

THE ECONOMICS OF TERTIARY EDUCATION: A DECADE OF EXPERIMENTING WITH TERTIARY REFORMS AND COST SHARING THERAPIES IN GHANA

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Abstract

As at June 2005, several qualified candidates who sought tertiary education in Ghana could not enroll due to financial constraints. Access, relevance, affordability, quality, equity and gender issues are now receiving considerable national attention. Students and managements have responded to the diminishing funds in different ways. We examine educational policy changes between 1994-2004 in the tertiary sector in Ghana particularly because of the turbulence of reforms in Ghana. Funding difficulties and reforms by universities to revamp the tertiary sector in Ghana is addressed. The paper further examines the evolution, rationale of tertiary reforms, the governance structures, mandates, and manner of funding tertiary education and the policy of cost sharing as was perceived. The institutional arrangements to deal with student loans, research funding, Scholarships and infrastructure are also discussed. The paper concludes that there is sufficient goodwill to prevent the decay of HEIs but harsh economic realities have hindered the expected stakeholder commitment from most Ghanaians. Cost recovery may be hurting, but things could be worse if our HEIs are allowed to decay beyond redemption in a globalized economy. We recommend improvement in the economic management of the State to substantially alleviate the economic hardships of students and staff in the universities.

Key Words: Tertiary education, Cost sharing, Reforms, Institutes, Ghana

INTRODUCTION

The premier University of Ghana (UG) started in 1948 as the University College of the Gold Coast under the guidance of the University of London. In 1961, the Government of Ghana passed Act 79 to transform her into a full-fledged University. Since that historic transformation, five other public universities had been founded as at December 2004.

Despite some intrusions on academic freedom and autonomy during Nkrumah's administration, the quality threshold of Ghanaian graduates was still considered adequate nationally and globally. The era of one party state and military adventurism, however, witnessed the beginning of the decay of the country's first three universities. Criticisms of military governments in particular by faculty and staff did not endear universities to these adventurers, most of whom did not themselves have university education and did not appreciate the role of universities in national development. As a result of complaints from stakeholders on the quality of tertiary education, a University Rationalization Committee was set up in 1987 to evaluate any shortcomings and advise government on the way forward. The Committee presented its report to the Provisional National Defence Council (PNDC) in 1988. It was, however, only in 1991 that the PNDC came out with a White Paper advocating far-reaching tertiary reforms to arrest the decay of tertiary institutions. Among other things, the White Paper recommended an expansion in enrolment of existing tertiary institutions for economies of scale, the establishment of universities at Tamale and Winneba and the adoption of the semester system to align with global trends.

The reforms eventually led to the passing of the National Accreditation Board Law, PNDCL 317 of 1993 and the National Board for Professional and Technical Examinations Act, Act 492, 1994. The National Council for Tertiary Education (NCTE) Act, Act 454, 1993 was also passed as an advisory body to government and supervisory body to all tertiary institutions. The universities and polytechnics thereafter revised their mandates and qualifications for admission to tertiary programmes when the Higher School Certificates/School Certificate and the GCE Advanced/Ordinary level were replaced by the junior and senior High school systems. As senior high schools (SHSs) were established in almost every district, these schools soon started pouring out their products in droves far in excess of the total holding capacity of all the existing tertiary institutions in Ghana. Considerable public outcry arose about the lack of additional opportunities for tertiary training, to say nothing of the several youth who attended poorly resourced SHSs and failed. A former Vice-Chancellor of the University of Ghana, Addai-Mensah (2000) observed that only about 30% of Junior High School (JHS) candidates pass the Basic Education Certificate Examination (BECE) examinations and 70% failed. A further 70% of the 30% who enrolled in SHSs fail the SHSCE examinations. This means that only 9% of

candidates from the JHS level ever get to the tertiary level. The 91% who fall by the wayside have been sacrificed on the reform platform.

