

Attitudes Towards Tuition Fees Payment in Tertiary Education: A Survey of Sunyani Polytechnic Marketing Students in Sunyani Ghana

Yeboah Asuamah Samuel

Marketing Department, Sunyani Polytechnic, Ghana.
Phone: 0244723071. E-Mail: nelkonsegal@yahoo.com

Kumi Ernest

Marketing Department, Sunyani Polytechnic, Ghana.
Email: kwgynesty@yahoo.com

Cynthia Gyamfi

Marketing Department, Sunyani Polytechnic, Ghana.
Phone: 0245631209. Email: simpscosty@yahoo.com

ABSTRACT: The paper aims at contributing to knowledge in the area of educational finance by assessing student's attitude towards tuition fees payment. The research is based on quantitative research design and a survey of the marketing students in Sunyani polytechnic that were selected using convenience sample method for a sample of 149. Data were analysed using percentages and one-ANOVA using the SPSS. The findings indicate that student's knowledge on tuition fees and user fees are low. Respondents did not know that they do not pay tuition fees which are constitutional provision. Respondents consider it appropriate to contribute to the financing of their education but are not will to pay tuition. Parents of students should fund the education of their wards. Students face inadequate funding in their education and that result in worrying which affect their concentration while studying. Respondents are not willing to pay tuition fees and also the current user fees are high. Sources of funding students education are remittance from parents/friends/relative and scholarship. Those who are beneficiaries of the loan spend the amount mostly on course of study and on living expenses. This study should be replicated in other departments in the school and in other tertiary school to assess if these findings will be replicated. Since parents are the major financiers of education future study should target them to assess their attitude towards tuition fee payment.

Keywords: Tuition fees; User fees; Loan scheme; Cost sharing; Benefit of high education

JEL Classification: 120; 122; 128

1. Introduction

Tertiary education in public institutions in Ghana was almost entirely financed by public funds until the advent of the policy of cost sharing, which saw the implementation of user fees for all students undertaking tertiary study. "Cost-sharing is generally thought of as the introduction of fees, or especially sharp increase in, tuition fees to cover part of the costs of instruction, or of user charges to cover more of the costs of lodging, food and other expenses of student living that may have hitherto been born substantially by governments (taxpayers) or institutions" (Johnstone, 2003). According to LaRocque and Inn (2003) cost sharing also manifested itself in the form of: "the introduction of (or increase in) tuition fees; less regulation of tertiary education providers; a reduction in government subsidies as a share of tertiary education costs; a move away from grants toward loans; and an increase in the size of the private education sector".

The policy of cost sharing in Ghana did not put tuition fees on the student but the taxpayer. The policy of cost sharing was introduced in the face of constitutional provision that says that tertiary education will be made progressively free subject to availability of resources. The introduction of the

cost sharing policy was met with opposition from the student leader and criticism from portions of the public.

Some of the arguments were that majority of the students and parents are poor and could not afford to pay. These same arguments have been put forward in countries that has introduce tuition fees and those trying to do so. Some of the countries are UK, Canada, USA, Kenya, Netherlands, Austria, China, Mongolia, Vietnam Tanzania and New Zealand. The types of cost sharing in Ghana are: the encouragement and even revenue support of tuition-dependent private sector; The cutting or elimination of some student support grants; and Small “earmarked” fees (e.g. registration, examination, or “caution”) (Johnstone, 2003). Fee has continued to increase with the introduction of the cost sharing policy.

There are benefits and cost of higher education to the society as well as the individual. Tertiary education according to LaRocque and Inn (2003) is good for the following reasons. “scholarly research and the pursuit of knowledge are worthwhile endeavours”; “ education can increase economic opportunity”; and “research shows that education can play an important role in promoting economic growth”.

