

**INFLUENCE OF FINANCING INITIATIVES ON STUDENTS'
PARTICIPATION IN UNIVERSITY EDUCATION: A CASE OF
UNIVERSITY OF THE GAMBIA**

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DECLARATION

This research project is my original work and has not been presented for the award of a degree in any other university.



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DEDICATION

To my parents late Batch Samba and Agi. Dador Jeng for giving me life, to my daughter Fatoumata Jabbi for her understanding and support during the study period and all my siblings for taking care of my daughter and all activities during my absence.

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LIST OF ABBREVIATIONS AND ACRONYMS

ABS	Australian Bureau of Statistics
APA	American Psychological Association
AT&T	American Telephone & Telecommunication Company
FSEOG	Federal Supplement Education Opportunity Grant
GET Fund	Ghana Education Trust Fund
HE	Higher Education
HELB	Higher Education Loan Board
KUCCPS	Kenya Universities and Colleges Central Placement Service
MRC	Medical Research Council
NAQAA	National Accreditation and Quality Assurance Authority
NGO	Non-Governmental Organisations
PCA	Principal Component Analysis
SDG	Sustainable Development Goal
SPSS	Statistical Package for Social Sciences
SSA	Sub Saharan Africa
TEACH	Teacher Education Assistance for Colleges and Higher Education Grant
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organisations
UTG	University of the Gambia

ABSTRACT

The main purpose of the study was to unearth the influence of financing initiatives on students' participation in university education: a case of University of The Gambia. The specific objectives included: to examine the influence of university units' adherence to government funding policy on university education on students' participation, to establish the influence of parental financial contribution on students' participation; to assess the influence of financial support by the non-governmental organization and to determine the influence of work-study program on students' participation in the University of the Gambia. The research was based on the theory of classical liberalism. The study adopted a descriptive survey design. The target population included 420 Students drawn from first and fourth-year levels of study. Key informants of the study were DVC Academic, Director Finance, Director Students Affairs and selected Deans of Faculties. The study used mixed method approach and employed the use of questionnaires and interviews in data collection. Quantitative data collected from questionnaires were edited, coded and analyzed using SPSS version 23.0. Data analysis was done through descriptive (frequencies and percentages) and inferential (Pearson Correlation) statistics. The results show that government funding policy depicted a very weak and insignificant correlation with students' participation in university education ($r= 0.050$, $p >0.05$). A positive significant correlation between parental financial contribution and students' participation was found between all the variables having a significance (p-value) <0.01 (0.873 , $p < 0.01$, 0.82 , $p < 0.01$, 0.72 , $p < 0.00$) correlations implied that there was a strong relationship between parental financial contributions and students' participation in the University of the Gambia. A moderate, positive and significant relationship between NGOs funding support and students' participation in university education yielded a p value, < 0.000), implying an increase in students' participation in university education following an increase in NGO funding. The study concluded that higher learning institutions adherence to the funding policy provided by the government, parental contribution ,financial support provided by NGOs and work study programs have a positive influence on students' participation in University Education. The study recommends that opportunities for work-study programs should be exploited by designing flexible working hours, create awareness about the existence of funding policy, engage more with the stakeholders and the government to create an enabling environment for NGOs to operate effectively so that they can give more financial assistance and increase the level of students' participation in higher education.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The primary goal of public higher education funding is to enable institutions in the tertiary education sector to meet their legal requirements as well as their respective countries' set educational goals. Most nations have a hybrid publicly/privately funded system regulated as a tuition loans-based consumer market, in which both the graduate student and the higher education institution bear a large share of overall costs (Adetunji, 2014a; Marginson, 2018).

In the US, higher education is mostly funded through financing aid directly to students' e.g. Pell Grants where the amount of aid a student received depend on the financial needs and the cost of attendance among others; Pell grant program is the largest federal need-based grant program available to postsecondary education students and is the largest financial aid vehicle in the United States; Federal Supplemental Education Opportunity Grant (FSEOG) where its awarded to undergraduates students who have exceptional financial needs and who have not earned a bachelors or graduate degree; Teacher Education Assistance for College and Higher Education Grant (TEACH) given to undergraduates post-baccalaureate or graduate students who are enrolled in programs designed to prepare them to teach in high need field at the elementary or secondary school level (Fountain, 2018; Barkowski, et.al, 2018).

Block grants have been a part of the American federal system since 1966 and are one of three general types of grant-in-aid programs: categorical grants, block grants and general revenue sharing. These grants differ along with three defining characteristics: the range of federal control over who receives the grant; the range of recipient discretion concerning aided activities; and the type, number, detail, and scope of grant program conditions. A block grant is a grant-in-aid of a specified amount to institutions to help support various broad purpose programs that enable students to access university education (Reich, Shapiro, Cho & Kogan, 2017).

In Block grants are the primary method used by public authorities to fund institutions. Different methods, including negotiation, historical analysis, a funding formula, and performance contracts, may be used to establish the block grant's overall amount. These components are frequently combined, thus some of the block grant may be negotiated, some may be decided historically, and still others may be determined by a financing formula or a contract. Depending on the method, varying weights are given to these various factors for calculating the block grant's overall value (Dilger, & Boyd, 2014).

In Europe, mechanisms like performance-based funding and excellence programs have been implemented at the system and institutional levels to assure sustainable university funding (Privot, Claeys-Kulik, & Estermann, 2015). Public financing is also being allocated more and more competitively, frequently through requests for

project ideas, particularly for research. Other direct financing options, such as targeted or designated cash for certain goals that may be distributed through a competitive process, such as the Strategic Innovation Funding established in Ireland as a tool for institutional modernization and restructuring, are also available. Such funding may also be allocated directly to institutions (non-competitive); this is the case for the Higher Education Innovation Funding scheme in the United Kingdom which focuses on knowledge exchange or the “Successful bachelor’s degrees” plan in France which funds concrete measures aiming at improving the overall success rate in bachelor’s degrees (e.g., individual supervision, new teaching methods, Marginson, 2018).

Negotiated block grants continue to be the most significant mechanism in some large systems like France and Italy as well as a few smaller ones, despite the fact that formula-based block grants are the primary method of distributing public funding in nearly two-thirds of the systems taken into consideration. The majority of nations, however, use a variety of allocation mechanisms, and a preliminary review reveals significant systemic variability. To increase access, governments invest around 2% of GDP in higher education. Given that authorities intend to significantly increase the existing program and that better strategies may be available based on foreign experience, it is important to assess how effectively that money is used.

India has struggled to pay for higher education because of theoretical and practical issues. With the government covering around three-quarters of the

overall cost, it has mostly been a state-funded project (Rani, 2014). Non-governmental sources like fees and voluntarily made donations have been losing market share. The needs of the higher education system have been rapidly expanding at the same time. It is becoming increasingly clear that public budgets cannot fully support higher education, especially when areas of mass education are lacking even the most basic necessities.

Rising costs and shifting funding: the cost of running a Higher Education Institution is frequently increasing faster than the rate of inflation. This is at a time when government expenditure is under pressure as repercussions from the financial crisis continue to impact public spending. Consequently, the students are increasingly responsible for paying for their education. How to ensure that higher education remains affordable does not create a massive student debt nor precludes young people from all socio-economic backgrounds from participating in education remains a challenge for governments, universities, students, and their families.

Life-long learning continues to grow in importance as technological change and a rising life expectancy require the workforce to adapt and to remain productive for longer (Naros & Simionescu, 2018). This places further pressure on government funding. Increasingly, technology is used to reduce the cost of delivery and to grow market reach. For example, the Georgia Institute of Technology in collaboration with Udacity and AT&T offered the first online Master of Science

in Computer Science, delivered exclusively through the "massive online" format and for a significantly reduced cost (McKenzie, 2018). In addition, new alternative pathways into the world of work are also likely to increase in popularity i.e., through apprenticeships funded by the employer.

