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A STUDY ON THE
SOCIO-ECONOMIC BACKGROUND
OF STUDENTS IN TERTIARY INSTITUTIONS
IN GHANA

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January 1995

REPORT ON
A STUDY ON THE SOCIO-ECONOMIC BACKGROUND OF
STUDENTS IN TERTIARY INSTITUTIONS IN
GHANA

BY
UNIVERSITY PLANNING UNIT, LEGON

I. Introduction

As part of its efforts at generating information for effective policy making at the institutional level, the Planning Unit at the University of Ghana in 1993 designed a study on the socio-economic background of students at the University. The idea then was to do the study periodically and see if there were any trends and how such factors affect the academic performance of students.

Just about when the questionnaire had been designed and were about to be distributed, it came to attention that the Ministry of Education was planning a similar study for the whole of the tertiary sector. The interest there was however towards the devising of a means test to be used in assisting needy students.

The Ministry of Education accepted a proposal from the Planning Unit to undertake this assignment using the earlier questionnaire in a Pilot Study. The Pilot Study was completed in February 1994 and a report submitted to the Ministry of Education.

This is a follow up report, concerning the main study and is specifically aimed at meeting the terms of reference as indicated by the Ministry of Education.

II. Terms of Reference

The purpose of the study is to map out the socio-economic background of students and to devise a means test that will work in the Ghanaian situation. The specific objectives of the study are to:

- (a) identify the modes of financing of University education (e.g. loan, self-financing, parental, scholarship, etc).
- (b) examine the relationship between sponsors and students (e.g. employers);
- (c) examine economic and social characteristics of sponsors (both parental and institutions);
- (d) estimate the level of support required by each student;
- (e) suggest and pretest system for identifying students who require special support and;
- (f) suggest, given the financial constraints of Government schemes for full sponsorship of needy students.

III. Structure of report

This report is structured as follows:

1. Method of approach used in the study;
2. An indication of costs incurred by students;
3. Description of the background of students in the tertiary

- institutions;
4. Characteristics of sponsors;
 5. An indication of the levels of support required;
 6. Attempts at identifying needy students;
 7. Schemes of sponsorship;
 8. Recommendations.

1. Method of approach

As indicated earlier, a pilot survey involving all first year students of the University of Ghana was conducted to assist in this study. The Pilot survey took place in November 1993, with the data entry and analysis running up to early February 1994. Observations made in this exercise are contained in a separate report issued soon thereafter.

The main study started in the third week of February 1994 with the administering of questionnaire in Accra and Ho. The initial intention was to cover all the tertiary institutions, but eventually the study was restricted to the following thirteen (13) institutions:

1. University of Ghana (U.G.)
2. University of Development Studies (U.D.S.)
3. Accra Polytechnic
4. Cape Coast Polytechnic
5. Ho Polytechnic
6. Tamale Polytechnic
7. Takoradi Polytechnic
8. Ghana Institute of Journalism (G.I.J.)
9. Institute of Professional Studies (I.P.S.)
10. University of Cape Coast (U.C.C.)
11. University of Science and Technology (U.S.T.)
12. Tarkwa School of Mines
13. University College of Education, Winneba (U.C.E.W.)

A total of 2,000 respondents was originally aimed at, with a simple random sampling selection from each of the institutions involved, except for University of Development Studies and Ho Polytechnic where all the students were covered. Those institutions that were sampled had a sample size of roughly ten percent (10%) of its total enrolment for the current year (referring to only those pursuing tertiary level programmes).

Table 1a indicates the total number of responses together with the total student enrolment for each institution concerned. Tables 1b and 1c show the distribution of staff and students, for the institutions concerned. Tables 2 and 3 show the spread of the sample, with regard to the type of programme pursued and the year reached to date.

The administering of the questionnaires was handled by the Planning Units of the University of Ghana, University of Cape Coast and the University of Science and Technology, with each institution covering the nearby institutions. The Registrar of the University of Development Studies (UDS) handled the two Tamale institutions.

The data entry and analysis were done using a statistical computer package, 'SPSS'.

2. Costs incurred by students

There is a growing trend for Governments in the developing world to identify sources of cost recovery as a

means of enabling them cope with the increasing costs of higher education. Whilst tuition is free in some institution, there is a tuition fee in others. The social, economic and political consequences of financial support for students is adequately discussed in the literature.

In Ghana, tertiary education does not attract any tuition fees, but each student is responsible for his/her boarding, transportation, books and materials as well as other incidental expenses. A study done in Latin American and Caribbean countries indicated that non-tuition expenses are greater than public tuition fees currently charged (Carlson, 1992).