It has been argued that Governments see the funding of tertiary education as a burden and that the benefit from such education immediately goes to the individual hence the introduction of the cost sharing (Maani, 1997 in Baxter and Birks, 2004). “The substantial increase in fees for students is a reflection of the neo-liberal philosophy of user-pays. Individuals are seen to benefit from tertiary education in the form of higher lifetime earnings, and therefore should be expected to pay for their education” (Education Directions, 1997, in Baxter and Birks, 2004).

“Course fees mean that some portions of the population may not be able to afford, or be prepared to risk, the substantial costs of tertiary education; the potential being that society forgoes the best use of its human resources due to under-investment by some groups” (Green, 1994, Baxter & Birks, 2004). The Student Loan Scheme was introduced in an attempt to support students in the course of their education. The scheme was introduced long before the introduction of the cost sharing policy. The introduction of the cost sharing policy is an indication that resources are not adequate to cater for the increasing number of students in tertiary institutions.

This has resulted in the reduction of allocation from government to the tertiary institutions and the increase in the user fees. In spite of the funding from the GETFUND to the various institutions, facilities are still not adequate. Students do not even get tables and chairs and space for lectures. There are also not enough accommodation facilities for students. The study intends to explore if students are willing to pay tuition fees or not. There is little work on the knowledge and attitude of students toward tuition fees, especially in the study area. This paper intends to fill in this knowledge gap.

Economic growth can be achieved by the accumulation of human capital (Baxter & Birks, 2004). This can be done through formal education as indicated by Baxter and Birks (2004). According to Treasury (2001) human capital is acquired human capabilities, and are durable traits, yielding some positive effects upon performance in socially valued activities.

Human capital theory according to Baxter and Birks (2004) was developed by Schultz (1961) and Becker (1964). They explained that individuals make investment decisions to participate in education so that their labour productivity is raised. This will allow them to earn more in the labour market and also increase economic growth.

Baxter and Birks (2004) state that “employers are willing to invest more in educated workers if they can obtain a return on that investment through higher labour productivity without also having to give equivalent associated higher pay”.

Many researchers (Lucas, 1988; Mankiw et al., 1992; Barro, 1991; Barro and Lee, 1993, 1996; Hanushek and Kim, 1995; Barro and Sala-i-Martin, 1995; Klenow and Rodriguez-Clare, 1997; Topel, 1999; Hall and Jones, 1999) have empirically assessed the impact of education on economic growth.

The screening hypothesis according to Baxter and Birks (2004) “argues that people undertake higher education to give a signal to employers that they are more productive; education beyond a basic level is claimed to be associated with increased productivity, but does not cause it”. Warner (1999) also argues that “for an educational qualification to be a good indicator of productivity, it is necessary that the cost of higher education to unproductive workers be so high that they choose to forgo the signal”.

Many researchers and state institutions (Barr, 1989; Ministry of education, 2002; Lucas, 1988; Warner, 1999) have explained the importance of tertiary education to the individuals and the society as a whole. According to Lucas (1988) a higher level of education is likely to accelerate the rate of technological progress, while Warner (1999) argues that this benefits both present and future generations, because future generations can build upon the technological successes of the current generation.

Barr (1989) indicates that the shift towards a knowledge-based society and ever increasingly sophisticated technology requires a substantially educated population and higher education is seen as a key to achieving this. Baxter and Birks (2004) also state that “there are a number of spill-over benefits that are hypothesised to occur because of higher education”.

Many empirical studies have established the linear relationship between years of education and earnings (Maani, 1997; David, 2001; Psacharopoulos, 1985, 1987, 1994), while other studies also have revealed contrasting results (Krueger and Lindahl, 2001). Researchers such as Sommer (1995), Hansen (2002), McLaughlin (2003) empirically have also identified many benefits of higher education to the individuals in the area such as enjoyment of learning for its own sake, development of individual skills and competencies, an enhanced appreciation and understanding of culture, and personal development and satisfaction, lower risk of unemployment, greater flexibility in making job changes, and improved health and quality of life. Baxter and Birks (2004) claimed that “the greatest economic cost to the student of undertaking higher education is the forgone earnings during the period of study.