Rising costs and shifting funding: the cost of running a Higher Education Institution is frequently increasing faster than the rate of inflation (Mitchell, Palacios & Leachman, 2015). This is at a time when government expenditure is under pressure, as repercussions from the financial crisis continue to impact public spending. Consequently, the students are increasingly responsible for paying for their education. How to ensure that higher education remains affordable does not create a massive student debt nor precludes young people from all socioeconomic backgrounds from participating in education remains a challenge for governments, universities, students, and their families.

Diverse funding sources in Ghana are used to pay for tertiary education. Grants from the Ghanaian government, the Ghana Education Trust Fund (GETFund), partners in development, cash generated internally by the institutions, and contributions from individuals and the commercial sector make up the majority of the funding (Newman & Duwiejua, 2015). An Act of Parliament established the public trust known as GETFund in 2000 with the goal of supplying financing to support government efforts to create educational infrastructure and facilities in the public sector from the pre-tertiary to the tertiary level (Newman & Duwiejua,

2015). The Fund receives contributions that are equal to "two and one-half percent or such percentage not being less than two and one-half percent of the Value Added Tax rate, as Parliament may determine out of the current rate of the Value Added Tax" (or whatever proportion Parliament determines. The Value Added Tax Service (now Ghana Revenue Authority) makes the payment to the Fund on behalf of the Minister of Education (Essuman, 2015).

Higher education in Kenya is funded by both parents and the government. The module 1 students are funded by the government through Kenya Universities and Colleges Central Placement Services (KUCCPS). These students are placed in degree programs of their choice in either public or private universities depending on their performances and the availability of vacancies. Parents may also decide to educate their children through the self-sponsored program which is expensive in the courses and universities of their choice (Gudo, 2013).

The need for higher education in Gambia has increased dramatically over time. The Blueprint Vision 2030 aims on the need to focus on science and technology courses to help the country to become a newly industrialized medium-sized income country offering all its people a high quality of life by 2030 (Coulibaly, B. S, 2020). The country's vision places special demands on the tertiary sector as the key engine for the economy to be driven essentially by a large number of middle-class professionals. The government of Gambia is continuing to change the education and training sector in response to pressing challenges aimed at realizing

the country's aims and aspirations. In Gambia, tertiary education and training has grown slowly during the last twenty years (Coulibaly, 2020).

The higher education (HE) sector experienced a considerable change in the recent past owing to major reforms in funding (Sarr, 2021). These reforms aimed to support the continued expansion of the HE sectors, make funding more sustainable, increase support for students' living costs and ensure that only graduates who have benefited financially from their higher education will be required to make repayments. Although the support package was improved to mitigate the increase in fees, ultimately the cost of higher education rose substantially for the individual.

There was some concern that these changes would result in a drop in university application numbers particularly among those from poorer backgrounds. However, despite a drop in applications in the year following the reforms reflecting a reduction in deferred applications to avoid the fee increase, it now appears that the changes enacted have not reduced the demand for university education. This is the case at both an overall level and among those from disadvantaged backgrounds; participation in higher education has increased.

Although the reforms have not confirmed the overall appetite for university attendance, they may have affected other applicant decisions such as what and where to study and whether to live at home or work whilst studying. Therefore,

given changes in the financial support package, the influence of finance needs to be reassessed to help determine which elements are most important for ensuring and protecting continued university application.

1.2 Statement of the Problem

Access to higher education in The Gambia and is lower as compared to the SSA average of 10 percent. Although there was a slight increase of 1.5 percent between 2010 and 2015, it currently stands at 6.5 percent. This level of education registers the largest disparities across equity dimensions. For example, the access rate in urban areas stands at 9 percent versus only 3 percent in rural areas with the largest disparity being between the richest households (13 percent) and the poorest (3 percent) (Fedaa, Tomita, Savrimootoo, Kouame, Grimslund, Mulatu & Halabi, 2017).

Most economies in the world are driven by experts who are the products of higher education. The exclusion of students in getting government funding has a consequence of affecting the growth of the economy. Access to quality and affordable higher education is determined by the ability of students to finance their education. Most students are unable to fund their higher education due to socio-economic status. The available initiatives are inadequate and insufficient in catering for students qualifying for university education. Government policy on higher education should be improved to address this glaring gap of need against opportunity.

1.3 Purpose of the Study

The goal of this research was to investigate how finance initiatives affected the number of students who participated in higher education.

1.4 Research Objectives

The following goals served as the guide for this study:

- i. To examine the influence of university units' adherence to government funding policy on university education on students' participation in the University of The Gambia.
- ii. To establish the influence of parental financial contribution on students' participation in the University of The Gambia.
- iii. To assess the influence of financial support by the non-governmental organization on students' participation in the University of The Gambia.
- iv. To determine the influence of work-study programs on students' participation in the University of The Gambia.

1.5 Research Questions

This study was guided by the following research questions:

- i. What is the influence of university units' adherence to government funding policy on university education on the participation of students in the University of The Gambia?
- ii. To what extent does parental financial contribution influence students' participation in the University of The Gambia?
- iii. How does financial support by Non-Governmental Organizations influence the participation of students at the University of The Gambia?
- iv. How do work-study programs influence student participation in the University of The Gambia?

1.6 Significance of the Study

The study would be significant in numerous ways. It may bring to the fore the need for more initiatives that will fund higher education to make it accessible to most of the qualifying students. It would encourage more public and private sectors to invest in education institutions and this will help the students to continue and complete their studies in universities. The institutions would also benefit as more resources would be available for their usage.

The regulatory environment would favour students' participation throughout proactive government policies that encourage and support university education.

Parents and guardians start to benefit from this research by identifying their

potentials that would enable support for their children. The students would benefit by seeking support from the NGO sector that will allow their participation in university education. Also, the NGO sector would be able to know and understand their entry points in support for students in need of university education. The study would expose students to the availability of work-study programs that support their participation in their study in the university.

1.7 Limitations of the Study

Some of the targeted respondents like the Dean of Students Affairs, DVC Academic and Director Finance and Research have busy schedules and hence their responses were expected to delay or not come. This called for initiating strategies to remind them to fill the data collection tools. Some of these involved setting appointments for physical visits, calling, emailing, and sending reminder text messages.

The respondents were not very familiar with the variables, this affected the quality of their responses. For instance, some were not familiar with the workings of the Government. This was mitigated by explaining government policies as they relate to the variables to the students' respondents.

The selected methodology which is the descriptive survey mainly depends on the responses of people, has chance that people might not act their true self if they know they are being observed. In this method, there are chances that some people may not answer the questions honestly, which makes the output of the descriptive

research study invalid because the results derived from these types of data will not be accurate.

The study period was time-bound and hence posed a challenge in the completion of this research. There was logistical challenge because the study area was in the University of The Gambia while my course was undertaken at the University of Nairobi, Kenya.

1.8 Delimitation of the Study

This research concentrated on the financing options available to students seeking to further their education at the university level. They included government policy, parents' socioeconomic status, NGO financial support and work-study programs that would enhance and allow students to participate in their university education as well as how students benefited from university financial arrangements. The main focus of the study was the students though when it comes to financing, parents are also the main stakeholders. These students were selected from five (5) out of the ten (10) faculties at the University of The Gambia. A few key informants were selected because of their positions and knowledge of the study area.

1.9 Assumptions of the Study

The preceding premises served as the study's foundation:

- i. Implementation of government policy on financing higher education will be fair and equitable in ensuring students' participation in university education;

- ii. Parents'/guardians' socioeconomic status will allow support for their children's university education.
- iii. Non-governmental organizations (NGOs) will be interested in supporting needy and deserving students.