In order to have an idea about the levels of expenditure incurred by the students, the study included questions for the students as well as a set for the institutions.

The expenditures incurred by the respondents can thus be grouped under two main headings:

- (i) those charged by the institution and
- (ii) those incurred by the students directly.

The charges levied by the institutions could also be subdivided into two, namely: the academic and non-academic fees. The academic fees are those usually charged by the institutions towards registration and use of academic facilities. The non-academic fees are those that relate to lodging fees, student governance and other administrative expenses. As can be seen from table 4, these ranged between

¢3,000 and ¢47,000 for the academic fees, whilst the non-academic fees ranged between ¢1,000 and ¢20,500 (Totals ranged between ¢7,300 and ¢50,000).

The total amount spent by each student on items other than feeding for one academic year as given by the respondents ranges from less than ¢10,000 to around ¢100,000.

From the responses, it did not appear as if the costs varied much between institutions.

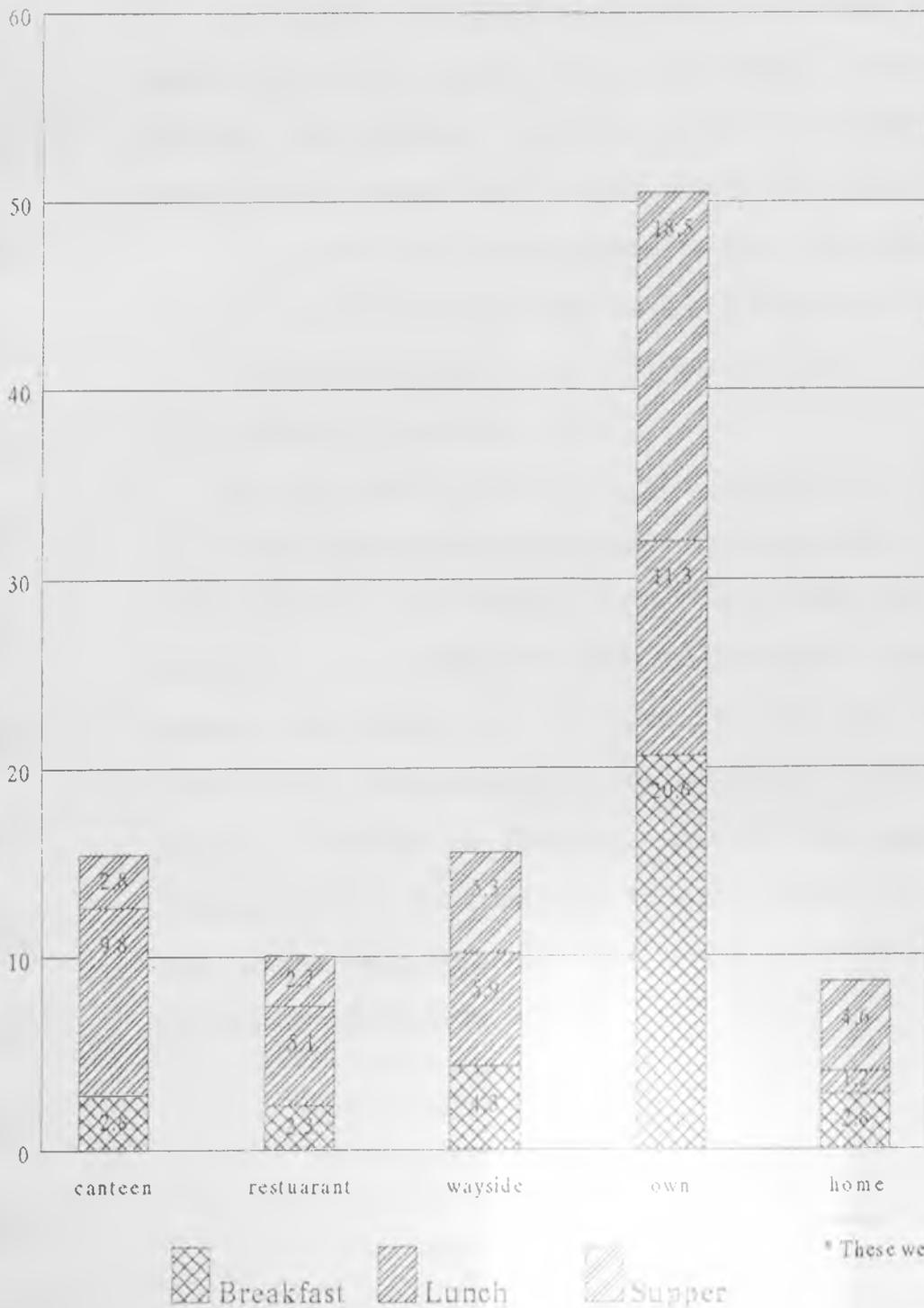
The bulk of the expenses so far as the students are concerned, goes into meals. Some analysis was therefore done on the feeding habits to find out what affects their feeding costs. For some of the institutions like Tamale Polytechnic and the University of Development Studies at Tamale, the students have no choice but to eat from the dining hall. The total cost per semester given by the UDS was ¢46,200. This means that each student spends a total of ¢92,400 on meals for the whole academic year, representing 62% of the total SSNIT loan given (150 thousand cedis at the time). 38% is therefore left to be spent on other items like books, equipment and clothing. For students in other institutions the total cost of meals for the year ranged between ¢150,000 and ¢300,000. On the whole, this seems to agree with their assertion that an additional amount of between ¢200,000 and ¢300,000 is required to enable them cope with total expenses. As indicated in the tables 5,6 & 7, most students, if they can help it, eat on their own rather than from the dining halls/canteen. This is