Additional costs include course fees and course costs. As fees have risen, the opportunity cost for individuals participating in higher education has also increased, *ceteris paribus*”. They again argued that “the greater the proportion of tertiary education costs borne by the student, the higher the incentive to make a well-informed decision. Economic reasoning would therefore suggest that, as course fees and student debt levels have increased, rational individuals will put more time and effort into seeking as much information as possible before choosing their course of study”.

Many researchers, policy makers, and economist have advocated for state funding of higher education. They argued that education is a matter of right (Baxter and Birks, 2004). Some claim that introduction of fees will result in the reduction of intake or enrolment. A number of studies have shown that enrolment has increased since individuals understand that higher education is a good investment and need to be pursued (Maani, 1997; LaRocque and Inn, 2004). Barr (1989) states that higher education is an economic commodity, and resources devoted to tertiary institutions are at the expense of other activities, such as funding for health or primary education.

There are arguments that if the state funds higher education than the poor is subsidising the rich which is against the principles of redistribution of wealth (Maani, 1997; Barr, 2002; Gove, 2003).

Another school of thought also hold that the social benefit of education is greater at the basic level than the higher level and state funding must be geared towards basic education (Payne and Illender, 1997; Cronin and Simmons, 1987).

Other researchers also argue that state support for students in cash is used for other things that does not have direct link with their education such as investment, leisure, and buying of consumer goods (Payne and Illender, 1997). In a survey of students taking loans it was revealed that out of the 2000 respondents one in eight did so mainly because of financial advantage, and not as financial requirement in order to participate in higher education (Payne and Illender, 1997).

Advocates for tuition fees indicate that it has many advantages. They provide for greater neutrality between on-job and institution-based training; provide an independent and ‘distributed’ source of revenue for tertiary education institutions; introduce increased neutrality between private and public institutions and between different types of formal learning; impose disciplines on institutions by increasing student expectations-an especially important factor where so many of the mechanisms for driving performance are absent; and tuition fees also help to redress the regressive nature of spending on tertiary education (LaRocque and Inn, 2004).

The advocates propose many means of funding education other than the tax payers. Some of these measures are the students’ loan scheme, part-time employment, and scholarships, tuition fees. There is also the model of income-contingent loan concept that allows students to contribute to the cost of their education by taken the loan and paying after graduation and getting employment.

The amount of the loan depends on the expected income from employment after graduation. As indicated by Johnstone (2003) "The appropriateness of the income-contingent loan concept as a way for students to more easily handle their repayment obligations depends in substantial part on the degree to which incomes and earnings can be accurately and verifiably tapped to generate the payments to recover the loans". Those who call for the introduction of tuition fees caution that "setting tuition fees should be depoliticized as much as possible.

Countries should consider an independent but politically accountable board, buffered from both the government and the universities and other tertiary institutions, to establish the base year tuition fee(s) and annual increases, and that the imposition of a tuition fee should be accompanied by a program of means-tested grants, drawing on clearly identifiable and verifiable characteristics (i.e., proxies for income) such as parental occupation and educational levels, type of housing, ownership of car or access to a driver, children's schooling (specifically, whether tuition fees are being paid for secondary education), and the like" (Johnstone, 2003).

Studies have shown that some citizens, opinion leaders, organisations, individuals are opposed to the introduction of tuition fees and even user fees. These are expressed at times through demonstration and protests. In a poll organised for University and College Union (UCU) by YouGov (2010), the findings indicated that in addition to opposing any increase in fees, the majority of people in Britain back a university funding system that is free to the student or their family.

"Over two thirds of British adults polled think university has become less attractive because of university tuition fees and three in five would be more inclined to vote for a political party that promised not to increase fees. Despite raising extra money for universities only 16% of British adults think the introduction of tuition fees has delivered a higher standard of education". The poll revealed that 69% either disagree or strongly disagree that English universities should be allowed to raise tuition fees, with only 12% either agree or strongly agree to the increase in tuition fees.

