

Methods of Financing University Education and Their Implications on Access, Quality and Completion Rates: An Experience Shared from Undergraduate Education Students, Maasai Mara University, Kenya

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ABSTRACT

Demand for higher education in Kenya has increased despite insufficient funding from the Government. This led to the cost-sharing policy where both the Government, the students, and their households share the costs of higher education. Students are provided with loans through Higher Education Loans Board (HELB). Public universities are supported through capitation grants to meet development and recurrent expenditure. The household contributes towards tuition and upkeep of their students. At Maasai Mara University, it has been observed that at the end of every semester, some students defer their examinations due to fee balances implying that there are gaps in the existing methods of financing a university education. This study, therefore, investigated the effectiveness of the financing methods and their implications on students' access, completion rates, and quality education based on students' experiences at the University. The study used a descriptive survey design. The target population was 950 education students who were in their third and fourth years of study. Stratified random sampling was used to select 315 students to participate in the study. Data were collected through questionnaires and interview guides for the class representatives. Documents were also analyzed. The study found that the majority of the students depended on HELB and support from their households to finance their education. The amount of loans allocated to students was inadequate and multiple sources of funding are required to meet the full costs of education. Students from poor backgrounds resorted to menial jobs which affected class attendance and learning outcomes. Other students deferred their examinations affecting academic progression. The study concluded that the current methods of funding university education were not dependable as they negatively affected students' access, academic progression, completion rates, and quality of learning outcomes. The study recommended the need for an alternative financial support system for students from poor families to complete their studies on schedule.

Keywords: Academic Progression, Access, Finance, Higher Education, Quality.

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I. INTRODUCTION

Higher education is a powerful vehicle for sustainable development. It is an investment with documented private and social returns. According to Goksu and Gungor (2015), higher education contributes to the improvement of a country's human capital. As university graduates increase, national income levels improve with similar effects on the welfare of the people. Salmi (2017) asserts that university graduates are more likely to register improved health outcomes, increased earning potential, and greater life satisfaction. Society benefits through improved employment rates, increased taxation base, greater intergenerational mobility, environmental sustainability, deeper civic and volunteer participation, lessened dependency on social

services, and innovations (McMahon, 2018; Zatonatska et al., 2019). The importance of higher education and training in an economy has been recognized the world over and countries have been committing public funds to facilitate its provision (Gayardon & Brajkovic, 2019).

Globally, the higher education sector has registered rapid growth over the years. Salmi (2020) reports that on average, enrolment in higher education rose from less than 10.0% in 1970 to 41.0% in 2017. Rapid enrolment has been occasioned by increased private demand, economic growth, more supportive government policies, improved progression rates in primary and secondary education, increased participation of part-time students and working adults, and an unsettled middle class with higher occupational aspirations (UNESCO, 2017; Aina et al., 2018). According to Eldin (2014), no

country worldwide has expanded higher education access, improved quality, and equity without diversifying the sources of higher education finance beyond the government. Pfeffermann (2015) therefore asserts that public sector funding is not adequate to meet the increased demand for public higher education without compromising on quality. Consequently, cost-sharing policies have been one of the options used by governments to diversify revenue streams in public higher education (Joaquim & Cerdeira, 2020; Zatonatska *et al.*, 2019).

Cost-sharing in higher education refers to a shift in the burden of public higher education costs from being met exclusively or predominately by the government, or taxpayers, to being shared with parents and students. This may take the form of tuition, either being introduced where it did not hitherto exist or being rapidly increased where it already did, or public institutions charging more nearly break-even, or full cost fees for room, meals, books, and other costs of student upkeep that may formerly have been covered by the government (Johnstone, 2004).

Although the scarcity of financial resources, competition for resources among other sectors of the economy, and austerity measures contributed to the cost-sharing policy, it is documented that private returns to higher education have increased over time. The graduates receive higher salaries, secure employment, and generate higher levels of savings. Consequently, students and their households should meet a significant portion of the costs of higher education. Tuition fees among other user charges were therefore introduced and have been increasing substantially over the last two decades (Hosein & Franklin, 2010; Psacharopoulos & Patrinos, 2018; Johnstone & Marcucci, 2007).