more pronounced for breakfast and supper as depicted by the graph in figure 1.

Analysis of meals taken by students over one week*

	canteen	%	restuarant	%	wayside	%	own	%	home	%	Total
Breakfast	1,028	2.8	844	2.3	1,572	4.3	7,569	20.6	1,043	2.8	12,056
Lunch	3,597	9.8	1,872	5.1	2,158	5.9	4,165	11.3	428	1.2	12,220
Supper	1,015	2.8	982	2.7	1,944	5.3	6,791	18.5	1,691	4.6	12,423

Fig.1



* These were derived from tables 5,6 and 7.

Non-resident students (29%) were asked about their places of abode. 40% of them said they lived in rented accommodation and paid rents of up to ₵10,000 per month (88%). Those who do this would however be around 10% of the total sample covered. The rest would either live with family or squat with friends who had been offered residence.

3. A description of the background of students

A number of questions were included to find out some major characteristics of the students, such as age, gender, region of origin, marital status, number of children, employment status and normal place of residence.

Majority of the respondents fall between the ages 21 and 26 (58%) with another 29% falling between 27 and 35 years.

The males among them constitute 72% of the total, whilst the females constitute 28%.

So far as Region of origin (defined as the region within which the hometown is located) is concerned, Volta Region had the highest percentage (22%) followed by Central (17%), Eastern (17%), Ashanti (14%) and Greater Accra (10%) in that order. The other regions have percentages each of below 5%. (Table 8). Responses to the question concerning the normal place of residence (Region) showed that nearly 40% lived in Greater Accra followed by Ashanti (12%), Volta Region (9%), and Upper West (8%) in that order. The other Regions ranged between 2.0% and 7.7%. (Table 9)

23% of the respondents were married. The rest, 77% were single. 77% had no children at all, but of those who had any, the number usually ranged between 1 and 4.

4. Modes of financing and sponsorship

Respondents were asked to indicate the sources of their sponsorship or finance. The most popular mode of finance indicated was SSNIT loan (86%) followed by parent or guardian (61%), Study Leave (23%) and self-financing (12%). It is observed though that these are normally used in combinations, so that most people will have more than one source of sponsorship. (Table 10). It is important to note here that only 26% indicated that they were currently employed and of this number, most of them (73%) earned below 1 million cedis per annum.

At the moment, scholarship awards, equivalent to the value of the SSNIT loan, is paid to all postgraduate students and some undergraduate students on merit.

Further to these, programmes that are deemed to be critical and important for national development attract bursaries which are normally a proportion of the SSNIT loan. This is paid irrespective of the capability of the student to finance himself.

Since majority of the students are not in employment, the SSNIT loan or some other such support and support from parents/guardians are and will probably continue to be the two

most important sources of finance for the students.

5. Characteristics of Sponsors

As can be seen from above, next after the SSNIT loan, sponsorship by parents/guardians is the single most important source of finance for the students. A number of questions were asked of respondents with a view to ascertaining the characteristics of the parents/guardians.

Generally, fathers appeared to have been educated to higher levels than the mothers. (Table 11). 26% of fathers had been educated up to University level followed by 20% Middle School Leaving Certificate and Post Secondary level 18%. A substantial proportion (19%) did not have any education at all. Most of the fathers were either professionals (39%), or farmers / fishermen (23%); by occupation. The rest were either in the civil and public services (26%) or self-employed (26%). 9% are in international and private organisations. 37% of fathers were not in a position to contribute financially to the education of their children, as they were either retired or deceased. (Tables 12 and 13).