In addition, 55% either agree or strongly agree that university education should be at no cost to the student or their family, while 70% either agree or strongly agree that higher education is less attractive to potential students and their families following the introduction of top-up fees. Also, 60% are more inclined to vote for a political party that promised not to increase university tuition fees, with only 11% indicating they would not be influenced by a party's tuition fee policy.

The poll further show that 16% either agree or strongly agree that the introduction of tuition fees has allowed universities to provide a higher standard of education, with 70% of English adults polled support a similar tuition fee system to Scotland where students do not pay fees, and 74% of Scottish adults polled oppose the introduction of an English-style system with fees in Scotland.

In an Income and Expenditure Survey by New Zealand Union of Students' Associations (NZUSA) in 2010, it was revealed that tuition fees continue to be a significant cost, increasing by 13%, with median tuition fees now at \$5,400, an increase of over 42% since 2001. The average tuition fees for all students are now \$6,246, which is an increase of over 48% since 2001. In addition the median fees for part time students have increased most significantly, by 52% since 2001 (from \$1,848 to \$2,800).

The choice of a course of study determines the amount of tuition fees a student pays. The survey revealed that one in every four student's choice of course is influenced by fees. The findings indicated that of those who cited fees as an influence on course choice, 58% had to think carefully about whether their courses/papers were worth taking, 46% had to think carefully about whether they could afford to study/be a student, and 21% stated that fees influenced their choice about which institution to attend. Finally, 13% and 6% of students who are not continuing their studies in 2011 cite the reason being they cannot afford to study more.

It is evident from the review that the introduction of tuition fees is not good news to all stakeholders and given enough resources governments may not impose tuition fees.

2. Objective of the Study

The paper aims at contributing to the body of knowledge that exists in the area of educational financing by assessing attitudes towards tuition fees payment in tertiary education. Specifically, the paper seeks among other issues to: Determine if students are willing to pay tuition fees; assess students' level of knowledge in relation to the payment of fees; determine whether students take students loan and what the loans are used for.

2.1. Research Questions

The following research questions were asked and answers provided for through the analysis and discussion of the results: Who should bear the cost of tertiary education? Should tuition fees be introduced? Do students know and understand the contents of their bills?

2.2. Scope of the Study and Limitation

The study was conducted in the Sunyani Polytechnic using survey. The paper does not evaluate the various financing schemes for tertiary education. It only looks at the knowledge level and attitude toward tuition fees introduction. Respondents were selected using non-probability sample method and hence results may suffer from external validity. There is the tendency that some respondents might have been responding in a socially desirable way may bias results against findings.

3. Methodology of the Study

The study is based on Quantitative descriptive survey design. The target population for the study is marketing students in Sunyani Polytechnic. Data for the study was collected from the students through self designed and self administered questionnaire. Non-probability convenience sampling technique was adopted.

This study is based on primary data collected in June, 2011 from the study area and secondary data were obtained from literature. In all 106 respondents were used for the study. The purpose of the study was explained briefly and respondents were made to agree to partake in the study. A literature review is made on both primary and secondary resources.

This covered all the key concepts that were used in the study to provide the theoretical framework and background against which an important tool of the study, the questionnaire was developed. The review in addition, provides the basis for discussions and support for many views that were presented in the study.

It also, adds weight to the conclusions drawn, and recommendations made. Data obtained were analysed using descriptive statistics such as frequencies of response, percentages, mean and standard deviation. In addition, One way ANOVA was performed with the use of SPSS.

4. Results and Discussion

4.1. The Demographics of the Sample

The results of the analysis on demographic variables are presented here. A total of 90 (60.4%) respondents were males while 58 (38.9%) being females, with 1 (0.7%) missing response. Majority 92 (61.7%) belong to the age group of 22-25 with the least age group being 34-37 (0.7%). The rest of the results are shown in table 1 below. The respondents belong to many religious grouping with the largest group being the Christian group 136 (91.3%). Also, majority 59 (39.6%) were in first year, followed by third year group 51 (34.2%) and then second year group 37 (24.8%), with 2 (1.3%) missing responses.

