initiative is due to the in – out – out – in accommodation policy of the University. (Vice –chancellor’s annual report 33rd 2003)

Poor Library Use

The review of related literature on the influence of Poor library use on tertiary academic achievement covered library capacity, problems of poor library use and summary.

Library capacity

The University Rationalization Committee (U. R. C.) of January 1988 discovered the following about libraries under facility utilisation in tertiary institutions. The main universities, teacher training colleges and polytechnics find their library facilities inadequate. They observed that in the universities, central libraries depended on departmental libraries. It was recommended that libraries should be capable of accommodating 30% - 35% of total enrolments of the institution concerned in the form of reading / study space. It was clear that a major revamping of libraries would have to be undertaken in order to provide reading materials and ancillary equipment, furniture and reading space. This was considered as a high priority especially if the non residential model of tertiary institutions was to be implemented effectively.

In the souvenir brochure for the inauguration of U.C.C. in 1972, the following report was stated about the library. There were two divisions of the

University Library–Arts and Science. The Arts Library was housed in a temporary building which could accommodate 50,000 volumes and 20 readers. The science library was in the Faculty of Science. It could accommodate about 100 readers and 35,000 volumes.

The then library began with some 650 books transferred from the Kwame Nkrumah University of Science and Technology in October, 1962. The stock was over 75,000 volumes of periodicals. In cases where the library was unable to provide important materials for readers, she relied on Inter-library loan facility. There were more than 1600 serial and periodical titles received through subscription and donations. Book issues of the more important periodicals were being acquired, some on microfilm and micro card with the emphasis being on scientific and educational journals. The University development plan provided for a permanent building to house a central library of some 500,000 volumes, with seating for 2000 readers. In identifying problems associated with the library, the following was discovered in the works of Alemna (1994). He said owing to the depressed economy of Ghana, there has been poor lack of funding of libraries. Hence none of the libraries in Ghana seem to be providing adequate services for users. The university libraries for example were acquiring fewer materials and journals subscriptions had been drastically reduced. The collections in all the university libraries were so poor that it was becoming increasingly difficult to satisfy the barest bibliographic and information needs of students, faculty members and other users.

Further more, due to lack of funding the libraries are unable to document oral traditions in pictures tapes and films. New facilities in the

central library were recounted by the Vice- Chancellor in his 33rd annual congregation report as follows.

“To provide full support for learning, teaching and research, the library initiated longer opening hours being Saturdays 9am – 10 pm, Sundays 3-10 pm. Also the information retrieval course was revised to place more emphasis on computer applications in information search.” Furthermore the library improved its electronic information services by providing separate rooms of E-mail and Inter-library lending and Document Delivery (ILL/DD) and searches of Database and electronic journals.

Also the University of Cape Coast became the first tertiary institution in Ghana to establish in March 2002, a historical gallery on the University’s past and present. The Gallery was carved out of the library reference section and it was under a committee on which library staff, served as members. Wooden cabinet had been provided for bound past examination questions near the reference desk. From the 33rd annual report of the Vice-Chancellor 2003 the following statistics were identified.

Statistics			
1.	Users registered	i. Students	2998
		ii. Staff	19
		iii. Externalities	7
		iv. Foreign students on short course	24
2.	Books borrowed	1 st Semester	14,597
		2 nd Semester	10,123

(Vice- Chancellor’s 33rd annual congregation report 2003)

The above statistics indicate that there is poor library use. The university library though old, is still inadequately furnished with modern books for references. (Vice- Chancellor's 33rd annual congregation report 2003)

Unguided Pre-Marital Relationship

Review of related literature for this section considered the works of authors on courtship in relation to the following subtopics: definition, the basis for premarital relationship, problems associated with unguided pre-marital relationship and their causes, and procedure for an ideal relationship.

Definition

Courtship is defined as a state in which marriage intention is communicated to a person one intends to marry with the parents also informed followed by a closer walk by the parties involved with the purpose of knowing each other better. To know each other involves discussing future goals, finding out if parties are mentally and emotionally compatible. (Adjabeng, 1991)

Ascertaining the Basis for Guided and Unguided Pre-Marital

Relationship

It is a fashion today in both Europe and Africa for many a young person to have a boy or girl as a partner, some one to take along to parties, film shows, dances, or to any other public gathering. Public places like cinema halls, video spots, hotels and other entertainment centres are teeming with captivating films, magazines, books and photographs that are so emotionally exciting and difficult to be resisted by unmarried and even married people.

Some young people think it is just natural, fashionable, and even a sign of enlightenment to deepen one's relationship through having an affair with a boy or girl friend. Those who refrain from sex for religious reasons are considered backward or out of tune. Friends constantly tease them; some go to the extent of using convincing and misleading statements that, one gets mentally sick if one does not engage in sexual relationship. Adjabeng (1991) states that, it is only in marital life that spouses truly share their God-given vessels for the benefit of each other. By implication many people enter into pre marital relationship for the purpose of sexual fulfilment. Some students also engage in premarital relationship with the basis of answering some important questions about each other so as to critically examine each other. Partners in such cases ask and answer the following questions (cited in Adjabeng, 1991):

- a. Is there any secret that can prevent your marital happiness if your partner gets to know later? For example a strange disease, impotence or physical disabilities, previous marriage, previous births.
- b. What is the partner's view of Christian marriage? What are expectations in marriage? Is there a need for enough readings or has sufficient counselling been done on the fundamentals of marriage to update oneself?
- c. Do we really love each other even when one is physically handicapped?
- d. Are partners willing to cope with the shortcomings of each other e.g. if he or she is noisy, snores too much, a talkative, a slow thinker or has poor eating habits, easily annoyed?

- e. When do partners wish to start having children and how many children do they intend to have? How is child spacing going to be?
- f. Which church do partners intend to attend together in case they belong to different churches now? Normally inconveniences ensue when couple and children attend different churches.
- g. Will the partners be interested in the job of each other in the future or appreciate each others work now? (Adjabeng, 1991)

The researcher agrees with the author when he defines unguided premarital relationship as a state in which marriage intention are communicated to a person one intends to marry with the parents also informed followed by a closer walk by the parties involved with the purpose of knowing each other better. To know each other involves discussing future goals and finding out if parties are mentally and emotionally compatible. In support of the above, Adjabeng (1991) reiterates that courtship is not marriage, neither is it a time for sexual union but a study period to know each other better.

Problems Associated with Premarital Relationship and their Causes

Courtship loses its essence when parties to it get emotionally attached. Body contacts emerge which eventually leads to sexual affairs. This practice makes some church authorities look down upon the entire idea of courtship. (Adjabeng, 1991) Another distinct problem associated with relationship is idolizing of partners. In this the author emphasised that partners should not become idols for each other. Some have worshipped their partners more than Christ himself. They go to church only when their partners go with them and derive no pleasure in God's house in the absence of their partners. Partners

may see some frightening weaknesses in each other or hear strange stories. Some individuals may even advise partners seriously against the union (Obeng, 1995).

There is also the problem of transparency in all areas of the life of the partners in their relationship. In premarital relationships, partners most of the time attempt to conceal secret information from each other. Odame (cited in Obeng, 2005) Furthermore, a fifth problem is the extent of parental influence in the premarital relationship. It is detrimental especially when parents tend to suggest and impose instead of leaving their children to make their own choices. Parents compound the problem if they are not matured Christians. A lot of parents expect their children to take a wife from their own tribe (or country) for convenience, however this to a large extent is subjective.

Age

In reviewing literature on age as a determinant of academic underachievement at the tertiary level, the discussion will consider the following. A definition of education and adults, the need for adults to learn, age distribution of adults, The nature of adult learning, problems encountered by adults in education and summary.

Definition of Education and Adults

Education describes the total process of human learning by which knowledge is imparted, faculties trained and skills developed (Farrant,1998). In addition to the above, the World Book Inc (2001) defines education as the process by which people acquire knowledge, skills, habits, values, or attitudes.

In defining adult, Shafritz et al. (1988) identify it as any individual who has reached a specified minimum legal age of adulthood, usually 18 years. In summary, adults in education can be described as matured individuals 18 years and above who have decided to continue the process of knowledge acquisition training of faculties and skills development after a short or a long break.

Description of Adults in Education

According to Peers (1972) “When the British left India in 1947, some 90 percent of the population 10 years old and over were illiterate, that is to say, they were not able to read and write. The position in Ceylon was much better, with only 42.2 percent illiterate (5 years old and over in 1946). In South Africa 79.5 percent of the total native population in 1946 were recorded as illiterate”. Peers again emphasized that statistics for the former British colonies and protectorates in Africa are not available, but it can be assumed that they are at least as unfavourable as those for South Africa. This is as a result of over-short periods of elementary education in many cases, there is a considerable lapse from literacy in later life and this danger is increased where materials and opportunity for reading are deficient. With this background, the need for higher education in both practical skills and more advanced technical knowledge as a necessary preparation for leadership in all aspects of community life has necessitated the need for adults to go back to school. Houle (1964) also identified three reasons for which adults embarked on learning.

First, some people learn because they want to achieve a goal which will make their lives better. They want higher-paying and more satisfying

jobs. They want to know how to be good husbands and wives, good parents, good homemakers, or good citizens. They want to know how to enrich their leisure hours by more rewarding hobbies and amusements. They want to know how to carry out some special responsibility which life has brought that of being for example, a company executive; a shop steward, a foreman, a school board member, or a club member.

Second, some adults learn because they enjoy the various processes of learning. They may belong to a discussion group because they are stimulated by the vital interchange of opinion among several minds. They may go to a lecture because they like to hear a particular subject outlined with authority, directness and clarity.

Thirdly, they learn simply because they want to know. They have a passion for literature, for the theatre, for philosophy, for history, for photography, or for any of the thousands of other aspects of human knowledge. The sheer joy of knowledge or understanding or accomplishment is all they want.

Age Distribution of Adults in Education

Adults, for the purposes of the official regulations are persons of at least 18 years of age. There is no upper limit and the lower limit has never been rigidly applied. According to a survey carried out in the extra-mural department, University of Nottingham, there were 2102 adult individuals in classes spread over the whole of the East Midland area in the 1954-1955 sessions seeking further studies. From 1954-1955, 80.7% of students were above 30 years, as against 19.3% who fell below the 30 years. By implication,

80% out of the 2,102 students who enrolled for the sessions were adults in tertiary education. This is further proven by the fact that in 1963-1964, 79% of the students' population had ages ranging from 31 to 60 and above.

In summary from the literature review, there are more adults than the young who intend to pursue further education. The case however in recent times might be different with the advent of rapid population growth in the world as a whole.

The Nature of Adult Learning-(The plasticity Theory)

Though many adults desire to learn as indicated earlier, the ratio between the effort expended and the results produced in latter years is so unfavourable as compared with what happens in their earlier periods. Peers (1972) approves the limit set by economic necessity by showing that, at the age of 25, the really fruitful plastic period ends, and accept this expression "fogeism" to describe the state which descends upon people in the middle twenties. After that age, there are no more revolutions, but only consolidation and humdrum process along lines already fixed. Rather more latitude was allowed by Osler (as cited in Peers, 1972) in his much quoted valedictory address to the Johns Hopkins University in 1905. He referred to the comparative uselessness of people above forty years of age and the uselessness of people above sixty years of age and claimed that the effective moving vitalizing work of the world is done between the ages of twenty-five and forty. He further asserts that these fifteen golden years of plenty, the anabolic or constructive period, is that, in which there is always a balance in the mental bank and the credit is still good.

Peers (1972) further emphasized that the plasticity theory could be true to a very large extent, as the following example shows. “The Indian Fakir, who vows to maintain an immobile attitude of contemplation while he receives the gifts of the charitable, or the manacled prisoner in the dungeon, would after the lapse of years find it impossible to use his wasted physical power to any new purpose. In the same way mental abilities allowed at an early age to fall into disuse may well in time become incapable of being applied to new tasks of learning. In conclusion Peers asserts that the loss of plasticity in these cases is the fault not of nature but of nurture or the lack of it” Peers (1972). Peers also identified that the level of intelligence declines with adults as they advance in age. Peers defined intelligence as the aggregate or global capacity of the individual to act purposefully, to think rationally and deal effectively with his environment. With this definition Wechesler (cited in Peers, 1972) concluded that there is a steep rise from age 7 to about age 20-25- the period of natural growth, afterwards a gradual but progressive decline in “intelligence to the end of life occurs.

Despite these findings by Peers, he identified that Thorndike (cited in Peers, 1972) sounded different. Thorndike is of the opinion that not all adults may possibly decline in academic achievement with age. This meant that adults who emerged with a continuing desire to learn and proved themselves capable of a high level of intellectual achievement did indeed seem to belong to the exceptional few. To this end in a comprehensive study of adult learning undertaken by Thorndike, the following outstanding revelations were noted.

“The adults were tested in courses related to arithmetical and verbal abilities; others were concerned with specific task of learning short hand, type

writing while others were independent of the influence of previous learning such as learning to draw lines of differing lengths blind fold, wrong-hand writing etc. The groups to which these tests were administered varied from graduate students, to adults of relatively poor ability and from students learning high school subjects” (Peers, 1972, p. 198). The results of the test point to the fact that “although speed may decrease among older people, this deficiency is often more than offset by gains in quality and accuracy. Also it seemed that at the ages (30-70 years) most subjects show some fall in achievement. There was substantial number of older individuals who maintained achievement comparable with those of people in their twenties or thirties.” (Peers, 1972, p. 200)

Problems Encountered by Adults in Learning

Though many adults still desire to learn to upgrade their knowledge in most disciplines, their effort is saddled with challenges. These challenges render their effort futile. “The adult carries one load or stigma from which the child is free. He is marked for good or for ill, (and it is mostly for ill), with the prevailing view that he and all other adults are not efficient learners. Secondly, the adult may bear one additional burden that of failure or unpleasantness associated with learning during childhood. Some adults in the future may not have so many negative feelings about their schooling. But many men and women in the present day, though they might subscribe to the notion that school days are the happiest days of life still carry some feelings about the school they attended that range from mild dissatisfaction to hatred and loathing. If learning is associated with past defeats and failures, the adult will

stay away or be too busy. More so the inward struggle, the need to cover up our shortcoming from others, and particularly for ourselves, lead to a defensive behaviour which deeply affects our freedom to engage in the adventure of learning.” (Kidd, 1973, p, 95-96)

Motivation according to Kidd (1973) could be a factor that may lead to adult academic underachievement. All adults have wants, needs and desires academically. However as to whether their ears, eyes, emotions, interest and attitudes can be captured to attention for the attainment of this aspiration is a different issue. Kidd again defines motivation as a concept used to explain why organisms do, what they do, or that, which tends to move a person to a course of action. He identified that, basically the excellence in adult academic achievement is determined by two views of human motivation. These are the need to fulfil “need reduction” and “positive striving”. In the first, emphasis is placed on the need to satisfy bodily hunger and thirst and sleep, sexual appetites, the need to avoid pain, and discomfort and to minimize anxiety. Secondly, positive striving view has many formulations of human desire, which include the need for a human being to enhance his relationships within society. The level of or the degree of intensity of the human desire in fulfilling “need reduction” or a “positive striving”, becomes the determination of academic achievement.

Where the intensity to fulfil “need reduction” or a “positive striving” is high, it becomes the driving force called motivation, which compels the adult to exert effort towards the attainment of academic excellence. Academic excellence becomes the ultimate or target that the adult aims at achieving. On the other hand, where the intensity of the desire for the attainment of “need

reduction” and “positive regard” is low, it yields a low motivation that retards academic excellence in the adults. Kidd (1973) observed that the anxiety to pass examination, at times makes adult students to be expose to failure or to look foolish. According to him this sort of anxiety is not found among students doing courses for recreational purposes or as in service. He further supported his claim that, empirical evidence has proved that if medical examination is done to test the blood of students, during and after taking a learning task, the level of free fatty acidity content in the blood of adult – students would be higher than that of the traditional young students who are not combining other roles with their studies. He further emphasized that the problem of parent-students though difficult may be easier when compared to that of career-parent-students. This indication revealed that, the emotional stress adult students go through is more than what a younger students go through. This is because younger students are not divided between two roles.

The above is also confirmed by Jarvis (cited in Obeng, 2005) that the experience of adult –students, since they are under anxiety and emotional stress, affects their academic achievement. The findings of Bowm and Olu (cited in Obeng, 2005) further show that, most adult students have learning deficiency but if they should be free from other roles and concentrate only on their academic roles, their achievement may be better. They also indicate that age and adulthood roles are some of the major source of problems adult students encounter. It is therefore not easy for them to play other roles demanding lengthy assignment and studies; however the findings did not give statistics of the adult-students in relation to other students.

Bowm and Olu (cited in Obeng, 2005) noticed that, the poor retentive memory of the adult student is due to physiological changes they go through leading to hypermetropia, myopia, hearing problems and other related physical dexterity. Again Janet and Kalichiman (cited by Obeng, 2005) in a similar study noticed that adults in mid – life battle with problems like menopause which manifests in the form of dizziness, fatigue, headaches, nervousness and insomnia leading to depression and other mid – life changes. According to them conditions associated with that stage leads to various health problems and physical changes like poor vision and hearing problems. This affirmed the fact that parent-students who are adult have more than one problem to combat with. Parent-students may be facing serious problems because of combining family roles and academic roles. Hence they have to put in more efforts in order to make the required grades.

Monash (cited in Obeng, 2005) suggests that an adult student's ability to successfully deal with any major changes like this may depend on his/her personal adjustment. One's ability to move through any of such changes also requires personal adaptability or shifts in how one copes with the problems the transition brings in ones way. According to them, most adult learners may begin with uncertainty to cope with independence, relate to lectures, younger students in class and perhaps have expectations of being treated as equals. The inequality or closeness in age may also result in negative relationship. They may also have problem with how to develop appropriate study skills and interpret comments. This makes them to start feeling uncomfortable on campus.

According to Steinberg and Belsky (cited in Obeng, 2005) traditionally, domestic chores such as laundry and cooking are female roles. Parent-students who are used to people serving them may find it difficult to cope with their domestic chores such as preparation of meals and laundry services. It has been revealed that parent-students may be facing serious problem because of combining family roles and academic roles.

Poor Time Management In Tertiary Education

The review of related literature on the effect of poor time management as a determinant of academic underachievement at the tertiary level covered these sub topics: time measurement, time measurement models, and major time wasters.

Time Measurement

According to the New Encyclopaedia Britannica (1993), the progress of any phenomenon that undergoes regular changes has been used to measure time. For instance the earth's daily rotation about its own axis provides a time scale. For this reason the meridian of Greenwich, is a popular time scale based on the earth's rotation. It marks the mean solar time, generally referred to as Standard Time. Local mean solar time depends on longitudes; advanced by four minutes per degree eastward. In 1869 Charles F Dowd proposed the use of time zone, within which all localities would keep the same time. Others including Fleming, a Canadian civil engineer, strongly advocated for this idea. U. S. and Canadian railroads adopted time zones in 1883. In 1884, an international conference held in Washington, D. C. adopted the meridian of

the transit instrument at the Royal Observatory (England), known as the prime, or zero meridians. This led to the adaptation of 24 time zones. The boundaries are determined by local authorities and in many places deviate considerably from the 15⁰ interval of longitude implicit in the original idea. The times in different zones differ by an interval number of hours, minutes and seconds. Greenwich Mean Time (GMT) therefore came into being and occurred initially at noon. In 1925 however, the numbering system was changed so that the day began at midnight as we now have it. (The New Encyclopaedia Britannica, 1993)

Time Management Models

Nickell & Turker (1975) argues that the term time management is a misnomer. This, according to them, is because people, in reality, cannot manage time or its production or redistribution. These in fact, are already provided by nature. Rather what people can do is to manage its use. They assert that people cannot refuse the next hour coming to them or make up the last 15 minutes that has been misused. Hence people can only manage how to use time as it comes to them and passes away. In spite of this deficiency, time management remains a convenience phrase that is used to mean managing the order in which activities are carried out within a time frame with the sole aim of improving output. The implication is that because time itself cannot be managed except its use, time wasting is possible and therefore can be controlled. In pursuit of effective time management, Carnahan, G.R., Gnauck, B.G., Hofman, D.B. & Sherony, B.C. (1987), developed the T.I.M.E. model,

which is their acronym for “To Improve Management Effectiveness”. They then proposed the following as components of the T.I.M.E Model.

Since time is used in an environment, Carnahan et al. (1987) defined environment to include the first category office furniture, telephone facilities, equipment and buildings, and these affect the use of time during the day. The second category of environment according to Carnahan is the general organization in which work takes place. These are the quiet at the work places and the quiet tension that pervades top management meetings. The third category within the environment is the calibre of colleagues at the work place.