In contrast, most mothers either do not have any education at all (33%) or very little education. The highest level attained by most of them is Middle School (25%). Only 5% were educated to University level. With regard to occupation, most mothers are either small-scale business

persons (39%) or farmers/fishmongers (17%). The next in line are teachers, lecturers and allied workers (13%). 14% of mothers are either retired or deceased. 56% are in self employment, 18% in the civil and public services and 3.6% in private and international organisations.

In order to obtain information on the number of people each group of parents cater for, respondents were asked about the number of brothers and sisters they have and how many of them are still in school. 80% had between one (1) and five (5) brothers, whilst 6% had between 6 and 10 brothers and 7% had no brothers at all. Of those who had brothers, 7% had between 1 and 5 brothers in full time education whilst 25% did not have any brothers at all still in full time education. Less than 2% had more than 5 brothers in full time education.

So far as the sisters were concerned, 88% of respondents had between 1 and 5, whilst 5% had more than 5 and 7% had no sisters at all. Out of the number who had sisters, 66% had between 1-5 sisters still at school and 33% who were not currently in full-time education. Less than 1% had more than five sisters still in school.

6. Attempts at identifying needy students

Respondents were asked to indicate whether they thought the current sources of finance were adequate to meet their needs, and half of them stated categorically that they would not be able to support themselves without further Government

support. The other half either gave a definite yes (3%) or yes, but with great difficulty (48%). (Table 14) Amounts of up to 200,000 cedis would be adequate for most of them (82%).

At the time of entering tertiary level institutions, most students would not be in any gainful employment, as they would have entered directly after sixth form and then a one year National Service. As was not possible to measure their financial standing directly, it was decided to use an indirect measure of the parents' financial standing (since most of them depend on their parents). From the pilot study, it was detected that most students are not familiar with the levels of the earnings of their parents. One would therefore not expect any high degree of accuracy in that respect from the students. As a proxy, respondents were asked about the highest educational level attained by their parents and the occupation as well as the type of organisation within which their parents work. The results of these have been described above.

The picture that appears to be emerging is that most of these students are catered for by their fathers, who are mostly found in the civil and public services, and whose wives are either small scale business people, farmers or fisherfolk. These parents would normally have at least two or three other children to look after. It was however not possible to explore the financial standing of the parents into greater detail, since that would have been outside the terms of

reference for this present study. It is evident from this, that the best way to find out how much students can afford will be to study the matter further, with a view to ascertaining the reasonable levels of expenditure to expect from their parents/guardians.

7. Possible schemes of sponsorship

There is another issue that could not be tackled because of the limitation of the terms of reference. This is to do with the possibility that some persons may not be entering the tertiary system because they cannot afford it, even with current levels of assistance. They may therefore interrupt their studies and work for some time. It would be useful to find out if there are any persons like that and how many they are, compared to those who manage to come in. It is also possible that a study of their circumstances may help in arriving at a good measure of need.

Even for those included in the sample, the difficulty in measuring the levels of income cannot be discounted. As indicated above, a large number of mothers are in the informal sector of the economy and therefore it is difficult to obtain accurate information on their income levels. Additionally, it is common knowledge that a large number of people even in the formal sector supplement their income with other activities which do not get recorded formally.

In view of this, there was the idea that possibly a self

selecting scheme would be more appropriate, where those who are really in need are given opportunities to earn extra income to support their studies. With this in mind, students were asked to indicate if they would be willing to undertake odd jobs to earn extra income to support themselves. Just about half (50%) of the respondents indicated that they were prepared to do this. About 64% of those who are prepared to do odd jobs are willing to put in between 1 and 10 hours a week.

However, when the institutions were asked, all of them stated that there were no avenues for odd jobs to be done by students. There is at the University of Ghana on a limited scale, a scheme whereby the placement and counselling centre arranges for students to do private teaching of children for a fee. It might be worthwhile to explore the possibility of making such avenues open to students, even if it means adopting the "sandwich" programme where they would suspend their studies for one semester to work and resume after that.

If this were done, then it would ensure that the most needy get help whilst the authorities are also spared the headache of determining who the needy really are.

Urgent action needs to be taken before it is too late, to seek viable alternative methods of assisting needy students. This is because the loan scheme, even though it is a very good system in terms of the possibility of high rates of recovery and also the fact that the student does not feel the burden of

the repayment, the risk of the amount required being so large as to make it difficult for government to cope with the demand is quite high. The other point is the fact that there is a Government subsidy on the interest charged (equivalent to the difference between the existing market interest rate and 3%, which is the level charged to the student). There is the grave danger of Government not being in a position to provide funds for this subsidy in the future.

