

THE RE-INTRODUCTION OF ALLOWANCE: THE IMPACT ON STUDENTS' ACADEMIC LIFE IN COLLEGES OF EDUCATION IN GHANA

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Abstract

Ghana has made impressive strides in terms of economic growth, poverty reduction, and democratic governance, yet, there is still a lot that needs to be done to improve the quality of education. The study set out to look at the impact of the re-introduction of students' allowance on the academic life of students at the colleges of education in Ghana. The study was conducted using the concurrent triangulation design. Data were gathered from 232 student-teachers from five colleges of education. The data were analysed by using means, frequencies, percentages, and themes. The study concludes that the students' allowance has a positive impact on students' academic life. It enables students to acquire learning materials, food, and pay fees. The study also suggests that the amount of the allowance be increased.

Keywords: Students' allowance, Students' academic life, Colleges of education in Ghana

1. Introduction

According to Handa and Park (2012), the last two decades have witnessed several countries in the developing world, particularly those in sub-Saharan Africa, demonstrating a keen interest in designing and implementing social protection programmes as a strategy for fighting chronic poverty. According to Abebrese (2011), such strategies are important to protect people from chronic poverty and risks and shocks. Social protection interventions are gaining prominence worldwide. Every well-formulated social protection intervention, when successfully implemented goes a long way to positively affect the individual beneficiaries and the country as a whole.

Social protection interventions are policies made by governments to positively influence the development of the poor and vulnerable individuals in a country by aiding them to manage socio-

economic threats (Ministry of Manpower, Youth & Employment-Ghana, 2007). It is usually done to cushion the vulnerable in particular aspects of life through a sector of the economy. Its importance is enormous. These include bridging social inequality, mitigating against economic crisis (Ministry of Manpower, Youth & Employment-Ghana, 2007), promoting better health accessibilities (Handa et al., 2012), improving educational standards (New partnership for Africa development, 2004) among others. Some social protection interventions implemented in the educational sector in Ghana include free compulsory universal basic education (supported with capitation grant), school feeding program (Brenyah, 2018), free senior high school (Zindzi, 2018), and students' allowance (VIAM Africa, 2015).

One of the interventions implemented in teacher education and training in Ghana is the payment of allowance to colleges of education students. This was introduced in the 1960s. The intention was to entice more people into teacher training education and thus the teaching profession. This initiative was truncated in the 1970s. However, it was brought back in the 1980s when the country was hit by a shortage of teachers due to the migration of many Ghanaian teachers to Nigeria at that period (VIAM Africa, 2015). This intervention continued for approximately three (3) decades until 2012. Over this period, the payment of the allowance is reported to have achieved some successes as;

- a. Serving as an option for the poor families in Ghana who cannot afford other higher tertiary learning to get educated and transform their lives.
- b. Serving as a financial source for payment of trainees feeding and examination fees.
- c. Serving as a means to buy learning materials on campus.
- d. Supporting mentees on the out-programme to buy their teaching and learning materials, pay for accommodation, utility bills, and to feed themselves (Teacher Trainees Association of Ghana, 2014).

Nonetheless, it was scraped and replaced with a tertiary student loan in 2012 which implementation began in 2013. The central government led by the National Democratic Congress introduced this new policy based on these main reasons outlined below:

- a. That the colleges of education have attained tertiary status as other teacher-training tertiary institutions in Ghana. Thus, college of education students cannot continue to enjoy allowances without giving the same to trainee teachers at the other tertiary institutions.
- b. That admission at colleges of education is based on government allocated quota of trainee allowances which limits intake of students.
- c. That the government no longer has the resources to continue the payment of the monthly allowances to trainee teachers (VIAM Africa, 2015).

Despite the reasons outlined above, the current government led by the New Patriotic Party re-introduced the payment of the allowance to teacher trainees in colleges of education in September 2017 (Minister for Finance, 2017). It is also of the view that; the re-introduction of the allowance will encourage and motivate more people to enroll and be trained as teachers; the re-introduction will make colleges of education freely accessible to more qualified people; and the re-introduction of the allowance will aid to train quality teachers to drive quality education provision (Daily Graphic Report, 2017).

It is against this background that this research is being conducted to ascertain the impact of the re-introduction of the students' allowance on the academic life of college of education students. The findings will equally assess the claims/benefits being touted by the current government for re-introducing the students' allowance.