The fourth environment identified by Carnahan et al. (1987) constitutes friends, family members and the cultural background of individuals. They cite the example of how a family man may sometimes have to direct time and energy from immediate work (school) objectives to family objectives. They conclude that the way students balance these opposing responsibilities and pressures is affected by the culture and expectations of people close to them. In summary, it is evident from the above that, the environment, made up of facilities available to an individual, attitude of quietness at meetings (a state of indecision and speechlessness) and the calibre of colleagues a worker or student is exposed to can be a contributing factor to poor time management in determining academic underachievement.

Furthermore, Carnahan et al. (1987) identify experiences as another factor that influences the use of time. They explained experience as knowledge applied. The application of knowledge they said can lead to more utilization of time. According to them, people who have worked a number of years or who have done a variety of things in or outside of work generally have broader

knowledge, which often enhances their effectiveness. Carnahan and his colleagues proposed that experience is a function of number of years of work or study. In conclusion they emphasized that the level of studies or work done helps to utilize time effectively.

Carnahan et al. (1987) again identified individual characteristics as another determinant of ineffective time usage. They identified attitude, motivation and personality as elements of personal characteristics. To them, attitude is a “mental position with regard to or feeling toward a fact”. They further identified attitude as sourced from experience, consciously or unconsciously. Attitudes they said make individuals to act quickly without considering all the facts every time one must make a decision. With regard to motivation they defined it as “the degree of energy that is mobilized and exerted when action takes place”. They also defined personality as “the sum of all behaviours that define who we are”. In conclusion, they stated that a blend of attitude, motivation and personality determines the degree of effective use of time.

Major Time Wasters

Major time wasters exist in schools and other organizations. However, Carnahan et al. (cited in Mackenzie, 1972) identified the following summarized version as major time wasters: telephone interruptions, drop-in visitors, misused meetings, crisis management, lack of objectives, priorities and daily plan, cluttered desk/personal disorganizations, ineffective delegation of responsibilities, attempting too much at once, indecision, procrastination, inability to say “no” and lack of self-discipline.

An Omnibus Services Authority management Seminar (cited in Sefenu, 2001) agrees with Mackenzie's work on the following time wasters as follows: excessive paper work, meetings, telephone calls inability to say no, people interruption, procrastination, delegation and stress related anxiety. Due to these time wasters the number of work hours increases beyond the expected limits. According to Field (cited in Sefenu, 2001) beyond 55 hours a week, professional achievement notably declines. This decline, as noted by him, leads to inefficiency on daily basis.

Lack of Tutorials

The review of related literature on the effect of the absence of tutorials on academic achievement on tertiary education covers definitions of tutorial, methods of tutorials, importance of tutorials and problems of tutorials.

Tutorials Defined

According to Miller (1964) tutorial is a guided independent study, where students are given an opportunity to concentrate on their particular interests within an area, and provided with the needed guidance for such exploration. That is an opportunity is provided for the exchange and testing of ideas acquired during independent study. Layton (1968) also defines tutorials as a meeting for an hour or so between a teacher and a group of students, small enough for individual conversation and discussion to be possible. Hieghet (1985) in defining tutorials said even though there are many methods in teaching (class instruction, lecturing, laboratory work etc) it is only one of them in which it is genuinely necessary to know every individual student well

i.e. the tutorial system. Again, tutorials enable lecturers to learn the student's weaknesses and correct them by gentle steady pressure, also get to know student's strengths and help their development.

These definitions of tutorial in terms of origin is explained by Hieghet (1985) as follows, the term tutorial sprang from the character of the Greek people, for they loved asking questions and, arguing as St. Luke observed, there was nothing they liked better than hearing and discussing new ideas. But Socrates was the first to think that teaching might mean, not pouring new ideas into an entirely empty brain, but drawing out universal truths from the mind in which they already lay concealed. All his teaching was done by conversation. He merely asked questions. Socrates had a positive end in view, although that end was concealed from the pupil. He wanted to make every pupil realize that truth was in the pupil's own power to find, if he searched long enough and hard enough, refusing all "authoritative statements" and judging every solution by reason alone. And he himself had a very clear, though very broad, idea of where the truth lay. His questions always steered the pupil, slowly and imperceptibly, with frequent failures and digressions, and pauses to meet sudden objects towards that region. In the combination of these two, the critical method and the positive purpose, lies the essence of the tutorial system.

Tutorials methods

Methods adopted in tutorial are varied as subjects themselves. Layton (1968) however has outlined this method of organizing tutorials as follows; each student is allotted to one tutor, who acts as general adviser and takes

responsibility for that student's personal teaching. The students are allotted alphabetically. The total number of students allotted to a lecturer depends on the student/ lecturer ratio at the University. If the ratio is 1:10, then a lecturer has 10 students to attend to. If the lecturer takes them all weekly in pairs then he/she has five tutorials per week. This may seem laborious. To reduce the workload, the students can be taught personally by other people in the intervening periods. Research students can be employed for this purpose.

Work and time can be saved if summaries of lectures, solutions of problems, references and notes on topics for tutorials are exchanged between members of staff. An annual meeting on matters affecting tutors is useful. More so new tutors should be properly briefed. It is also suggested that tutoring should be voluntary and carried out by people who believe it to be important. This might be borne in mind when staff is recruited. At the end of each term's tutoring; the tutor should write a brief report on each of his pupils, to be sent to the head of the department and also made available to any other tutor who may be concerned. The report is then available when degrees are decided and when recommendations for jobs have to be written.

In emphasizing the methods for the organization of tutorials, Hieghet (1985) also asserts that, many young people resent the domination of one mind. They reject suggestions simply in order to assert their own independence, as a horse will jerk its head and side step when it is ridden on a tight rein. In effect, it is important to provoke the student's resistance. In citing an example to substantiate his ideas on tutorials, Hieghet noted that; a student can write an essay on a complex difficult subject-say the political influence of the nobility in modern Italy, or the relativity of colour and reads it to his tutor.

One other student who knows something about the subject listens. The tutor may agree with nearly everything in the essay, but it is his duty to tear it into pieces. Ruthlessly he exposes the defects in arguments. Relentlessly he searches out the passage copied from books and encyclopaedias. Surgically he dissects every page, every paragraph sometimes he will spend an hour on a single important sentence. But the student answers every criticism as far as he can, defend every assertion, and gradually, instead of allowing his essay to become a mass of quivering fragments, if he has thought out his subject, builds it during the conversation into a fully documented and soundly reasoned paper. Should he do this, the tutor will be well satisfied. Should he make no reply to the tutor's criticisms, should he sit down under them without attempting to resist, he is a poor student, and probably, the tutor is a poor teacher.

The Importance of Tutorials

Layton (1968) identifies eight reasons for adopting tutorials as method of teaching. These are discussed as follows. Firstly, he states that tutorial is essential because a student, like an apprentice, learns his trade best by direct contact with a practitioner. This is to ensure that at the University, students develop an understanding of how their particular discipline is constructed, what problems lie before it and how these can be investigated. Otherwise their education will cease when they take their degree. In this process of widening their horizons, guidance is essential, both for their choice of reading and for their intellectual development.

Secondly, tutorial is essential as asserted by Layton that it serves as a support to the students morale. He explained that a student's life is at best a difficult one, and he may be unprepared for the hard work, loneliness and other stresses that it imposes. This is especially true in a university made up of large departments with relatively few halls of residence. The tutorial becomes then an important stimulus to work.

Closely related to the above, is that tutorial is flexible, students can be handled according to their ability, their individual difficulties considered and their load adjusted to their pace of working. Special topics can be handled without holding up a whole lecture class.

Fourthly, in tutorial, tutors ensure that the student has produced a properly-organized account of the subject. The tutors ensure that he/she understands what the student has written down, and has written only what he believes and can support with reasons. This will enable the tutors to educate obscurities; to encourage enterprise in reading, thought and writing; to correct and expand students information; to relate the subject to its general field and to give clues about the next week's subject, as well as a reading list, with critical comments.

Also, tutorial is essential because it ensures continuity. This is more important than specialist enterprise for the student, at least until the final year. This is evident in the fact that members of staff do not regard themselves as general practitioners, very willing to call in a second opinion but they see themselves as responsible for the general development of their students. Through this, confidence is generated and the students' interest is maintained.

Also, in tutorial, there is backbone information that appears to be better conveyed by the lecturer. A tutorial then becomes the medium for driving home this information. The lecturer does so by treating each student individually and that makes him/her a collaborator in the university community and not merely an employee. In summary, the importance of tutorials cannot be over emphasized in that they provide avenues for apprenticeship for adequate skills development.

Problems of Tutorials

Hieghet (1985) accepts that, the tutorial method of tuition is the most tedious. According to him it is the most difficult, the least common, and the most thorough way to teach. It is most difficult because it demands constant alertness, invariable good humour, complete earnestness, and utter self-surrender to the course of truth, on the part of both teacher and students. It is least common because it is expensive in time, money, and effort. Socrates was poor, and lived mainly on presents from his pupils; but there are not many professional teachers who could afford to live on the fees paid by the few pupils they could teach on this system, and there are not many pupils who would be willing to pay enough to make the teacher's life liveable.

In stressing the idea of difficulty associated with tutorials, Hieghet again said it is far easier to give two one-hour lectures to classes of fifty or sixty than to tutor one or two students for two hours, questioning, objecting remembering, following up, arguing defending yourself and counter-attacking, and always moving towards a definite end. An end, which must not be hurried

or over emphasized. After giving two such tutorials, the teacher becomes exhausted and unable to work any more.

Excessive Religious Activities in Tertiary Education

In reviewing literature on the influence of religious activities on academic achievement at the tertiary level, the discussion covered four areas. These are introduction, types of churches on campus, the origin of the churches on campus, activities of religious groups and their influence on academic achievement and a conclusion.

Definitions

Religion, according to Reese (1980) emanate from a Latin word “religare” (to bind fast), and typically refers to an institution with a recognised body of communicants who gather together regularly for worship, and accept a set of doctrines, which offer some means of relating the individual to what is taken to be the ultimate nature of reality.

Types of Churches on Tertiary Campuses

Currently, there is a spate of religious proliferation on university campuses. These religious groups are as numerous as they already exist in the larger world domain. Numerically, all mainline (Orthodox) churches exist on campuses along with the Pentecostal Fellowships. The Orthodox churches are the Roman Catholic Church, the Anglican Church, the Evangelical Presbyterian Church and the Baptist Church. The Pentecostal Churches include Assemblies of God Church (A.G.C.), International Central Gospel

Church (I.C.G.C.), Lighthouse Chapel International (L.H.C.), Deeper Life Christian Centre, Global Evangelical Church International, The Apostolic Church Ghana, Pentecost Students and Associates, The Church, and Harvest Chapel International Church.

The Origin of Campus Churches

These churches aforementioned originated from their mother churches already in existence in the Ghanaian Community. Church territorial expansion is not new to religious bodies. For this reason, many churches emphasize the idea of evangelism. Omenyo (2002) Pg. 106 stated concerning the Catholic Church that “in 1976, a group of final year students of the UST, Kumasi who were active members of the Catholic Charismatic Renewal (C. C.R.), underwent a ‘commissioning service’ that was organized by the C.C.R. at the Centre for Spiritual Renewal under the leadership of Rev. Fr. Sievers. The motive behind this service was to challenge the graduates to spread the fire of the renewal in the Catholic Church every where they found themselves. Today the Catholic Charismatic Renewal Movement exists on most campuses, and has attracted many students to its fellowship”

Closely related to the above, Omenyo (2002) established that the Anglican Renewal Movement on KNUST campus began with the arrival of Rev. Dr. Festus Yeboah Asuamoah. In 1986, while at KNUST, Father Yeboah Asuamoah empowered by the Holy Spirit established the Christian Deliverance Centre (C.D.C.). It is further emphasized that the Centre served as an institutional framework for special leadership training courses for church workers, who were mostly Anglicans. Nevertheless, Christian leaders from other denominations took part in the training either as participants or as

facilitators. Students from KNUST also participated either as members or recipients of the services offered.

The Presbyterian Church also experienced a renewal movement called the Bible Study and Prayer Group (B.S.P.G.). This group's activities have led to the establishment of many branches on tertiary campuses and elsewhere. According to Omenyo (2002) the Bible Study and Prayer Group has many divisions and offers different or varied services. One of the divisions is the Crusaders which is the main outreach wing of the group. It specializes in outreach and church planting. Its objective primarily is to form new groups everywhere. Consequently, the numerical strength of B.S.P.G. as at 1999 had increased as shown in table 6.

Table 6

Numerical Strength of Bible Study and Prayer Group in 1999

Presbytery	Number	%
Ga	4,870	25
Ashanti	3,789	19.5
Brong Ahafo	2,130	10.9
Akyim Abuakwa	1,717	8.8
Akwapim	1,638	8.4
Western	1,175	6.1
Dangme – Tongu	1,050	5.4
Volta	612	3.1
Asante akyim	610	3.1
Table 6 continued		
Central	587	3.0
Northern Mission Field	211	1.1
TOTAL	19,473	100

Omenyo, (2002)

Activities of Campus Churches and their Influence on Academic work

According to Omenyo (2002), the doctrinal emphasis (activities) of the main line and Pentecostal churches include the following: Bible Study, Christology (Jesus name and Blood), Pneumatology (Gifts and Power of the Holy Spirit), Spiritual Warfare, Fasting, Healing, New Birth, Mission and Evangelism, Eschatology and Leisure events (picnics, beach sessions, excursions, parties, football matches, retreats). The churches on campus especially the Pentecostals believe excessively in the study of the Bible. Omenyo (2002) Pg 118, reiterated that they have “a great love and thirst for the Bible, and are typical “Bible carriers”. They live with the Bible, read it everyday and memorise many passages. The Bible has become a pivot of their teachings. In fact, they weave the words of the Bible into their prayers and songs”. That is members of these churches believe that the Baptism of the Holy Spirit leads to a new desire for God’s word. Another characteristic feature is that in addition to the Bible, members carry small note-books in which they put Bible references cited by preachers for further personal meditation afterwards. However, as to whether the degree of attachment to the Bible commensurate with the degree of attachment to academic literature is a determining factor of the level of educational achievement by members who are students.

Another doctrinal practice by the churches is the Christology concept. In this, they believe in the name of Jesus and the blood. Members of these churches employ the name of Jesus in songs, prayer speeches and even in slogans. Almost all songs of these churches are never complete without the mention of the name Jesus. They direct all their prayers to Jesus and end in

His name. Also, in normal speech, Jesus name and grace is employed. The application of the blood of Jesus over beds, room, food, bath houses, books, vehicles, plane paths etc is common among church members. However the use of the name and the application of the blood of Jesus over academic literature by faith without a deliberate effort at study may determine the level of academic achievement attainable by the members of the churches.

Thirdly is Pneumatology, (Gifts and the power of the Holy Spirit) most of the churches believe that when one accepts Jesus Christ as his saviour, Jesus lives in them through the person of the Holy Spirit. The Holy Spirit is believed to connect people to God, guide and equip them for the work. The lengths of time spent in demonstrating the gifts of the Holy Spirit during long sessions have a direct implication on the level of academic achievement attained by students. The same applies to the other activities such as healing, spiritual warfare, the new birth through missions and evangelism using the message of eschatology, Eucharist and other sacraments. They believe that survival is simply a grace, not through effort. This attitude is summarised by Omenyo (2002) that they believe in material benefits without work, and the fact that intimacy with Christ empowers one to be able to overcome the devil.

Other time consuming activities of religious groups that is responsible for low achievement are lengthy and unguided prayer session. All nights and half nights coupled with prolonged period of fast, which causes the students to be weak physically for any active academic work, also exists. Closely related to the above are activities such as picnics, football matches, retreat, beach sessions, excursions, parties and picnics termed non-spiritual activities. Monash (cited in Obeng, 2005) revealed that some students may become over-

involved in their new social lives. Though social transition underpins academic transition without planning of social lives, even high achieving students become casualties of academic underachievement.

Absenteeism

In reviewing literature on the absence from lecture attendance as a determinant of academic underachievement, the literature covered definitions, causes of absenteeism and effects of absenteeism.

Definition of Absenteeism

Quayson (2001) in defining absenteeism cites Website's Third New International Dictionary of English Language and Chambers Dictionary, which intimate it as "a protracted or permanent absence or continual interruption of attendance in school or place of work" and also "the practice of keeping oneself away from duty, station or estate". From the two definitions above, it is noted that the term absenteeism refers to the act of an individual being frequently non-existence either at work or school with or without notice.

Causes of Absenteeism

Hersou (cited in Quayson, 2001) in identifying the causes of absenteeism indicates that there are three kinds, these are i) truants ii) school refusers or "school phobia" and iii) children whose parents withhold them from school. With reference to the students who fall under the purview of school absentees, four other categorizations emerge according to the national

association of education welfare association, (Quayson, 2001). These are evident in the table below.

Table 7

Categorisation of absentee students

Number	Attribute	Composition
1	Illness	80-90%
2	Truancy	2-8%
3	Parental withdrawal (holding)	0-7%
4	School phobia	1-3%

Hersou (as cited in Quayson, 2001)

In support of the above, Tyerman (cited in Quayson, 2001) attributes absenteeism to truancy and the social background of the individual. In view of this, the causes of absenteeism can be categorized broadly under the following: home influence, school influence, community influence and the genetic influence. With reference to the home as a cause of absenteeism, Reid (cited in Quayson, 2001) further categorized it into home back ground and social class origins, socio-environmental, socio-psychological and cultural explanations.

Firstly, he said home background and social class origins have their sources from any of or a combination of the following; divorce, separations, death of a parent or both, parental imprisonment, single parenting, large families, unemployment or irregular jobs, parental absence from home,

prolonged parental illness, defective home discipline, sibling friction, parental violence towards children.

Secondly, socio-environmental, socio-psychological and cultural explanations are caused by poor housing, overcrowding, poverty, geographical locations, urban, rural and cultural traditions, personal factors (self-concept, introversion, isolationism and laziness). In throwing more light on home background, Tyerman (cited in Quayson, 2001) also demonstrates the multiple disadvantaged background of this sample of absentees. He said large scale studies have confirmed that absentees frequently live in socially disadvantaged families. Also Tibbenham (cited in Quayson, 2001) showed that overcrowding in all social class groupings was more common in families of absentees. This was consistent with May' (cited in Quayson, 2001) recounted that 38 percent of absentees and truants lived in families with five or more children. This is also confirmed by Mitchell (cited in Quayson, 2001) that, family sizes which are largest, record cases of pupils absence entirely for non medical reasons.

The second contributing factor to absenteeism is the influence of the school. The school is a place where children of varied degrees of social, cultural and psychological backgrounds meet and it will indeed be very difficult to see all of them behaving or conforming to the norms of the school system. In commenting on the transfer of character traits among students emphasized that, "there is bound to be inter and intra social cultural and religious incompatibility and a student who finds the conditions to be too severe on his/her life may choose to stay behind" (Quayson, 2001, p.22). Reid (cited in Quayson, 2001) has also suggested that teachers and school can be blamed for absenteeism as much as parents and pupils' home background.

Reid identified the following to be attributable to absenteeism at the school level. Falling behind in class work, a dislike or fear of certain lessons, fear of examinations, difficult peer group relations, poor teacher pupil relationships, students inability to submit activities to certain discipline in the institution which on the whole they consider rather rigid and tutors inordinate affection towards the opposite sex students. To the issue of inordinate affection, Anthony (cited in Quayson, 2001) said a teacher in whom seductive fantasies towards her students become extreme may not be able to relate well with them and even teach certain subjects.

Thirdly, the community as an environment can promote absenteeism. Tyerman (cited in Quayson 2001) emphasized that if parents have only little respect for education, and have values different from teachers, there is the likelihood for students from such background to also become truants. According to him in every town there are black spots, i.e. areas of social problems such as crime, neglect, poverty, ignorance and slums. In these black spots, school is regarded by many families as a burden to be rid off as quickly as possible. Furthermore, Tyerman also observed that social class could also be a determining factor. Parents who have excelled extra ordinarily financially in life feel hesitant to pro-long education. They see education as a time waster for which reason they do not encourage their wards to seek higher levels of learning.

Fourthly, absenteeism can stem from genetic sources. The general accepted view is that certain types of behaviour and mutual reactions can be strongly influenced by inherited constitution e.g. temperament, instincts, physique and health. Temperament may manifest as neo-notiasm-stability,

introversion-extroversion & radicalism. These inherited conditions may be predisposing factors as far as committing offences is concerned, but that the way in which the act is carried out is largely affected by social circumstances. Burt and Eysenck (cited in Quayson 2001). For instance Eysenck views the tendency towards criminality as a continuous trait, like intelligence or height. Instincts refer to drives or appetites-terms which are used to describe certain fundamental unlearned impulses with which we are born. The explanation of absenteeism and truancy as determined by urge is put forward by Kline and Healy (cited in Quayson, 2001). Burt (1925) holds that truancy/absenteeism, like other offences may arise from many different causes. He suggested that an urge to wander was the main cause in about two parental cases. For instance an impulse to rove and wander seems often to run in families and even in groups-the gypsies. In another instance he said an adopted child-the son of a roving father whom he has never seen- will often display a marked and early tendency to wander.