IV. Recommendations

It has been stated earlier in this document that Ghanaian students do not pay any tuition or lodging fees, but are expected to cater for themselves so far as cost of feeding, clothing, books and educational materials are concerned. Now there is talk on their paying some token fees towards academic facilities and possibly rent. It is therefore likely that the level of funds required by each student will rise appreciably in the not too distant future. (Students currently pay registration fees and some institutions are already implementing the academic facilities fee)

It has also been observed that the two most widely used means of support are the SSNIT loan and support from parents. We will therefore make some recommendations with regard to these two areas.

1. SSNIT Loan

If the scheme could be made self-sustaining, then the levels of the loan could be increased to meet the full cost of education to the students, since they are expected to pay back after graduation. About 3 or 4 different levels could also be fixed so that students can collect amounts commensurate with their perceived needs.

Two areas of the scheme, namely the mechanisms and procedures for recovery as well as the subsidy on the interest rate are very crucial and once they are settled, it should be possible to revolve the fund without too much difficulty.

This could be used in conjunction with the scholarships and bursaries schemes to ensure that high performers and those pursuing programmes deemed to be critical and important to national development are provided for.

2. Parents/guardians

Even though it was not possible to determine the extent of support from parents, it is clear that parents constitute a very important source even for those who collect the SSNIT Loans.

In order to measure more accurately the extent of the financial burden on the parent/guardian, a separate survey is recommended. This will examine the income levels of parents, their expenditure patterns and their ability to spend more on their children's education.

Ironically students in the lower levels of education who live in dormitories pay for boarding (at a subsidised rate) without any government grant or loan. It will also be necessary to compare what parents have to pay at the various levels of the educational system. Some have argued that since only a small proportion of those who qualify to enter the tertiary system actually manage to get in, it will not be socially fair to support these few.

Perhaps the possibility of using parents to apply for support for their children/wards will enable a better assessment of need. This could be explored in a later survey.

3. Other recommendations

- (a) A survey should be undertaken to find out if there are any persons who are denied tertiary education (or who have to delay taking up an offer) because of financial reasons. A study of their circumstances may assist in devising a scheme to help such people. Perhaps it will be useful to devote attention to such people in the initial stages.
- (b) The bursary scheme should be revised to cover areas that are essential, but where one does not readily find candidates opting for those areas. For example, even though Medicine is crucial to our development as a nation, students do not need to be

"enticed" to choose that programme. Candidates should perhaps be encouraged to go into the basic sciences for example. The issue could be studied more closely with a view to coming up with specific recommendations.

- (c) The possibility of creating job avenues for students who are willing to undertake such jobs as a means of financing their studies should be explored very critically. This could involve a combination of options both during term time and during the vacation periods.
- (d) The Planning Offices of the tertiary institutions should be encouraged to do such a study in their institutions once every three years, to see whether there are any changing trends.

V Conclusion

It is evident from the study that students spend more than the amount provided them through the student loan and it is even possible that some students who are not able to supplement the government support but are in a position to benefit from higher education are denied access. Attempts should therefore be made to identify such categories of people for assistance.

It also appears that there are many discrepancies in the fees charged by the various institutions and it would be

desirable to have them standardized.

This study has taken much longer than originally scheduled mainly because of its timing. At the time that the questionnaires were to be administered, a number of the institutions were on vacation and it was therefore not possible to undertake the exercise. We however think that it has been worth waiting for those other institutions, as it has widened the scope of the study.

Even though it has not been possible to design an appropriate means test from this study, we think that some of the issues raised in this paper will help improve the situation, if pursued in a further study.

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ANNEX A

Table 1a

Distribution of returns as against enrolment by Institution

INSTITUTION	SAMPLE	PERCENTAGE	ENROLMENT	PERCENTAGE
University of Ghana (UG)	405	22	5,490	23.4
Univ. of Science & Tech.(UST)	367	20	4,200	17.9
Tarkwa Sch. of Mines	51	3	500	2.1
University of Cape Coast (UCC)	244	13	2,652	11.3
University College of Winneba (UCEW)	184	10	1,950	8.3
Univ. of Development Studies (UDS)	37	2	40	0.2
Accra Polytechnic (ACCRA)	99	5	2,623	11.2
Cape Coast Polytechnic (CAPE COAST)	50	3	741	3.2
Ho Polytechnic (HO)	87	5	122	0.5
Tamale Polytechnic (TAMALE)	37	2	1,227	5.2
Takoradi Polytechnic (TAKORADI)	140	8	2,935	12.5
Ghana Institute of Journalism (GIJ)	51	3	264	1.1
Institute of Professional Studies (IPS)	94	5	760	3.2
TOTAL	1,846	100	23,504	100.0