Education stakeholders, including the universities that were privy to the poor results of the rural-based schools argued that when the raw material is bad, it always leaves its mark on the finished product. The public universities of Ghana consequently responded to the possibility of the dilution of the quality of university education by introducing the University Entrance Examination (UEE). An evaluation of the UEE by Odoom and Aryeetey (1999) showed a high correlation (0.92) between SHCE scores alone and the combination of SHCE and UEE scores, hence rendering the UEE unnecessary. In spite of the scientific basis for the abolition of the UEE, many Ghanaians still believe that the coming of the SHS system ushered in the era of falling tertiary standards.

DEFINITIONS

By economics of tertiary education, I am referring to all the economic reason, insights and happenings that influence the policy and decision making processes of tertiary institutions and individuals as they exercise their choices as lecturers, students, managers and stakeholders in the maze of challenges in the tertiary sector. Economics of tertiary education deals with issues such as who should pay for education, how much to pay, whether every citizen should pay or only parents with wards in schools, whether education should be free or demand-driven and the mode of payment. These questions, perceptions and demands pose many problems in the search for best practices. The major stakeholders in mind here are the State, the tertiary teachers, non-teaching staff, parents of students in tertiary institutions, employers in both public and private sectors, taxpayers and bilateral and multilateral partners in the tertiary sector who dictate virtually where they are willing to put their money in.

Tertiary education as used here refers to the universities, diploma awarding schools and polytechnics which have been accredited by the National Accreditation Board (NAB) or NABPTEX and were operational as at December 2004. For the avoidance of doubt, post-secondary training colleges which are envisaged to become diploma awarding institutions from the 2005/2006 academic year are not included in this study.

REFORMS IN GOVERNANCE STRUCTURES

As part of the rationalization of governance structures in the universities and polytechnics, the composition of governing councils was fixed at 14 members each. To restrain the overbearing tendencies of some governments, government nominates only four persons on tertiary councils,

one of whom must be a woman. Elected and appointed councilors serve for only two years and are eligible for re-election/re-appointment for only another term.

In due course the universities formed the Committee of Vice-Chancellors and Principal (CVCP) to share experiences and act as the mouthpiece of the universities on emerging issues that had bearing on them. The CVCP has since changed its name to Vice Chancellors, Ghana (VCG) when its only Principal at the University of Education, Winneba, became a Vice-Chancellor on becoming a full university. The CVCP/VCG is not a creation of the legislature of Ghana. Its non-statutory origin as an association of university heads recently came up as an impediment for receiving systemic interventions when the Carnegie Corporation wanted to inject funds into a tertiary body which had a legitimate existence it could do business with.

The heads of Polytechnics, on the other hand, came together and also formed a body called the Committee of Polytechnic Principals (COPP) to articulate their concerns as polytechnics separately from the universities. Branded together with universities as tertiary educational institutions, some COPP members and their unionised following began to agitate for the same conditions of service as obtains in the universities. The agitation threatened to derail the whole educational system. The National Council for Tertiary Education (NCTE) eventually set up a technical committee in 2001, the Kwami Committee, to examine not just the role of polytechnics in national development, but also the capacity of the polytechnics, their conditions of service, the level of collaboration between polytechnics and industry and the relationship that should exist between polytechnics and universities.

The Kwami Committee did establish that polytechnics were to produce professionals to harness the technical and vocational aspects of our national development endeavours while universities would concentrate on knowledge creation, dissemination and analytical/theoretical expositions. It was pointed out that until the polytechnics could build up capacity to that of the universities, merely being put together as tertiary institutions did not warrant the same conditions of service. The objectives of polytechnics as spelled out in Provisional National Defense Council (PNDC) Law 321 of 1992 showed their envisaged role in national development but also set them out as distinct from universities.

Although the matter appeared to have been settled, polytechnic students revisited the issue in 2004 claiming that Higher National Diploma (HND) holders should earn the same pay as degree holders from universities in the job placement market. Government did not yield, resulting in a long drawn-out strike that delayed graduation and admissions in the polytechnics for about six months. The Ministry of Education came to a compromise with the HND students (not graduates yet) that they would be senior officers on graduation but the exact level of placement could not be decreed by government for employers.