With Physique and health, Tyerman (cited in Quayson 2001) mentioned an experiment conducted with identical twins as follows; It is revealed that a child's physical features, and the form and structure of his body, depend largely upon his genetic constitution, although environmental factors influence some pattern of body growth. It has been identified that certain physical characteristics; height, defects in learning; speech or vision and difficulties in controlling bowel or bladder contribute significantly to a high rate of absenteeism.

Effects of Absenteeism

Absenteeism has disastrous effect on the child, the school and community. Galloway (cited in Quayson, 2001) indicates that it is often assumed that pupils who are persistently absent from school become educationally retarded because of their absence. They are less successful in tests attainments and general intelligence than regular attenders. Clyne (cited in Quayson, 2001) states that absence from school has an important legal implication. In most civilized countries school attendance is compulsory by law and absence may involve penalties against children and parents. A parent found guilty of failure of a child to attend school is liable to fine, or in the case of further offences, a term of imprisonment. A child brought before the juvenile court because of failure to attend school regularly may be treated as “in need of care and protection” under section 62 of the “children and young persons Act 1933 and may be sent to an approved school or placed on probation. There is equivalent provision in state legislation in United States of America. Non attendance may thus cause a good deal of legal trouble to parents and may (although this provision is rarely used) lead to the forcible removal of the child from the home.

Further effects of absenteeism are identified by Clyne (cited in Quayson, 2001) as loss. He said absence causes a child to lose perhaps irretrievably of such educational benefits as the child’s intelligence right have entitled him to. Under present day highly exacting and competitive conditions for education, the loss of years or even several months schooling may make the difference between passing and failing qualifying examinations, or, for the

less gifted child, it may mean permanent educational backwardness either generally or in some field of knowledge.

At the school level, absenteeism generally lowers the academic standard and the general achievement of the affected school. The individual student is not an exception; he/she is stigmatized and as such does not fit well in the school environment any time he reports for school. He cannot relate well with students who attend classes regularly. The victim is socially unadjusted and is always between the school and the home because while the school assumes that he is at home, the home also conceives that he is in school. Clyne (cited in Quayson, 2001).

Education and Marriage

In reviewing related literature on the subtopic education and marriage as a determinant of academic underachievement, the discussion bothered on definitions, the nature of marriage, expected roles of parents in parenting, consequences of poor parenting, why parents seek further studies, why tertiary institutions grant admission to parents, problems of inter role activities, management of family and academic roles and summary.

Definitions

Definitions covered management, family and student. "Management refers to the act of running and controlling a business or similar organization. The term family is considered by the U.S. Bureau of the Census as any two or more related people living in one household, Rice (1999). A student refers to an individual for whom instruction is provided in an educational programme

under the jurisdiction of a school, school system or other educational institution. In summary then, this topic seeks to discuss the possibility of how a parent can combine instruction and the running of a household and still succeed in the academia. Rice (1999)

The Nature of Education and Marriage

The first significant person in the life of the child is the nurturing mother, next is the father or the father's substitute, thus anyone acting on behalf of the father; and the last are the siblings such as brothers, sisters or their substitutes. For this reason the absence of parents in the life of their children does not enable them to develop a sense of autonomy even if they still have a strong relationship with peers and adult substitutes who might play parental roles in their life. This assertion is established by Jchaefer (cited in Obeng, 2005) that, parenting is not just giving birth and caring for them when the children are not able to take care of themselves in later years. But then to also provide closeness and attention is an equal parental responsibility.

Also Frank and Wendy (cited in Obeng, 2005) after examining several studies on parenting agree to earlier assertions that, parenting is a vital role, and both parents must devote their time to raise and train their children in the ways of the Lord. They further contend that children need love, care, feeding, nurturing, training and discipline to grow up to be godly and productive adults. Also in their view, God asked both parents to dedicate themselves to this privilege and responsibility in training of their children in biblical manner. This means there are special roles, parents' play in the shaping of the life of their children.

The above discussion reveals that parental role in the life of the child is very vital and crucial. Hence the least deviation from the normal may cause the entire society to suffer. In a further outline of the roles of parents, Brew and Ekuban (cited in Obeng 2005) explained that the roles of parents include provision of material or physical needs such as food, shelter and clothing. This means it is the duty of parents to provide resources to meet the needs of their wards. Apart from the above, they also agree on these other social needs; education, moral training and values, guidance and recreation. Psychological needs like security, protection, care, love, sympathy and respect are also indispensable.

In summary, Le Mastei (cited in Obeng 2005) confirms that parental role may not be all that pleasant, but one cannot escape it. He further asserts that though people can escape other roles, the role of parenting is not easy to escape. For this reason, the University Counselling Services of Kansas State University (cited in Obeng, 2005) asserts that deficient parents are parents who could not take up their parental responsibilities effectively. This may be due to some mental or physical disability or socio-economic problem. In such situations children take up adult roles at a very tender age by playing the roles of their parents.

Consequences of Poor Parenting

Waite (cited in Obeng 2005) reveals that the presence of two – parents means more parental supervision, more helping time in doing school assignment and the provision of emotional and psychological needs of the child. Her comparison of children brought up by single parents with those by

dual parent families revealed that most teenagers from single families are idle in school or drop out of high school without completing. In addition, such children become parents in their teenage without effective parental skills. Waite also asserts that individuals who spend most part of their childhood in single-parent family, either because they were born to unmarried parent or because of divorce mostly end up with poor quality relationship with their partners even when they marry.

Apart from developing hatred for marriage, victims also grow poorer physically and emotionally than those brought up in two-parent family. Morale (cited in Obeng 2005) agrees to this that, taking youngsters away from their parents and keeping them with foster parents or institutions leaves them in the state of emotional instability. They tend to perform poorly as compared with their counterparts. Begley (cited in Obeng 2005) emphasizes the fact that children of multi-role mothers lack effective mother care; they are mostly insecure and in disciplined when they become independent adult.

In conclusion, Amato and Booth (cited in Obeng, 2005) emphasize that there are two key responsibilities of parenting. These are parental control and parental support. They define parental control to be the degree of flexibility that a parent uses in enforcing rules and disciplining a child. While the amount of caring, closeness and affection accorded a child by parents is seen as parental support, it is the combination of both the support and control in parenting that responsible adults can be produced. According to Frank and Wendy (cited in Obeng 2005) a neglect of these roles could result in moral decay in our society.

Why Parents Seek Further Studies

Despite the need for exclusive parenting by parents, many parents still seek further studies. Desimone and Harris (cited in Obeng 2005) argue to this effect that as people grow their desire, interest and ambitions also change, likewise their opportunities for learning. Upgrading therefore places one at the current position of interest and educational level, which is appropriate to each occupation. By implication, many parents go to further their studies for self – fulfilment, self – actualisation or self – realization. That is the need for a change of career, the acquisition of latest skills for a high profit margin. This is the case in today’s world because; individual’s income is attributable to the level and the kind of education he/she possesses. Nowadays, employers use education as a sorting device when looking for the right applicant to screen talents with the needed talents due to proliferation of unemployed school leavers looking for jobs.

In the same vein, they argued that further studies might be necessary when the knowledge, skill or behaviour demanded exceed current capabilities, especially when there is gab between the ideal and the actual level of achievement. This means, in all sectors of professional employment, one has to be a master of new skill and techniques and the use of materials in order to be relevant. According to Rice (1999) many graduate students are married. Some are parents. They are controlled with the responsibilities of their family role in addition to their academic role. Often they work at least part time. Inter role conflict exists when expectations in one of these roles are incompatible with the expectations of the other.

Why Tertiary Institutions Grant Admission to Parents

Dore (cited in Obeng 2005) outlined some of the importance of university education such as national prestige, which gives high reputation and credibility in international academic circles. In other words, it gives nations with good university education a respectable status. The purpose of university education includes qualitative improvement of productive skills. The value of university education principally is in the form of earnings received. Since one's income is determined by the level, or the kind of education, the benefit to the individual are calculated and assumed to represent total benefit accrued to a nation as a whole.

The growth and development of a nation depends mostly on the human capital development. According to Becker (cited in Obeng 2005) the educational attainment of a country is the major factor that determines the degree of economic growth and development. This is done through direct employment, and the composition of a civil population that is to promote social progress. Its contribution can also come through multiple effects of saving and developing of right skills that would make the individual employable. Moreover it enables people to be able to meet their needs and live a meaningful life needed for social change. Other benefits of education include work improvement, adaptability to technological advancement.

Asare, Amissah, & Mereku (cited in Obeng 2005) reported that, the teacher who is the pivot of classroom instructional activity need to be current and updated in order to impact effectively. Since most professions demand a regular adjustment and changes, only those with the required skills and qualification occupy the top position. For instance Ghana Education Service

has made provision for updating the skills of its employees. Therefore upgrading of teachers helps the teacher to contribute his quota, in national development.

From the above mentioned reason, peasant farmers, housewives and wayside tradesmen are all learning new skills in order to maximize productivity. The implication is that, people go back to school for various reasons such as to learn for pleasure, promotion, and acquisition of knowledge for higher productivity. These reasons can be divided into two major groups – micro (individuals) and macro (nation). This indicates that national level leads to macro economic stability of the nation. However, there is the need for an empirical proves to authenticate the fact that people’s achievement after their further studies has increased.

In support of the reasons why tertiary institutions grant admission to parents, the Central University College brochure (1999) intimate that, emphasis on continuous professional and career development to enable many people in responsible places to upgrade their knowledge and expectation has caused the university to structure programmes into morning, afternoon and weekend with the belief that, this arrangement would enable workers and people with problems of pursuing courses like traditional students to also upgrade their knowledge and skills, whereby effectiveness can be achieved at a more affordable cost (Obeng, 2005).

Problems of Inter Role Activity

Monash (cited in Obeng, 2005) argue that most adult and parents studying in the university have multiple role demands. The lack of experience

of students in their current roles, make them face a complex set of coping problems. Meaning that the additional roles they play as student present major challenges. They therefore may require complex coping responses in order to successfully meet the demands of the courses they offer. Their findings revealed that due to the complexity of the challenges discussed, it is not all adult students who may be ready to go for full time university education. Merriam and Caffarella (cited in Obeng 2005) indicate that the numerous roles of the adult graduate student may therefore result in the diminishing of many other role demands. Partners, having many roles to fulfil at home may be torn between role conflicts. This implies that how to manage time and fulfil both roles is another challenge for full time parent–student in the university. The success of parent–students in domestic matters at home has a direct relationship with the success of their studies.

Rice (1999) has identified two major forms of inter role conflict: Time based conflict, which arises when time pressures from one role make it physically impossible to meet expectations arising from another. Time based conflicts may arise from one or more sources; Secondly, workaholism which is the compulsion to work long hours while having a number of small children. In the case a husband traditional gender role attitudes, he may have problems with spousal absence on study trips, inflexible time table schedule and required study hours. Rice, further emphasized that strain based conflicts arise when strain in the student role affects participation in the family role, or vice versa. For instance there is a negative emotional spill over from marital conflict on events in school. These events such as the pressure of assignments, exams may be affected by family life; child care responsibilities at home.

Managing Inter Role Activity

According to Rice (1999) there are two most effective coping strategies that can assist an adult to inter role to excel academically. These are structural role redefinition and personal role redefinition. Structural role redefinition involves attempts to lessen the conflict by mutual agreement on a new set of expectations. Thus the graduate student spouse and parent might give up part of a role-such as reducing course load, limiting volunteer efforts with organizations outside the home, sharing study with other students, coordinating childcare with other parents who take turns, hiring assistance for domestic chores or for baby sitting, or enlisting the help of other family members. The goal is to reduce the load the student carries personally.

Personal role redefinition as recommended also by Rice (1999) involves reducing the standard of role achievement. This could be done in at least three ways: prioritization, compartmentalization, and reduction of standards. With this individuals first set priorities for school, work and family and perform only those tasks with the highest priority. Ranking lists helps arrange the order of importance. Identifying short-range and long-range priorities helps uncover those things that may be done later. "To-do" lists and planning calendars help get things done. Conclusively, Dyke (as quoted by Rice, 1999) states that, it is important to anticipate role strains and to develop strategies for dealing with potential conflicts. In summary to the above, it is evident that inter role activity is not conducive for successful academic work.

Summary of Review of Related Literature

With the review of related literature on the effect of lack of funding on academic achievement, the discussion covered lack of funding by parents and lack of funding by government. The review revealed that the withdrawal of free feeding facilities and the introduction of fees payment with bursary and loan, students had greatly suffered. More so the inability to afford fees had a psychological effect on the mental stability of the students. Review of literature on the effect of lack of accommodation on academic achievement covered the need for tertiary accommodation and deterioration of accommodation facilities. The review revealed that, there were two forms of accommodation (residence and non-residence). Students in residence were congested in cubicles without privacy for learning. Non residence students lived in rented accommodation either far or near the university.

With reference to Poor library use, review of related literature covered library capacity and Poor library use. It was discovered that the library was not adequately furnished with books and not many students patronized the library. Review of related literature on premarital relationship covered the basis for premarital relationship, problems associated and their causes and procedures for an ideal pre-marital relationship. The review discovered that students lacked requisite knowledge about pre-marital relationship and incurred broken hearts. Many students spent much time courting instead of learning.

Literature reviewed on age covered the need for adults to learn, age distribution of adults, the nature of adult learning and the problems encountered by adults in learning. It discovered that many adults experienced a low mental ability to recall information. Adults experienced fear of failure of

the future due to memories of past failures in childhood. Due to positive striving and need reduction, many adults pursued further studies. The review of related literature on poor time management covered time measurement, time measurement models and major time wasters. The review revealed that, proper management of the environment, positive attitude, experience and knowledge of proper use of time, ensured efficient use of time. There were time wasters (long telephone calls, visitors, etc) that reduced efficient time management. With reference to tutorials, the review of related literature covered tutorial methods, importance of tutorials and problems of tutorials.

The review discovered that tutorials were the most efficient approach to tuition, as it allowed the lecturer to attend to the specific needs of the individual. It also allowed for adequate apprenticeship skills to be developed in lectureship. Tutorials were the most difficult approach to tuition because it required time and effort. With reference to religious activities on tertiary campus, the review covered the nature and problems of religious activities. From the literature it was discovered that many churches existed on tertiary campuses with varied time consuming activities, engaged in by students. Review of literature on absenteeism covered causes and effects of absenteeism, the literature indicated that absenteeism exist in tertiary environment. Absenteeism was mostly caused by the home influence, school influence and community influence. With reference to review of related literature on marriage, the discussion covered the nature and problems of marriage. The literature indicated that there were married students in the tertiary institution seeking further studies to upgrade their skills. Due to inter role activity, academic work suffers.

CHAPTER THREE

METHODOLOGY

This study was designed to ascertain the determinants of academic underachievement among University of Cape Coast students. This chapter discussed the methodology adopted in carrying out the study. The methods employed in the study were described in this chapter under seven sub-sections. The first was the area of the study. The second dealt with the research design, with the third covering the research population, and the fourth and fifth dealing with population and sampling. Sections on the research instruments, research data collection procedure and method of data analysis followed in that order.

Area of Study

The studies on the determinants of academic underachievement were carried out in the University of Cape Coast. A brief overview of the area of study took into account the historical origin of the University, the geographical location, the social life and the reason for University of Cape Coast as a choice of study.

Historically, education constituted one of the major benefits that the government of the Convention People's Party, led by Osagyefo Dr. Kwame Nkrumah, bestowed on Ghana between 1951 and 1966 when he directed the affairs of the country. Ghana experienced an unprecedented expansion and

development of education at all levels and in various forms within this period. These developments led to a crash expansion programme in Teacher Training Colleges, the building of new technical institutes and polytechnics. This expansion necessitated the establishment of a third university- the University of Cape Coast after Legon and Kwame Nkrumah University of Science and Technology.

At a durbar held at Cape Coast on 5th November, 1960, Dr. Kwame Nkrumah announced the intention to establish the University of Cape Coast. He hinted that the proposed institution would cater for the various secondary schools, teacher training colleges, secondary and technical institutions in the country. On December 15, 1962, the University College of Cape Coast was inaugurated.

The government's recognition of the role of science in national development led to a change of the name of the institution to the University College of Science Education in 1964. In 1966 after the overthrow of the Nkrumah regime the original name was again adopted. After 9 years of her special relationship with University of Legon, and upon recommendation of the University College of Cape Coast Council, the Government approved the upgrading of the University College into full and independent University status in 1972. Currently, the University's academic and research programmes are located in the following Faculties, Institutes, Centres and schools; Faculty of Science, Faculty of Arts, Faculty of Education, School of Agriculture, Faculty of Social Sciences, the Counselling Centre, the Centre for Continuing Education the rest are the School of business and the School of Medical Sciences. The population, which in 1962 stood at 155, increased to 12,452 in

2004. Supporting services also exist at the university. These include the Library, Counselling, Health, Transport, Banking and Canteen Services.

Geographically, the university at present occupies a land area of 3,515.1 acres and is located to the West in Central Region. It is one of the rare sea front universities in the world. It is strategically located along the shores of the Gulf of Guinea, which spans along the West Coast of Africa. Its main entrance is only about 150 meters from the Atlantic Ocean. It is located midway the Cape Coast Castle, the first seat of the British Colonial Government and the Elmina Castle, the first port of call of the earliest European merchants to the Gold Coast in 1487.

Socially, life on campus was centred on six halls of residence, namely: Oguaa Hall, Atlantic Hall, Adehye Hall, Valco Hall, Casely Hayford Hall, Nkrumah Hall and a new Postgraduate Hall. However, due to accommodation insufficiency, a larger proportion of the students are affiliated to the above mentioned halls but reside in private hostels in nearby villages. The university campus is also used as an avenue for the celebration of the Biennial Pan African Festival of Arts and Culture (PANAFEST), which is organized by the Central Regional Development Corporation (CEDECOM) and the Tourist Board in collaboration with the Ministry of Youth and Culture.

University of Cape Coast was chosen as the area of study because of the following. The researcher observed that U.C.C. has an equally high number of poor performing students as other universities, and the populations of these universities are about the same, for instance in the year 2004, student population in U.C.C was 12,452, LEGON 18,000 and KNUST, 16316. Secondly the accessibility of the research population to the researcher is a

contributing factor for the choice of University of Cape Coast as the area of study. The research population considered for this study were students who entered the University for 2002/2003 academic year and completed in 2004/2005 academic year for those who enrolled for the 3-year programme and 2005/2006 academic year for those who enrolled for the 4-year programme in the university. The research population also has accurate records prepared by the data processing units for easy access.

The Research Design

The researcher employed a descriptive survey for this study. A descriptive survey research is explained as the collection of data for answering research questions concerning the current status of the subject of the study. For this reason the purpose of a descriptive survey research is to observe, collect aspects of a situation as it naturally occurs. In descriptive research, the events or conditions either already exist or have occurred and the researcher merely selects the relevant variables for an analysis of their relationships. Descriptive research is concerned with the conditions of relationships that exist, such as determining the nature of prevailing conditions, practices and attitudes; opinions that are held; processes that are going on; or trends that are developed, Best and Khan (1998). Amedahe (2002) also maintains that in descriptive research, the objective is accurate description of activities, objects, processes and persons. He also noted that descriptive research is not merely a fact finding per se, but then, it deals with interpreting the relationships among variables and describing the relationship.

In conclusion, Fraenkel & Wallen (2000) emphasized that any research that obtains data to determine specific characteristics of a group is a survey research. A descriptive survey therefore involves the asking of the same set of questions (often prepared in the form of written questionnaire or ability test) of a large number of individuals either by mail, by telephone or in person. Responses are then tabulated and reported, usually in the form of frequencies or percentages. The researcher chose the descriptive research design for this study because; descriptive research has a universal usage. That is, it can be used for either quantitative or qualitative analysis. This means that it allows for hypothesis formulation and testing or formulation of questions and seeking answers to them or describing situations.

Secondly, in descriptive design, it is possible to use logical methods of inductive (i.e. process of reasoning from specific observation to more general rules) (the process of developing specific predictions from general principles) reasoning to arrive at generalizations. Thirdly in this design, it is possible to employ the method of randomization so that error may be estimated when population characteristics are inferred from observations of samples. (Fraenkel and Wallen, 2000)

Also in descriptive design, it is possible to present data systematically in order to arrive at valid and accurate conclusions. Finally, the big advantage of survey research is that, it has the potential to provide us with a lot of information obtained from quite a large sample of individuals. The advantages of the descriptive research design were the reason for its use for the study. This design enabled the researcher to formulate seven research questions and sought answers to them. The researcher was able to arrive at generalisations

from specific situations. The descriptive design also allowed the researcher to present data systematically to arrive at accurate conclusion. A lot of information was obtained from the large sample of individuals making a total of 565 respondents. (Fraenkel and Wallen, 2000)

Irrespective of the strengths of the descriptive survey mentioned above, Fraenkel and Wallen (2000) identified the weaknesses of the descriptive survey as difficulty in ensuring that the questions to be answered are clear and not misleading. Secondly, getting respondents to answer questions thoughtfully and honestly is a set back; thirdly, getting sufficient number of questionnaires completed and returned so that meaningful analysis can be made is also a set back. In summary despite these difficulties and setbacks, a descriptive survey is still a universally acceptable medium for research work.