Specifically, the study seeks to answer the following research questions:

1. To what extent has the re-introduction of the students' allowance eased the financial burden on college students and their guardians?
2. What is the impact of the re-introduction of students' allowance on interruptions that affect students' learning?
3. How has the allowance enhanced the ability of college students to secure learning materials?

2. Review of Related Literature

2.1 Social Protection Interventions in Education

Social protection interventions can be formulated in a formal or informal form. In which of the two forms it may come, it is meant to give social assistance and capacity building to targeted/vulnerable individuals. The implementation of social protection interventions is to ensure a reduction in risks and negative effects of livelihood shocks, bridge social inequities, and curtail or eliminate social exclusion and denial of rights among vulnerable in societies (Ministry of Manpower, Youth and Employment, 2007). Over the years in Ghana, some of such social protection policies have been implemented in the educational sector. A few of these include School Feeding Program, Distribution of Free School Uniforms, Free Senior High School, Teachers, and Nursing Training Allowance, and Free Compulsory Universal Basic Education.

2.2 Social Protection Interventions in Higher Education

Higher education in the world over is a public good as adopted by UNESCO (Morley, 2012). It supports the assertion that education results in building skills and knowledge of persons which in effect influence the creation of a socially progressive and knowledgeable base economy (Tagoe, 2014). Thus, the formulation and implementation of social protection interventions in higher education are very essential in Ghana.

2.3 Benefits of Educational Social Protection Interventions

2.3.1 Parents and Students

In developing and lower-middle-income countries, financing education is a huge burden to most parents and guardians. Consequently, school dropout and its attendant problems are rampant in these areas. However, regions in these areas which have instituted policies on educational social protection interventions significantly reduce these. Nsiah (2018) reported that the Free Senior High School programme in Ghana has increased accessibility to second cycle education since tuition, examination, admission, meals, textbooks among other costs are absorbed by the central

government. This subsequently would give parents/guardians some financial space to save or use their funds for some other equally competing priorities.

Brenyah (2018) in his study on the effect of free basic education on enrolment in some African countries (including Ghana) affirmed an increase in primary school net enrolment rates. Thus, the literacy rate among beneficiary learners would increase correspondently. School feeding programme has also been reported to have facilitated increased enrolment, punctuality, and retention rate among learners in beneficiary schools and therefore conforms to the immediate objectives of the programme (Oduro-Ofori & Gyapong, 2014). The institution of teacher trainee allowance over the years also has aided poor families in Ghana to afford tertiary education. This has been achieved through the use of the allowance to pay for feedings, exams fees, and learning materials (Teacher Trainees Association of Ghana, 2014).

2.3.2 Academic Work

Finance like every other resource invested in education is meant to improve the academic performance of beneficiary learners. Abdul-Rahaman, Ming, Rahaman, and Amadu (2018) reported that governments' funding on education has achieved some successes in improving the academic performance of learners. Again, it has been established by research that need-based financial aid beneficiaries comparatively performed better academically than learners who did not benefit from need-based aid (Carlson, 2006). The implication is that, in situations where finance is a setback to the education of a learner, the intervention has a higher probability to improve academic performance.

2.3.3 The country

The need for education as a veritable tool for national development cannot be over-emphasized (Tamanja & Pajibo, 2019). Since its importance on a nation yields positive effects on individual lives and the welfare of communities (Grossman, 2008). Hence, governments' financial investment in the education of their citizens is non-negotiable. A study by Behr, Christofides, and Neelakantan (2004) reported that public education financing decreases income level inequality among the populace. Duflo, Dupas, and Kremer (2019) also affirm a positive correlation between educational scholarship/financing and health. This report showed beneficiaries did better in preventative health behavior observance and a decline in unwanted pregnancies. Research has proven that crime reduction is related to an increase in formal education (The Justice Policy Institute, 2007; Wolfe & Haveman, 2002). Therefore, the ability of a nation to financially invest in its citizens' education will equally reduce the cost associated with crime.

2.4 The Negative Effect of the Absence of Educational Social Intervention

One of the negative implications of the absence of educational social interventions is the reduction of inaccessibility to education by the less privileged which deviates from the principle of equity (Armah, 2016) and human right (Acheampong & Kayange, 2016). Again, financial difficulties and the absence of /poor funding policies have been reported to be one of the causes of students dropping out in higher educational institutions in Ghana (Twene, 2014).