THE MAGIC OF REFORMS

It is important to note that Ghana has set up several Commissions/Committees of Enquiry purported to deal with certain inefficiencies in the educational delivery process. Some of these are: the Dzobo Committee (1973); the Afua Sutherland Committee (1988), and the Anamuah-Mensah Committee (2003) all aimed at infusing relevance and efficiency in the education system at the pre-tertiary level. The frequency of these reforms confused both teachers, educational administrators and learners at each changeover. Barrow (1976:155) cites Seneca as pointing out the fruitlessness of hasty decisions this way: *The man who is everywhere is nowhere.... Nothing does such harm to health as the perpetual change of remedy; no wound comes to a scar if new kinds of dressings are frequently tried and a plant never grows strong which is often transplanted.*

The numerous reforms embarked upon without prior training and retraining of the major actors like the teachers and supervisors deprived Ghanaians of the full benefits of the reforms. Hasty reforms undertaken without broad consultations and sensitization do not achieve the envisaged outcomes.

PRIVATE VERSUS PUBLIC TERTIARY INSTITUTIONS

Public universities are universities established by decrees or acts of Parliament, and they subsist wholly or in part on government subvention in the pursuit of their mandates. Private universities on the other hand are those set up by individuals, corporate or religious bodies and are only regulated by the National Accreditation Board in terms of the quality of lecturers, laboratories, libraries and curriculum content. There are no private polytechnics yet in Ghana.

Private enterprises, being profit driven, are not usually enthused to make social investments that yield nothing in the short-run. In Ghana, private tertiary institutes have demonstrated that full cost recovery is possible and that waste can be cut down. The Catholic University at Fiapre in Sunyani charged \$4,000 per semester and yet did not lack candidates. However, student leaderships in public universities as at 2004 still complained of high fees for a whole year at below ₵2,000,000 per student. Public universities in Ghana have introduced full cost recovery and fee-paying policies in all of them. The fee-paying policy allows students from wealthy homes who have the minimum of aggregate 24 or better from SSS but still fall below the cut-off point to gain admission on account of their ability to pay the full cost of university education. Full cost recovery entails the institutions' making submissions to government for rebates to offset shortfalls incurred by charging much lower fees for political expediency. Although the media has condemned the fee-paying policy as "admissions for sale," the policy has survived. The leadership of students, however, maintain that they do not see any

improvement in their residential and academic facilities in spite of the huge amounts collected from both residential and non-residential students. The students argue that just as there is no advantage to a man who goes to bed early in order to save candles and becomes burdened with a budget for twins, the user-fees have not improved their lot since its inception in public universities. Spring (1998:32) also observes that: *Often, the business community wants schools to serve its needs, but it also wants to shift the tax burden from itself to others. People without children generally want to keep down the cost of schooling, while those with children often want more money for schools without having to pay more taxes.*

Just as a farmer owns a cock but it's crowing at dawn is beneficial to the whole neighbourhood, so an educated person too is an asset to his nation and ought to be supported by couples who are childless.

TERTIARY EDUCATION AND MANDATES

The world today is dominated by the knowledge industry. Functional literacy is adequate just for understanding simple civic obligations to make governance easy. Those with knowledge today, especially at the postgraduate level, will be tomorrow's power brokers. Knowledge is a perishable commodity but it can be exported to earn foreign exchange, as Cuba is doing with its nationals. Alexander Pope once said that: "A little learning is dangerous. Drink deep or taste not". In a similar vein, Murphy (1996) cites Mark Twain as observing that: "The man who does not read good books has no advantage over the man who can't read them". The content of any curriculum is very important in shaping the minds of learners. Knowledge of a nation's political values, history, culture, nature of competitors and distinctive competencies helps one to chart a course that takes cognizance of the strengths of one's competitors as well as one's own weaknesses. Knowledge of what keeps others in or out of universities is important in understanding the nature of that country as a potential market and what the cost of labour is likely to look like. If education is dispensed in a manner to make its beneficiaries docile, their dignity is debased as opposed to education which liberates one's mind to be enquiring. It is a fact that poor basic school performers who have the opportunity of attending elite tertiary institutions easily climb faster on the reputations of their alma maters and the networks of old school mates than bright scholars from little known institutions. Cohrain, Mayer et al (1983:283) cite Jefferson that: "If a nation expects to be ignorant and free, in a state of a civilization, then it expects what never was and never will be". An ignorant man lives in a dream world. Good education everywhere in the World comes at great cost and sacrifices by its citizens.