Target Research Population

Fraenkel and Wallen (2000) state that a population is the group to which the results of the study are intended to apply. So then, according to Amedahe (2000) the target population in research is the aggregate of cases about which the researcher would like to make generalizations.

The researcher used all students in the University of Cape Coast as the target research population. This population is made up of a total of 12,452 students made up of 4,018 females and 8,434 males. Being students, they offer courses from these faculties/institutes/centres with their respective populations as follows: The school of Agriculture 877; the Faculty of Arts 745, the Faculty of Education 5,943; the Faculty of Science 1,945; and the Faculty of Social Science 2,942. With reference to the social status of the research population

taking into account the accommodation policy of the institution, the second and third year students are non resident. They live in private residential facilities. These facilities are either near the institution, or far away with distances ranging between 50 to 1000 meters. The institution is sub-divided into south and north popularly called old site and new site respectively. The average distance between these two sites is 4 kilometres.

Accessible Research Population

According to Amedahe (2000) the accessible research population refers to the aggregate of cases that conform to the designated criteria accessible to the researcher as a pool of subject for a study. Fraenkel and Wallen (2000) also assert that the accessible research population refers to the researcher's realistic choice within the target population. Furthermore, they emphasize that it is essential that researchers describe the population and the sample in sufficient detail so that interested individuals can determine the applicability of the findings to their own situations. The accessible research population is that part or fraction of the target population that is within the reach area of work of the researcher.

In this study, the accessible research population were all students who entered the University in the 2002/2003 academic year. They completed in 2004 and 2005 academic year for those in for the 3-year programme and 2005/2006 academic year for those in for the 4-year programme. The reason for the selection of this year group, for this study was that, it was impossible to obtain academic data pertaining to students in the third and final year, since the Data Processing Unit which stores student's data began barely 2 years

earlier (2002). Prior to this installation, information was manually stored making compilation cumbersome. Students in the first year however had two academic records for study. More so students in the second year had only records of the first semester available as at the time of this study. These records however produce no trend to be used as an appropriate basis for comparison.

Sample

According to Sarantakos (1997) a sample enables the researcher to study a relatively small number of units in place of the target population, and to obtain data that are representative of the whole target population. Kumeckpor (2000) explains that a sample is a carefully selected proportion of the accessible population, which is considered to be representative of the target population as to the aspects to be investigated and enumerated. Finally, Wallen and Fraenkel (2000) re-echoed that it refers to any group on which information is obtained.

In summary, a sample refers to a selected subset of the accessible population. This selection constitutes the actual group that the researcher intends to interact/relate with directly to obtain data for analysis, out of the larger group. The total research sample for the study was 565(16.5%) students under achievers who had passes based on their cumulative G.P.A at the end of the first semester of the second academic year, i.e. 2003/2004 academic year in Table 5. Sampling 565 students out of the accessible population of 3,459 was necessary for the following reasons.

Firstly, samples were thought to offer more detailed information and higher degree of accuracy because they deal with relatively small number of units. Also, it was thought to be more economical, since it contains fewer people and requires less printed material, fewer general costs (travelling, accommodation, etc.) and fewer experts. Further more sampling was done because complete coverage might not offer substantial advantages over a sample survey. Sampling then provided a better option since it addressed the survey population in a short period of time and produced comparable and equally valid results.

The study was initially intended to cover a total sample of 565 under academic performing students. These students totalled 3,459 in the First Semester of 2002/2003 academic year. They completed in 2004 and 2005 academic year for those in for the 3-year programme and 2005/2006 academic year for those in for the 4-year programme. However the final respondents sampled were 420. The differences of 145 respondents were inaccessible due to the following. Firstly, out of this number, some travelled outside the country and had abandoned the course. Secondly, some of them were withdrawn completely by the University due to their failure to register the required GPA for the diploma courses they had enrolled (Diploma in Basic Education, BEd Basic Education). Thirdly, other respondents had enrolled for only a two year course (Laboratory Technology and Diploma in Basic Education) for which reason they had completed their courses and left before the instruments were approved and administered. Also continuing students who made 3E's were repeated and those who had 4E's were withdrawn.

Finally, other students for cases of ill health or other cases have deferred their courses for a while, and only to return to find their mates ahead of them. Furthermore, a survey, which involves attitude of personality is quiet uncertain as to whether the responses of respondents are wholly true. Consequently and instantly, they are likely to respond in the affirmative based upon their momentarily decision. However their perception can be subject to change with time because time, maturity, and other related factors have a lot to do with attitudinal change in human beings. Fifthly, sampling required less time and produced quick answers, since a complete coverage of the accessible population may require an infinite time and delay results unduly.

Sampling Procedure

The sample method used was the purposive sampling/judgmental sampling. According to Kumekpor (2002) purposive sampling involves the identification of units of a universe, which satisfy the characteristics of the phenomenon under study. By implication, the units of the sample were selected not by a random procedure, but were intentionally picked for study because of their characteristics. They satisfied certain qualities which were not randomly distributed in the universe, but they were typical, or they exhibited most of the characteristics of interest to the study. The reason for the choice of this method was because the researcher had knowledge, and had made judgment that, the units of the universe possesses characteristics important to the objective of the study.

Furthermore, according to Fraenkel and Wallen (2000) a researcher will use purposive sampling procedure because he or she assumes that he has

adequate knowledge of the population to judge whether or not a particular sample will be a representative. Secondly, purposive sampling is appropriate because certain individual units by their very characteristics provided more and better information on a particular subject than a randomly selected unit. Thirdly, purposive sampling is useful in studies evaluating the causes of success or failure of projects. In these cases, projects, which were known to have failed or succeeded, are studied to identify causes or factors of failure or success. The researcher had therefore handpicked the cases to be included in the sample on the basis of their judgement of their typicality or particularity to the issues under study. The 565 students chosen were in the researcher's opinion, thought to be relevant to the research topic. For this cause, the judgement of the investigator is more important than obtaining a probability sample (Amedahe, 2002).

Fraenkel and Wallen (2000) however identify a major disadvantage with this method. They draw attention to the fact that the researcher's judgement may be in error in other words may not be correct in estimating the representativeness of a sample or may not have expertise regarding the information needed. In summary, the researcher employed this method (purposive/judgemental) because he intentionally chose subjects who were considered to be relevant to the research. In this case then, the researcher's judgement is more important than obtaining a probability sample.

The Research Instrument

The instrument used was a questionnaire. Kerlinger (1973) observed that the questionnaire is widely used for collecting data in educational research

because it is very effective for securing factual information about practices and conditions and for enquiring into the opinions and attitudes of subjects.

Amedahe (2002) defines a questionnaire as consisting of a list of questions or statements relating to the aims of the study, the hypotheses and research questions to be verified and answer to which the respondent is required to answer by writing. He also asserted that, a questionnaire is a self-report procedure in collecting data; a set of items questions or statements to which the respondents may respond to after reading and understanding. These items may be close ended or open ended used to measure respondent's attributes and characteristics.

In identifying the components of questionnaire Oppenheim (1992) stated that questionnaires may take several forms. They may be postal questionnaires, group or self-administered questionnaires and structured interview schedules (including telephone interviews). In the broader sense he said a questionnaire might also contain checklists, attitude scales, projective techniques, rating scales and a variety of other research methods. Fraenkel and Wallen (2000) state that in a questionnaire, the participants respond to the questions by writing, or, more commonly by marking an answer sheet.

The researcher selected questionnaire as the medium for data collection because of its numerous advantages. Questionnaires are advantageous because, they can be mailed or given to large numbers of people at the same time. Also questionnaires are less expensive than other methods of data collection such as interviews and observations. Questionnaires can be sent to participants through mail but interview and observation cannot. The expenses and time involved in training interviewers and observers as well as

time spent on interviewing and observing are not realised in the use of questionnaire. Secondly, with regard to reach ability, questionnaire promises a wider coverage since researchers can approach respondents more easily than other methods. He explains this to mean, they are not affected by problems of no-contacts. Thirdly, he emphasized that items in a questionnaire are stable, consistent and uniform measures, without variation. Finally respondents will complete the questionnaires at their convenience and they offer greater assurance of anonymity.

In spite of the above-mentioned advantages, some disadvantages of questionnaire exist. Questionnaire has some limitations to illiterate populations. What this means is that a questionnaire, as a tool for data collection cannot be used on illiterates and people who are too young to read and write. Secondly is the lack of motivation of respondents. The use of questionnaires does not offer opportunities for motivating the respondent to participate in the survey or to answer the questions. Thirdly, he explains further that the characteristics of non-response associated with questionnaire especially the mail- questionnaire is likely to affect the representative ness of the sample. This may result in a biased final sample. Finally there is lack of opportunity to collect additional information. That is questionnaires do not provide an opportunity to collect additional information that might have been possible through observation, probing, prompting and clarification of questions to the participant while they are being completed. Amedahe (2002)

The questionnaire the researcher used for this study had two sections. The first section sought to obtain personal data of respondents specifically and instructions for responding. Information sought included items such as age,

gender, marital status, and number of dependants. Others were hall of residence, university entry qualification and aggregate. The second section of the questionnaire was made up of a checklist of 40 items for which respondents responded based upon their concern or opinion. The checklist was subdivided into ten major sections. Each section consisted of four questions based on one of the ten determinants of academic underachievement as mentioned in the literature review. Respondents were asked to read and tick among the concerns (statement) the ones, which work most against their studies as students of U.C.C.

Reliability and Validity

According to Fraenkel and Wallen (2000) reliability refers to the consistency of the scores obtained. That is how consistent they are for each individual from one administration of an instrument to another and from one set of items to another. This is re-echoed by Sarantakos (1997) who states that, reliability refers to the ability of an instrument to produce consistent results; hence reliability is equivalent to consistency of test results. In summary, an instrument can only be classified as reliable when it produces the same results when it is administered again for the same respondents. The consistency or stability of a measure of test must have both internal and external values. Internal reliability means the measurement must be consistent within the site when repeated. On the other hand, external reliability refers to consistency and reliability of data across the sites.

To determine the reliability of this instrument, the researcher conducted a Pilot Study of 40 respondents. The reliability coefficient obtained

from the pilot study is 0.822. This figure obtained indicated a high reliability. Validity, according to Fraenkel and Wallen, is the appropriateness, meaningfulness and usefulness of the specific inferences researches make based on the data they collect. Sarantakos (1997) states that validity is the ability to produce findings that are in agreement with theoretical or conceptual values; in other words to produce accurate results and to measure what is supposed to be measured.

In summary, it is noted from the above that if a result obtained from the use of an instrument can meaningfully be referenced for an area of study, then the result of the instrument is valid. Validation depends on the amount and type of evidence there is to support the interpretations researchers wish to make concerning data they have collected. There are two ways of checking the validity of an instrument; empirical validation and theoretical validation. In this study, the researcher used a content related evidence of validity and face related evidence of validity.

Content related evidence of validity refers to the content and format of the instrument. It answers the questions such as, how appropriate is the content? How comprehensive is it? Does it logically get at the intended variables? How adequately does the sample of items or questions represent the content to be assessed? Is the format appropriate? Is the content and format consistent with the definition of the variable and the sample of subjects to be measured?

Face related evidence validity refers to whether an instrument measures what it is expected to measure. In face validity the standards of judgement here are not based on empirical evidence but on general theoretical

standards and principles, and the subjective judgement of the researcher. To establish face validity of the instrument, it was subjected to scrutiny by two experts in the department of Guidance and Counselling to eliminate element of ambiguity, bias and unclear items.

Data Collection Procedures

The research instrument was administered to respondents of the study, approximately a month after the commencement of the second semester of the 2004/2005 academic year. This initiative was based on the assurance that a month after commencement, students will have resumed fully. Due to the in-out-out-in accommodation policy of the university at the time, the respondents were resident outside the university's halls of residence. For this reason the researcher administered the questionnaire to respondents during lecture hours. The respondents were identified with the help of a list of students names obtained from the Data Processing Unit. Timetables were obtained from the various departments to help locate respondents during lecture hours. Administrations of the questionnaires were done prior to the start of lecture or at the end of the lecture. Permit was sought from the lecturer concerned with a letter from the principal supervisor before the administration of the questionnaires. The questionnaires were distributed after the aims of the study and the procedure for responding were explained to them. They were assured of confidentiality also. The questionnaires were collected during the next lecture.

Owing to the fact that it was possible to have two or more third year groups from different departments receiving lectures simultaneously, the

researcher was assisted by five assistants who were purposely trained for the exercise. In addition, the assistants were monitored from time to time to ascertain that the correct processes were followed. Data was collected for 3 weeks, by which time all the departments were covered.

Data Analysis

Before the responses to the questionnaire were coded manually for tabulation and analysis, the researcher edited all the items. The editing stage gave an opportunity for checking whether respondents had followed instructions uniformly and whether all questions were answered.

The data gathered was analysed statistically. Results on biographic data of respondents were analysed using frequencies and percentages. The main statistical technique that was used in testing the research questions were frequencies, percentages, chi-square test for independence, chi-square test for one variable goodness of fit and *t* test. These statistical tools were employed because according to Fraenkel and Wallen (2000) in many research studies, where more than one research question is addressed consequently, more than one type of statistical test may be used. Thus for research questions 1, 2 & 3, percentages, frequencies, chi-square test for one variable goodness of fit were used. For question 4 percentages, frequencies, chi-square test of independence for categorical variables and *t* test were used. For questions 5, & 6, percentages, frequencies, chi-square test of independence for categorical variables were used. For question 7, percentages, frequencies, chi-square test of independence for categorical variables and *t* test were used. SPSS-Statistical Package for Social Sciences was used for the whole analysis.

A frequency distribution is a tally of the number of times a score occurs in a group of scores. By implication, it is a table presenting a number of participant's responses (e.g. scores values) within the numerical categories of some scale of measurement (Dunn, 2001). The researcher employed frequencies for data analysis for the following reasons: It gave a pictorial description of the raw data and provided information about the nature of the scores, which raw scores could not give. That is, it enabled the viewer to answer questions pertaining to the largest value, the smallest score with a glance. Further, a good frequency distribution enabled the viewers to get a sense of a piece of research in a few seconds. Secondly, it gave the direction of achievement, which was whether a group had performed well or poorly. Thirdly, it gave the estimate of the most typical score (the most or the least frequency occurring score) that was an estimate of the score most students obtained. The most typical score was the one taken as the mid mark or the group mark and also taken as the representative of the scores.

Percentages according to Dunn (2001) is a number that expresses the proportion of some score per hundred. It is often used to simplify, explain a set of data or report relationships within it. That is, it simplifies a numerical relationship by making the component parts sum to 100. The researcher used percentages and frequency statistical tools in data analysis because according to Dunn (2001) percentages illustrate the relationship of frequency (f) to the total number of scores or observations available. For this reason they are sometimes referred to as relative frequencies, so that the relative frequencies are then displayed within a relative frequency distribution.

Chi-square is a statistical tool used when inferences about the presence or absence of some pattern within the frequencies need to be made. That is, the chi-square helped to compare observed frequencies against expected frequencies. The researcher used the chi-square in the analysis because it allowed for observation to be randomly selected from a larger population. Secondly, the researcher used the chi-square in the analysis because the researcher's population was reasonably large Dunn (2001).

The researcher used the chi-square test for one variable, goodness of fit. This was because the tool was used to test whether obtained observations conformed to or diverge from the population proportions specified by a null hypothesis. The phrase goodness-of-fit- literally points to the comparison of what pattern or distribution of frequencies would be anticipated due to chance versus the one that was actually obtained. When the fit between "observed" and "expected" observation is good then the distribution of observation across the available categories is more or less equal. When the discrepancy between observed and expected observations is sufficiently large, however, then a significant difference is likely to be found between the categories. The departure of observed from expected results means that the fit is not "good", that some influential factor is presumably causing it.

Additionally, the researcher used chi – square test for independence of categorical variables. This tool was necessary because the researcher was interested also in more than one variable. More so the researcher was interested in finding out whether the two categorical variables (male & female) were independent of one another or dependent on each other. That is the chi – square test for independence indicates whether the frequencies

associated with two variables were statistically independent of or dependent upon one another.

According to Dunn (2001) the independence group t test examines the difference between the sample means from two groups.

Amedahe (2002) stated that the independence group t test is used to test hypotheses about the differences of two means and requires a numerical data.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter dealt with the results and discussion from the data analysis. The chapter was organised around two sections. The first section consisted of the description of the personal data of the respondents focussing on their gender, age, level in the university, marital status, number of dependants, hall of residence and entry qualification. The second section dealt with answers to the research questions. Wherever appropriate, tables were provided to illustrate and support the findings. In the tabular representation, data were described using statistical tools such as frequencies, percentages, means and chi – square.

SECTION ONE

Description of sample

The study was initially intended to cover a total sample of 565(16.5%) academic under achieving students out of a total of 3,459 students drawn from the University of Cape Coast. These under achieving students (565) entered the University in the 2002/2003 academic year and had passes based on their cumulative G.P.A at the end of the first semester of the second academic year, i.e. 2003/2004 academic year in Table 5. They completed in 2004/2005 academic year for the 3-year programme and 2005/2006 academic year for the

4-year programme. However the final respondents sampled were 420. The difference of 145 respondents was inaccessible due to the following. Firstly, out of this number, some travelled outside the country and had abandoned the course. Secondly, some of them were withdrawn completely by the University due to their failure to obtain the required GPA for the diploma courses they had enrolled, (Diploma in Basic Education, BEd Basic Education). Thirdly, other respondents had enrolled for only a two year course (Laboratory Technology and Diploma in Basic Education) for which reason they had completed their courses and left before the instruments were approved and administered. Also continuing students who made 3E's were repeated and those who had 4E's were withdrawn. Finally, other students for cases of ill health or other cases had deferred their courses for a while, and only to return to find their mates ahead of them.

Table 8

Gender of Respondents

Gender	Frequency	Percentage (%)
Male	299	71.2
Female	113	26.9
No response	8	1.9
Total	420	10.0

Field Survey 2005

Table 8 shows that 299 (71.2%) were males, while 113, (26.9%) were females. Eight, (1.9%) were without gender identification.

Age Distribution of Respondents

Analysis of responses to item two in the biographic data is presented in Table 9. It shows the age distribution of the sample.

Table 9

Age distribution of respondents

Age Group	Frequency	Percentage (%)
15 – 30	319	76.0
31 – 45	88	21.0
46 – 60	7	1.7
No response	6	1.4
Total	420	100.0

Field Survey 2005

Table 9 reveals that 319 (76.0%) of the respondents aged between 15 to 30 years. Eighty eight (21%) were 31 to 45 years. A total of 7, (1.7%) were 46 to 60 years. Six (1.4%) did not give their ages.

Level of Respondents in the University

Analysis of responses to item three in the biographic data is presented in Table 10. It shows the level of respondents.

Table 10

Level of respondents in the university

Level	Frequency	Percentage (%)
300	3	0.7
400	415	98.8
No response	2	0.5
Total	420	100.0

Field Survey 2005

With regard to the current educational level of the respondents at the university, Table 10 indicates that 3 (7%) were in level 300 and 415, (98.8%) were in level 400, with 2, (0.5%) not stating their level.

Marital Status of Respondents

Analysis of responses to item four in the biographic data is presented in Table 11. It shows the marital status of respondents.

Table 11

Marital status of respondents

	Frequency	Percentage (%)
Married	86	20.5
Single	331	78.8
No Response	3	0.7
Total	420	100.0

Field Survey 2005

In considering marital status of respondents, Table 11 shows that Eighty six 20.5% were married, three hundred and thirty one (331), (78.8%) were single while 3, (0.7%) did not state their status.

Number of Dependants of Respondents

Analysis of item five in the biographic data is presented in Table 12. It shows the number of dependants of some of the respondents.

Table 12

Number of dependents of respondents

Number	Frequency	Percentage (%)
1 – 3	138	32.9
4 – 6	27	6.4
More than 6	11	2.6
Not applicable	244	58.1
Total	420	100.0

Field Survey 2005

Again with reference to the number of dependants, Table 12 reveals that 244 (58.1%) had no dependents. One hundred and thirty eight, (32.9%) had 1 to 3 dependents. Also 27 (6.4%) had 4-6 dependants. Eleven (2.6%) had more than 6 dependants.

Hall of Residence of Respondents

Analysis of item five in the biographic data is presented in Table 13. It shows the Halls of residence of the respondents.