Table 1. Age of Respondents

| Age Group | Frequency | Percent |
|------------------|-----------|---------|
| 18-21 | 32 | 21.5 |
| 22-25 | 92 | 61.7 |
| 26-29 | 20 | 13.4 |
| 30-33 | 3 | 2.0 |
| 34-37 | 1 | 0.7 |
| Missing response | 1 | 0.7 |
| Total | 149 | 100 |

4.2. Knowledge on financing education

The knowledge level of respondent on fee paying was assessed in the survey. Majority 122 (81.9%) were non beneficiaries of the student loan scheme, while only 24 (16.1%) were beneficiaries, with 3 (2.0%) missing response. Significant majority 97 (65.1%) indicated that it is difficult to get loan due to non availability of guarantors, while very few 10 (6.7%) said availability of guarantor is not an issue, with 31 (20.8%) missing response. On the adequacy of the loan, majority 63 (42.3%) said the amount is not adequate for their expenditures with only one respondent (0.7%) indicating that it is

adequate. There was 85 (57.1%) missing response. Most respondents 36 (24.2%) said an amount between 500-1000 Ghana Cedis will be enough for expenditure in a year. The results are shown in table 2 below.

Table 2. Response on amount that will be adequate in a year

| | | Frequency | Percent |
|---------|--------------|-----------|---------|
| Valid | Gh 500 | 26 | 17.4 |
| | Gh 500-1000 | 36 | 24.2 |
| | Gh 1000-1500 | 20 | 13.4 |
| | Gh 1500-2000 | 15 | 10.1 |
| | Total | 97 | 65.1 |
| Missing | System | 52 | 34.9 |
| Total | | 149 | 100.0 |

On the type of cost students bear, whether user fee or tuition fee, majority 51 (34.2%) said they do not know while 48 (32.2%) said user fee and 48 (32.2%) also said tuition fees with 2 (1.3%) missing respondent. The results revealed that majority of the respondents do not pay attention to the content of their bills. They are only interested in the total amount to pay and whether it has gone up or down.

4.3. Expenditure pattern of respondents on student loan

The expenditure patterns of students of student loans were assessed in the survey. The result revealed many items on which students who are beneficiary spend their loans. Majority spend on course related cost (12.7%), followed by living expenses (10.7), user fees (7.4%), and than other issues (6.1%). Majority of the respondents do not spend on these items: transportation (9.4%); course-related travels (6.8%); computer (6.7%); non-course related travel (8.75). Majority are not spending on transportation to class since they live around the lecture halls, and also not spending on course-related travels since the department does not embark on educational trips. There is only one educational trip a year due to the large class size. The results are shown in the table 3 below.

Table 3. Responses on expenditure of student loan

| Expenditure items | Strongly Disagreed (Freq. and %) | Disagreed (Freq. and %) | Neutral (Freq. and %) | Agreed (Freq. and %) | Strongly Agreed (Freq. and %) | Missing response (Freq. and %) | Total (Freq. and %) |
|---------------------------|----------------------------------|-------------------------|-----------------------|----------------------|-------------------------------|--------------------------------|---------------------|
| Living expenses | 1 (0.7%) | 3 (2.0%) | 3 (2%) | 7 (4.7%) | 9 (6%) | 126 (84.6%) | 149 (100) |
| User fees | 2 (1.3%) | 3 (2.0%) | 7 (4.7%) | 7 (4.7%) | 4 (2.7%) | 126 (84.6%) | 149 (100) |
| Course work | n.a | 2 (1.3%) | 2 (1.3%) | 3 (2%) | 16 (10.7%) | 126 (84.6%) | 149 (100) |
| Transportation to class | 9 (6%) | 5 (3.4%) | 4 (2.7%) | 3 (2%) | 2 (1.3%) | 126 (84.6%) | 149 (100) |
| Computer | 4 (2.7%) | 6 (4.0%) | 7 (4.7%) | 4 (2.7%) | 2 (1.3%) | 126 (84.6%) | 149 (100) |
| Course-related travels | 5 (3.4%) | 5 (3.4%) | 3 (2%) | 6 (4%) | 2 (1.3%) | 126 (84.6%) | 149 (100) |
| Other issues | 7 (4.7%) | 1 (0.7%) | 5 (3.4%) | 5 (3.4%) | 4 (2.7%) | 127 (85.2%) | 149 (100) |
| Non-course related travel | 9 (6%) | 4 (2.7%) | 5 (3.4%) | 4 (2.7%) | 1 (0.7%) | 126 (84.6%) | 149 (100) |