Acts which establish tertiary institutions give them clear mandates and sometimes clear philosophies as to how knowledge may be created and disseminated. When the University of

Ghana was founded in 1948, it had among its aims the furthering of African unity, understanding the histories, cultures and institutions of African civilizations and the pursuit of critical thinking for the benefit of the generality of all Ghanaians. Education is purposive; for knowledge is not acquired for its own sake but for the uses to which knowledge can be put. The University of Cape Coast (UCC) was mandated to give priority to the training of teachers for secondary schools, training colleges, polytechnics and technical schools. Act 80 of 1961 which established the Kwame Nkrumah University of Science and Technology tasked it to provide higher education to Ghanaians capable of benefiting, provide education to promote African unity and civilizations as well as emphasize the study of history, economics, scientific and technical problems of Ghana and Africa. The University for Development Studies (UDS) had a mandate among other things “to blend the academic world with that of the community in order to provide constructive interactions between the two for the total development of northern Ghana in particular and the country as a whole”.

From the expositions given, it is very difficult to provide education that is neutral; education is designed to meet pertinent national objectives at any point in time. When curricula, content of textbooks and job market demands largely overlap, then universities achieve a fit and respectability for being relevant to national development effort; when there are large skills gaps between the capacities of graduates and jobs on hand, then universities are at crossroads, facing crises of confidence and relevance. The skills gaps may call for curricula reviews or the introduction of new courses to deal with unmet performance expectations. Almost every reform process harbours a hidden curriculum which seeks to infuse certain accepted values into the transformation process being envisaged.

In brief, relevant university education can transform any economy through reduction in unemployment, reduction in poverty levels and increased productivity gains. A fit between tertiary outputs and the needs of industry facilitates long range business planning and greater collaboration through research.

COST SHARING OR COST SHIFTING THERAPIES

The cost sharing policy introduced by universities was challenged by student leaderships on all the campuses on the grounds that it is the constitutional duty of government to offer free education for its citizens as a social investment in building human capital. Government should raise the money through taxes to cover student’s needs as citizens and not leave this to universities. The universities themselves did not help matters by their unwillingness to declare proceeds from internally generated funds. In the absence of transparency on the disbursement of user-fees, the students annually challenge the application of accrued funds to improve life on

the campuses. When government sought to raise awareness on cost sharing with parents of students in universities, it was unmindful that some students too were also parents on the campuses, and in some exceptional cases were schooling with their grandchildren. Students filled the seats for the dialogue on funding even before invited guests could arrive, and bombarded the university authorities and organizers for being insensitive to their plight when milk flowed through kelvinators at the time the policy implementers were undergraduates. The students cynically described the policy as cost-shifting from the government to the university authorities and eventually to the students.

The university authorities countered that they were surprised at the arguments of some of the complaining students/parents since many could keep their children in private primary and junior secondary schools at higher fees than the universities and expect university education for less. Table 1 from Prof. Addai Mensah's work (2000) illustrates the point about levels of fees at the Primary and JSS at the time universities asked for cost-sharing to sustain quality delivery.