Table 13

Affiliate halls of residence of respondents

Affiliate halls	Frequency	Percentage (%)
Valco Hall	87	20.7
Casely Hayford Hall	20	4.8
New Hall	80	19.0
Oguaa Hall	87	20.7
Atlantic Hall	73	17.3
Table 13 continued		
Adehye Hall	70	16.7
No response	3	0.7
Total	420	100.0

Field Survey 2005

Table 13 indicates that 3, (0.7%) of the students did not indicate their residence status. Eighty seven (20.7%) were affiliated to Valco Hall. Twenty, (4.8%) were affiliated to Casely Hayford Hall, and eighty (19.06%) were affiliated to the New Hall. Eighty seven (20.7%) were affiliates of Oguaa Hall and seventy (16.7%) were of the Adehye Hall. Seventy three, (17.3%) were affiliates of Atlantic Hall.

Entry Qualification of Respondents

Analysis of responses to item 6, 7 and 8 in the biographic data is presented in Table 14 and 15. It shows the entry qualification of the respondents.

Table 14

Entry qualification of respondents

	Frequency	Percentage (%)
SSS graduate	316	75.3
'A' level graduate	14	3.3
Mature Candidate	77	18.3
No response	13	3.1
Total	420	100.0

Field Survey 2005

The data in Table 14 shows that 13, (3.1%) did not respond to the question. A total of 316 (75.2%) were senior secondary school graduates while 14 (3.3%) were advanced level graduates. Seventy seven, (18.3%) were matured candidates.

Table 15

Entry qualification of respondents (SSS, 'A' level and Matured candidates)

SSS Aggregate	Frequency	Percentage (%)
06	6	1.4
07 – 10	19	4.5
11 – 15	176	41.9
16 – 20	108	24.9
21 – 24	7	2.15
A-Level Aggregate		
04	1	0.2
05 – 15	19	4.5
Matured candidates	77	18.3
No Response	7	2.15
Total	420	100

Field Survey 2005

The data in Table 15 shows that for S.S.S candidates, Six, (1.4%) had aggregate 6. Nineteen, (4.5%) had aggregates 7 to 10. One hundred and seventy six, (41.9%) had aggregates of 11 – 15. Furthermore, 108, (24.8%) had aggregates 16 – 20 and seven, (2.15%) had aggregates 21-24. With the entry qualification of 'A' level respondents, the data in Table 15 shows that 1 (2%) had aggregate 4 while 19(4.5%) had aggregates 5 to 15. With Matured candidates, 77 were enrolled through matured exams. A total of 7, (2.6%) did not respond to the question.

SECTION TWO

Answers to the research questions

This study sought responses to seven (7) research questions. The findings obtained from the analysis of the data collected were outlined in this section by written and tabular representation. Again the findings obtained were used as the basis for discussion.

Research Question 1

Research question 1 was stated as: To what extent does lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, age, poor time management, lack of tutorials, excessive religious activities, absenteeism, marriage and education, influence academic underachievement in the University of Cape Coast? Excellent academic achievement is attainable in a conducive environment, an environment that consists of all facilities to create the needed psychological, social, economic, and academic climate for academic pursuit to progress. For this reason, respondents were asked whether any of the earlier mentioned self-perceived factors influenced their academic attainment.

Answers to these questions were obtained through the use of percentages, frequencies and chi – square statistic. The chi–square statistic was used to determine whether the differences in observed frequencies between influence and no influence were significant or not. A significant level of 0.05 or less indicated that the difference was significant. A significant level greater than 0.05, indicated that the difference was not significant.

Table 16 looks at the extent to which self-perceived factors influenced academic achievement.

Table 16

The extent of influence of self-perceived factors on academic achievement

Variable	Influence	No influence	Total	Significant Level P Value by X ²
Lack of funding	256(61.0%)	164(39.0%)	420(100%)	0.020
Lack of acc.	205(49.0%)	215(51.0%)	420(100%)	0.626
Poor library use	256(61.0%)	164(39.0%)	420(100%)	0.020
U.P.M.R	22(5.2%)	398(94.8%)	420(100%)	0.000
Age	12(2.9%)	408(97.1%)	420(100%)	0.000
Poor time mgt.	360(85.7%)	60(14.3%)	420(100%)	0.030
Lack of	226(53.8%)	194(46.2%)	420(100%)	0.118
tutorials	15(3.6%)	405(96.4%)	420(100%)	0.000
E. R. A.	401(95.5%)	19(4.5%)	420(100%)	0.040
Absenteeism	20(4.8%)	400(95.2%)	420(100%)	0.000

Marriage
and education

Field Survey 2005

Lack of Funding

From Table16 above, 420 respondents responded to the questions which pertained to lack of funding. Two hundred and fifty six (61.0%)

admitted that lack of funding negatively influenced their academic achievement while 164 (39%) objected to this claim. The significant level by chi-square analysis revealed a 0.02 level of significance, which is less than .05. The researcher therefore fails to reject lack of funding as an influencing factor in determining academic underachievement. This is because a result of 0.02 shows significance of influence of lack of funding. Therefore lack of funding is perceived as an influencing factor in determining academic underachievement.

Lack of Accommodation

Of the 420 respondents who responded to the questions with regard to lack of accommodation, 205 (48.0%) agreed while 215(51.0%) disagreed that their academic achievement was influenced negatively by lack of accommodation. Chi- square analysis gave 0.63 as the level of significance. This is greater than 0.05. This implies that the difference between responses for influence and those for no influence is not significant. Therefore the researcher cannot make any conclusive decision as to whether lack of accommodation influences academic underachievement or not. The perception of the respondents was not definite as to whether the factor “lack of accommodation” influenced or did not influence academic underachievement.

Poor Library Use

From the table, 256 (61.0%) responded in the affirmative as against 164 (39.0%) who responded in the negative. Chi square result revealed a 0.02 significant level. This is less than 0.05. Therefore the researcher fails to reject

poor library use as a significant determinant of academic underachievement among U.C.C. students. Poor library use was perceived by the respondents as a factor influencing academic underachievement.

Unguided Pre-Marital Relationship

Twenty two (5.2%) responded in the affirmative, while 398 (94.8%) responded negatively. The chi square result gave a 0.00 significant level which is less than 0.05. This indicates that, there is significant difference in the responses of the respondents. Majority (94.8%) of them were of the opinion that unguided premarital relationship did not influence their academic performance negatively. From their opinion, unguided premarital relationship was not an influencing factor of their academic underachievement.

Age

With age, the table above indicates that 12 (2.9%) answered in the affirmative while 408 (97.1%) answered in the negative. The chi square statistics gave a 0.00 significant level result, which is less than 0.05. This indicates that there is significant difference in the responses of the respondents. Majority (97.1%) of them are of the opinion that age does not influence their academic performance negatively. Therefore from the opinion of the respondents age is not an influencing factor of their academic underachievement.

Poor Time Management

A total of 360 (85.7%) responded in the affirmative, while 60 (14.3%) responded in the negative. The chi square gave a 0.03 significant level result which is less than 0.05. Therefore the researcher fails to reject poor time management as a significant influencing factor of academic underachievement of the respondents. Poor time management was therefore perceived as a factor significantly influencing academic underachievement.

Lack of Tutorials

A total of 226 (53.8%) affirmed positively, while 194 (46.2%) answered in the negative. The chi square analysis gave a 0.12 significant level result which is more than 0.05. This implies that the difference between responses for influence and those for no influence is not significant. Therefore the researcher cannot make any conclusive decision as to whether lack of tutorials influences academic underachievement or not.

Excessive Religious Activities

From the Table, 15 (3.6%) responded in the affirmative. A total of 405 (96.4%) indicated a no influence. The chi square result shows a 0.00 significant level, which is less than 0.05. This indicates that there is a significant difference in the responses of the respondents. Majority (96.4%) of them are of the opinion that excessive religious activities do not influence their academic performance negatively. From their opinion excessive religious activities is not a determinant of their academic underachievement.

Absenteeism

From the Table 401 (95.5%) of the respondents answered in the affirmative. The chi square result gave a 0.04 significant level which is less than 0.05. This indicates that there is a significant difference in the responses of the respondents. The researcher fails to reject absenteeism as a significant determinant of academic underachievement. Absenteeism was perceived by the respondents as a factor influencing academic underachievement.

Marriage

From the table, 20 (4.8%) accepted to be influenced by marriage while 400 (95.2%) answered in the negative. The chi square indicates a 0.00 significant level which is less than 0.05. This indicates that there is a significant difference in the responses of the respondents. Majority of them (95.2%) are of the opinion that marriage does not influence their academic performance negatively. From their opinion marriage is not a determinant of their academic underachievement.

Discussion of Findings of Research Question One

With four of the ten self – perceived factors, the findings indicated that they were significant determinants of academic underachievement. This is because their chi square results gave a significant level which is less than 0.05. The factors in question are lack of funding, poor time management, absenteeism and poor library use. With the remaining six, lack of accommodation, unguided pre-marital relationship, lack of tutorials, age,

marriage and excessive religious activities the findings indicated that they were not significant determinants of academic underachievement.

From the findings, lack of funding was perceived as a significant determinant of academic underachievement. Monash (cited in Obeng, 2005) intimated that the inability to afford fees and basic necessities can psychologically affect the mental stability of students leading to low academic achievement. The findings agree with the work of Monash (cited in Obeng, 2005) that lack of funding is a significant determinant of academic underachievement.

The finding on lack of accommodation was such that no decision could be taken as to whether it influences or did not influence academic underachievement. Monash (cited in Obeng, 2005) argues that students may have problems with room mates (“possible roommate conflicts”). Parents, who are students when mixed with other students, may experience an atmosphere of inconvenience since some of these young students may be noisy. Such an arrangement may also lead to an atmosphere of disturbance and limited privacy for them. Monash argument suggests that lack of accommodation can influence academic underachievement. However the present finding does not agree with suggestion.

The finding on poor library use indicates that poor library use was a significant determinant of academic underachievement according to the perception of the respondents. Abban (1988) opined that the Universities have inadequate library facilities. This is emphasized by Alemna (1994) that the depressed economy of Ghana seems to be providing inadequate library services for users. The University libraries for example are acquiring fewer

materials these days and journal subscriptions have been drastically reduced. Further, the collections in all the university libraries are so poor that it is becoming increasingly difficult to satisfy the barest bibliographic and information needs of students and other users. The findings on poor library use therefore can be as a result of the assertions of Abban (1988) and Alemna (1994) namely inadequate library services in our universities these days. The annual report of the Vice Chancellor of UCC (2003) confirms what the above authors have said. According to him poor library use can be attributable to acquisition of fewer materials these days. If students are using libraries poorly there is a high probability that their achievement will be affected negatively.

The respondents perceived unguided pre-marital relationship as not being a significant determinant of academic underachievement. Adjabeng (1991) intimated that it is a fashion today in both Europe and Africa for many young people to have partners; some one to take along to parties, film shows, dances, or to any other public gathering. Public places like cinema halls, video spots, hotels and other entertainment centres are teeming with captivating films, magazines, books and photographs that are so emotionally exciting and difficult to be resisted by the unmarried. Apparently from his assertion students who indulge in this practise are most likely to have their academic achievement affected negatively. However the present finding disagrees with such deduction that unguided pre-marital relationship is likely to affect the academic achievement of students negatively. The findings indicate that the respondents claim that unguided pre-marital relationship did not contribute to their academic underachievement.

With age the finding indicated that “age” was not a significant determinant of academic underachievement as perceived by the respondents. According to Peers (1972) by the age 25, the retention capability of the mind ends. Again after this age, he said, the mind only consolidates information already learnt in earlier years. He also established that the level of intelligence declines with adults as they advance in age. There is a steep rise from age 7 to about 20 – 25, (the period of natural growth) afterwards a gradual but progressive decline in intelligence, to the end of life occurs. This theory will be used to explain why the respondents experienced underachievement. However, the finding disagrees with this explanation. According to the respondents age was perceived as not having a significant influence in academic underachievement.

Poor time management was identified as a significant factor responsible for academic underachievement. This statistic indicates that poor time management is a significant determinant of academic underachievement. Carnahan et al. (1987) identified major time wasters which contribute to academic underachievement as being telephone interruptions, drop in visitors, misused meetings, crises management, lack of objectives priorities and daily plan, cluttered desk/ personal disorganisation, ineffective delegation of responsibilities, attempting too much at once, indecision, procrastination, inability to say no and lack of self discipline. These contribute to poor time management and affect the achievement of students negatively. This finding confirms the work of Carnahan et al. (1987)

With lack of tutorials the perception of the respondents was not definite as to whether it influenced or it did not influence academic

achievement. Layton (1968) emphasised that tutorials allow the lecturer to examine the essay of the students on one to one basis. The student is also offered the opportunity to respond to every criticism as far as he can. With tutorials as explained by Layton, students are expected to achieve higher grades and not to under achieve. However the perception of the respondents was not definite on this. Their responses indicated that one would not say whether lack of tutorials influenced or did not influence academic underachievement.

Excessive religious activity is not a significant determinant of academic underachievement. Omenyo (2002) observed that there is a proliferation of churches on the university campuses who engage in numerous activities. These activities include Bible study, Christology, (Jesus name and Blood), Pneumatology (Gifts and Power of the Holy Spirit), Spiritual Warfare, Fasting, Healing, New Birth, Mission and Evangelism, Escatology and leisure events (picnics, beach sessions, excursions, parties, football matches, and retreats). Omenyo implied that because respondents engage in many religious activities, there is a high probability that their achievement will be affected. The finding of the study however disagrees with the works of Omenyo (2002) that excessive religious activity is a significant determinant of academic underachievement.

From the study, with findings on absenteeism, the statistic indicates that absenteeism is a significant determinant of academic underachievement. Tyerman (cited in Quayson 2001), intimated that absenteeism can be attributable to truancy and the social background of the individual. Hence the causes of absenteeism can be categorised broadly under the following; home

influence, school influence, community influence and the genetic influence. Quayson (2001) admitted that generally absenteeism lowers the academic standard and the general achievement of the student. This is because absenteeism of students does occur when students fall prey to factors such as divorce, separations, death of a parent or both, parenting large families, prolonged parental illness, defective home discipline and parental violence towards students.

The findings agree with the works of Quayson (2001) that, absenteeism is a significant determinant of academic underachievement.

From the study, the findings indicate that marriage is not a significant determinant of academic underachievement. Frank and Wendy (cited in Obeng, 2005) established that parenting is a vital role, which both parents must devote their time to raise and train their children in the ways of the Lord. He further contends that children need love, care, feeding, nurturing, training and discipline to grow up to be godly and productive adults. Frank and Wendy's argument suggest that marriage can influence academic underachievement. However this present findings disagree with this suggestion.

Research Question 2

Research question 2 was stated as: What are the most potent factors out of lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, age, poor time management, lack of tutorials, excessive religious activities, absenteeism, marriage and education, which influence academic underachievement?

Ten self-perceived factors were inferred to determine academic underachievement. These ten factors are likely to influence academic achievement at different levels. For this reason, research question two was raised to enable the researcher identify the most potent factors which determine academic underachievement. To analyse this question percentages, frequencies and chi square were used to obtain the findings.

Table 17 looks at the two most potent self-perceived factors which influence academic achievement.

Table 17

The most potent self-perceived factors that determine academic underachievement

Variable	Influence (%)	No influence (%)	Total (%)	Significant Level P Value by X ²
Poor time management	360(85.7)	60(14.3%)	420(100%)	0.030
Absenteeism	401 (95.5%)	19(4.5%)	420(100%)	0.040

Field Survey 2005

From the table above, the most potent determinants of academic underachievement as perceived by the respondents were poor time management with a (85.7%) and absenteeism with (95.5%) levels of influence respectively. The researcher fails to reject them as the most significant determinants influencing academic underachievement of the respondents. Poor

time management and absenteeism were therefore perceived as the most potent factors influencing academic underachievement.

Discussion of Findings of Research Question Two

With two out of the four self-perceived factors, the findings indicated that they were the most significant determinants of academic underachievement. The factors in question are poor time management and absenteeism.

Absenteeism ranks first because 95.5% of the respondents affirmed it to influence as against the other determinants, of academic underachievement. The statistic indicates that absenteeism is a significant determinant of academic underachievement. Tyerman (cited in Quayson 2001) indicates that, due to home influence, school influence, community and genetic influence absenteeism could occur, leading to academic underachievement. The finding therefore agrees with the works of Tyerman (cited in Quayson 2001) that absenteeism is a significant determinant of academic underachievement. This is possible because, Quayson (2001) in explaining the influence of the home in contributing to students absence said; “students could fall prey to factors such as divorce, separations, death of a parent or both and prolonged parental illness. Consequently, such situations will demand students’ absence from school to offer services at home”.

Second is poor time management, where 85.7% affirmed influence. This statistic indicates that poor time management is a significant determinant of academic underachievement as perceived by the respondents. Mackenzie (cited in Carnahan et al. 1987) identified major time wasters. These are

telephone interruptions, drop-in visitors, misused meetings, crisis management, lack of objectives, priorities and daily plan, cluttered desk/personal disorganisations, ineffective delegation of responsibilities, attempting too much at once, indecision procrastination inability to say no and lack of self –discipline which can lead to under productivity. The finding support the works of Mackenzie (cited in Carnahan et al. 1987). The major time wasters he has outlined lead to poor time management which could lead significantly to academic underachievement. The finding is possible because Carnahan also identified individual characteristics as another determinant of ineffective time usage. He identifies attitude, motivation and personality as elements of personal characteristics which could result in ineffective time usage.

Research Question 3

Research question 3 was stated as: What are the least potent factors, out of the ten self–perceived factors that influence academic underachievement?

Table 18 identifies the least potent factors that are likely to determine academic underachievement.

Table 18

The least potent determinant of academic underachievement

Variable	Influence (%)	No influence (%)	Total (%)	Significant Level P Value by X ²
Lack of funding	256(61.0%)	164(39.0%)	420(100%)	0.020
Poor library use	256(61.0%)	164(39.0%)	420(100%)	0.020

Field Survey 2005

From the table above, the least potent determinants of academic underachievement are lack of funding and poor library use, where 61% of the respondent affirmed influence. The researcher fails to reject them as the least significant determinants of academic underachievement.

Discussion of Findings of Research Question Three

With two out of the four self-perceived factors, the findings indicated that they were the least significant determinants of academic underachievement. The factors in question are lack of funding and poor library use.

With lack of funding the statistic indicates that it is a significant determinant of academic underachievement. The university rationalisation committee advised government to withdraw free feeding facility and introduce fees payment and bursary. Abban (1988) holds that lack of funding is a significant determinant of academic underachievement. Abban's assertion

confirms lack of funding as a factor because according to Monash (cited in Obeng, 2005) the inability to afford fees and basic necessities can psychologically affect the mental stability of students leading to low academic achievement.

The second ranking least determinant of academic underachievement is poor library use. This statistic indicates that poor library use is a significant determinant of academic underachievement. Alemna (1994) intimated that owing to the depressed economy of Ghana, there has been lack of funding for libraries, hence none of the libraries in Ghana seemed to be providing adequate services for users. The University libraries for example are acquiring fewer materials these days and journals subscriptions have been drastically reduced. He also added that the collections in all the university libraries are so poor that it is becoming increasingly difficult to satisfy the barest bibliographic and information needs of students, faculty members and other users. Coupled with the above is the poor usage of the library facilities. In the year 2003, out of the 11,637 students admitted, only 2,998 registered and used the library. Alemna's argument suggests that poor library use can influence academic underachievement. The finding agree with the works of Alemna (1994) This situation can be due to the University libraries inability to acquire materials these days and the fact that journal subscriptions have drastically reduced.

Research Question 4

Research question 4 was stated as: To what extent does lack of funding, lack of accommodation, poor library use, unguided pre-marital

relationship, age, poor time management, lack of tutorials, excessive religious activities, absenteeism, marriage and education, influence academic underachievement with regard to gender?

Ten self-perceived determinants have been inferred to determine academic underachievement. However the extent to which they influence respondents' achievement is likely to vary with regard to gender. For this reason, research question four was asked to determine the extent of influence on both males and females. To answer this question, frequencies, percentages, t-test and chi square of independent statistics were used to obtain the findings. Chi square calculated significant level (p) equal or less than 0.05 indicates that there is a significant difference between the responses of the males and the females for the variables. If the (p) value is greater than 0.05 it indicates that differences between the responses of males and females is not significant.

Table 19-28 looks at the extent to which the self-perceived determinants of academic underachievement vary by gender.

Table 19

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by gender - lack of funding

	No influence (%)	Influence (%)	Total
Male	31.4	68.6	299
Female	58.4	41.6	113

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between gender and the influence of funding on academic

underachievement. The result shows that there is a significant association between gender and the influence of funding for males only, ($\chi^2 (1,412) = 25.110, p < 0.05$). Table 19, indicates that majority of the males (68.6%) said that funding has a great influence on their academic underachievement. However, majority of the female respondents (58.4%) were of the opinion that funding has no influence on them.