4.4. Source of funding education and its adequacy

Respondents indicated various sources of funding their education. The results are shown in the table below. Majority of the respondents are financed through scholarship 38 (25.5%) and remittance from parents/friends/relatives 38 (25.5%). The results are shown in table 4 below.

Table 4. Response on Source of funding education

| Source of Funding | | Frequency | Percent |
|-------------------|---|-----------|---------|
| Valid | student loan | 6 | 4.0 |
| | banks/financial institutions | 18 | 12.1 |
| | loans from parents/friends/relatives | 37 | 24.8 |
| | self-financing | 8 | 5.4 |
| | scholarship | 38 | 25.5 |
| | remittance from parents/friends/relatives | 38 | 25.5 |
| | no response | 3 | 2.0 |
| | Total | 148 | 99.3 |
| Missing | System | 1 | .7 |
| | Total | 149 | 100.0 |

A very majority 92 (61.7%) said they do not have adequate funds for their education, while 48 (32.2%) indicated that they have enough funds for their education, with 8 (5.4%) missing responses. Of the number which indicated that they do not have enough funds, a very significant majority 80 (88.9%) said it affect their academic performance, while 12 (11.1%) indicating that it does not affect their academic performance. Majority 82 (55%) said worrying about funding will affect their concentration. The results are shown in the table below 5 below.

Table 5. Worrying About Funding My Education Will Affect

| | | Frequency | Percent |
|---------|---------------------|-----------|---------|
| Valid | concentration | 82 | 55.0 |
| | motivation to study | 39 | 26.2 |
| | commitment to study | 22 | 14.8 |
| | my health | 4 | 2.7 |
| | Total | 147 | 98.7 |
| Missing | System | 2 | 1.3 |
| | Total | 149 | 100.0 |

4.5. Nature of Fees and Willingness to Pay Tuition Fee

On the current user fees being paid, majority 73 (49%) said it is high/too high for them to afford. The results are presented in table 6 below. A great majority 82(55%) said they are not willing to pay tuition fee while a considerable number 50 (33.6%) indicated that they are will to pay, with 17 (11.4%) missing response. Those who are willing to pay, majority 46 (92%) said they can pay 500 Ghana Cedis, with 6 (8%) respondents indicated that they can pay an amount between 500-1000 Ghana Cedis. The results show that most 74 (49.7%) respondents consider it appropriate for students to contribute to funding their education, while 72 (48.3%) think it is not appropriate for students to contribute to funding their education, with 3 (2%) missing responses.

Table 6. Responses on the nature of the user fee

| | | Frequency | Percent |
|---------|-------------|-----------|---------|
| Valid | high | 38 | 25.5 |
| | too high | 35 | 23.5 |
| | low | 9 | 6.0 |
| | moderate | 17 | 11.4 |
| | no response | 30 | 20.1 |
| | Total | 129 | 86.6 |
| Missing | response | 20 | 13.4 |
| Total | | 149 | 100.0 |

The results from the survey revealed that majority 70 (47%) of the respondents want parent to fund their education followed by government 55 (36.9%). The results are shown in table 7 below.