There is no doubt that increased tuition and other user charges fees have negatively affected the growing demand for higher education. Students from lower-income groups are the most affected and to the detriment of their own intellectual growth, development of talent, and to the detriment of the society at large (Herbst, 2007). As higher education is a public good, governments also have an interest in managing funding to higher education institutions to ensure affordability and accessibility for its citizens (Melissa, 2017). Consequently, students loan programs were introduced to address access and equity concerns in publicly funded higher education.

Nyahende (2013) observes that students' loan programs financed from public funds or backed by government guarantees are operational in Japan, Scandinavia, the United States of America (U.S.A), Canada, and several European countries. Similar programs exist in African countries which include but are not limited to Kenya, Tanzania, Ghana, Namibia, Nigeria, South Africa, Uganda, and Rwanda (Achieng & Jagongo, 2019). Other measures introduced to encourage access and equity include a variety of financial grants, fee waivers, bursaries, voucher systems, and scholarships from respective governments and higher learning institutions (Garwe & Maganga, 2015; Gudo, 2014).

It is the position of this paper that cost-sharing policy against diminishing government funding to public higher education has contributed to inequity in access and participation, and affected the quality of teaching and learning as students with fee issues defer their studies, hence

affecting academic progression. Gayardon and Brajkovic (2019) analysis of global trends in student finance policies also found that the majority of national cost-sharing policies lack a consistent link between equity and completion. Aina *et al.* (2018) also observe that measures aimed at increasing tertiary enrolment rates could be detrimental if they fail to guarantee university completion. This is premised on the increasing number of students from economically disadvantaged groups failing to complete university education apparently due to difficulties paying fees and lack of financial assistance (Garwe & Maganga, 2015; Melissa, 2017).

Arendt's (2009) study in Denmark found that the student grant and loan system lowered dropout rates, but had no overall effect on completion rates, although with substantial variation across population subgroups. The impact of the grant and loan system on dropout rates was found to be higher for students from a lower socioeconomic background. The impact on completion rates was found to be higher three years after the designated study time to completion. Modena *et al.* (2020) research on the effects of Italian university need-based grants on student dropout rates in the first year of enrolment found that grants help in preventing students from low-income families from dropping out of higher education. The dropout rate for low-income students would rise from about 7.0% to 10.0% as a consequence of not receiving a grant. Mabuza (2020) investigated the dropout of students funded by the National Student Financial Aid Scheme (NSFAS) in universities in South Africa. It was found that the majority of students dropped out because of insufficient funding, late allocation of funds, stringent requirements to qualify for the scheme, lack of timely communication on the success of loan application, late allocation of funds, and late payment or non-payment of funds to the beneficiaries.

In Kenya, demand for higher education has continued to increase against a backdrop of decreasing financial allocation to universities from the Government. This has significantly impacted access, equity, relevance, and quality of education (Mukhwana *et al.*, 2020). The student loan scheme, the Higher Education Loans Board (HELB), has not been able to deal with the swiftly increasing student numbers. Consequently, some deserving students are left out and this affects retention, progression, and completion rates as a sizeable number of students defer their studies.

Boy (2018) assessed the capacity of HELB in financing Higher Education in Kenya. The study found that students had reservations about the operations in HELB. The loans awarded to students were in most cases insufficient, and there were many hurdles in the application process. There are loopholes in verifying deserving cases for loan allocation by HELB and this could be exploited by fraudsters for personal gain. The study observed a systemic increase in deferments as students progress to the third and fourth years of their study. Bomer *et al.* (2021) study on the impact of delayed loan disbursement on university students' academic performance in a university in Kenya found that students who experienced loan delays had problems covering their personal expenses, registering for courses, and attending classes. These challenges had a significant impact on the final performance in terms of grade point average.