Table 20

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by gender - lack of accommodation

	No influence (%)	Influence (%)	Total
Male	44.8	55.2	299
Female	67.3	32.7	113

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between gender and the influence of accommodation on academic underachievement. The result shows that there is significant association between gender and the influence on accommodation for males only, ($\chi^2 (1,412) = 16.525, p < 0.05$). Table 20, indicates that majority of the males (55.2%) said that accommodation has a great influence on their academic underachievement. However, majority of the female respondents (67.3%) were of the opinion that lack of accommodation has no influence on them.

Table 21

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by gender - poor library use

	No influence (%)	Influence (%)	Total
Male	39.8	60.2	299
Female	34.5	65.5	113

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between gender and the influence of poor library use on academic underachievement. The result shows that there is no significant association between gender and the influence of poor library use, ($\chi^2 (1,412) = .969, p > 0.05$). Table 21, indicates that majority of both males (60.2%) and females (65.5%) said that poor library use has a great influence on their academic underachievement. However, minority of the male (39.8%) and female (34.5%) respondents were of the opinion that poor library use has no influence on them.

Table 22

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by gender - Unguided pre-marital relationship

	No influence (%)	Influence (%)	Total
Male	94.6	5.4	299
Female	94.7	5.3	113

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between gender and the influence of unguided pre-marital relationship on academic underachievement. The result shows that there is no significant association between gender and the influence of poor library use, ($\chi^2 (1,412) = .000, p > 0.05$). Table 22 indicates that majority of both males (94.6%) and females (94.7%) said that unguided pre-marital relationship has no influence on their academic underachievement.

Table 23

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by gender - age

	No influence (%)	Influence (%)	Total
Male	96.7	3.3	299
Female	98.2	1.8	113

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between gender and the influence of age on academic underachievement. The result shows that there is no significant association between gender and the influence of age, ($\chi^2 (1,412) = 719, p > 0.05$). Table 23, indicates that majority of both males (96.7%) and females (98.2%) said that age has no influence on their academic underachievement. However, minority of the male (3.3%) and female (1.8%) respondents were of the opinion that age has great influence on them.

Table 24

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by gender - poor time management

	No influence (%)	Influence (%)	Total
Male	84.3	15.7	099
Female	89.4	10.6	113

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between gender and the influence of poor time management on academic underachievement. The result shows that there is no significant association between gender and the influence of poor time management, ($\chi^2(1,412) = 719, p > 0.05$). Table 24, indicates that majority of both males (84.3%) and females (89.4%) said that poor time management has no influence on their academic underachievement. However, minority of the male (15.7%) and female (10.6%) respondents were of the opinion that poor time management has great influence on them.

Table 25

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by gender - Lack of tutorials

	No influence (%)	Influence (%)	Total
Male	50.8	49.2	299
Female	61	38.9	113

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between gender and the influence of lack of tutorials on academic underachievement. The result shows that there is no significant association between gender and the influence of lack of tutorials, ($\chi^2 (1,412) = 3.448, p > 0.05$). Table 25, indicates that majority of both males (50.8%) and females (61.1%) said that lack of tutorials has no influence on their academic underachievement. However, minority of the male (49.2%) and female (38.9%) respondents were of the opinion that lack of tutorials has great influence on them.

Table 26

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by gender -Excessive religious activities

	No influence (%)	Influence(%)	Total
Male	95.0	5.0	299
Female	100	-	113

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between gender and the influence of excessive religious activities on academic underachievement. The result shows that there is no significant association between gender and the influence of excessive religious activities, ($\chi^2 (1,412) = 5.883, p > 0.05$). Table 26, indicates that majority of both males (95.0%) and females (100%) said that excessive religious activities, has no influence on their academic underachievement. However,

minority of the male (5.0%) and female (0%) respondents were of the opinion that excessive religious activities have great influence on them.

Table 27

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by gender -Absenteeism

	No influence (%)	Influence (%)	Total
Male	94.6	5.4	299
Female	97.3	2.7	113

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between gender and the influence of absenteeism on academic underachievement. The result shows that there is no significant association between gender and the influence of absenteeism, (χ^2 (1,412) =1.355, $p>0.05$).

Table 27, indicates that majority of both males (94.6%) and females (97.3%) said that absenteeism has no influence on their academic underachievement. However, minority of the male (5.4%) and female (2.7%) respondents were of the opinion that absenteeism has great influence on them.

Table 28

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by gender - Marriage and education

	No influence (%)	Influence (%)	Total
Male	95.3	4.7	299
Female	94.7	5.3	113

Field Survey 2005

A Pearson’s chi-square test was conducted to find out whether there was a relationship between gender and the influence of marriage and education on academic underachievement. The result shows that there is no significant association between gender and the influence of marriage and education, ($\chi^2 (1,412) = .070, p > 0.05$). Table 28, indicates that majority of both males (95.3%) and females (94.7%) said that marriage and education have no influence on their academic underachievement. However, minority of the male (4.7%) and female (5.3%) respondents were of the opinion that marriage and education have great influence on them.

Discussion of Findings of Research Question Four

With two of the ten self-perceived factors, the findings indicated that there were significant differences between males and females with regard to how they perceived the factors influence academic underachievement. The factors in question are lack of funding, and lack of accommodation. With the remaining eight, the findings indicated that there were no significant differences with regard to their perception.

The findings indicated that the responses of males and females differ significantly with regard to lack of funding as a factor determining academic underachievement with regard to gender. The findings from the study revealed that while majority of males accepted influence, majority of the females declined any influence. Abban (1977) indicates that all students should be eligible for loans sufficient to cover their maintenance cost and repayable over the first 10years of their working life after graduation. This they said should include post graduate students not sponsored by a commercial, industrial or government organisation. Abban suggests that insufficient financial support could pose psychological problems that might affect academic performance negatively. The finding on male respondents confirms the work of Abban; though disagree with females. The male respondents appear to be influenced more than females because they seem to have higher responsibilities than the females.

With reference to lack of accommodation, the findings indicated that the responses of males and females differ significantly with regards to accommodation as a factor determining academic underachievement with regard to gender. The findings from the study revealed that while majority of males accepted influence, majority of the females declined any influence. Abban (1977) comments further that the implementation of the university Rationalisation Committee's recommendation regarding pairing of students still did not solve accommodation problem. Students now seek refuge in nearby villages for residence. The committee also noted that all these changes lead to the general deterioration of the quality of life in the halls of residence. This is manifested in the overcrowding of rooms; overburdening of service

facilities and constant breakdown of amenities. From the above discussion, male students are more affected academically by inadequate accommodation than female students. The report of Abban's committee seems to apply more to the male students than female students. The reason could be that male students preferred more privacy than females to excel academically.

With reference to poor library use, the findings indicated that the responses of males and females do not differ significantly with regard to poor library use as a factor determining academic underachievement with regard to gender. The findings from the study revealed that both males and females accepted influence. Alemna (1994) intimated that the university libraries are acquiring fewer materials these days and journals subscriptions have been drastically reduced. Also the location of student's residents from the library does not allow for easy access to the library. The works of Alemna seem to suggest that the inadequate and outmoded state of library materials deter students from the use of the library. This might have accounted for the poor performance of students. This assertion confirms the works of Alemna. The findings agree with the works of Alemna (1994). The reason could be that due to the deplorable state of the library very few respondents patronize the library.

The findings indicated that the responses of males and females do not differ significantly with regard to unguided pre-marital relationship as a factor determining academic underachievement with regard to gender. The findings from the study revealed that both males and females do not accept influence. Adjabeng (1991) indicates that courtship loses its essence when parties to it get emotionally attached. Body contacts emerge which eventually lead to

sexual affairs. Consequently the relationship will dissolve leading to emotional trauma. This abuse practice makes some church authorities look down upon the entire idea of courtship. The argument of Adjabeng suggests that due to the immorality associated with pre – marital relationship, very few people patronise it. The finding confirms the suggestion by Adjabeng (1991). The reason could be that very few students patronize unguided pre-marital relationship due to the fear of broken hearts and inordinate affection.

With reference to age, the findings indicated that the responses of males and females do not differ significantly with regard to age as a factor determining academic underachievement with regard to gender. The findings from the study revealed that both males and females do not accept Peers (1972) identified that the level of intelligence declines with adults as they advance in age. He defined intelligence as the aggregate or global capacity of the individual to act purposefully, to think rationally and deal effectively with his environment. With this definition he concluded that there is a steep rise from age 7 to about age 20-25 the period of natural growth, afterwards a gradual but progressive decline in intelligence to the end of life occurs. The argument of peers suggest that the higher the age the lower the retentive capability of respondents. Hence the performance of respondents who have advanced in age can be affected negatively. The finding does not agree with the works of Peers (1972) that the level of intelligence declines with adults as they advance in age. The reason could be that majority (319) of the respondents fall within the age of 15–30 and were not affected by the theory.

With reference to poor time management, the findings indicated that the responses of males and females do not differ significantly with regard to

poor time management as a factor determining academic underachievement with regard to gender. The findings from the study revealed that both males and females do not accept influence. Carnahan et al. (1987) identify many time wasters which can influence a person's achievement. These are telephone interruptions, drop-in visitors, misused meetings, crises management, and lack of objectives, priorities and daily plan. Carnahan's argument suggests that time wasters could reduce study time of respondents and there by causing academic underachievement. The present finding disagrees with his suggestion. The reason could be that those respondents are able to manage their time efficiently.

With reference to lack of tutorials, the findings indicated that the responses of males and females do not differ significantly with regard to lack of tutorials as a factor determining academic underachievement with regard to gender. The findings from the study revealed that both males and females do not accept influence. Layton (1968) indicates that lack of tutorial is essential as it serves as a support to the student's life, especially if he is unprepared for the hard work due to loneliness and stresses that it imposes. This is especially true in the University of Cape Coast which is made up of large departments with relatively few halls of residence. The tutorial becomes then an important stimulus to work. Layton's argument suggests that a tutorial is essential as it supports the student's successful academic life. The present finding disagrees with his suggestion, the reason could be that students are able to manage and excel academically without tutorials.

With reference to excessive religious activities, the findings indicated that the responses of males and females do not differ significantly with regard

to excessive religious activities as a factor determining academic underachievement with regard to gender. The findings from the study revealed that both males and females declined any influence. Omenyo (2002) indicated that, Pentecostals have a great love and thirst for the Bible, and are typical “bible carriers”. They live with the bible, read it everyday and memorize many passages. However as to whether the degree of attachment to the bible commensurate with their course work is a determining factor of the level of academic achievement by members who are students. Omenyo’s argument suggests that the numerous religious activities of Christian respondents could result in academic underachievement. The finding disagrees with his suggestion. The reason could be that both male and female respondents have relied on other options such as the study groups and the internet to excel academically.

With reference to absenteeism the findings indicated that the responses of males and females do not differ significantly with regard to absenteeism as a factor determining academic underachievement with regard to gender. The findings from the study revealed that both male and female respondents declined any influence. Galloway (cited in Quayson, 2000) identified that pupils who are persistently absent from school become educationally retarded because of their absence. They are less successful in test attainments and in intelligence than regular pupils. The argument of Quayson, suggests that the persistent absence of students can have negative impart on their academic achievement. The finding disagrees with the works of Galloway (cited in Quayson, 2000).

With marriage, the findings indicated that the responses of males and females do not differ significantly with regard to marriage as a factor determining academic underachievement with regard to gender. The findings from the study revealed that both males and females do not accept influence. Obeng (2005) indicated that the numerous roles of married undergraduate students may result into a diminishing achievement in many other role demands. Obeng's argument suggests that the academic achievement of married respondents is likely to be affected by the discharge of marital responsibilities. The finding is contrary to the works of Obeng (2005) that numerous roles of married undergraduate students may result into a diminishing academic achievement. The reason could be that though some of the respondents are married, they have adopted strategies such as adequate time management to avoid failure.

Research Question 5

Research question 5 was stated as: To what degree does lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, poor time management, lack of tutorials, excessive religious activities, absenteeism, marriage and education, influence academic underachievement with regard to age?

In research question 1, ten self-perceived factors were identified to be capable of influencing academic achievement. However, the extent to which they influence respondent's achievement is likely to vary with regard to their age. For this reason research question five was asked to determine the degree

of influence by age. Frequencies and chi square of independent variables (linear by linear association) statistical tools were used, to obtain the findings.

Table 29-37 looks at the extent to which the self-perceived determinant of academic underachievement vary by age.

Table 29

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by age - Lack of funding

		No influence (%)	Influence (%)	Total
Age I	15-30	41.4	58.6	319
Age II	31-45	25.0	75.0	88
Age III	46-60	85.7	14.3	7

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between age and its influence on academic underachievement. The result shows that there is a significant association between age and its influence on funding for respondents with ages (15-30) and (31-45) only, ($\chi^2 (2,412) = 14.456, p < 0.05$). Table 29, indicates that respondents with ages (15-30) and (31-45) said that lack of funding has influence on their academic underachievement. However, respondents with ages (46-60) were of the opinion that lack of funding has no influence on their academic underachievement.

Table 30

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by age - lack of accommodation

	No influence (%)	Influence (%)	Total
Age I 15-30	51.1	48.9	319
Age II 31-45	47.7	52.3	88
Age III 46-60	85.7	14.3	7

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between age and its influence on academic underachievement. The result shows that there is no significant association between age and its influence on lack of accommodation, ($\chi^2(2,412) = 3.754$, $p > 0.05$). Table 30 indicates that respondents with ages (31-45) said that lack of accommodation has influence on their academic underachievement. However, respondents with ages (46-60) and (15-30) were of the opinion that lack of accommodation has no influence on their academic underachievement.

Table 31

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by age - poor library use

	No influence (%)	Influence (%)	Total
Age I 15-30	36.1	63.9	319
Age II 31-45	48.9	51.1	88
Age III 46-60	28.6	71.4	7

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between age and its influence on academic underachievement. The result shows that there is no significant association between age and its influence on poor library use, ($\chi^2(2,412) = 5.081, p > 0.05$). Table 31 indicates that respondents with ages (15-30, 31-45) and (46-60) said that poor library use has influence on their academic underachievement

Table 32

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by age - unguided pre-marital relationship

	No influence (%)	Influence (%)	Total
Age I 15-30	95.3	4.7	319
Age II 31-45	93.2	6.8	88
Age III 46-60	100.0	-	7

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between age and its influence on academic underachievement. The result shows that there is no significant association between age and its influence on unguided pre-marital relationship for respondents with ages (15-30, 31-45) and (46-60), ($\chi^2(2,412) = 1.022, p > 0.05$). Table 32, indicates that respondents with ages (15-30, 31-45) and (46-60) said that unguided pre-marital relationship has no influence on their academic underachievement.

Table 33

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by age - poor time management

		No influence (%)	Influence (%)	Total
Age I	15-30	87.5	12.5	319
Age II	31-45	78.4	21.6	88
Age III	46-60	100.0	-	7

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between age and its influence on academic underachievement. The result shows that there is no significant association between age and its influence on poor time management for respondents with ages (15-30, 31-45) and (46-60), ($\chi^2 (2,412) = 5.808, p > 0.05$). Table 33, indicates that respondents with ages (15-30, 31-45) and (46-60) said that poor time management has no influence on their academic underachievement.

Table 34

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by age - lack of tutorials

		No influence (%)	Influence (%)	Total
Age I	15-30	54.2	45.8	319
Age II	31-45	52.3	47.7	88
Age III	46-60	42.6	57.4	7

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between age and its influence and its influence on academic underachievement. The result shows that there is no significant association between age and its influence on lack of tutorials, ($\chi^2(2,412) = 438, p > 0.05$). Table 34, indicates that respondents with ages (15-30 and 31-45) said that lack of tutorials has no influence on their academic underachievement. However, respondents with ages (46-60) were of the opinion that lack of tutorials has influence on their academic underachievement.

Table 35

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by age - Excessive religious activities

	No influence (%)	Influence (%)	Total
Age I 15-30	96.9	3.1	319
Age II 31-45	94.3	5.7	88
Age III 46-60	100.0	-	7

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between age and its influence on academic underachievement. The result shows that there is no significant association between age and its influence on excessive religious activities for respondents with ages (15-30, 31-45) and (46-60), ($\chi^2(2,412) = 1.549, p > 0.05$). Table 35, indicates that respondents with ages (15-30, 31-45) and (46-60) said that excessive religious activities have no influence on their academic underachievement.

Table 36

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by age – absenteeism

	No influence (%)	Influence (%)	Total
Age I 15-30	95.3	4.7	319
Age II 31-45	96.6	3.4	88
Age III 46-60	100	-	7

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between age and its influence on academic underachievement. The result shows that there is no significant association between age and its influence on absenteeism for respondents with ages (15-30, 31-45) and (46-60), ($\chi^2 (2,412) = .601, p > 0.05$). Table 36, indicates that respondents with ages (15-30, 31-45) and (46-60) said that absenteeism has no influence on their academic underachievement.

Table 37

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by age - marriage and education

	No influence (%)	Influence (%)	Total
Age I 15-30	98.1	1.9	319
Age II 31-45	85.2	14.8	88
Age III 46-60	100	-	7

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between age and its influence on academic underachievement. The result shows that there is a significant association between age and its influence on marriage and education for respondents with ages (15-30, 31-45) and (46-60), ($\chi^2 (2,412) = 26.522, p < 0.05$). Table 37, indicates that respondents with ages (15-30, 31-45) and (46-60) said that marriage and education has no influence on their academic underachievement.

Discussion of Findings of Research Question Five

With two of the nine self – perceived factors, the findings indicated that there was a significant difference between the age groups with regard to how they perceived the factors influence academic underachievement. The factors in question are lack of funding and marriage and education. With the remaining eight, the findings indicated that there were no significant differences with regard to their perception.

With lack of funding, respondents of the age groups indicated that their responses differ significantly with regard to lack of funding as a factor determining academic underachievement with regard to age. The findings from the study revealed that respondents of the age groups accepted influence. Abban (1977) indicated that the government had been counselled to withdraw boarding and lodging subsidies and substitute new systems that required contribution from extra governmental sources including the students themselves and their parents. Abban's argument suggest that the withdrawal of boarding and lodging subsidies has greatly affected the financial up keep of students and could contribute to academic underachievement. The present

finding agrees with the works of Abban. The reason could be that this group of students were adversely affected by the withdrawal of boarding and lodging subsidies and the introduction of fees payment, because they have large responsibilities.

With lack of accommodation, respondents of the age groups indicated that their responses do not differ significantly with regard to lack of accommodation as a factor determining academic underachievement with regard to age. The findings from the study revealed that the age groups do not accept influence. The University of Education, Winneba (U.E.W's), Basic Statistics 1998/9, 2000/2001 and 2001/2002 academic years (cited in Obeng, 2005) revealed that out of the students admitted, only about 22%, 53% and 39% respectively had accommodation. The basic statistics of the University of Education, Winneba suggests that due to the low intake of students in the various halls of residence students reside in the nearby town. This might account for the low academic performance of student. The findings with regards to the age groups disagree with the report in the U.E.W's Basic Statistics. The reason could be that students were not adversely affected by unavailability of accommodation on campus leading to external residence.

With poor library use, respondents of the age groups indicated that their responses do not differ significantly with regard to poor library use as a factor determining academic underachievement with regard to age. The findings from the study revealed that the age groups do not accepted influence Alemna (1994) indicated that due to the poor nature of the economy, it has become difficult to fund libraries. Hence the libraries are ill staffed. Also is the poor usage of the already inadequate materials due to poor accessibility by

students who live far from the libraries. Alemna's argument seeks to suggest that inadequate library materials could lead to poor patronage and may result in academic underachievement. The findings disagree with the works of Alemna (1994). The reason could be that though very few students patronize the libraries, due to inadequate materials and poor accessibility, they still managed to excel.

With unguided pre-marital relationship, respondents of the age groups indicated that their responses do not differ significantly with regard to unguided pre-marital relationship as a factor determining academic underachievement with regard to age. The findings from the study revealed that the age groups do not accept influence. Adjabeng (1991) indicated that many today for fear of emotional trauma resulting from a dissolved unguided pre-marital relationship do not patronize unguided pre-marital relationship. Adjabeng's argument suggests that many students today for fear of emotional trauma which leads to academic underachievement do not patronize unguided pre-marital relationships. The reason could be that those in pre-marital relationship seek pre-marital counselling and hence do not experience broken hearts. The findings disagree with the works of Adjabeng (1991).

With poor time management, the findings indicated that the responses of the age groups do not differ significantly with regard to poor time management as a factor determining academic underachievement with regard to age. The findings from the study revealed that the age groups do not accept influence. Carnahan et al. (1987) commented that experience becomes an important determinant of proper usage of time hence experience is knowledge applied. Hence the application of knowledge can lead to more utilization of

time for which reason experience is a function of the number of years of work or study. Carnahan's argument seeks to suggest that people who are experienced in life are able to manage time better. However inexperience could lead to time wastage resulting in academic underachievement. The findings disagree with the works of Carnahan et al. (1987). The reason could be that respondents' are experienced in time management hence their academic work was not influenced a great deal.