Table 1: Cost of Basic Education in 1999/2000 in Ghana

Class	Basic Fees	Miscellaneous	Annual Total Cost
Primary 1	663,000	1,125,000	1,788,000
Primary 2	678,000	1,125,000	1,803,000
Primary 3	678,000	1,125,000	1,803,000
Primary 4	711,750	1,150,000	1,861,750
Primary 5	715,500	1,150,000	1,865,500
Primary 6	715,500	1,150,000	1,865,500
JSS 1	795,750	1,200,000	1,995,750
JSS 2	795,750	1,200,000	1,995,750
JSS 3	773,250	1,200,000	1,973,250

Source: Adopted from Addae-Mensah: Education in Ghana: A Tool for Social Mobility and Stratification, 2000. p. 18

From Table 1, it is quite clear that parents were able and more willing to pay higher fees for children at the basic level than for their adult sons and daughters in the universities. As at 1997, no university was asking for ₵1.7m; the least one could expect to pay for primary one as shown in Table 1. The 1992 Constitution guarantees free basic education but not free tertiary education.

Funding from Government to universities in Ghana actually started deteriorating during Nkrumah's administration. Kwapong (1970) and Andoh (1999) observe that the death knell for tertiary education was tolled when funding deteriorated from quinquennial to triennial, to biennial to annual subventions just before Nkrumah was overthrown. This situation has deteriorated

further to quarterly and further to monthly subventions. This has not helped long range planning. The monthly subventions even sometimes go into monthly arrears.

UTILITY BILLS

By 1999, increased student numbers in the universities had made bills for utilities such as electricity and water unbearable. In the first quarter of 1999, the electricity bill for UG. Legon, for some selected halls of residence is indicated in the Table 2.

Table 2. Electricity Bill of Selected Halls of Residence
for University of Ghana – Jan-March, 1999

Selected Halls	Jan. 1999	Feb. 1999	March 1999	Total 1st Quarter
Akuafo Hall	10,623,343	6,602,037	16,821,710	34,047,090
Legon Hall/Annexes	14,368,445	10,806,638	19,854,666	45,029,749
Sarbah Hall/Annexes	19,346,824	11,938,031	26,462,673	57,747,528
Volta Hall/Annexes	6,781,545	5,099,580	10,210,916	22,092,041
Com' Wealth Hall	7,677,769	3,923,668	11,038,100	22,639,537
Total-selected Halls	58,797,926	38,369,954	84,388,065	181,555,945

Source: Adopted From Addae- Mensah, *ibid*, p.57

From the statistics in Table 2, the University of Ghana spent a whopping ₵181,555,945 in three months on electricity alone for just the main halls and annexes. This does not cover laboratories, lecture rooms, streetlights, offices, residences and other structures. The huge hall bills are explainable because of crowded rooms and the use of gadgets like fridges, cookers, blenders, musical appliances, television sets, video decks, heaters, pressing irons and other electrical appliances. If similar monthly consumption runs through the two semesters, you can imagine what bills the University of Ghana incurs for the hall systems alone.

THE STUDENTS LOANS SCHEME

When student numbers increased beyond a certain threshold in the nineteen seventies, government reacted by abolishing the meal system in the halls and replaced it with Pay as You Earn (PAYE). Students signed vouchers for maintenance on Fridays for their feeding. Eventually this too was replaced with a Social Security and National Insurance (SSNIT) Students Loan. As at 2004, the student loan stood at ₵1.5m per semester per student.

The student's loan scheme was to supplement incomes of students to meet feeding and user-fees being charged to maintain acceptable standards. Although contributors to the SSNIT Scheme cannot obtain loans, students have been privileged to draw from these contributions,

some of whom are not yet contributors. A high rate of default by those who have benefited made SSNIT to grow tough in limiting the size of the loan and stretching the loan to meet increasing student sizes. University education is expensive and needs considerable stakeholder support. President John Adams of the United States said, “The whole people must take upon themselves the education of the whole people and be willing to bear the expenses of it” (Clausen, 1989:32). Public schools should be supported by every citizen. Table 3 shows pressure on government for financial support.