Table 1b

Distribution of Staff numbers 1993/94

Institution	Teaching Staff			Non Teaching Staff			Totals		
	M	F	T	M	F	T	M	F	Total
Ho	72	19	91	38	8	46	110	27	137
Tamale	77	7	84	56	10	66	133	17	150
Cape Coast	19	2	21	37	3	40	56	5	61
Takoradi	76	17	93	44	15	59	120	32	152
Accra	53	20	73	52	20	72	105	40	145
IPS	22	2	24	50	11	61	72	13	85
GIJ	12	3	15	41	7	48	53	10	63
UCC	171	44	215	738	133	871	909	177	1,086
UDS	8	0	8	27	2	29	35	2	37
UST	439	36	475	1,896	410	2,306	2,335	446	2,781
UG	429	96	525	2,014	533	2,547	2,443	629	3,072
TOTAL	1,378	246	1,624	4,993	1,152	6,145	6,371	1,398	7,769

Table 1c

Student enrolment (1993/94)

Institution	Resident			Nonresident			Total	
	M	F	T	M	F	T	M	F
Ho	41	31	72	37	13	50	78	44
Tamale	490	110	600	555	72	627	1,045	182
Cape Coast				344	160	504	344	160
Takoradi	290	104	394	1,660	506	2,166	1,950	610
Accra	186	64	250	1,755	618	2,373	1,941	682
IPS	312	90	402	298	60	358	610	150
GIJ				204	60	264	204	60
UCC	1,303	807	2,110	1,080		1,080	2,383	807
UDS	39		39				39	
UST	3,257	776	4,033	132	35	167	3,389	811
UG	1,955	704	2,659	2,255	576	2,831	4,210	1,280
Total	7,873	2,686	10,559	8,320	2,100	10,420	16,193	4,786

Table 2

Distribution of students by type of programme

PROGRAMME	NUMBER	PERCENTAGE
Certificate	114	6.2
Diploma	417	22.6
Higher National Diploma	236	12.8
Bachelors Degree	955	51.7
Masters	30	1.6
Doctorate	1	0.1
Others	91	4.9
Missing	2	0.1
Total	1,846	100.0

Table 3

Distribution of students by year of programme

YEAR	NUMBER	PERCENTAGE
First	723	39.2
Second	625	33.9
Third	356	19.3
Fourth	111	6.0
Fifth	8	0.4
Missing	23	1.2
TOTAL	1,846	100.0

Table 4

Institutional fees charged

Institution	Academic	Non-academic	Total
Ho	7,500	20,500	28,000
Cape Coast	13,500	3,100	16,600
Takoradi	7,500	13,600	21,100
Accra	7,500	11,500	19,000
Tamale	3,000	4,300	7,300
IPS	9,000		9,000
GIJ	47,000	3,000	50,000
UDS	20,000	1,000	21,000
UCC	37,000	1,300	38,300
UST	8,000	7,000	15,000
UG	9,000	2,000	11,000
Mean	15,364	6,730	21,482

Table 5

Analysis of meals: Breakfast

No of meals	canteen	restaurant	wayside	own	home
Zero	1,625	1,648	1,473	598	1,641
One	21	22	39	26	20
two	30	41	85	92	37
Three	27	27	44	44	9
Four	14	6	33	54	9
Five	43	37	49	90	12
Six	7	5	7	33	
Seven	79	60	116	909	118
Total	1,846	1,846	1,846	1,846	1,846

Table 6

Analysis of meals: Lunch

No of meals	canteen	restaurant	wayside	own	home
Zero	1,045	1,393	1,307	950	1,702
One	83	68	66	56	37
two	96	82	125	184	61
Three	118	50	77	90	7
Four	63	38	47	98	5
Five	171	78	66	83	5
Six	29	11	13	31	
Seven	241	126	145	354	29
Total	1,846	1,846	1,846	1,846	1,846

Table 7

Analysis of meals: Supper

No of meals	canteen	restaurant	wayside	own	home
Zero	1,608	1,601	1,328	630	1,540
One	36	38	83	43	40
Two	46	54	109	91	28
Three	20	37	89	85	7
Four	24	11	58	115	6
Five	21	23	48	135	12
Six	11	8	13	53	1
Seven	80	74	118	694	212
Total	1,846	1,846	1,846	1,846	1,846

Table 8

Distribution of students by Region of origin

REGION	NUMBER	PERCENTAGE
ASHANTI	260	14.1
BRONG - AHAFO	76	4.1
CENTRAL	313	17.0
EASTERN	325	17.6
GREATER ACCRA	180	9.8
NORTHERN	62	3.4
UPPER EAST	68	3.7
UPPER WEST	59	3.2
VOLTA	409	22.2
WESTERN	75	4.1
MISSING	19	1.0
TOTAL	1,846	100.0