1.10 Definitions of Significant Terms

Financing initiatives: refer to the provision of funds that enable students' participation in their education at the University of The Gambia.

Government policy on University Education: refers to the Gambia Tertiary and Higher Education Policy 'National Tertiary & Higher Education Policy 2014 – 2023" States that access to all who qualify regardless of socioeconomic background or partnering with other key players to ensure access to university education for all students who qualify.

Non-Governmental Organization: refers to organizations that complement government effort in supporting students' participation in their university education. For instance, MRC Holland Foundation sponsors students in pursuing their higher education.

Private financing initiatives: refer to funding streams to support students' education provided through the private sector players like foundations, NGOs, charitable organizations among other players in the Gambia.

Public financing initiatives: refer to government funding programmes upfront aimed at supporting qualified students undertake their study programmes at University of The Gambia.

Students' participation: This refers to students being active and engaged in the classroom by impacting curriculum design and feeling of belonging to the community.

Socioeconomic status: refers to the guidance ability to finance and support their children's education.

Work-study program: refers to initiatives in which students are given opportunities to earn money by working at University of The Gambia while undergoing their studies.

1.11 Organization of the Study

The study comprises five chapters which covered; Chapter One; Introduction comprising, background of the study, statement of the problem, the purpose of the study, objectives, and research questions significance of the study, limitations of the study, assumptions, and definitions of the significant terms. Chapter two describes the literature review, theoretical and conceptual frameworks. Chapter three describes the research methodology, chapter four presents the study findings while chapter five presents summary of findings, conclusions and recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This section focuses on an overview of investment in higher education, the education, the concept of students participating in higher education, the influence of government policy on students' participation, socio-economic background and students' participation in university education, the influence of work-study programs on students' participation in university education and the support of Non-Governmental Organization and students' participation in university education.

Higher education has long been viewed as a wise investment if nations are to experience significant sociopolitical and economic development. This level of education is important for tackling health care challenges, poverty alleviation, environmental sustainability, and human rights. Thomas (2008). However, there is a connection between higher education and effective government (Brannelly, Lewis and Ndaruhutse 2011). Additionally, the global "knowledge economy" has rekindled interest in higher education, resulting in reform and revitalization initiatives as well as fresh study into the effects of higher education spending on economic development and growth (Oketch, McCowan & Schendel, 2014).

Many people believe that universities are crucial in providing the knowledge needed for progress. Evidence points to a significant correlation between levels of

development and participation rates in higher education. High degrees of higher education may also be necessary for the development and effective use of new technologies, according to the findings. Universities boost the nation's capacity for innovation and make the largest social contribution to the growth of civic society. The development role of universities has not received much attention from African governments, despite previous statements to the contrary. The influence of internal and external power conflicts as well as the absence of cohesive development theories were to blame for this. As a result, many governments, other stakeholders, and academics lost faith in and expressed skepticism over the country's progress. Universities were viewed as luxuries rather than necessities for progress because it was difficult to identify what they should be used for.

Long-lasting economic difficulties and the high prices of higher education made the problem worse (Cloete et al, 2011). According to Bloom, Canning, and Chan (2006), higher education has financial benefits that can lead to other development outcomes including better health and a higher quality of life. These benefits include better work possibilities, higher earnings, and a greater ability to save money and invest.

SDG 4, which focuses on inclusive and equitable quality education, is the major objective in terms of education. There is proof that students with disabilities and women are underrepresented in higher education. The section that follows

displays; Student involvement in higher education as a concept; the impact of government funding policies on higher education on student involvement; the relationship between parental involvement and student involvement; the support of non-governmental organizations and student involvement; and the impact of work-study programs on student involvement in higher education; Analyses of the literature; conceptual and theoretical frameworks.

2.2 The Concept of Students' Participation in Higher Education

Education has always been rooted in traditional values that reflect a way of life. As time passes, the conventional depiction of education culture changes in tandem with the nation's changing political history. Widening participation (WP) in higher education (HE) is becoming a more important policy issue with interventions in many countries to increase participation from minority ethnic, low-income, and other under-represented groups (Younger, Gascoine, Menzies & Torgerson, 2019). It gradually evolved into a more systematized and goal-oriented structure aimed at facilitating a modern way of life. Because student participation is an essential component of the educational system, it is inextricably linked to society and is influenced by a nation's changing ethos, culture, and character (Barth & Timm, 2011).

Quality education is dependent on maintaining awareness and a positive attitude towards the six components of education. Students, parents, teachers, management, society, and the government are among them. As a result, students at the center should actively participate in workshops, seminars and symposiums.

Unless these activities are targeted, students do not come forward to express their thoughts on the new perspectives; otherwise, the purpose of such a symposium is rendered meaningless. It is time for students to let go of their irrational fear of finding work. Education never fails, what fails is the policy. For this active participation in curricular and extra-curricular activities must be organized regularly, then only the students can re-attain the goal of their personality (Chepkonga, 2006). The students should be trying to develop their student council which can find solutions to problems like irregularities, teaching, learning problems, infrastructure requirement, training and concessions in buses and trains for participation in different competitions and co-curricular activities.

The administration leader should focus on improvement in administering teaching-learning schedules. The student council should be strong and active to build a better environment for education and curricular activities. The students should try to maintain healthy competition between them which can maintain discipline. They should form an organization to prevent indiscipline and antisocial activities on the campus. Students should obtain facilities such as libraries, laboratories, and infrastructure which help them to study different books. Laboratory help students to increase their knowledge of the respective subjects and to remove fear or phobia of a particular subject. Good infrastructure always helps to create a better atmosphere in the institutions as well as among students (Nakum 2018; Younger, Gascoine, Menzies, & Torgerson, 2019).

2.3 Influence of Government Funding Policy on University Education on Students' Participation in University Education

Government policy impacts views for international student recruiters who think that government policies help or impede their activity, regardless of where higher education institutions are located.

Regardless of where they are, students exhibit a high level of understanding of governmental policies, which has a significant impact on their methods. Particularly, these rules create problems for recruiters because their institutions do not oppose government policy, which shapes recruitment priorities and restricts or encourages competitive responses (John, Daun-Barnett & Moronski-Chapman, 2018). The results show that government regulations provide recruiters with a "fair playing field" as they attempt to survive in a world that is becoming more and more competitive, but that these impressions are very localized and must be understood in their respective contexts.

This study lends credence to the claim that future research will influence practice based on how these policies are interpreted (Cudmore, 2005; Marginson, 2017; Mosneaga & Agergaard, 2011, O'Connor, 2017, Sá & Sabzalieva, 2018). Geddie (2015) found that there are "perceived competitive relations between places and actors" and that national policies adapt and evolve at the local level in a survey of 29 higher education policymakers in the United Kingdom and Canada (p. 245). This suggests that thinking about government policy requires consideration of how local and institutional players are perceived. Similar findings were made by

Findlay et al. (2017), who discovered that institutions and inter-university groups have various reasons for wanting to draw foreign students to the UK. They also discovered that these reasons, along with financial incentives and the desire to be "globally excellent," help to position institutions in the world. to attract international students.

Respondents to the study simultaneously believed that these objectives were being constrained by government policy. A university is a higher education institution that offers training, teaching, and research opportunities as well as community development. "Policy" is a plan or course of action associated with a governing body, political party, or business organization to influence actions, determine decisions, and other matters (Okwori & Okwori, 2007; Hauwa, 2012; Ogbogu, 2013). (Fabunmi, 2005; Adetunji, 2014a). As a result, the Nigerian government has developed an action plan or policy for each university in the country.

Usually, these policies are handed over to the university's governing council and then passed on to the university's chief administrative officer." Policies and practices of universities harm the country's sociopolitical and economic life, which is ultimately where university graduates find employment. The Government policy on Tertiary and Higher education 2016-2030 outlines funding higher education in The Gambia. It addresses government procedures used by administrators in making decisions to provide facilities such as libraries and schools.