With lack of tutorials, the findings of the respondents of the age groups indicated that their responses do not differ significantly with regard to lack of tutorials as a factor determining academic underachievement with regard to age. The findings from the study revealed that the age groups do not accept influence. Layton (1968) said that tutorial is essential as it serves as a support to the student's life, especially if he is unprepared for the hard work due to, loneliness and stresses that it imposes. Layton's argument seeks to suggest that without tutorials academic underachievement is bound to occur. The findings disagree with the works of Layton. The reason could be that majority of the respondents could still do better without tutorial facilities.

With excessive religious activities, the findings indicated that the responses of the age groups do not differ significantly with regard to excessive religious activities as a factor determining academic underachievement with regard to age. The findings from the study revealed that the age groups do not accept influence. Omenyo (2002) opined that Pentecostal Churches are saddled with numerous time consuming and time demanding activities. Omenyo's argument suggests that due to the numerous religious activities which students engage in, their academic work is bound to suffer. The findings

disagree with the works of Omenyo (2002). The reason could be that irrespective of the numerous religious activities respondents are able to manage their time.

With absenteeism, the findings of the age groups indicated that their responses do not differ significantly with regard to absenteeism as a factor determining academic underachievement with regard to age. The findings from the study revealed that the age groups do not accept influence. Clyne (cited in Quayson 2001) established that, absence causes a child to lose perhaps irretrievably, such educational benefits as the child's intelligence right have entitled him to. The works of Clyne (cited in Quayson 2001) seeks to suggest that absenteeism in school attendance can result in academic underachievement. The findings disagree with the works of Clyne (cited in Quayson 2001) The reason could be that students are able to perform well despite their absence.

With responses regarding marriage and education, respondents of the age groups indicated that their responses differ significantly with regard to marriage as a factor determining academic underachievement with regard to age. The findings from the study revealed that the age groups accept any influence. Obeng (2005) indicates that the additional roles played by the married as students pose major challenges. They therefore may require complex coping responses in order to successfully meet the demands of the courses they offer, due to the complexity of the challenges discussed, it is not all adult students who may be ready to go for fulltime university education. Obeng's argument seeks to suggest that the dual role played by the married as students and as married couples are likely to influence academic

underachievement. The findings agree with the works of Obeng (2005). The reason could be that majority of the married respondents do not have coping strategies to be able to manage both marriage and academic life.

Research Question 6

Research question 6 was stated as: To what degree does lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, age, poor time management, lack of tutorials, excessive religious activities, absenteeism, marriage and education, influence academic achievement with regard to the number of dependents?

The ten Self-perceived determinants mentioned in research question one are likely to influence under-academic achievement. However the degree of influence is likely to vary with regards to the number of dependants of respondents. For this reason, research question 6 was asked to determine the degree of variation of the influence by the number of respondent's dependants. Frequencies, percentages and chi square of independent variables (linear by linear association) statistical tools were used to obtain the findings

Table 38-47 shows the extent to which the self-perceived determinants vary by the number of dependants

Table 38

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by the number of dependents - lack of funding

No. of dependents	No influence (%)	Influence (%)	Total
1-3	29.7	70.3	138
4-6	29.6	70.4	27
More than 6	54.5	45.5	11

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between lack of funding and the number of dependents. The result shows that there is no significant association between lack of funding and the number of dependents, in determining academic underachievement, ($\chi^2 (2,412) = 2.964, p > 0.05$). Table 38, indicates that respondents with dependents (1-3 and 4-6) said that lack of funding has influence on their academic underachievement. However, respondents with dependents more than (6) were of the opinion that lack of funding has no influence on their academic underachievement.

Table 39

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by the number of dependents -lack of accommodation

No. of dependents	No influence (%)	Influence (%)	Total
1-3	45.7	54.3	138
4-6	33.3	66.7	27
More than 6	63.6	36.4	11

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between lack of accommodation and the number of dependents. The result shows that there is no significant association between lack of accommodation and the number of dependents, in determining academic underachievement, ($\chi^2 (2,412) = 3.053, p > 0.05$). Table 39, indicates that respondents with dependents (1-3) and (4-6) said that lack of accommodation has influence on their academic underachievement. However, respondents with dependents more than (6) were of the opinion that lack of accommodation has no influence on their academic underachievement.

Table 40

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by the number of dependents - poor library use

No. of dependents	No influence (%)	Influence (%)	Total
1-3	39.9	60.1	138
4-6	37.0	63.0	27
More than 6	36.4	63.6	11

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between poor library use and the number of dependents. The result shows that there is no significant association between poor library use and the number of dependents, in determining academic underachievement, ($\chi^2 (2,412) = .115, p > 0.05$). Table 40 indicates that respondents with dependents (1-3, 4-6) and more than (6) said that poor library use has influence on their academic underachievement.

Table 41

Cross tabulation analysis of self - perceived determinants of academic underachievement variation by the number of dependents -unguided pre-marital relationship

No. of dependents	No influence (%)	Influence (%)	Total
1-3	93.5	6.5	138
4-6	96.3	3.7	27
More than 6	100.0	-	11

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between unguided pre-marital relationship and the number of dependents. The result shows that there is no significant association between unguided pre-marital relationship and the number of dependents, in determining academic underachievement, ($\chi^2 (2,412) = 1.041, p > 0.05$). Table 41, indicates that respondents with dependents (1-3, 4-6) and more than (6) said that unguided pre-marital relationship has no influence on their academic underachievement.

Table 42

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by the number of dependents - age

No. of dependents	No influence (%)	Influence (%)	Total
1-3	95.7	4.3	138
4-6	100.0	-	27
More than 6	90.9	9.1	11

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between age and the number of dependents. The result shows that there is no significant association between age and the number of dependents, in determining academic underachievement, ($\chi^2 (2,412) = 1.921, p > 0.05$). Table 42, indicates that respondents with dependents (1-3, 4-6) and more than (6) said that age has no influence on their academic underachievement.

Table 43

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by the number of dependents - poor time management

No. of dependents	No influence (%)	Influence (%)	Total
1-3	76.8	23.2	138
4-6	92.6	7.4	27
More than 6	72.7	27.3	11

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between poor time management and the number of dependents. The result shows that there is no significant association between poor time management and the number of dependents, in determining academic underachievement, ($\chi^2 (2,412) = 3.663, p > 0.05$). Table 43, indicates that respondents with dependents (1-3, 4-6) and more than (6) said that poor time management has no influence on their academic underachievement.

Table 44

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by the number of dependents - lack of tutorials

No. of dependents	No influence (%)	Influence (%)	Total
1-3	47.1	52.9	138
4-6	48.1	51.9	27
More than 6	63.6	36.4	11

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between lack of tutorials and the number of dependents. The result shows that there is no significant association between lack of tutorials and the number of dependents, in determining academic underachievement, ($\chi^2 (2,412) = 1.116, p > 0.05$). Table 44, indicates that respondents with dependents (1-3 and 4-6) said that lack of tutorials has influence on their academic underachievement. However, respondents with dependents more than (6) were of the opinion that lack of tutorials has no influence on their academic underachievement.

Table 45

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by the number of dependents - excessive religious activities

No. of dependents	No influence (%)	Influence (%)	Total
1-3	93.5	6.5	138
4-6	96.3	3.7	27
More than 6	100.0	-	11

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between excessive religious activities and the number of dependents. The result shows that there is no significant association between excessive religious activities and the number of dependents, in determining academic underachievement, ($\chi^2 (2,412) = 1.041, p > 0.05$). Table 45, indicates that respondents with dependents (1-3, 4-6) and more than (6) said that excessive religious activities have no influence on their academic underachievement.

Table 46

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by the number of dependents - absenteeism

No. of dependents	No influence (%)	Influence (%)	Total
1-3	92.8	7.2	138
4-6	100.0	-	27
More than 6	100.0	-	11

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between absenteeism and the number of dependents. The result shows that there is no significant association between absenteeism and the number of dependents, in determining academic underachievement, (χ^2 (2,412) =2.920, $p>0.05$). Table 46, indicates that respondents with dependents (1-3, 4-6) and more than (6) said that absenteeism has no influence on their academic underachievement.

Table 47

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by the number of dependents - marriage and education

No. of dependents	No influence (%)	Influence (%)	Total
1-3	92	8.0	138
4-6	77.8	22.2	27
More than 6	90.9	9.1	11

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between marriage and education and the number of dependents. The result shows that there is no significant association between marriage and education and the number of dependents, in determining academic underachievement, (χ^2 (2,412) =5.012, $p>0.05$). Table 47, indicates that respondents with dependents (1-3, 4-6) and more than (6) said that marriage and education has no influence on their academic underachievement.

Discussion of Findings of Research Question Six

Of the ten self-perceived factors, the findings indicated that there was no significant difference between the number of dependants with regard to how they perceived the factors influence academic underachievement.

With reference to lack of funding, the findings indicated that the responses of the dependant groups do not differ significantly with regard to lack of funding as a factor determining academic underachievement with regard to the number of dependants. The findings from the study revealed that the dependant groups do not accept influence. Abban (1977) recommended to the government to withdraw student's canteen services, boarding and lodging subsidies and rather introduce fee payment. This decision has greatly affected student's academic work. Abban's argument seem to suggest that government's decision to withdraw canteen services and lodging subsidies affected students negatively in financial matters. The findings disagree with Abban (1977). The reason could be that students were not adversely affected by the government's withdrawal of student's canteen services, boarding and lodging subsidies and the introduction of fees payment.

With regards to lack of accommodation the findings indicated that the responses of the dependant groups do not differ significantly with regard to lack of accommodation, as a factor determining academic underachievement with regard to the number of dependants. The findings from the study revealed that the dependant groups do not accept influence. Abban (1977) recommended to the government to withdraw boarding and lodging subsidies and to introduce the in-out-out-in accommodation system. This allowed for only first and final years to be given residence on campus, while second and

third years lived in rented premises in nearby villages. Abban's argument suggests that the pairing of students and the hiring of rooms in nearby villages did not provide enough privacy. This might have affected student's performance. The reason could be that students were adversely affected by the government's withdrawal of accommodation facilities. The findings disagree with the works of Abban (1977). The reason could be that though there was limited privacy coupled with noise making and interruptions, students could still perform academically.

With poor library use, the findings indicated that the responses of the dependant groups do not differ significantly with regard to poor library use as a factor determining academic underachievement with regard to the number of dependants. The findings from the study revealed that the dependant groups do not accept influence. According to the Vice chancellor's 33rd annual report, (2003) it is discovered that many students do not use the library. Total books borrowed amount to 14,597 for the first semester and 10,123 for the second semester. The vice chancellor's report suggests that student's poor usage of the library might have contributed to their academic underachievement. The findings both disagree with the Vice chancellor's 33rd annual report, (2003). The reason could be that, though the library lacks modern materials to attract student users, it did not affect their performance

With unguided pre – marital relationship, the findings indicated that the responses of the respondents of the dependant groups do not differ significantly with regard to unguided pre–marital relationship as a factor determining academic underachievement with regard to the number of dependants. The findings from the study revealed that the dependant groups do

not accept influence. Adjabeng (1991) intimated that many a youth these days are religious and refrain from unguided pre-marital relationship. More so owing to the fear of experiencing a broken heart, those who are in pre-marital relationship are cautious to avoid any influence. Adjabeng's suggestion indicates that due to the fear of broken hearts which might lead academic underachievement many students today shy away from unguided pre-marital relationship. The findings agree with the works of Adjabeng (1991). The reason is that for fear of emotional trauma, many people today may prefer a guided pre-marital relationship.

With age, the findings indicated that the responses of the dependant groups do not differ significantly with regard to age as a factor determining academic underachievement with regard to the number of dependants. The findings from the study revealed that the dependant groups do not accept influence. Peers (1972) indicated that the plasticity theory shows that many an adult student lose concentration and perform poorly academically after 25years. Peers theory seems to suggest that retention is more potent before the first 25 years. Hence it declines after 25 years. He is of the opinion that the declining factor of retention might have affected the performance of students, negatively. The findings disagree with Peers (1972). The reason could be that majority of the respondents were not affected by age because they fell with the real fruitful years,

With poor time management, the findings indicated that the responses of the dependant groups do not differ significantly with regard to time management as a factor determining academic underachievement with regard to the number of dependants. The findings from the study revealed that the

dependant groups do not accept influence. Carnahan et al. (1987) indicated that for effective usage of time, experience is vital. Carnahan's argument seeks to suggest the fact that the inability to effectively manage time using experience could lead to time wastage. Consequently academic underachievement is likely to occur. The findings disagree with the works of Carnahan et al. (1987). The reason could be that majority of the respondents are able to manage their time due to experience as irrespective of the high level of responsibility towards their dependants.

With regards to lack of tutorials, the findings indicated that the responses of the dependant groups do not differ significantly with regard to lack of tutorials as a factor determining academic underachievement with regard to the number of dependants. The findings from the study revealed that the dependant groups accepted influence. Layton (1968) indicates the importance of tutorials that, tutorial is important because it ensures continuity. He said it is more important than specialist enterprise for the student, at least until the final year. Layton's argument suggests that a tutorial has become an indispensable teaching and learning technique without which success in learning cannot be achieved. The findings agree with the works of Layton (1968). The reason could be that respondents over the years have increased in number more than lecturers. This has made it impossible for the organisation of tutorials. This support denied them has led to their academic underachievement.

With excessive religious activities, the findings indicated that the responses of the dependant groups do not differ significantly with regard to excessive religious activities as a factor determining academic

underachievement with regard to the number of dependants. The findings from the study revealed that the dependant groups do not accept influence. Omenyo (2002) established that, there is a spate of religious proliferation on tertiary institutions and that many students spend too much time on religious activities, which could possibly affect their academic pursuit. Omenyo's argument suggests that there are numerous religious activities engaged in by students. Consequently their inability to manage their time well could lead to devoting more time on the religious activities rather than academic work. The findings disagree with the works of Omenyo (2002). The reason could be that though there is religious proliferation in tertiary institutions today with numerous activities, respondents seem to know how to regulate their time well such that their academic work is not affected.

With reference to absenteeism, the findings indicated that the responses of the dependant groups do not differ significantly with regard to absenteeism as a factor determining academic underachievement with regard to the number of dependants. The findings from the study revealed that the dependant groups do not accept influence. Galloway (cited in Obeng, 2005) indicates that pupils who are persistently absent from school become educationally retarded because of their absence. Moreover they are less successful in test attainments and general regular attendance. Galloway's finding seeks to suggest that in the event where respondents incline to absenteeism in a bid to fulfil demands of their dependants; they could suffer from academic underachievement. The findings disagree with the findings of Galloway. The reason could be that though respondents regularly absent

themselves from lectures to honour the demands of their dependants they have not suffered from academic underachievement.

With marriage the findings indicated that the responses of the dependant groups do not differ significantly with regard to marriage and education as a factor determining academic underachievement with regard to the number of dependants. The findings from the study revealed that the dependant groups do not accept influence. Rice (1999) indicated that many graduate students are married, some are parents. They are controlled with responsibilities of their family role in addition to their academic roles. Often they also work at least on part time. Inter-role conflict exists when the expectations in one of these roles are incompatible with the expectation of the other. Rice argument seems to suggest that when married couples perform additional role as students, they are likely to develop a divided attention which might lead to academic underachievement. The findings disagree with the works of Rice (1999). The reason being that majority of the respondent seems not to be married. Secondly those who are engaged in marriage are able to manage their time well.

Research Question 7

Research question 7 was stated as: To what extent does lack of funding, lack of accommodation, poor library use, age, poor time management, lack of tutorials, excessive religious activities and absenteeism influence academic achievement with regard to marital status?

The ten self-perceived determinants of academic underachievement under study are likely to influence academic underachievement in varied

degrees with regard to marital status. In view of this, research question seven was asked to measure the degree of variation of influence by marital status. Frequencies, percentages, chi square of independent variable (linear by linear association) statistical tools and *t* test were used to obtain the findings.

Table 48-55 shows the extent to which the self-perceived determinants of academic underachievement vary by marital status.

Table 48

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by marital status - lack of funding

	No influence (%)	Influence (%)	Total
Married	31.4	68.6	86
Single	40.8	59.2	331

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between married and single respondents and the influence of funding on academic underachievement. The result shows that there is no significant association between them, ($\chi^2 (1,412) = 2.534, p > 0.05$). Table 48, indicates that majority of both married (68.6%) and single (59.2%) respondents said that funding has a great influence on their academic underachievement.

Table 49

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by marital status - lack of accommodation

	No influence (%)	Influence (%)	Total
Married	50.0	50.0	86
Single	51.4	48.6	331

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between married and single respondents and the influence of lack of accommodation on academic underachievement. The result shows that there is a significant association between them, ($\chi^2(1,412) = 0.50, p > 0.05$). Table 49, indicates that half of married (50.0%) and majority of the single (59.2%) respondents said that, lack of accommodation has a great influence on their academic underachievement.

Table 50

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by marital status - poor library use

	No influence (%)	Influence (%)	Total
Married	38.4	61.6	86
Single	39.0	61.0	331

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between married and single respondents and the influence

of poor library use on academic underachievement. The result shows that there is no significant association between them, ($\chi^2 (1,412) = .010, p > 0.05$). Table 50, indicates that majority of both married (61.6%) and single (61.0%) respondents said that poor library use has a great influence on their academic underachievement.

Table 51

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by marital status - age

	No influence (%)	Influence (%)	Total
Married	97.7	2.3	86
Single	97.0	3.0	331

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between married and single respondents and the influence of age on academic underachievement. The result shows that there is no significant association between them, ($\chi^2 (1,412) = .118, p > 0.05$). Table 51, indicates that majority of both married (97.7%) and single (97.0%) respondents said that age has no influence on their academic underachievement.

Table 52

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by marital status - poor time management

	No influence (%)	Influence (%)	Total
Married	80.2	19.8	86
Single	87.0	13.0	331

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between married and single respondents and the influence of poor time management on academic underachievement. The result shows that there is no significant association between them, ($\chi^2 (1,412) = 2.545$, $p > 0.05$). Table 52, indicates that majority of both married (80.2%) and single (87.0%) respondents said that poor time management has no influence on their academic underachievement.

Table 53

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by marital status - lack of tutorials

	No influence (%)	Influence (%)	Total
Married	43.0	57.0	86
Single	56.5	43.5	331

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between married and single respondents and the influence

of lack of tutorials on academic underachievement. The result shows that there is no significant association between lack of tutorials and married respondents, ($\chi^2 (1,412) = 4.984, p > 0.05$). Table 53, indicates that majority of married (57.0%) respondents said that lack of tutorials has a great influence on their academic underachievement. However, majority of the single (56.5%) respondents said that lack of tutorials has no influence on their academic underachievement.

Table 54

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by marital status - excessive religious activities

	No influence (%)	Influence (%)	Total
Married	96.5	3.5	86
Single	96.4	36	331

Field Survey 2005

A Pearson's chi-square test was conducted to find out whether there was a relationship between married and single respondents and the influence of excessive religious activities on academic underachievement. The result shows that there is no significant association between them, ($\chi^2 (1,412) = .004, p > 0.05$). Table 54, indicates that majority of both married (96.5%) and single (96.4%) respondents said that excessive religious activities has no influence on their academic underachievement.

Table 55

Cross tabulation analysis of self-perceived determinants of academic underachievement variation by marital status – absenteeism

	No influence (%)	Influence (%)	Total
Married	96.5	3.5	86
Single	95.2	4.8	331

Field Survey 2005

A Pearson’s chi-square test was conducted to find out whether there was a relationship between married and single respondents and the influence of absenteeism on academic underachievement. The result shows that there is no significant association between them, ($\chi^2(1,412) = .284, p > 0.05$). Table 55, indicates that majority of both married (96.5%) and single (95.2%) respondents said that absenteeism has no influence on their academic underachievement.

Discussion of Findings on Research Question Seven

With all the eight self-perceived factors used in research question seven, the findings indicated that there was no significant difference with regard to how they perceived the factors influence academic underachievement. The factors in question are lack of funding, lack of accommodation, lack of tutorials, poor time management, age, absenteeism, excessive religious activities, and poor library use.

With reference to lack of funding, the findings indicated that the responses of both married and single respondents do not differ significantly with regard to lack of funding as a factor determining academic

underachievement with regard to marital status. The findings from the study revealed that both married and single respondents do not accept influence. Monash (cited in Obeng, 2005) indicates that students may have problems with budgeting. More so employers negative response to the students desire to return to study may increase financial pressure due to relinquishment of full time paid employment. Coping with the stress and pressure of reduced income may not be an easy task for students because there may not be easy answers or quick cures. In view of the above, Monash concluded that the inability to afford fees and basic necessities can psychologically affect the mental stability of students leading to low academic achievement. Monash's argument seeks to suggest that student's academic underachievement is attributed to lack of financial assistance. The findings disagree with the works of Monash (cited in Obeng, 2005). The reason could. be that respondents have some alternative sources of funding.