Table 7. Who Should Fund Your Education

| | | Frequency | Percent |
|-------|------------------|-----------|---------|
| Valid | myself | 14 | 9.4 |
| | my parents | 70 | 47.0 |
| | government | 55 | 36.9 |
| | relatives | 2 | 1.3 |
| | future employers | 2 | 1.3 |
| | no response | 6 | 4.0 |
| | Total | 149 | 100.0 |

Respondents were asked if they are willing to work to contribute to the funding of their education. A very significant majority 121 (81.2%) are willing to work part-time during the term to support their education, while 24 (16.1%) are not will to work, with 4 (2.7%) missing responses. Most respondents 77 (51.7%) know some students who are full time workers, while 71 (47.7%) do not know any student working full time, with 1 (0.7%) missing response.

Further still, very significant majority 130 (87.2%) indicated that they know some students who are part-time workers, while 18 (12.1%) said they did not know students who are part-time workers, with 1 (0.7%) missing response.

On the issue of vacation, a very majority 139 (93.3%) said it is difficult to get job, while only 7 (4.7%) respondents said it is not difficult, with 1 (0.7%) missing response. On whether full time students should be paid living allowance, majority 118 (79.2%) said yes, while 18 (12.1%) said no, with 4 (2.7%) missing responses. Majority 128 (85.9%) of the respondents indicated that student loan should attract zero interest.

5. One Way Anova Analysis

The results on One Way analysis of variance revealed that there is gender, age, religion, and educational level and class differences in the means of some of the responses given by respondents. There was a significant difference between gender and the means of the response on: sources of funding ($F=5.569$; $p=0.005$); spending of loan on other issues ($F=4.547$; $p=0.046$); type of cost students' bear ($F=2.728$; $p=0.069$).

There was also a significant difference between age and the mean response on adequacy of loan ($F=2.033$; $p=0.094$); and difficulty in getting loan ($F=3.019$; $p=0.020$). In addition to these, there was significant difference between religion and the mean response on the expenditure pattern of

respondents of student loan on user fees ($F=4.476$; $p=0.047$); course cost ($F=6.804$; $p=0.017$); and non-course related travel ($F=3.004$; $p=0.098$).

Furthermore, there was significant difference between class level and the mean response on the number of students who are beneficiary of the loan ($F=5.022$; $p=0.008$); difficulty in getting loan ($F=3.104$; $p=0.048$); amount of loan spend on course work ($F=7.052$; $p=0.005$); effect of inadequate funding on academic work ($F=2.434$; $p=0.093$); and the type of cost students bear ($F=3.618$; $p=0.029$).

6. Conclusion

The knowledge and attitude level of students on financing education in the area of the introduction of tuition fees and user fees has been examined. Student's knowledge on tuition fees and user fees are low. Respondents did not know that they do not pay tuition fees which are constitutional provision. Respondents consider it appropriate to contribute to the financing of their education and are will to pay tuition fees. Parents of students should fund the education of their wards. Students face inadequate funding in their education and that result in worrying which affect their concentration while studying.

Respondents are not will to pay tuition fees and that the current user fees in high. Respondents are willing to work during vacations but it is difficult to get vacation jobs. Few respondents are beneficiary of the loan scheme and it is also difficulty to get guarantors for the loan. The amount of the loan is not adequate for expenditure and that the loan should attract zero interest rate. Full time students need living allowance to support them. Sources of funding students education are remittance from parents/friends/relative and scholarship. Those who are beneficiaries of the loan spend the amount mostly on course of study and on living expenses.

This study should be replicated in other departments in the school and in other tertiary school to assess if these findings will be replicated. Since parents are the major financiers of education future study should target them to assess their attitude toward tuition fee payment. Student leadership should educate members on the issue of funding education in the country so that they will be abreast with issues such as user fees, tuition fees and other components of the student bill.

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