Universities' government policies and practices harm the country's socio-political and economic life, which is ultimately the employer of university graduates. There's no way to overstate how important government policies and procedures are influencing or affecting administrators' decisions on the provision of facilities (e.g. libraries and classrooms), best practices (for example equipment and workshops) and student housing (Chepkonga, 2019).

2.4 Parental Financial Contribution and Students' Participation in University Education

Sociologist Mayer (2002) explicates that there are three perspectives on how parental income affects children's outcomes in New Zealand, Canada, and the USA: the correlation between parental income and outcomes, the causal effect of parental income on outcomes, and the impact of policies put in place to increase the income of low-income families. Mayer advises using them despite their drawbacks to identify trends in parental income and children's results across time and between nations as well as to evaluate the success of certain policy measures. She argues about the efficient market hypothesis, which explains how parental investment in children's health, schooling, and surroundings has a direct impact on their outcomes.

The good parent theory links a parent's capacity for good parenting—which is typically influenced by the degree of cash available—to the results of their

children. She examines the "parents stress and the role model versions" in this idea. According to both theories, she finds in her investigation that parental income has a positive link with children's results (Mayer, 2002). Due to credit restrictions, parental income has a negative impact on children's educational performance in the USA (Mayer 2002, p.40). Due to the high average cost of a child's college education, parents with low incomes often cannot afford it.

The grade of the children and their capacity to advance to a higher level are impacted by parents' decisions about the quality of a school, which is influenced by a rise in education spending (Mayer, 2002, p. 41). Her data also reveals that male children are more influenced by parental income increases than female children are, and that family money matters more throughout adolescence than it does during childhood. Governments provide the facilities, regulations, and staff needed to guarantee that kids receive the best education possible. Ghana's government has implemented a number of programs, but the country continues to struggle with relatively low educational attainment, particularly at the secondary and higher levels, as well as gender inequality in terms of moving up the educational ladder.

According to Willingham (2012) the income of parents' contribution to children's educational attainment is not very explicit but influences education in the long-term through the provision of an excellent pre-school which offers the child a stronger foundation to start on, well-resourced school, educational stationery, library, and extra tuition for children. Inference can be made from here as the

reason for not attaining 100 percent basic education even with a free Compulsory Universal Basic Education program in place. Human and social capitals are other resources that Willingham (2012) indicates affords educational avenues for children.

The correlation involving family socioeconomic background and kids' preparation for school is discussed by the American Psychological Association (APA) in its 2001 publication. In order to give their children the best care and education possible, parents in all socioeconomic classes encounter formidable obstacles. Low-income families may feel completely overwhelmed by these challenges. Parents must give priority to housing, food, clothes, and healthcare when essentials are in short supply. Parents may not have the time, energy, or knowledge to come up with creative, cost-effective ways to foster young children's growth, making educational toys, games, and books seem like luxury (Ackah, 2019). Even among families with above-average earnings, he notes, parents frequently lack the time and energy to fully devote to their kids' school preparation, and they occasionally have a small selection of high-quality childcare options available to them both before and throughout their kids' school years. Children are increasingly showing up to kindergarten unprepared, according to teachers around the nation.

Students from low-income families tend to be more discouraged by the presumed cost of higher education. In contrast to other students, they seem to be more likely

to consider that the cost of tuition may prevent them from studying at university (39 percent, compared with 23 percent of higher socioeconomic background students). Students from lower socioeconomic backgrounds stated that 41% of their families probably could not afford the expenditures of supporting them throughout their time in college. More over one-third of students from low-income families said they would need to provide for themselves financially if they attended college.

For students who live in remote locations, the deterrent effect of cost is greatly increased. In general, students from remote or isolated areas, especially those from lower or middle socioeconomic origins, view higher education as being less than self - relevant. Rural and remote pupils' perspectives are more closely related to socioeconomic than to geographic characteristics.

Male and female perspectives vary considerably from one another. The men in the sample show less dedication to their studies and are less likely to believe that higher education is relevant and accessible than the females do. Women typically encounter a far more encouraging social environment. They are more likely than men to think that the majority of their friends will attend college, and they are also more likely to think that their teachers are encouraging them to pursue further education. They are very optimistic about the social aspects of university life. For guys from disadvantaged socioeconomic backgrounds, these inequalities are more evident.

The most accurate indicator of young people's educational goals may be their parents' educational backgrounds. The study examined the associations between students' mindsets and familial education levels, parental occupations, and home postcode using the Australian Bureau of Statistics Index of Education and Occupation, which is currently used by the Commonwealth to quantify accumulated levels of engagement by socioeconomic status. The strongest correlation between students' desires to pursue higher education and their parents' education levels was discovered. The least significant differences in student attitudes and intentions were found in method which is based on the ABS Index, suggesting that participation rates were generally evaluated. It's possible that by using this location - specific measure, differential access rates will be underestimated (James, 2001).

2.5 Influence of Non-Governmental Organizations Support and Students' Participation in University Education

An NGO is an organization that is not owned, directed by or affiliated to any governmental organization which espouses a variety of ideologies and causes and operates on a not-for-profit basis. It is not constituted as a political party and it uses non-violent means to achieve its aims. NGOs may act at the national, regional or local level or any combination of these. Any surpluses go back to the mission of the NGO and are not used to benefit individual NGO members. An NGO is neither established by nor controlled by the government. Willetts (2008)

observes that “the most common distinction is between operational and campaigning NGOs. This may be interpreted as the choice between small-scale change achieved directly through projects and large-scale change promoted indirectly through influence on the political system.”

Willets also quotes the UNESCO Encyclopedia (Article 1.44.3.7) on the history of the term NGO: though it was not in general use before the UN was formed in 1945, it has been used since 1910 when 132 international NGOs decided to cooperate under the title ‘the Union of International Associations’. “Under the UN Charter Article, 71 non-governmental organizations could have ‘suitable arrangements for consultation.’ Thus, ‘specialized agencies’ and ‘NGOs’ became technical UN jargon. Unlike much UN jargon, the term NGO passed into popular usage particularly from the early 1970s onwards.” One of the missions of both NGOs and higher education is to work towards the common goal of service to society. Both may also provide some impetus for lifelong learning. The conditions of work of higher education and NGOs in different countries may vary substantially what appears self-evident for many reasons, seem like an unattainable goal for others (Askit, Hartsmar & Moraeus, 2008).

2.6 Influence of Work-Study Programs on Students' Participation in University Education

In recent years, the cost of financing education has risen to the point where many students must combine work and study. Hordosy et al. (2018) report on a

comparable situation in Australia, emphasizing the global significance of this trend. It has been shown in research that working during the semester can have positive social and educational effects on students. It may also be particularly beneficial for students' academic knowledge and career prospects if the paid work is related to their vocational coursework. Paid work during the semester, on the other hand, can harm students and their studies. Students' academic performance can be adversely affected by working long hours (Tumin, 2020).

Most university students in Australia combine their studies with paid work Hordosy et al. (2018). According to the study, university students who worked 20 to 29 hours per week had a 160% higher chance of dropping out than students who did not work at all. This figure ranged between 200 and 204 percent for those who worked more than 30 hours per week, this figure was between 200 and 20. Concerns about students' mental health are also raised by the possibility of excessive demands posed by the combination of paid work and study.

Rolfe (2002) notes that part-time works for long hours and lack of social interaction according to UK academics can lead to fatigue and depression in students. Student burnout has been investigated in several studies (Kim et al., 2018). Because burnout is more common among younger people than older people and highly educated people as compared to less educated people, the research was important. Considering the findings, university students appeared to be at a high risk of burnout.