According to Gichuhi (2015), bursaries have been a key

source of additional financial support for students in universities in Kenya. The existing types of bursaries are HELB bursaries, constituency development fund bursaries, and local authority transfer funds. Qualification for the award of the bursaries is not automatic and students must apply with evidence. Due to a high number of needy cases, politics takes center stage as the Member of Parliament is the patron of the identification and distribution committee. Students are never awarded bursaries based on their needs. Consequently, deserving cases get less than they would require as a safety net for access and participation in higher education.

Maasai Mara University is a public university in Kenya that is also certified by the International Organization for Standardization (ISO). It was chartered in the year 2013 (Maasai Mara University, 2020). The University is located in Narok Town. At every end of the semester, it has been observed that some students defer their examinations because of fee balances. This is likely to affect their academic progression, academic performance, and completion rates. This study, therefore, investigated the effectiveness of the methods used in financing university education and their implications on students' access, quality, and completion rates based on students' experiences at Maasai Mara University.

II. STATEMENT OF THE PROBLEM

The Government of Kenya has put into place methods of financing higher education with the intention of improving access, quality, equity, and completion rates of students in public universities. Confronted with increasing poverty and vulnerability and with inter-sectoral competition for national financing, there is a need to rethink the sustainability and effects of methods of funding higher education on equity in access, quality, and academic progression of enrolled students. The government provides student loans, and bursaries and meets all development expenditures as well as capitation for recurrent expenditure. The parents/households are expected to contribute towards tuition and upkeep of students while in the universities. Most students, both regular and privately sponsored, get loans from HELB. However, at the end of each semester, some students defer their examinations as well as studies. There is a need to determine the effectiveness of the various methods of financing education and their implications on the quality of education received by students, access, and completion rates in higher education institutions with a focus on experiences shared by students in Maasai Mara University, Kenya.

III. RESEARCH QUESTIONS

The following research questions guided the study:

- i. What are the various sources of funding for students' education at Maasai Mara University?
- ii. How have the various methods of funding higher education affected the quality of education received by students at Maasai Mara University?
- iii. In what ways have the various methods of funding higher education affected students' completion rates at Maasai Mara University?
- iv. How have the various methods of funding higher

education impacted students' performance at Maasai Mara University?

IV. METHODOLOGY

The study employed a descriptive survey design. This design was considered appropriate for this study as it helped in establishing the existing financing methods and how they affect students' access, quality and completion rates (Kerlinger, 1986). The target population was 950 education students who were in their third and fourth years of study. Stratified random sampling was used to select 315 students to participate in the study. Four class representatives were selected using the purposive sampling technique. Data were collected through questionnaires for students and an interview guide for class representatives. Documents were also analyzed to establish patterns of academic progression across various cohorts. Data were analyzed through quantitative and qualitative methods. Quantitative data were analyzed through descriptive statistics in the form of frequencies, means, and percentages while qualitative data was analyzed using content analysis and categorized into themes and sub-themes in line with the research questions.

IV. RESULTS AND DISCUSSIONS

A. Sources of Funding for Students in the University

The students were asked to indicate the sources of funding for their education at Maasai Mara University. Their responses are presented in Table I.

The data presented in Table I convey that majority (83.8%) of the students were funded by the Government through HELB. A segment (35.9%) of the students were privately sponsored. The finding implies that the majority of the students were financed by the Government, but some financed their own education. Bursaries from County Governments also supported 15.9% of the students. Other sources of funding include a bursary scheme from the University, religious organizations, private organizations, and international agencies. Some students worked on a part-time basis to finance their education. From the findings, it is evident that the Government still remains the main financier of higher education through HELB. It also emerged that some students had multiple sources of financing to supplement funding from HELB. Some students did menial jobs to pay fees which were to the detriment of their studies. This is a pointer that funding from HELB was insufficient and some students from poor families could not afford to fully settle the required fee.