Table 9

Distribution of students by Region of residence

Region	Number	Percentage
Ashanti	220	11.9
Brong - Ahafo	55	3.0
Central	139	7.5
Eastern	143	7.7
Greater Accra	735	39.8
Northern	48	2.6
Upper East	36	2.0
Upper West	36	2.0
Volta	153	8.3
Western	162	8.8
Missing	119	6.4
TOTAL	1,846	100.0

Table 10

Distribution of students by type of sponsorship

Sponsorship	Number	Percentage
Parent	1,120	60.6
Self	231	12.5
SSNIT	1,585	85.8
Study leave	428	23.2
Scholarship	303	16.4

Table 11
Analysis of Parents' educational status

Stage reached	Father	Percentage	Cum %	Mother	Percentage	Cum %
None	344	18.6	18.6	612	33.2	33.2
Primary	52	2.8	21.5	111	6.0	39.2
MSLC	367	19.9	41.3	450	24.4	63.5
Secondary	256	13.9	55.2	224	12.1	75.7
Post secondary	328	17.8	73.0	335	18.1	93.8
University	478	25.9	98.9	91	4.9	98.8
Missing	21	1.1	100.0	23	1.2	100.0
Total	1,846	100.0		1,846	100.0	

Table 12

Analysis of Parents' occupation

Occupation	Father	Percentage	Mother	Percentage
Teachers	237	12.8	228	12.4
Administrators	113	6.1	29	1.6
Medicals	47	2.5	104	5.6
Paramedicals	23	1.2	12	0.7
Professionals	397	21.5	80	4.3
Accountants	109	5.9	16	0.9
Private business	133	7.2	687	37.2
Security personnel	102	5.5	8	0.4
Farmers, fishermen	412	22.3	293	15.9
Artisans, drivers	121	6.6	116	6.3
Jnr office staff	42	2.3	43	2.3
Unemployed	4	0.2	160	8.7
Technicians	12	0.7	0	0.0
Missing	94	5.1	70	3.8
Total	1,846	100.0	1,846	100.0

Table 13

Analysis of Parents' occupational organisation

Organisation type	Father	Percentage	Mother	Percentage
Civil service	225	12.2	163	8.8
Public service	257	13.9	171	9.3
International Org.	31	1.7	5	0.3
Private	138	7.5	61	3.3
Self-employed	479	25.9	1,023	55.4
Retired/pensioned	318	17.2	121	6.6
Deceased	367	19.9	141	7.6
Missing	31	1.7	146	7.9
Unemployed	0	0.0	15	0.8
Total	1,846	100.0	1,846	100.0

Table 14

Willingness to use one's own funds

Willing	Number	Percentage
Yes	53	2.9
Yes, but.....	838	45.4
No	880	47.7
Missing	75	4.1
Total	1,846	100.0

5. Resident [1] Non-resident [2]

6. Hometown : REGION :.....

7. Marital Status: Single [1] Married [2]
(Please tick)
Widowed [3] Divorced/ Separated [4]

8a. Number of Children: [][]

8b. What is the age of your youngest child.....

8c. What is the age of your oldest child.....

9. Religious affiliation:
Christian [1] Moslem [2] Buddhist [3]
Eckankar [4] Bahai [5]
Others (specify).....

10a. Are you in employment? YES [1] NO [2]

If NO, move to question 13.

10b. What is the type of occupation. (Please specify the EXACT work you are doing; e.g. Accountant, Civil Engineer, Mathematics Tutor, Day-Nursery Tutor, Cocoa Farmer, etc)
.....

10c. In which of the following types of organization do you work? (Tick against the applicable one)

Civil Service [1] Public Service [2]
International Organization [3]
Private Organization [4] Self-employed [5]
[6] Others (specify).....

10d. What is the name of the organization?
.....

10e. For how long (in full years) have you worked in this organization?

10f. Indicate which of the following categories applies to your position in the organization. (Tick against the appropriate one)

Junior Position Senior Position

11. What is your Annual gross salary?.....

12. Where do you normally reside (city/town/village)
(Region)

12b. How far is your normal place of residence from school.
.....km

13. How much does it cost you to make one trip from your normal place of residence to school.....

14a. How many brothers do you have?

14b. How many of your brothers are still receiving full-time education?

14c. How many sisters do you have?

14d. How many of your sisters are still receiving full-time education?

PART TWO

15. Please indicate the HIGHEST level of education attained by each of the following persons:
 (Please tick under appropriate level of education)

Note: MSLC means Middle School Leaving Certificate
 Sec means Secondary including Vocational Schools, etc
 Post-Sec includes Training Colleges, Polytechnic, etc
 Varsity means University.