Table 3: Loan Pressure on SSNIT from Five Public Universities between 1996 – 2000

Year	KNUST	UG	UCEW	UCC	UDS	Total
1996/97	6321	8495	2955	5384	105	23,260
1997/98	7611	8606	3554	7266	169	27206
1998/99	8573	9095	4750	7722	209	30,349
1999/2000	9501	11865	6038	8246	158	35808
Total	32,006	38,061	17297	28618	641	116,623

Source: Compiled From Basic Statistics Booklets of Universities of Ghana 1996 – 2000

Over a four year period from 1996 – 2000, SSNIT had to provide loans for 116,623 students. Granted that certificate courses lasting a year, diploma courses for only two years and students who did not need loans could reduce actual eligible students, repeaters of programmes could off-set such theoretical variances. Granted that a SSNIT loan for a semester was in the region of ₵700,000 per student, the financial burden over this period was about ₵81,636,100,000 per semester for universities alone as at 2000. This burden, could actually increase and torpedo the social security pension scheme in the years ahead

If I quote copiously from the American experience, it is because America and Ghana have a common colonial heritage. The American system of education had a British heritage as the founding fathers of America came from England, Holland and Scotland. Early Church control of schools in America led to parents determining the content and context of curricula. In the privileged universities of England and America such as Cambridge, Oxford, Yale and Harvard, the children of the rich paid for the exclusive quality education delivered there. At the beginning of such cost sharing policies, money, goods and labour were accepted as payment for school services. Such was the payment system for education in Ghana at the pre-independent boarding houses in basic schools. The challenge of paying for public education in America and Europe had far-reaching consequences: “School was separated from church, schoolmaster from ministers or priests, tax from tithes and education from religion” (Clausen, 1989.12). The gradual transformation of early grammar schools into academies and finally into

universities also explains how the public directed the search for course relevance and curriculum content.

Those paying for education were dictating what skills their children should receive. Due to graduate unemployment in Ghana and a poor tracking system of SSNIT loan beneficiaries, the NPP government recently announced that it would set up a different Students Loans Trust to offer financial support to students who may need such help. The huge default rates by students is threatening the very sustainability of the SSNIT Pension Scheme, which was the primary reason for the passing of Social Security Law PNDCL 247, 1991.

DIVERSIFYING TERTIARY FUNDING

The funding of tertiary education is deemed so important that the 138 District Assemblies have been mandated to assist brilliant but needy students with resources from the District Assemblies Common Fund (DACF). The Scholarships Secretariat also gives assistance to brilliant but needy students as well as physically challenged students. A disability allowance of ₵200,000 was paid annually as at 1997/1998 to the physically challenged upon application (Adjei, 1990:2). Fellowships for advance study now exist at some universities. At the University of Ghana an M.Phil. Fellowship goes with ₵24m bursary while a Ph.D. student qualifies for ₵40m. At the Kwame Nkrumah University of Science and Technology, an M.Phil. fellowship adds ₵23m as at September, 2005 to the income of enrolled students under the scheme. The GETFund also provides funds to polytechnics for capacity building and physical infrastructure. Some public-spirited organizations also give bursaries to selected brilliant undergraduate and postgraduate scholars. These organizations include but are not limited to, such names as VALCO, Unilever Limited, Cocoa Marketing Board, and Pioneer Tobacco Company. Several endowment funds abound that also supplement incomes to students.

The most notable of such funds is the Otumfuo Educational Trust Fund, which supports students for tertiary programmes. The Ghana Education Trust (GETFund) contributes money to SSNIT to operate the SSNIT Loans Scheme for tertiary students and provides infrastructure at all levels of education and financial assistance for capacity building and support for brilliant but needy students.

The coming of Teaching and Learning Innovation Fund (TALIF) by the World Bank was a welcome relief for resourceful groups and individuals to engage in research work formerly suffering due to lack of funding. These developments show that considerable goodwill still exists for tertiary education in Ghana and that fundraising could yield more funds to tertiary institutions for their teaching and research functions.