3. METHODOLOGY

3.1 Research Design

The study used the mixed methods research approach, employing both qualitative and quantitative research approaches. Creswell (2006) has made strong arguments for mixed methods research that offset the weaknesses of both quantitative and qualitative research as follows; that mixed methods research provides more comprehensive evidence for studying a research problem than either quantitative or qualitative research alone and a triangulation of methods (Nasse, 2018) in addressing the issues. In this study concurrent triangulation design was used, both qualitative and quantitative data were collected concurrently in one phase, analysed separately, and then compared (Creswell, 2006).

3.2 Population, Sample, and sampling techniques

The population is the total set of cases or participants from which a sample is drawn for research (Hamed, 2016). The target population for this study was all student-teachers of Colleges of Education in Ghana. However, five colleges were used as the sample frame since they possessed all the features of the target population and thus a representative of the population (Hamed, 2016). The sample size used was two hundred and thirty-two (232) student-teachers. This consisted of one hundred and seventy (170) males and sixty-two (62) females in levels two hundred and three hundred. The level hundred students (first years) were not included since they had not yet received any allowance at the time of the research.

Non-probability and probability sampling techniques were used. Convenience sampling was used for the selection of the colleges while stratified sampling was used to select the respondent student-teachers within the colleges. This was used to create an equal chance for every student-teacher in the chosen colleges to be selected for the study.

3.3 Instrument

A well-structured questionnaire including opened and closed-ended questions was administered to respondents. The questionnaire was considered as an instrument for the research since it is more appropriate for quantitative research and also convenient for the collection of both subjective and objective data. Again, it ensures results that are statistically significant with limited resources (Abawi, 2014). An interview was also conducted to delve deeper into out how the allowance has enhanced the ability of college students to secure learning materials. In all, eight (8) student teachers out of the 232 were randomly selected and interviewed, with each interview lasting 15 minutes.

3.4 Validity and reliability

Pre-testing, which involved 150 student teachers in two colleges of education was done to establish the validity and reliability of the original instrument since we had the intention to use the instrument in a similar setting. It yielded a Cronbach's alpha reliability coefficient of .78, a little above the acceptable level of .70 prescribed by Nunnaly in 1978.

3.5 Data collection

The primary data used for the research was secured through a questionnaire and an interview guide. The quantitative data was analyzed with IBM SPSS Statistical software (2020 version) and the qualitative data was analysed thematically.

4. Results and Discussion

The results from this study were presented in two parts. The first part was on the demographic characteristics of participants and the second part answered the research questions. The background information on the participants is presented in Table 1.

Table 1: Summary of Demographic Characteristics of Participants

Demographic Factors (%)	Frequency	Percentage	
Gender	Male	170	73.3
	Female	62	26.7
	Total	232	100.0
Age	17-25	171	73.7
	26-30	54	23.3
	Above 30	7	3.0
	Total	232	100.0

The demographic data indicated a ratio of 170 (73.3%) males to 62 (26.7%) females. Also, the majority of the student teachers sampled 171 (73.7%) were between the age of 17-25. Fifty-four (23.3%) were between the age of 26-30, and only 7 (3.0%) were above the age of thirty. This shows that the student population in the colleges are mostly the younger generation, who are the future leaders for Ghana.

4.1 To what extent has the re-introduction of the students' allowance eased the financial burden on college students and their guardians?

Table 2 shows the extent to which the re-introduction of the students' allowance has eased the financial burden on college students and their guardians. A mean score of ≥ 1 for each analysed item showed a satisfactory response from the student teachers and a mean score of ≤ 1 showed a dissatisfactory response to the variable.

Table 2: The effect of the allowance on the financial burden of college students and their guardians

Item	Response	Frequency (%)	Mean	SD
What do you use your students' allowance for?	To buy learning materials	21 (9.1)	3.06	1.0
	To pay fees	47 (20.3)		
	To buy learning materials and pay fees	84 (36.2)		
	To buy learning materials, pay fees and buy food	58 (25.0)		
	To buy learning materials, pay fees, buy food and smartphone	22 (9.5)		
What is the possible percentage range for fees?	1 – 20%	33 (15.6)	2.61	0.9
	21 – 50%	60 (28.5)		
	51 – 80%	72 (34.1)		
	81-100%	46 (21.8)		
what is the possible percentage range used for learning materials	1 – 20%	50 (27.0)	2.49	1.1
	21 – 50%	40 (21.6)		
	51 – 80%	48 (25.9)		
	81-100%	47 (25.5)		
I still take money from my guardian(s) or use my own money to pay fees since the re-introduction of the students' allowance?	Agree	163 (70.3)	1.70	0.4
	Disagree	69 (29.7)		
How often do you take money from your guardian to pay fees?	Once a while	99 (60.7)	1.39	0.4
	Always	64 (39.3)		
I still take money from my guardian(s) or use my own money to buy learning materials	Agree	133 (57.3)	1.57	0.4
	Disagree	99 (42.7)		
How often do you take money from your guardian to	Once a while	78 (58.6)	1.41	0.4
	Always	55 (41.4)		