TABLE I: SOURCE OF FUNDS FOR STUDENTS IN THE UNIVERSITY

Sources of Funds	Frequency and percent; n=315
Government Loan (HELB)	264 (83.8%)
County government bursaries	50 (15.9%)
Self-sponsored	113 (35.9%)
Maasai Mara bursary scheme	9 (2.9%)
Religious organizations	12 (3.8%)
Private organizations	18 (5.1%)
International agencies	1 (0.3%)
Part time jobs	20 (6.3%)

The findings concur with Boy (2018) who found that

inadequate HELB funding to students was supplemented by other sources such as Non-Governmental Organizations, Constituency Development Fund, County bursaries, and charitable organizations.

B. Amount of Loan Given by the Government

Respondents were asked to indicate the loan amount given by the Government through HELB. Their responses are presented in Fig. 1.

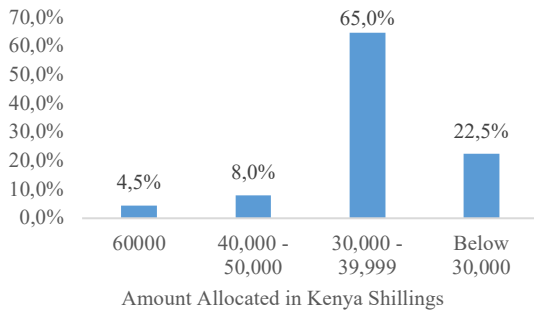


Fig. 1. Loan Amount Given to Students Through HELB

Results presented in Fig. 1 reveal that majority (65.0%) of the students received between Ksh. 30,000 - 40,000 from HELB. A sizeable portion (22.5%) received below Ksh. 30,000. One of the class representatives reported that the amount is given through HELB inadequate to clear the required fees and meet other personal needs such as meals, accommodation, and stationery. This meant that majority of the students were forced to look for the extra money required from different sources which delayed their registration for semester activities and examinations.

C. Strategies Used by the Students to Cater for the Funding Deficit

The students were asked to indicate the strategies they applied to adequately cover the required fees as well as other relevant expenses. Results presented in Table II indicate that fundraising at home (48.3%) was the most commonly used strategy. Relying on fundraising implies that most of the households were poor and therefore needed the support of the community. Some students (31.1%) opted to work in construction sites surrounding the University while others worked in adjacent quarries (14.9%). The findings imply that students spent more time dealing with the funding deficit instead of studying. This was likely to lead to low self-esteem, poor coverage of the content, and poor performance in their examinations.

TABLE II: STRATEGIES USED BY THE STUDENTS TO CATER FOR THE FUNDING DEFICIT

Ways of covering fees deficit	Frequency and percent; n=315
Fundraising at home	152 (48.3%)
Working in the construction sites	98 (31.1%)
Constituency Development Fund (CDF) bursary	99 (31.4%)
Support from religious groups	58 (18.4%)
Donations from politicians	40 (12.7%)
Working in the quarries	47 (14.9%)
Starting of small business	29 (9.2%)
Donations from lecturers	15 (4.8%)
Contributions from fellow students	19 (6.0%)
International Agencies	9 (2.9%)
University Bursary	3 (1.0%)

Further, the study found that financial support from politicians, lecturers, religious groups, international agencies, and university bursaries was minimal. During the interviews, some students observed that HELB finance was unreliable. Students expressed reservations about the criteria used to select beneficiaries and the amount allocated to beneficiaries. One of the students observed:

“HELB is biased as it gives a greater amount of money to the rich and very little to the poor. In the year 2018/2019, I was allocated Ksh. 12,000 thousand only, a situation that forced me to differ my examinations”.

Another student noted:

“The amount given through the Loan Board is inadequate to cater to the needs of the students. The criteria applied on the allocation is not clear as other students miss to receive money from the Loan Board”.

On the contributions from other sources, one of the students reported:

“Contributions from religious groups depend on how active one is in the church, or on one’s relationship with the church leaders”.

Another student observed:

“The support from lecturers depends on tribal groupings and students can only approach those lecturers from his/her tribe. Some communities have very few lecturers to offer reasonable support”.