TERTIARY EDUCATION AND NATIONAL DEVELOPMENT

True nation building begins with providing education up to the tertiary level. Horace Mann, a champion of education in America, noted that higher learning is not a *“luxury of a few, but dispense it amongst all as the bread of life. Summon the mightiest intellects; collect whatever talent or erudition or eloquence or authority the broad land can supply and go forth and teach this people”* (Clausen,1981 p.xii).

Enhancing the human resources of a nation for development is not negotiable. Clausen (1981: xv) subsequently observed about American education that; *“As we contend or co-operate with other nations, we shall succeed or fail through brain rather than brawn. Unless our public schools are supported, protected and preserved, our nation will be doomed....”*. This is equally true of every nation, Ghana inclusive.

The Greek philosopher Epictetus said about the value of higher learning that *“the educated only are free.”* He was not referring to people with mere capability for numeracy and ability to read and write. There is, however, the need to encourage tertiary education as the foundation for knowledge creation and dissemination. Madison observed that *“the best service that can be rendered to a country, next to that of giving it liberty, is in diffusing the mental improvement equally essential to the preservation and enjoyment of that blessing”* (Clausen, 1981:25).It could be deduced from these statements that dictatorship and military adventurism are prevalent in Africa due to the low levels of education of the majority. The makers of coups d'état usually exploit the ignorance of fighters and followers. Good schools are necessary in modelling the minds and the character of the youth, for it is in such training that a nation derives its strength or weakness in national character

CONCLUSION

For no less a person than a former Vice-Chancellor of the Kwame Nkrumah University of Science and Technology, Kumasi, Prof. F. O. Kwami, to accept the verdict of the World Bank on tertiary education in Ghana that *“learning outcomes for all levels of education are poor”* is a serious indictment (Kwami, 2001:14). It also takes a lot of moral courage for a President of the Ghana Employers Association and Chairman of Council of the premier University of Ghana, Ishmael Yamson, to publicly acknowledge that: *“It is no secret that the quality of graduates coming out of the universities is bad and as a result, over the past three years, Unilever has not been able to recruit trainees”* (Kwami, 2001, 14). Yamson's further testimony that: *“The problem with graduates today is twofold: they lack knowledge and do not suit the modern marketplace”*, is an indictment on the performance of tertiary institutions. There is the need to raise tertiary

budgets so that increased logistics may result in better infrastructure for building the capacity of Lecturers and Learners in tertiary institutions.

Universities in Ghana have come face to face with at least one dilemma; by increasing admissions for economies of scale and ensuring increased access to tertiary education, their image is sinking due to unmatched infrastructural support. Sandwich, executive and short-term training options being tried by the universities are measures not only to increase internally generated funds but also to derive optimum returns from existing resources. A thorough evaluation of pre-tertiary and tertiary programmes, transparency between tertiary authorities and students, marrying tertiary curriculum to job market expectations and increased access to funds for learners, teachers and managers will eventually produce graduates who are competitive in the global market place. Furthermore, sitting governments should endeavour to strengthen the bodies with oversight responsibilities over tertiary institutions such as NCTE, NAB and NABPTEX to control and enforce standards in tertiary institutions. Indeed, Government has followed through on the operationalisation of the student Loans Trust Fund to support tertiary students and save SSNIT funds to provide security to subscribing workers.

WAY FORWARD

Having dealt with the decade 1994 to 2004, it is anticipated that further studies could be done in the same area for the next decade 2004 to 2014. This will enable readers to make informed decisions on the trends of funding tertiary education in Ghana. The raging debate on the rising cost of tertiary education in relation to the rising poverty levels in many of the communities in Ghana call for further studies in this area. The constitution of Ghana call for a progressively free secondary education and this could be a relief to parents. Therefore given the opportunity further studies could be done in the areas of

1. Cost sharing vis avis increasing poverty levels
2. Cost sharing and the fact of educations as a right for all citizens
3. The issue of funding of public tertiary institutions and the increasing exploitation of the citizenry by private Universities.
4. The overhaul of tertiary programmes to meet industry demands since the current structure tends to encourage unemployment.

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