Long working hours, subjective overload (the feeling of having too much to do in the time available) and the need to fulfill the demands of conflicting roles are all thought to contribute to burnout (Tumin, 2020). Between work and non-work lives, the conflict between one's job role and other roles is an important factor. Researchers have focused on the conflict that exists between work and family in their research and theory building. For example, Molina (2021) defined work-family conflict as "a type of inter-role conflict in which role pressures incompatible in some way."

Work and family are primary life domains in adulthood and researchers have developed and tested various models of the causes (e.g., from the work and family domains are mutually work hours, number of children, etc.) and consequences (e.g., absenteeism, low job satisfaction) of work-family conflict. There has been very little theory development concerning the types of inter-role conflict that affect adolescents or young adults in full-time education. The work-family literature on the other hand, provides a useful foundation for this development.

Kenyan higher education has experienced rapid expansion as evidenced by an increase in the number of private and public universities as well as rapid student enrollments in specific institutions. As a policy, the Kenyan government strives to ensure equal access to education. As a result, funding agencies such as the Higher Education Loan Board (HELB) were established with the mission of financially

assisting qualified Kenyans in pursuing higher education. Other agencies, charitable organizations and the County Government have also set aside funds to assist deserving but needy student of an increased number of private and public universities as well as rapid student enrollments in specific institutions.

As a policy, the government of Kenya endeavors to guarantee equal access to education. Funding agencies such as Higher Education Loan Board (HELB) were created with the mandate of financially supporting qualified Kenyans to pursue higher education. Nonetheless, despite all of these efforts, a significant number of students continue to face serious challenges in financing their education due to insufficient funds. Many students still drop out of university or defer their studies for long periods of study.

As a means of assisting students in confronting these challenges, the University of Eldoret whose students face these difficulties created the work-study program. The program's goal is to assist needy students in providing service at various sections and departments of the university for a modest wage. As a result, this policy was created to provide a framework for the implementation of work-study programs. It provides guidelines for establishing available positions, identifying and placing needy student cases, payment modalities and funding sources to finance their programs.

2.7 Summary of Literature Review

This chapter has analyzed the factors of financing initiatives influencing students' participation in university education such as the concept of students' participation, influence of government policy, socio-economic backgrounds and its impact on higher education, support by Non-Governmental Organizations, and program of students' work-study. This study wants to fill the gap by investigating the financing initiatives influencing students' participation in university education.

Higher education has long been regarded as a wise investment if nations are to experience significant socio-political and economic progress. The preservation and sustainability of the environment, the reduction of poverty, the defense of human rights, and the improvement of healthcare are all related to this level of education. Thomas (2008). On the other side, there is a connection between excellent governance and higher education. (Jones, Jones, and Ndaruhutse, 2014; Brannelly, Lewis, and Ndaruhutse, 2011a). A renewed interest in higher education has also been sparked by the emergence of the global "knowledge economy," which has prompted reform and revitalization initiatives as well as fresh study into the effects of funding higher education on economic growth and development (Oketch, McCowan & Schendel, 2014).

Despite the past rhetoric about the 'development university', African governments have done little to promote the development role of universities. This was due to a lack of coherent development models and the impact of internal and external power struggles. This resulted in a lack of trust and skepticism from many

governments, other stakeholders, and academics of the university's role in national development. As it was hard to see what universities offered to development, higher education was seen as a luxury ancillary, rather than a necessity to development. The situation was made worse by prolonged economic crises and the high costs associated with higher education (Cloete et al., 2011). Bloom, Canning, and Chan (2006) argue that the economic benefits of higher education (including better employment prospects, higher salaries, and a greater ability to save and invest) may result in other development outcomes including better health and improved quality of life.

2.8 Theoretical Framework

The study is anchored in the classical liberalism theory. It was created in the early 1800s as a response to urbanization and the Industrial Revolution in Europe and North America. It was developed in the early 19th century, building on ideas. Liberal thinkers like John Locke, Jean-Baptiste Say, Thomas Robert Malthus and David Ricardo had a significant impact on classical liberalism. Retroactively, the term "classical liberalism" was used to distinguish between earlier 19th-century liberalism and social liberalism. The liberal approach to equal opportunity is based on the political ideals of classical liberalism and liberal democracy and is centered on the individual's right to universally applicable standards of justice and citizenship (Jewson and Mason, 1986). The research gets its theoretical foundation in liberal progressivists like Horace Mann (1776–1839), who

advanced the classical liberal notion of social Darwinism and equality of opportunity (Education has a great equalizer).

Morley (1998) examined the interactions between political and organizational changes in higher education using this theory. To investigate "The Impact of Family Income on Participation in Primary Education in Buuri District, Meru County" in Kenya, Githinji (2008) applied the theory. However, there is no proof that such a study of higher education in the Gambia has been conducted. The study, Determining the Financing Initiative Influencing Students Participation in Higher Education, will be grounded in this hypothesis.

Each person has a specific amount of capacity at birth that is mostly inherited and cannot be greatly altered, claims the classical liberal theory. A number of obstacles prohibit kids from low-income families from actively enrolling in higher education (economic, gender, religious or geographic). In accordance with the theory, higher education should continue to be awarded on the basis of aptitude rather than one's social or economic background. It makes the case that future equality of opportunity will be facilitated by equal access to education.

Inequality of participation means that the benefits of higher education are disproportionately enjoyed by the upper-income families whose children are far more likely to complete higher education and get the best careers in the industry whereas dropouts, absenteeism, and repetition are occasioned by the financial

inability of poor families which in turn affect internal efficiency of a system. This theory is relevant to the proposed study because the cost of higher education has continued to be above the reach of the poor families who cannot afford to keep their children in higher education hence resulting in high dropout rates, repetition, and low completion rates.

2.9 Conceptual Framework

The conceptual framework for this study was based on the institutional financing initiative influencing students' participation in higher education.

Figure 2.1

Conceptual Framework on Financial Initiatives Influencing Students' Participation in University Education.