buy learning materials	;			
The re-introduction of the students' allowance has reduced the financial burden on guardians and students	Agree	207 (89.2)	2.74	0.7
	Uncertain	11 (4.7)		
	Disagree	14 (6.0)		

The results from Table 2 revealed that 21 (9.1%) of the student teachers used their allowance for learning materials. Forty-seven (20.3%) of them used it to pay their fees. The majority of the participants 84 (36.2%) used their allowance for learning materials and fees. Most student teachers 58 (25.0%) indicated that they used their allowance for learning materials, fees, and food. Also, 22 (9.5) of them pointed out that they used their money for learning materials, fees, food, and smartphone. These affirm the assertion by the Ministry of Manpower, Youth and Employment-Ghana (2007) that Social Protection Interventions are usually done to cushion the vulnerable in particular aspects of life.

Since the allowance has been purported to facilitate student teachers' academic life, the researchers probed further to find out the percentage of the allowance students teachers used to pay their fees and buy learning materials. For fees 33 (15.6%) of them indicated that they used 1 - 20%, 60 (28.5%) of them used 21 – 50 %, 72 (34.1%) used 51 -80%, and 46 (21.8%) used 81 -100% of the allowance. Furthermore, Table 2 shows that 50 (27.0%) of the student teachers used 1 -20% of their allowance for learning materials, while 40 (21.6) of them used 21 – 50 %, 48 (25.9%) used 51 - 80%, and 47 (25.5%) used 81 -100%.

From the above discussion, it can be deduced that the majority of the student teachers 211 (90.9%) used their allowance for fees. Despite this, majority of the student teachers 163 (70.3%) agreed that they take money from their guardian(s) or use their own money to pay fees. However, 69 (29.7%) disagreed with this statement. When asked how often they take money from their guardian to pay fees, 99 (60.7%) indicated once a while, and 64 (39.3) indicated always. These revelations also confirm the claim by the Teacher Trainees Association of Ghana (2014) that the allowance serves as a financial source for payment of fees.

Similarly, a significant number of the student teachers 133 (57.3) agreed that they still take money from their guardian(s) or use their own money to buy learning materials. However, 99 (42.7) disagreed with this statement. Additionally, 78 (58.6%) of them pointed out that they once a while take money from their guardian to buy learning materials while 55 (41.4%) of them always take money from their guardian to buy learning materials. The response also agrees with the assertion that the allowance assists one to buy learning materials on campus (Teacher Trainees Association of Ghana, 2014).

From Table 2, most of the student teachers 207 (89.2%) agreed that the re-introduction of the students' allowance has reduced the financial burden on guardians and students. Nevertheless, only 14 (6.0%) of the students disagreed with this statement, with 11 (4.7%) of them uncertain. This affirms Abebrese's (2011) assertion that any social protection intervention, that is successfully implemented goes a long way to positively affect the individual beneficiaries.

4.2 What is the impact of the re-introduction of students' allowance on students learning?

Student teachers responded to questions that relate to the impact of the re-introduction of the allowance on their learning. The results are presented in Table 3.

Table 3: The Impact of the Re-introduction of Students' Allowance on Interruptions that Affect Students' Learning

Item	Response	Frequency (%)	Mean	SD
Do you go out of the college's campus to work for your fees despite the re-introduction of the allowance?	Yes	105 (45.3)	1.45	0.4
	No	127 (54.7)		
If you do go out of the college's campus to work for your fees, how often did it happen?	Once a while	52 (49.5)	1.79	0.8
	Sometimes	23 (21.9)		
	Always	30 (28.6)		
Have you ever been sacked or denied access to class due to non-payment of examination fees since the re-introduction of the allowance?	Yes	71 (30.6)	1.31	0.4
	No	161 (69.4)		
If you have been sacked, how often did it happen?	Once a while	33 (46.5)	1.75	0.7
	Sometimes	23 (32.4)		
	Always	15 (21.1)		
Does your college give you the three square meals (i.e. breakfast, lunch, and supper) as the usage of the students' allowance prescribes?	Yes	230 (99.1)	1.99	0.1
	No	2 (0.9)		
The feeding plan is very beneficial for your stay at the college.	Agree	230 (99.9)	1.99	0.1
	Uncertain	2 (0.9)		