During the interviews, some students observed that fundraising at home and donations from students were unreliable methods of financing their education.

A student commented:

“Fundraising done in the rural areas are usually not successful as the majority of the people are poor and it depended on the relationship between one’s family and the community”.

Another student made the following observation;

“Contributions from students is minimal as it depended on religious affiliations, tribe and social groupings”.

The student further reported that such contributions took a long duration until some students were late in registering for semester courses and examinations. On the issue of Constituency Bursaries, one of the students reported:

“Where I come from, CDF allocates each applicant an average of Ksh. 3000 which is minimal to add value to the fee required”.

Another student reported observing the following on the CDF bursary:

“It is not a guarantee that you be given the bursary as little as it is and it involves a lot of corruption”.

Findings on the various strategies used by students to cater to the financing deficits demonstrate that most of the financing methods were unreliable and some students suffer while undertaking their studies especially those from poor families. Working in construction sites and quarries in order to raise fees is a pointer that quality learning is compromised since the affected students do not attend all the scheduled lessons and content coverage is adversely affected. Some students ended up cheating in examinations since they are not adequately prepared. Unreliable and inadequate loans from HELB forced parents to meet the university fees deficits. Where parents cannot meet the deficit due to poverty and there are no other support mechanisms, the student is likely

to drop out or stay in the university beyond the stipulated duration of completion of an academic programme. This is likely to escalate in the context of the COVID-19 pandemic. Many poor households continue to experience severe income shocks which will in turn reduce their investments in education (Samer et al., 2020). This means the University should devise support mechanisms for needy students so that they can complete their studies on time, realize their career aspirations and contribute to the development agenda.

D. Effects of Financing Methods on Quality of University Education

Respondents were asked to indicate how the various methods of financing their education affected the quality of education they received at the University. Their responses were as presented in Table III.

TABLE III: EFFECTS OF FINANCING METHODS ON QUALITY OF UNIVERSITY EDUCATION

Response	Frequency and percent; n=315
Late registration of courses	153 (48.6%)
Unable to attend all the lecturers	145 (46.0%)
Missing marks	145 (46.0%)
Failure to sit for continuous assessment tests (CATs)	142 (45.1%)
Deferment of studies and joining different cohorts	143 (45.4%)
Deferment of examinations	121 (38.4%)
Inconsistency in course content coverage	109 (34.6%)
Copying notes from other students	102 (32.4%)
Repeating an academic year due to failure to sit for examinations and poor grades	78 (24.8%)
Not graduating on time	85 (27.0%)
Increased cases of exam cheating	61 (19.4%)

Results presented in Table III convey that the current methods of financing university education resulted in late registration of courses (48.6%). This implies that planning for the administration of examinations was a challenge to the University as the actual number of students to sit for examinations could not be determined well in advance. Consequently, some students not programmed to sit for examinations appeared in examination rooms but cannot sit for examinations since they are not on the examination attendance list. The list is automatically generated from the Enterprise Resource Planning (ERP) system for only those students who have cleared all the required fees. This creates negative perceptions of the University and may likely affect brand loyalty from the affected students.

To encourage timely registration of courses, the rules and regulations governing examinations in the University penalizes a student who register late for the courses. Consequently, students who cannot pay their fees on time end up incurring more fees. Some 46.0% of the students indicated that students were unable to attend all the programmed lectures. There were inconsistencies in course content coverage (34.6%) and students ended up copying notes from others. It was therefore not surprising that some students (45.1%) missed CATs.

During the interviews, some students observed that the university policy on payment of fees was not friendly to students from poor families. They noted that the period for fees payment and registration of courses was unfavorable to majority of the students. One of the students observed:

"I paid fees one day late past the deadline which forced me to differ my semester studies".

Another student reported:

"Due to my inconsistency in lecture attendance, I registered poor performance in examinations."

Another student remarked:

"By not attending classes, students miss the practical aspect of the courses as they struggle to meet the fee requirements as per the university policy".