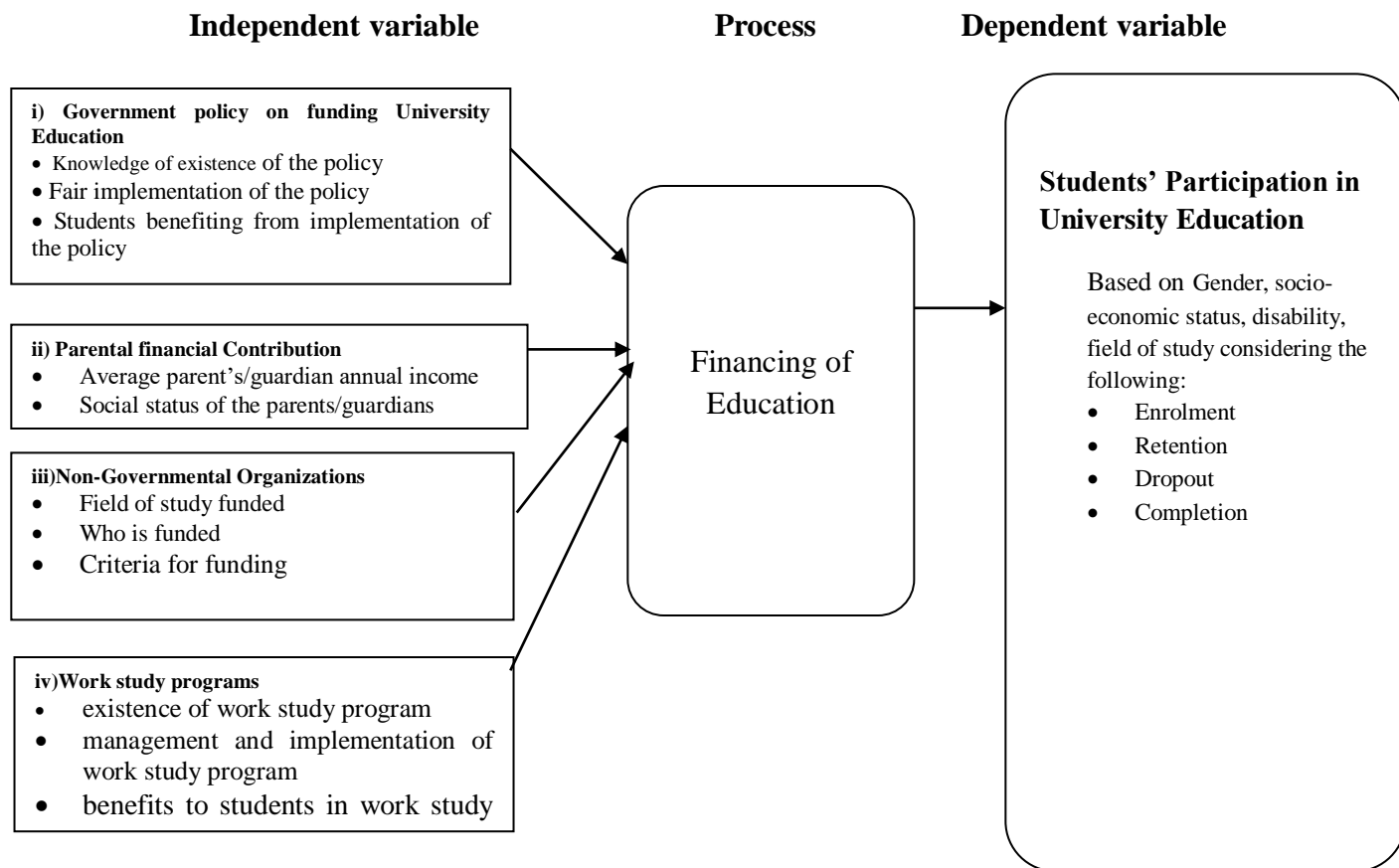


Fig 2.1 The figure shows a relationship on financing education between independent variables (government funding, parental involvement; Non-Governmental Organizations; work-study programs) and the dependent variable (students' participation in university education).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This Chapter focuses on: the research design the study adopted, target population, sample size and sampling procedures, research instruments, instrument validity, instrument reliability, data collection procedures, data analysis techniques and ethical consideration.

3.2 Research Design

The research used a descriptive survey methodology. The researcher used the research design because she wanted to precisely identify what she intended to measure and discover appropriate ways to do so along with a precise characterization of the study population (Kothari, 2008). Descriptive research encompasses not only the discovery of facts but also the development of crucial knowledge principles and the resolution of key issues. It is a technique for gathering data that involves interviewing or giving a questionnaire to a sample of people (Orodho, 2008).

3.3 Target Population

Kombo (2006) defines the target population as all people under consideration in any field of inquiry. The target population for this study was ten (10) Deans of Faculties and 1500 undergraduate students. The key informants were DVC Academics, Director of Finance and Director Students Affairs from one (1) public university in the Republic of Gambia.

3.4 Sample Size and Sampling Procedures

According to Mugenda and Mugenda (2003) a sample size of 30 percent would effectively represent the entire population even if the findings were generalized provided that the sample is evenly distributed and homologous. The sample size was four (4) faculties, 420 students (two hundred first years and two hundred and twenty-fourth years). Selection of respondents was purposeful, followed by simple random sampling.

Table 3.1: Sample Size

Category	Target Population	Sample Size	Percentage (%)
DVC Academics Affairs	1	1	100
Deans of Faculties	10	4	40
Director of Finance	1	1	100
Director of Students Affairs	1	1	100
First years' undergraduates	800	240	30
Fourth years' undergraduates	600	180	30

3.5 Research Instruments

The study used questionnaires and an interview schedule to collect data. A questionnaire allows a researcher to measure for or against a particular viewpoint and can collect a large amount of information in a reasonably quick space of time (Mugenda & Mugenda, 2003). The questionnaires were constructed for the

undergraduates. The questionnaires consisted of five sections covering government policy on university education, socio-economic status of parents and guardians, Non-Governmental Organizations, work-study programs and students' participation in university education. The questionnaires had closed-ended items. Closed-ended items required the respondent to tick the appropriate response from the provided alternatives. Face-to-face interviews were done for the DVC Academics, Director of Finance and Director of Students Affairs. The interview schedule was preferred because according to Gupta (2009) it offers a chance to the researcher to obtain data required to meet the study -sub-themes.

3.6 Instrument Validity

Kathuri Pals (1993) define validity as the accuracy and the meaningfulness of inference which is based on research results obtained from data that represents the phenomena under study. It is the degree to which a test measures purports to be measuring. To improve on the content validity of the instrument, the researcher presented the questionnaires to the supervisors for expert judgment and their views were used to redraft the instruments. A pilot study was carried out to test the instruments where the respondents were subjected to and their comments used to improve the validity of the test items.

3.7 Instrument Reliability

Reliability of measurements concerns the degree to which a particular measuring procedure gives similar results over several repeated trials (Orodho, 2008). A test-

retest method was used to establish the degree to which the same results were obtained with the repeated measure of accuracy using the Pearson product-moment correlation formula as follows;

$$r = \frac{n(\Sigma xy) - (\Sigma x)(\Sigma y)}{\sqrt{[n\Sigma x^2 - (\Sigma x)^2][n\Sigma y^2 - (\Sigma y)^2]}}$$

r = Pearson Correlation Coefficient

x = Values in the first set of data

y = Values in the second set of data

n = Total number of values

A correlation coefficient of between 0.7 and 1 is considered reliable according to (Mugenda & Mugenda, 2009).

3.8 Data Collection Procedures

The researcher secured an introductory letter from the Department of Educational Management Policy and Curriculum Studies of the University of Nairobi, obtained a research permit from the University of The Gambia Authority (UTG), Gambia. The researcher presented the permit to the DVC (Research) at the University of The Gambia for clearance and collected data. The researcher sought permission from respective Deans of faculties through personal visits and secured appointments two weeks before the exercise was undertaken. The researcher physically visited the sampled faculties and administered the questionnaires to respective respondents.

3.9 Data Analysis Techniques

Data analysis is the whole process that starts immediately after data collection and ends at the point of interpretation and processing data (Kothari, 2008). Such data must be cleared, coded, entered into SPSS software and analyzed. All the questionnaires were ascertained for completeness before analysis started. Discrete data from the responses was crucial in answering the research questions that were generated. The collected data was edited and coded using Statistical Package for Social Sciences (SPSS version 23.0) which is known for its ability to handle large amount of data and given its wide spectrum of statistical procedures purposely design for social sciences, it was also quite efficient. Quantitative data collected were analyzed using descriptive statistics (frequencies and percentages) and inferential (Pearson Correlation). Once the questionnaires and other instrument were administered, the mass of raw data collected was systematically organized in a manner that facilitated analysis; data was converted to numerical codes representing attributes of measurement variables. Graphical representation of statistical data was also used in the data analysis. The most common response was therefore considered to be the most prevalent in determining the influence of financing initiatives in higher education. Therefore inferences, conclusions and recommendations were being drawn. All this was done along the specific objectives of the study.

3.10 Ethical Considerations

The study was confined strictly to the norms and values of research ethics. The study upheld honesty and confidentiality of the information that did not need publicity. Research permits and respondents' consent were ensured compliance to the ethical standards as set out by the University of the Gambia.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter covers the data analysis, presentation of findings and discussions of the data collected during fieldwork. The analysis and presentation was done within the framework of the core objectives that the study sought to address. For ease of understanding, different methods of presentation of the data collected are used, these include frequency tables and percentages. The data is analyzed as per objectives and the research questions of the study. The purpose of the chapter is to present the result of the procedures described in the methods and present evidence in form of frequency tables, percentages and figures on the impact of financing initiatives on students' participation in university education at the University of The Gambia. The objectives of the study considered the following: how university unit's adherence to government funding policy influences the level of participation of students, the impact of parental financial contribution and the role of financial support from NGOs influenced the level of student participation. In addition, the study assessed the work-study programs impact on student participation in university education.