With reference to the nature of responses to lack of accommodation, the findings indicated that the responses of both married and single respondents do not differ significantly with regard to lack of accommodation, as a factor determining academic underachievement with regard to marital status. The findings from the study revealed that both married and single respondents do not accept influence. Monash (cited in Obeng 2005) argues that students may have problems with roommates. For instance parent-students when mixed with other students with varied background such as younger ones, creates an atmosphere of inconvenience. This may lead to an atmosphere of disturbance and limited privacy. Monash's argument indicates that privacy and comfort are important, without them academic underachievement will occur.

The findings for the respondents do not agree with the works of Monash. The reason could be that, the absence of privacy has not influenced their academic underachievement.

With reference to poor library use, the findings indicated that the responses of both married and single respondents do not differ significantly with regard to poor library use as a factor determining academic underachievement with regard to marital status. The findings from the study revealed that both married and single respondents do not accept influence. The 33rd congregation report of the Vice Chancellor 2003 indicates that, though the library is currently spacious, there are fewer users, readers and borrowers of books. The 33rd congregation report of the Vice Chancellor seems to suggest that very few students patronise the library. This attitude can be attribute to the over aged nature of materials available. The findings disagree with the Vice Chancellors report. The reason could be that due to the outdated and inadequate nature of the materials, respondents rely solely on their lecture notes and group discussion instead of research.

With reference to age, the findings indicated that the responses of both married and single respondents do not differ significantly with regard to age as a factor determining academic underachievement with regard to marital status. The findings from the study revealed that both married and single respondents do not accept influence. Osler (cited in Peers, 1972) intimated that the effective moving vitalizing work of the world is done between the ages of 25 and 40years. He further asserts that these 15 golden years of plenty, the anabolic or constructive period, is that in which there is always a balance in the mental bank and the credit is still good. Peers argument seeks to suggest

that the fruitful year's necessary for maximum retention is between 25 and 40 years. Hence students who fall outside this range are bound to encounter academic underachievement. The findings disagree with the works of Osler (cited in Peers, 1972). The reason could be that majority of the respondents are within and not outside the 25–40 years age range and are therefore not affected.

With responses to poor time management, the findings indicated that the responses of both married and single respondents do not differ significantly with regard to poor time management as a factor determining academic underachievement with regard to marital status. The findings from the study revealed that both married and single respondents do not accept influence. Mackenzie (cited in Carnahan et al. 1987) identified time wasters which could possibly affect the success of work in any field of endeavour. Mackenzie's works seeks to suggest that if students are unable to control time wasters, majority of their academic time will be wasted on fruitless issues. Consequently students are bound to experience academic underachievement. The findings disagree with the works of Mackenzie (cited in Carnahan et al. 1987). The reason is that, many respondents do not accept that their academic underachievement is attributable to time wasters, these are; drop in visitors, responding to telephone calls and the like.

With reference to lack of tutorials, the findings indicated that the responses of both married and single respondents do not differ significantly with regard to lack of tutorials as a factor determining academic underachievement with regard to marital status. The findings from the study revealed that both married and single respondents do not accept influence.

Hieghet (1985) indicates that tutorials enables the lecturers to learn the student's weakness and correct them by gentle steady pressure, he or she also gets to know the students strengths and develops them. Hieghet's works seek to suggest that tutorials bridge the gap between the lecturer and the student. This will allow for closer study and finding solutions to the problems of the student, for excellence to be achieved. The findings disagree with the works of Hieghet (1985). The reason could be that majority of the respondents did not resort to tutorials for academic support because they prefer study groups.

With reference to excessive religious activities, the findings indicated that the responses of both married and single respondents do not differ significantly with regard to excessive religious activities as a factor determining academic underachievement with regard to marital status. The findings from the study revealed that both married and single respondents do not accept influence. Omenyo (2005) intimated that Pentecostals live with the Bible, read it everyday and memorize many passages. However as to whether the degree of attachment to the Bible commensurate with their course work is a determining factor of the level of academic achievement by members who are students. Omenyo's argument is indicative of the fact that undue attachment to religious activities without proportionate dedication to academic study could lead to academic underachievement. The findings disagree with the works of Omenyo. The reason could be that respondents are able to manage their time efficiently between religious and academic activities, such that none of them suffered academic underachievement.

With reference to responses to absenteeism, the findings indicated that the responses of both married and single respondents do not differ

significantly with regard to absenteeism as a factor determining academic underachievement with regard to marital status. The findings from the study revealed that both married and single respondents accepted influence.

Galloway (cited in Quayson, 2001) indicates that students who are persistently absent from school become educationally retarded. Galloway's suggestion seeks to explain that academic underachievement is bound to occur where students persistently absent themselves from school. The findings disagree with the works of Galloway (cited in Quayson, 2001). The reason could be that as married couples, though they still owe their families a responsibility of fulfilling their marital duty, and are compelled to absent themselves from school to visit their families, they manage the little time at their disposal to prevent poor academic performance.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This study was conducted to identify the self-perceived determinants of academic underachievement among University of Cape Coast students. In this chapter, the summary, conclusions and recommendations were presented.

The total intended research sample for the study was 565 students. This figure was selected from a total of 3,459 students who had merely a pass during the first semester of their second year at the University of Cape Coast. These students are within the domain of entry into the university in the 2002-2003 academic years and completed their programme in the 2005-2006 academic years. By the second semester of the 2005-2006 academic years, the sample reduced from 565 to 420 students. This was due to the fact that within the span of two and a half academic years, some of the samples dropped out of the main batch. Of the 420 students used, 299 constituting 71.2% were males and 113 constituting 26.9% were females, 8 constituting 1.9% did not disclose their sex. The purposive sampling technique was used to select the sample. Results on biographic data of respondents was analysed using descriptive statistics namely frequencies and percentages. The main statistical tools used in testing the research questions were frequencies, percentages, chi-square test for one variable, goodness of fit, chi-square test of independence for categorical variable and t-test.

The following findings were obtained from the research:

1. Out of the ten self-perceived factors four influenced academic underachievement; these are lack of funding, poor time management, absenteeism and poor library use.
2. Out of the four self-perceived factors there were two which influenced academic underachievement most. These were poor time management and absenteeism.
3. The least two influencing factors of academic underachievement were lack of funding and poor library use.
4. With two of the ten self – perceived factors, the findings indicated that there were significant differences between the responses of males and females with regard to how they perceived the factors influence academic underachievement. The factors in question are lack of funding, lack of accommodation. With these two factors, the males rather than female respondents accepted influence. With the remaining eight, both males and females indicated influence of one (poor library use).
5. With two of the nine self – perceived factors, the findings indicated that there was a significant difference of the responses of the three age groups with regard to how they perceived the factors influence on academic underachievement. The factors in question are lack of funding marriage and education. With the remaining seven, all age groups decline influence these are lack of accommodation, poor library use, unguided pre-marital relationship, poor time management, lack of tutorials, excessive religious activities and absenteeism.

6. With the ten self – perceived factors, the findings indicated that there was no significant difference of the responses of the three dependant groups with regard to how they perceived the factors influence on academic underachievement. The factors in question are lack of funding, lack of accommodation, poor library use, unguided pre-marital relationship, age, poor time management, lack of tutorials, excessive religious activities, absenteeism, marriage and education.
7. With all the eight self – perceived factors used in research question seven, the findings indicated that there was no significant difference with regard to how they perceived the factors influence academic underachievement with regards to marital status. These eight factors are lack of funding, lack of accommodation, poor library use, age, poor time management, lack of tutorials, excessive religious activities, absenteeism.

Conclusions

From the responses gathered so far, it is evident that the attainment of high academic achievement in the University of cape coast is saddled with self-perceived factors. These factors however affect academic achievement variedly. Generally, these self-perceived determinants were lack of funding, poor library use, poor time management, and absenteeism. To a limited extent, male respondents alone accepted lack of funding and lack of accommodation as influencing factors. On a different occasion both male and female respondents accepted the influence of poor library use as a determinant factor. Also respondents who are advanced in age accepted influence of lack of

funding and marriage and education as determinants. However married respondents and respondents with dependants decline any influence of the factors.

Respondents suggested that the lack of orientation on these self-perceived factors (lack of funding, lack of accommodation, poor time management, absenteeism, marriage and education, and poor library use) and how to deal with them has affected their academic work extremely. The guidance and counselling centre could use this information to counsel students who might face academic problems.

Recommendations

In the light of the above findings and conclusions, the following recommendations have been made:

1. The University of Cape Coast academic board, need to review and revise her policies regarding orientation of students to enable them furnish fresh students with the challenges that are likely to impede their academic achievement. This will enable students to strategise measures to overcome these challenges.
2. Also it is important that government reviews the size of bursary and loans offered students. Increase in the size of the financial assistance and the introduction of the free tuition non fee payment will increase disposable income per student, to enable them afford needs relevant for academic excellence.

3. It is recommended that the university academic board employ measures to stuff the library with all forms of modern books to hasten the acquisition of knowledge and easy research.
4. Through forum and fora, motivational speakers can be invited from the guidance and counselling centres and outside campus to speak on time management to students. Also news prints and bulletins can be supplied to students which will help learn about the techniques in time management.
5. The various faculties of the University of Cape Coast can be mandated by the university academic board to institute a daily lecture attendance register system. Since paperwork becomes cumbersome and soon loses its significance, an electronic data processing machine can be installed at the lecture theatre entrances to record finger prints and identity cards. This measure hooked to a network at the data processing unit will ensure the determination of lecture attendance with ease to deter students from being absent.
6. The University should intensify the now declining academic counselling system. These opportunities for counselling should be closely motivated and time tabled. This effort will ensure that academic counsellors meet regularly to counsel students especially the married who may have academic related problems. Academic counselling is essential because transition to the university is dependent on successful student negotiation of 'social transition' engagement with people, i.e. meeting, developing friendships and forming networks with others and places in the various parts of the

university. The implication of the finding is that, the speed at which students establish networks, familiarise themselves with the physical environment, adapt to institutional practices and the teaching styles, and accept the responsibility of independence depends on the individual and the institution. This is because coping responses required by parent-students taking full time course might be complex.

7. The University Cape Coast assisted by the government should establish an internet counselling unit at all halls of residence and departments. From this, counselling information on the causes of academic underachievement and their solution can be accessed with little effort and assistance. This will ensure confidentiality for students who are not comfortable with the one on one counselling system available.

Limitations

The study was initially intended to cover a total sample of 565 under academic performing students. However the final respondents were 420. The difference of 145 respondents was inaccessible due to the following: Firstly, out of this number some had travelled outside the country and had abandoned the course. Secondly, some of them were withdrawn completely by the University due to their failure to register the required GPA for the diploma courses they had enrolled, (Diploma in basic education, B.Ed basic education.).

Thirdly, other respondent had enrolled for only a two year course (laboratory technology and diploma in basic education) for which reason they

had completed their courses and left before the questionnaire was approved and administered. Also continuing students who made 3E's were repeated and those who had 4E's were withdrawn. Finally, other students for cases of ill health or other cases had differed their programme and only to return to find their mates ahead.

The study did not consider other determinants such as, subjectivity in scoring, inadequate lecture halls, excessive use of leisure, infirmity, strike actions and the fact that students offer courses they do not have interest in, in this study.

Areas for Further Research

To ensure a more complete study of academic underachievement the study should include other factors such as scoring, extra curricular activities, lecture halls adequacy and ill health. This study is devoid of these four factors, the researcher therefore suggests that further study should be conducted in all tertiary, secondary and primary institutions. The study should cover these other factors to obtain further information about causes of academic underachievement.

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SSS: 06 [] 07 - 10 [] 11-15[] 16-20 [] 21-24 []
A' level: 04 [] 05-05 []

SECTION B

Please read and tick among the concerns (statement) below the ones, which work most against your studies as a student of U.C.C.

1. [] The three million cedi (¢ 3, 000,000) loan facility for students per year is not adequate as financial support for me.
2. [] Paying the academic user fee which ranges from one million five hundred thousand to three million cedis (¢1,500,000 –¢3000, 000) is a problem to me.
3. [] I do not receive scholarship and other forms of assistance for my education.
4. [] My parents /guardians cannot sponsor fully my education.
5. [] Accommodation insufficiency is the major factor responsible for my low achievement.
6. [] My payment of rent ranging between one million to four million cedis (¢1000, 000 to ¢4.500000) per year is not affordable.
7. [] At the halls of residence, I have my studies interfered with by the activities of other room mates.
8. [] My studies in the Diaspora are affected by the activities of settlers.
9. [] I do not have access to library facilities because I live in the Diaspora.
10. [] In my opinion, the main library is not large enough to accommodate the entire student population.
11. [] The main library is not stuffed with all the modern books for me to do good academic work.
12. [] My faculty library is not spacious and well stuffed with books enough for me to study well.
13. [] I have experienced a broken premarital relationship.
14. [] I spend a lot of time with my partner in premarital relationship.

15. [] Because I am in premarital relationship I give less attention to my studies.
16. [] entered premarital relationship for other reasons than academic assistance.
17. [] I have a problem of concentrating in class because of age.
18. [] I cut lectures because of my age.
19. [] I am intimidated by the younger ones in class.
20. [] I do not use the library because I feel my experience and age provides me with enough knowledge.
21. [] I get engaged in too many extra curricular activities on U.C.C. campus.
22. [] Extra curricular activities are time consuming to me.
23. [] I spend the weekend out of campus to attend to other family responsibilities.
24. [] Extra curricular activities create a high level of noise pollution that inhibits my academic work.
25. [] I have not been allotted to lecturers for tutorials.
26. [] The absence of tutorials has made my studies more difficult.
27. [] Lecturers do not patronize tutorials and this is to my disadvantage.
28. [] I do not take part in tutorials.
29. [] There are so many religious activities on campus, and I am tempted to attend all.
30. [] I seem to patronize religious activities more than academic work.
31. [] Religious activities I attend are prolonged too much.
32. [] I often exchange my studies time for prayer as an equal alternative.
33. [] Because I absent myself from lectures I tend not to understand the notes given.
34. [] I often sleep during lecture hours.
35. [] I am often late for lectures.
36. [] Lecture duration is too long for my liking so many a time I am absent minded.
37. [] I am always concerned about my marriage and family.
38. [] I have great marriage responsibilities alongside academic work.

39. [] My marriage is almost on the rock because of my absence from home.
40. [] I cannot concentrate because I miss my partner and children.

APPENDIX B

T-test analysis of self perceived determinants of academic underachievement
variation by gender.

Total variables	Gender of respondents	N	Mean	Std. Devtn.	t	df	P.
Lack of funding	Male	299	2.86	1.155	5.449	410	.000
	Female	113	2.16	1.207			
Lack of acc.	Male	299	2.45	1.141	4.366	410	.000
	Female	113	1.88	1.237			
Poor library use	Male	299	2.60	.962	-.107	410	.325
	Female	113	2.61	1.121			
UPMR	Male	299	.56	.890	-.381	410	.987
	Female	113	.59	.913			
Age	Male	299	.25	.690	1.092	410	.396
	Female	113	.17	.565			
Poor time mgt.	Male	299	1.29	1.101	2.290	410	.187
	Female	113	1.01	1.106			
Lack of tutorials	Male	299	2.05	1.348	1.748	410	.063
	Female	113	1.290	1.290			
ERA	Male	299	.924	.924	2.400	410	0.15
	Female	113	.571	.571			
Absenteeism	Male	299	.882	.882	2.644	410	.244
	Female	113	.768	.768			
Marriage & Education	Male	299	.862	.862	1.079	410	.791
	Female	113	.752	.752			

Field Survey 2005

APPENDIX C

Chi-square analysis of self perceived determinants of academic underachievement by age of research question five

Total variables	Age of respondents	N	Mean	Std. Devtn.	df	P.
Lack of funding	15-30yrs	319	2.62.	1.230		
	31-45yrs	88	2.92	1.127		
	46-60yrs					
	and above	7	1.86	.690		
	Total	414	2.67	1.211	410	.001
Lack of acc.	15-30yrs	319	2.27	1.235		
	31-45yrs	88	2.41	1.057		
	46-60yrs					
	and above	7	1.71	.951		
	Total	414	2.29	1.196	410	.153
Library	15-30yrs	319	2.62	1.015		
	31-45yrs	88	2.49	1.050		
	46-60yrs					
	and above	7	2.71	.488		
	Total	414	2.59	1.016	410	.079
UPMR	15-30yrs	319	.56	.870		
	31-45yrs	88	.58	.968		
	46-60yrs					
	and above	7	.00	.000		
	Total	414	.56	.886	410	.600
	15-30yrs	319	.15	.572		

	31-45yrs	88	.44	.771		
Age	46-60yrs					
	and above	7	.57	.535		
	Total	414	.22	.631	410	.814
	15-30yrs	319	1.13	1.089		
Poor	31-45yrs	88	1.48	1.144		
time mgt.	46-60yrs					
	and above	7	1.43	.535		
	Total	414	1.21	1.102	410	.055
	15-30yrs	319	1.93	1.336		
Lack of	31-45yrs	88	2.10	1.365		
tutorials	46-60yrs					
	and above	7	2.00	1.291		
	Total	414	1.97	1.340	410	.803
ERA	15-30yrs	.45	.45	.795		
	31-45yrs	.59	.59	1.013		
	46-60yrs					
	and above	.14	.14	.378		
	Total	.47	.47	.843	410	.461
Absenteeism	15-30yrs	.66	.66	.867		
	31-45yrs	.55	.55	.787		
	46-60yrs					
	and above	.43	.43	.787		
	Total	.64	.64	.849	410	.740
Marriage &	15-30yrs	.16	.16	.554		

Education	31-45yrs	1.02	1.02	1.194		
	46-60yrs					
	and above	.71	.71	.951		
	Total	.36	.36	.822	410	.000

Field Survey 2005

APPENDIX D

Chi-square analysis of self perceived determinants of academic underachievement variation by the number of dependants of research question six

Total variables	No. of dependants	N	Mean	Std. Devtn.	df	P.
Lack of funding	1-3	138	2.91	1.143		
	4-6	27	2.96	1.055		
	More than 6	11	2.36	.674		
	Total	176	2.89	1.110	410	.227
Lack of acc.	1-3	138	2.45	1.190		
	4-6	27	2.70	.775		
	More than 6	11	2.18	1.250		
	Total	176	2.47	1.141	410	.217
Poor library	1-3	138	2.64	1.003		
	4-6	27	2.48	.975		
	More than 6	11	2.64	1.120		
	Total	176	2.61	1.002	410	.944
UPMR	1-3	138	.61	.939		
	4-6	27	.30	.724		
	More than 6	11	.18	.603		
	Total	176	.53	.900	410	.594
	1-3	138	.28	.725		
	4-6	27	.41	.501		

Age	More than 6	11	.82	1.328	410	.383
	Total	176	.34	.753		
	1-3	138	1.51	1.141		
	4-6	27	1.15	.907		
Poor time mgt.	More than 6	11	1.45	1.368		
	Total	176	1.45	1.125	410	.160
	1-3	138	2.14	1.373		
	4-6	27	2.22	1.219		
Lack of tutorials	More than 6	11	1.91	1.300		
	Total	176	2.14	1.341	410	.572
	1-3	138	.61	.939		
	4-6	27	.41	.888		
ERA	More than 6	11	.09	.302		
	Total	176	.55	.912	410	.594
	1-3	138	.75	.944		
	4-6	27	.56	.698		
Absenteeism	More than 6	11	.36	.505		
	Total	176	.69	.893	410	.232
	1-3	138	.67	1.642		
	4-6	27	1.11	1.311		
Marriage & Education	More than 6	11	.91	1.044		
	Total	176	.75	1.093	410	.082

Field Survey 2005

APPENDIX E

T-test analysis of self perceived determinants of academic underachievement
variation by marital status of research question seven.

Total variables	Marital status of respondents	N	Mean	Std. Devtn.	t	df	P.
Lack of funding	Married	86	2.80	1.104	1.127	415	
	Single	331	2.64	1.234	1.203	145.173	.111
Lack of acc.	Married	86	2.36	1.084	.652	415	
	Single	331	2.27	1.227	.701	146.826	.822
Poor library use	Married	86	2.60	.924	.126	415	
	Single	331	2.59	1.039	.135	146.953	.919
Age	Married	86	.48	.701	2.153	415	
	Single	331	.58	.640	2.040	124.197	.731
Poor time mgt.	Married	86	1.52	1.135	2.914	415	
	Single	331	1.14	1.088	2.844	128.593	.111
Tutorials	Married	86	2.27	1.269	2.294	415	
	Single	331	1.90	1.349	2.379	139.162	.026
ERA	Married	86	.53	.877	.741	415	
	Single	331	.46	.859	.720	127.936	.952
Absenteeism	Married	86	.62	.843	-.292	415	
	Single	331	.65	.859	-2.95	134.616	.594

Field Survey 2005