Students are expected to attend all the classes in which they are enrolled. This is premised on a common belief that in universities, attendance is a significant contributor to course grades and quality learning outcomes. Students who attended all lectures gained significantly higher grades than those who did not attend all lectures (Noh et al., 2018; Lukkarinena et al., 2016). The importance of attendance is supported by Maasai Mara University's attendance policy where students are required to attend at least 80.0% of their total contact hours to qualify to sit for end-of-semester examinations. Although class attendance may be affected by other factors not considered in the current study, it is inferred that the methods of financing have impacted the quality of university education by affecting class attendance as some students spent more time resolving fee issues.

Due to inadequate and unreliable methods of financing, some students devise mechanisms to get money and this affects their class attendance because they have to be out of campus or engaged in economic activities within the campus during lectures. Consequently, other indicators of the integrity of academic programs such as compliance to CATs policy and content coverage are compromised. Cases of cheating in examinations (19.4%) therefore come into play due to inadequate content coverage and lack of preparedness as more time is spent on activities to meet fees deficits. The findings concur with Wilayat (2009) who pointed out that copying and use of other unfair means/malpractice in an examination is a serious problem in universities. This problem is symptomatic of a disease in our educational system which is eating into all facets of our society. Students' financial problems contribute to examination malpractices and therefore affect the quality of education.

As data in Table III suggest, the gross effect of the financing methods is students not graduating as per the schedule as reported by 27.0% of the students. Students with fee problems defer their end-of-semester examinations (38.4%), defer their studies and join subsequent cohorts (45.4%), and repeat an academic year due to failure to sit for examinations and poor grades (24.8%). Analysis of graduation classification lists revealed that at least 30.0% of the students did their exams with different cohorts. There were several gaps in the consolidated mark sheets and several names of students appearing in the first year of study were missing in subsequent years of study only to re-appear in different cohorts. Analysis of deferment forms from the Department of Curriculum, Instruction, and Educational Management indicated that 80.0% of those students who deferred their studies did so because of non-payment of fees. From the classification and graduation lists for the 2017/2018 cohort, it was observed that a number of students of the 2012 and 2013 intakes took part in the graduation ceremony which belonged to the 2014 and 2015 cohorts. Some of the affected

students deferred their studies due to financial difficulties and resorted to joining different cohorts.

According to the examination procedure of the University, a student who missed CATs is not allowed to sit for the final examinations. This, therefore, meant that students who missed CATs are not allowed to sit for end-of-semester examinations with their cohorts but with subsequent cohorts upon meeting the stipulated requirements. As lecturers process and upload the marks in the ERP system, the marks for students from previous cohorts may not be processed especially if the student did not register for the course or wrongly registered for the session for which they were sitting the examinations. This resulted in missing marks and sitting for examinations set by different instructors. This eventually affected their academic performance, transition rates from one academic year to another, and finally their graduation.

The phenomenon of missing marks attracts additional charges for the students to retake the examinations. It also causes inconveniences to students who eventually miss the graduation list. This aspect is common in several universities in Kenya and even in other developing countries. Financing methods, therefore, contribute to the wastage of students' time, and public and private resources and affects the quality of university education through delayed academic progression evidenced by students taking more time than required to complete an academic program. It is also a pointer to the lack of adequate support mechanisms for disadvantaged and vulnerable students.

E. Effects of Financing Methods on Students' Academic Performance

The students were asked to indicate the average grade for the previous year at the time this study was conducted. Their responses are presented in Table IV.

Results presented in Table IV demonstrate that majority (51.1%) of the students involved in the study scored grade D in their examinations which was equivalent to 40-49 marks in each course. Those who scored Grade A equivalent to 70 marks and above were very few (2.9%).

During the interviews, students were asked to give possible reasons that contributed to their poor grades. A student observed:

"I hardly got enough content due to lack of fee which forced me to work as a casual worker".

Another one responded that he registered for the courses late because of the balance of the fee. Another student reported:

"I have always deferred my studies due to non-payment of fees".