Person	Highest level of Education					
	None	Primary	MSLC	Sec.	Post Sec.	Varsity
a. Father						
b. Mother						
c. Spouse						

16. What is or was the occupation of the following persons. (Please specify the EXACT work done; e.g. Accountant, Civil Engineer, Mathematics Tutor, Day-Nursery Tutor, Soldier, Cocoa Farmer, Foodstuff Farmer, Dress-maker, prepared food seller etc).
 IF MORE THAN ONE KIND OF WORK SPECIFY THE MAIN OCCUPATION.

Person	Occupation (i.e. exact work done)
a. Father	
b. Mother	
d. Spouse	

17a. In which of the following types of organizations do the following persons work?

(Please indicate the NUMBER for the appropriate types of organization against the persons)

- | | |
|-------------------------------|-------------------------|
| 1. Civil Service | 2. Public Service |
| 3. International Organization | 4. Private Organization |
| 5. Self-employed. | 6. Retired/Pensioned |
| 7. Deceased | |

Person	Type of Organization
a. Father	
b. Mother	
c. Spouse	

PART THREE

18. State the amount of money spent on the following.

Item	Amount per semester
<u>ACADEMIC</u>	
Registration	
Laboratory	
Equipment	
Handouts/Textbooks	
Stationery	
Others (specify)	
<u>NON-ACADEMIC</u>	
Lodging	
Sports	
JCR SRC etc	
Transportation	
Toiletries	
Others(specify)	

19. Indicate the feeding arrangements you make use of whilst in school by stating below how often you visit these places in a week.

Place	Breakfast	Lunch	Supper
Dining hall/ Canteen			
Private caterers/ Restaurant			
Wayside sellers			
Prepare own meals			
Meals at home			
Others(specify).....			

20. State how much it costs you to have one meal in the following places if applicable.

Item	Breakfast	Lunch	Supper
Dining hall/ Canteen			
Private caterer Restaurant			
Wayside sellers			
Prepare own meals			
Meals at home			
Others.....			

21. What other expenses do you make whilst at school? Indicate below

Item	Amount/semester

22a. Would you be willing to take on odd jobs either on campus or close by to supplement your income?

YES [1] NO [2] *if no go to question 23*

22b. How many hours per week would you be prepared to do?.....

22c. How much pay per week would be reasonable?

Non residents only:

23. What accommodation arrangements do you have? (tick one only)

- [1] Hall of residence (perching)
- [2] live with parents/relatives off campus
- [3] live with parents/relatives on campus
- [4] live with friends off campus
- [5] live with friends on campus
- [6] rented accommodation

other(specify).....

24. If you pay rent, how much do you pay per month?.....

25. How much do you spend on transportation to and from campus weekly?.....

PART FOUR

26. Indicate how you would finance your study at the University.
(If you would need combinations of these, tick as such)

26a. Sponsorship by parent/guardian

26b. Self-financing

26c. S.S.N.I.T. Loan

26d. Study-Leave with pay

26e. Scholarship

27a. If you are being sponsored by parent/guardian, please indicate relationship between you and the sponsor(s): (Tick against main sponsor only)

Parents 1

Uncle/
Aunt 2

Brother/
Sister 3

Others (Please specify).....

27b. Do sponsor(s) have any other children/dependents?

YES 1 NO 2

27c. If yes, how many are they?

27d. What is the occupation of your sponsor if the person is not listed in Part Two?

.....

28a. Do you think the sources of sponsorship you have indicated above will be sufficient for your study ?

YES 1 NO 2

28b. If NO, what additional funds (amount in thousands of cedis) will you need per year?

.....

29. Assuming you were not receiving any financial assistance from government, either in terms of loans, bursaries or scholarships, would you be prepared to use your own resources (as well as those from your family) to pursue your education?

- [1] Yes, I will be able to afford
- [2] Yes, but with great difficulty
- [3] No, I will not be able to do this
- [4] Other (specify).....

THANK YOU

27b. Do sponsor(s) have any other children/dependents?

YES 1 NO 2

27c. If yes, how many are they?

27d. What is the occupation of your sponsor if the person is not listed in Part Two?

.....

28a. Do you think the sources of sponsorship you have indicated above will be sufficient for your study ?

YES 1 NO 2

28b. If NO, what additional funds (amount in thousands of cedis) will you need per year?

.....

29. Assuming you were not receiving any financial assistance from government, either in terms of loans, bursaries or scholarships, would you be prepared to use your own resources (as well as those from your family) to pursue your education?

- [1] Yes, I will be able to afford
- [2] Yes, but with great difficulty
- [3] No, I will not be able to do this
- [4] Other (specify).....

THANK YOU



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