A look at Table 3 depicts that majority of the student teachers 127 (54.7%) do not leave campus to work for their fees. Yet, a significant number of the 105 (45.3%) still leave campus to work for their fees despite the re-introduction on the student allowance. Out of this number, 52 (49.5%) of the student teachers once a while leaving campus, 23 (21.9%) sometimes, and 30 (28.6%) of them always leave campus to work for their fees.

Also, 71 (30.6%) of the student teachers agreed that they have been sacked or denied access to class due to non-payment of examination fees since the re-introduction of the allowance, while, majority of them 161 (69.4%) disagreed with this statement. Out of the seventy-one student teachers who stated that they have ever been sacked, 33 (46.5%) of them thought it was once a while, 23 (32.4%) believed it was sometimes, and only a few of the 15 (21.1%) were of the opinion that it happens always.

Additionally, almost all 230 (99.1%) agreed that the college provides them with three square meals in a day. However, two (0.9%) of them disagreed. Similarly, 230 (99.1%) of them agreed that the feeding plan was beneficial for their stay at the college, while two (0.9%) of them were uncertain. This is in line with the claims by the Teacher Trainees Association of Ghana (2014) that the students' allowance supports the feeding of college students.

4.3 How the allowance has enhanced the ability of college students to secure learning materials

In a follow-up interview to find out how the allowance has enhanced the ability of college students to secure learning materials, the following views were expressed by the student teachers;

“The allowance has aided me to buy handouts and stationaries. This has reduced my parents' burden of giving me money always to buy books”.

“I have bought a smartphone with my allowance, which has made my learning easy and effective”.

“I have been able to acquire textbooks. These books help me in research activities and assignments. It has helped me to pass my exams since I have access to learning materials”.

“It has helped me purchase handouts that I study in my own private time. It has helped me to learn effectively”.

“I have bought a phone and my phone has helped to access every information concerning studies easily”.

“It has helped me to learn well and also reduce the number of times I have to run to work for money to buy books”

“It has given me access to the right resource material from course lecturers”.

Among the eight student teachers interviewed, five were of the view that it would have been difficult for them to buy some of their learning materials if it wasn't for the allowance. One of them reported during the interview that she will not have been able to buy credit for research purposes if the allowance was not there. The other two student teachers had this to say, “I'm afraid I wouldn't be able to complete or have low class at the end of the programme if the allowance is made available by the government”. “I couldn't have come to college because of monetary crisis and also my parents don't have enough money to give me to buy learning materials”. The results are consistent with claims by the Ministry of Manpower, Youth and Employment-Ghana (2007) and the Teacher Trainees Association of Ghana (2014) who posit that social protection interventions positively influence the development of the poor and vulnerable individuals in a country by aiding them to manage socio-economic threats. Moreover, it serves as an option for the poor families in Ghana who cannot afford other higher tertiary learning to get educated and transform their lives.

5. Conclusion

The conclusions drawn from this study are that the re-introduction of the students' allowance has eased the financial burden on college students and their guardians. The allowance has given students the financial backing to buy learning materials, food, smartphones and to pay for their fees, which has aided their studies and stay on campus. Whereas the allowance is meant to cushion students, the amount should be increased to achieve the maximum benefits its purports to achieve. This subsequently would give guardians some financial space to save or use their funds for some other equally competing priorities (Nsiah, 2018). Not only that, the student allowance will entice more people into teacher training education and thus the teaching profession (VIAM-Africa, 2015).

6. Limitations and Suggestions for Further Study

Ideally, more colleges of education should have been involved in this study. The use of convenience sampling limits the generalisation of the findings. In the light of the findings made, the researchers recommend that further study examines the correlation between the re-introduction of the allowance and enrolment at the colleges of education. Furthermore, a study could be conducted to find out how the introduction of the allowance may influence senior high school graduates to opt for colleges of education as an option of tertiary education.

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