From the analysis of examination results of the 2016 intake, it was observed that 5.0% of the students repeated a year due to poor academic performance. From consolidated mark sheets for students taking science education subjects, it was observed that 45.0% of the 2015 intake hardly scored 40.0% in Mathematics, Chemistry, and Physics courses.

TABLE IV: GRADES REPORTED BY THE STUDENTS

Quality passes	Frequency and percent; n=315
Grade A	9 (2.9%)
Grade B	75 (23.8%)
Grade C	70 (22.2%)
Grade D	161 (51.1%)

During the interviews, one of the students commented:
"We will never graduate due to poor grades in Mathematics".

Another student noted:

"My performance is poor in science subjects due to poor lecture attendance. I am always absent trying to earn a living and get university fee".

Analysis of second-year examinations results for the Bachelor of Education (Science) 2015 intake revealed that 43 out of 113 students (38.1%) had passed while the rest had retakes and resit/supplementary. The findings imply that majority of the students had a poor academic performance with the highest percentage scoring lower grades. This was attributed to many factors including challenges in meeting fee obligations. This problem, therefore, requires urgent attention since students' academic performance affects the quality of human resources in society (Ebenywa-Okoh, 2010). Existing literature advances that the poor financial status of students affects their academic performance, mental and physical well-being, and even students ability to find employment after graduation. Mnamani *et al.* (2014) concluded that when students' finances for university education are inadequate, academic performance is adversely affected. Students' financial problems contributed to low performance and hence poor-quality education.

V. SUMMARY OF THE FINDINGS

The study found that students in Maasai Mara University got funds for their education from different sources. Over 80.0% were funded by HELB. The funds were unreliable since they did not meet the fee required by the university. Consequently, the majority of the affected students resorted to self- sponsorship and family support. University bursaries supported a minimal number of students and had unknown criteria in considering students to be awarded. CDF gave a very little amount to some students which could not meet the required amount for fees. The study findings revealed that to meet the deficit in fees required, the majority of the students embarked on economic activities within and outside the campus such as self- business, working in construction sites, and quarries. It was evident that due to students' financial problems, the quality of education was compromised. The majority of the students involved in the study missed lecturers and had late registration of courses, an aspect that made them not sit for CATs, defer their examinations/semester studies, and experience missing marks. Over 30.0% of the students reported that due to financial constraints, there were increased cases of examination cheating, inconsistency in content coverage and copying notes from other students as well as missing graduation. This has collaborated from the interviews with class representatives which revealed that the majority of the students were of the view that the university policy on fee payment was not friendly to students from poor families. The set period for registration of courses was inadequate for students to get the number of fees required. Findings revealed that students' academic performance and academic progression were affected as the majority of the students did not sit for examinations with their cohorts. From the results, it was found that the majority of the students scored Grade D in science education subjects. This was attributed to

inadequate coverage of content as a result of students missing lectures due to a lack of fees. From an analysis of second-year results, only 38.1% of the students passed while the rest obtained retake/resit in their exams.

VI. CONCLUSION

The study concluded that the various methods of funding higher education were unreliable since they did not meet the university's required amount of fees. The deficit forced students to seek assistance from other sources and even indulge in outside activities to raise the required fees. This affected access, academic progression, academic performance, quality of learning outcomes, and graduation.

VII. RECOMMENDATIONS

Based on the findings and conclusions of the study, the following recommendation was made:

- i. The University's management should revise its fee payment policy to allow students to get an adequate amount to pay for their studies.
- ii. The university should extend the duration of fee payment to help the majority of the students to have adequate time to register for their courses.
- iii. The Higher Education Loan Board should revise the criteria for awarding loans to students especially those from low-income families.
- iv. The university management should increase its bursary awards to students who are unable to meet fee payment requirements.
- v. The University management should introduce a students' work-study programme to enable students from economically disadvantaged backgrounds to pay their fees. This would bar students from going for economic activities outside the Campus which affects time committed to academics.

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