4.2 Response Rate

The data in this study was collected using questionnaires distributed to the sampled respondents (first- and fourth-year students) and the interview done by the University administrators (DVC Academic Affairs, faculty Deans, Directors

of finance and Student affairs). The response rate from the questionnaire distributed to these respondents is shown in Table 4.2 below.

Table 4.2: Response Rate

Category	Target	Response	Percentage
DVC Academics Affairs	1	1	100
Dean of Faculties	4	3	75
Director Finance	1	1	100
Director of Student Affairs	1	1	100
First Year Undergraduate	240	237	98.75
Fourth Year undergraduates	180	177	98.33
		Average	95.3

The findings in Table 4.2 show a 95.3% response rate, which is reliable for providing sufficient data for the Study (Lindemann, 2019). The high response rate was attributed by the researchers' previous working relationship, a physical visit and respondents cooperation. Mortier et al (2017) asserted that high response rate enhance the credibility of the research findings

4.3 Demographic Characteristics of Respondents

The demographic characteristics of the students were classified according to faculty of study, year of study, gender, and sponsor. This study on financing higher education focused on students in their first and fourth years because the researcher believed that due to financial difficulties, students at these levels drop out, stagnate, or even defer their studies. DVC Academics, Deans of Faculties,

Director of Students Affairs, and Director Finance were preferred as key informants because of their roles in the university in student affairs.

4.3.1 Student Faculty

It was important for the study to evaluate how financial assistance influences the student's participation in different faculties at the University of The Gambia. The main faculties that were considered in this study were Arts and Sciences, Business and Public Administration, Education, Information and Technology and Agriculture. Because different programs are priced differently, a study of university student funding from various faculties would indicate their participation or lack thereof. The ability of different levels of students to pay their college fees and other expenses determines their access to university education. First years, for instance, would receive assistance from the communities, whereas parents at other levels would be left to care for their children on their own. Gender, being a major factor in gaining access to higher education, the study sought to determine the level of participation in higher education by each gender (Touray & Adesopo, 2022).

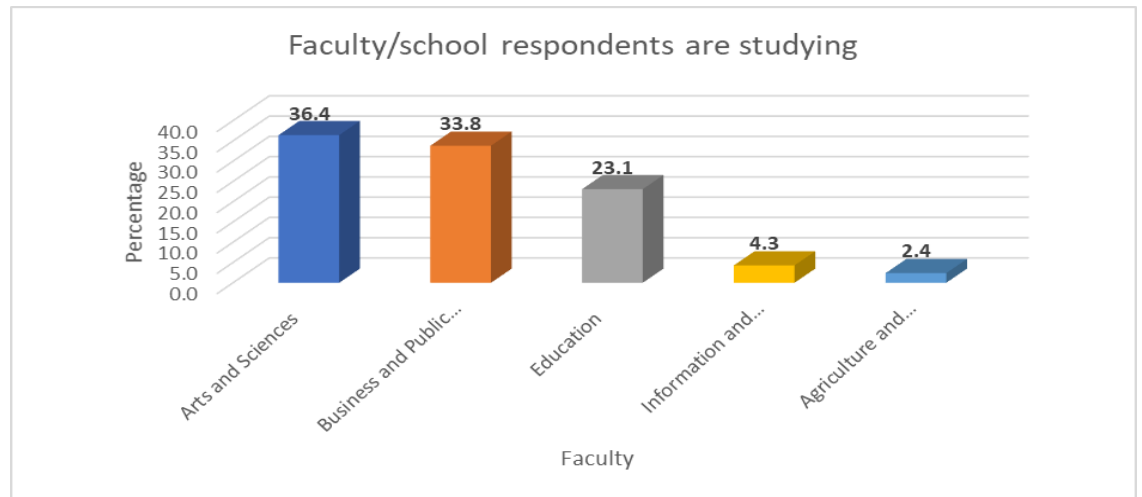


Figure 1: Faculty/ School the Respondents are studying

Results in Figure 1 indicate that most respondents in the study were from the Arts and Sciences faculty accounting for 36.4% of all respondents. The findings of the study show that majority of students at the university of The Gambia studying Arts and Sciences, Business and Education form the biggest part of the financial assistance to access university education. This distribution is due to students' preference for humanities and social sciences ,as well as the perception that pure sciences are difficult and expensive.

4.3.2 Year of Study

The year of study is important in demonstrating the extent in which financial support is provided at the University of The Gambia. Financing higher education focused on students in their first and fourth years because the researcher believed that students at these levels drop out, stagnate, or even defer their studies due to financial difficulties. It is important for the study to establish whether the financial aid was provided at the start of university education, or it is provided for students completing their university education. First year students will not register

their courses to start classes likewise fourth years whom if they owe any arrears will not get clearance from finance to graduate. Higher enrollments /participation is expected at lower years and higher dropouts or low participation expected at more advanced years.

Table 4.3: Respondents' Year of Study

	Frequency	Percent
First year	219	52.1
Fourth year	201	47.9
Total	420	100.0

The findings of the study show that first year students are 52.1% and fourth year students are 47.9%. The results indicate that most of the financial support is given to students at their first year of study compared to the fourth year of study. This shows that some of the students given financial assistance do not complete their studies at fourth year because they drop out along the period of study. Therefore, the study shows that the financial aid provided by the government, NGOs and other sponsors is pegged on a certain criterion that must be followed for those student to continue using the financial support until they complete their years of study. Students are given scholarships if they have seven credits including Maths and English. If enrolled, a student should maintain at least a minimum of grade C in all courses in a given semester. In their review of the literature, Kehm, Larsen, and Sommersel (2019) attempted to provide answers to three fundamental questions on students drop out on higher in Europe that included : How does it

happen? What steps can be taken to lessen or stop it? They made the point that student dropout is a more complicated and multifaceted issue than most people realize and that it's critical to make the distinction between formal dropout (i.e., ceasing all university study before earning a degree) and transfer (i.e., switching from one subject to another and/or from one institution to another).

4.3.3 Distribution of Respondents by Gender

In The Gambia, problems with unequal household tasks burdens placed on women and girls, unequal access to educational resources based on gender, location, and social class, and economic pressures have the potential to expose girls to more violence, exclusion, and abuse (Wannamakok & Gates, 2020).

The gender of students at the University of The Gambia is an important demographic parameter that illustrates the beneficiaries of financial support to access university education. The suitable response rate in a study should contain a gender balance so that it can reveal the important factors that influence access to university education in Gambia that are gender specific.

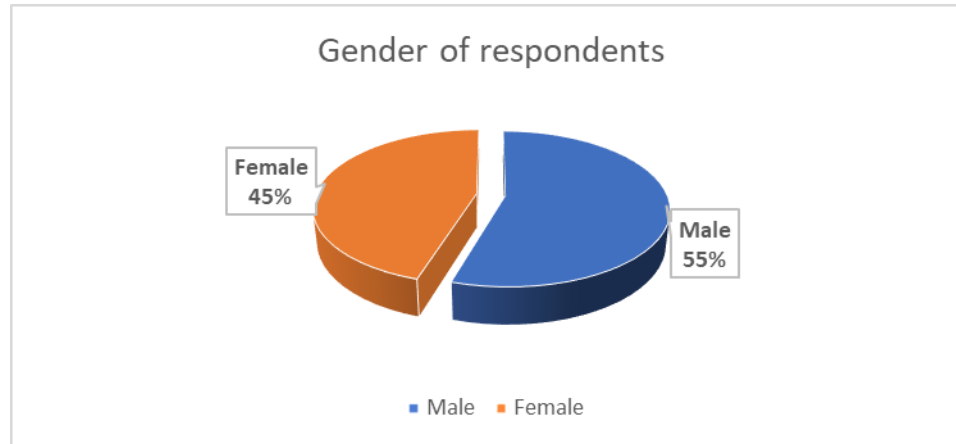


Figure 2: Gender of Respondents

In this study, the findings indicate that male respondents were 55% while the female respondents were only 45%. The findings illustrate that male student using the financial support system are more than female at the University of The Gambia. It can be deduced that male students perform better or have higher qualifications to obtain financial support compared to female students in Gambia. This evidence concurs with Asuming et.al 2019, in their study on financial inclusion in sub-Saharan Africa: Recent trends and determinants where they noted in many developing countries, access to mainstream financial services remained a major constraint. It's a policy that girls are given free education from primary to secondary but unfortunately some of them don't proceed to tertiary and higher education due to early marriages and teenage pregnancy.

4.3.4 Students Sponsors in Accessing Higher Education

Finance is a limiting factor for access of university education in many states in Africa. Majority of students fail to access university education because it is expensive and the number of institutions or government programmes providing

financial assistance are also limited.. Government, religious organizations, community-based organizations, and self-sponsorship, for instance, are limited. This section sought to identify the kinds of sponsors that give financial support to students at the University of The Gambia. The main financial sponsor in Gambia are government, NGOs, self-sponsors and University of The Gambia.

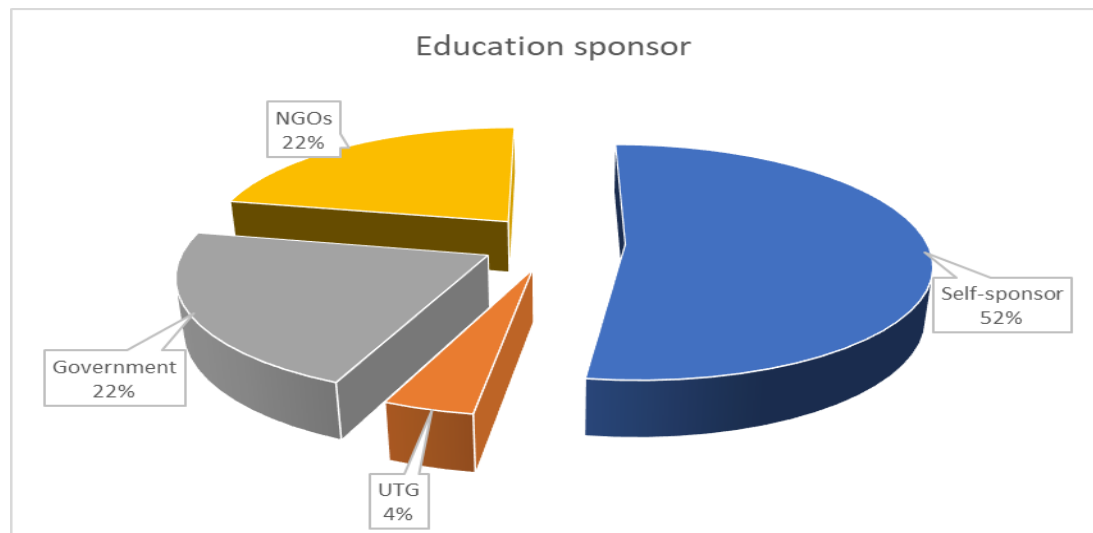


Figure 3: Respondents' Education Sponsor

As evidenced in Figure 3, the findings show that most of the university students in Gambia are self-sponsored (52%) who facilitate access to university education. The second largest financier of university education at the University of The Gambia are the government and the NGOs at 22% each while the University of the Gambia accounted for 4% of the students enrolling at the same university. From the findings, it implied that self-sponsored students play an important role in ensuring that students have a better access to university education. The Kenya Universities and Colleges Central Placement Service (KUCCP) place qualifying

students in Kenyan universities. Eligible students can access education loans from the Higher Education Loan Board (HELB). The NGO, faith-based, and corporate sector have also participated in funding students in higher education based on various criteria. This is contrasted with Students in the Gambia who apply directly to universities after completing their O levels, since there is no provision of placement service.

4.4 Influence of University Unit's Adherence to Government Funding on University Education on Students' Participation

Objective one was to determine how adherence of government policy on funding influences the level of student participation in university education. The responses of participants were measured using a five-point Likert scale to evaluate their perspective about certain issues involving the adherence to a funding policy by the government. The Gambian Government's higher education funding policy prioritizes the sciences and supports female students through affirmative action. Students, who have earned seven or more credits, including English and Math, are eligible for government sponsorship.

Table 4.4: Level of Agreement with Influence of Government Funding Policy for University Education

		Strongly Disagree	Disagree	Agree.	Strongly Agree	Mean	Std. Dev
There is a government policy in place to fund higher education.	n	14	48	303	55	2.95	0.614
	%	3.3	11.4	72.1	13.1		
Government funding policy is comprehensive and includes adequate funding guidelines by:	n	61	296	50	12	2.03	0.616
Gender	%	14.6	70.6	11.9	2.9		
Disability	n	43	285	80	12	2.14	0.622
	%	10.2	67.9	19.0	2.9		
Age	n	61	300	51	8	2.01	0.586
	%	14.5	71.4	12.1	1.9		
Field of study	n	14	86	230	90	2.94	0.742
	%	3.3	20.5	54.8	21.4		
Year of study	n	35	300	75	10	2.14	0.581
	%	8.3	71.4	17.9	2.4		
Socio-economic status	n	64	302	48	6	1.99	0.569
	%	15.2	71.9	11.4	1.4		
There is an adequate implementation of government funding policy with tangible results	n	39	218	142	21	2.35	0.716
	%	9.3	51.9	33.8	5.0		
Students are aware of and take advantage of government funding policy.	n	19	101	270	30	2.74	0.653
	%	4.5	24.0	64.3	7.1		
Management at the university communicates government policy to all stakeholders.	n	47	250	112	9	2.19	0.654
	%	11.2	59.8	26.8	2.2		

The first issue on government policy was to determine whether there was an existence of a government policy to provide financial support to university students. The majority of respondents (85.2%) agreed that there was a government policy on education financing students. However, only 18.0% of the respondents disagreed noting that there was no policy in existence that provided financial support to the university students. The findings illustrate that many of

the respondents are aware of the policy, and some are actually beneficiaries of the policy.

The findings were supported by the university management who indicated that there was an elaborate funding policy by the government to fund university education. One of the key informants stated:

“We depend on the financing policy to draw our yearly budgets. At the directorate level of students’ affairs, we are only allowed to handle the budget for students’ affairs so that is the only information that is shared with us and that is the only area we are able to assess, but that is the financing policy”.

However, some of the university managers held a different opinion and said that the government funding policy only favours the research department while the university is required to look for additional money to meet its needs.

One of them stated: *“The policy that I know of is the Research and Consultancy policy that will help the university to look for funding especially with those who want to embark on research.”* Another one stated: *“We do not have government funding policy in the university other than the subventions that we normally get from the government that is maximum two million dalasis which is equivalent to ` thirty seven thousand US dollars per month to be able to pay salaries which amount to 16 million and the university pays 14,000,000. If we are left like that, we depend on only tuition fees we received and then there will be no difference between the university which is public and private universities. There must be a*

difference. We should not be tuition fees led. Tuition fees should not be high, but affordable. There is also education levy which goes to NAQAA. The higher education institutions do not benefit from the education levy”

The second aspect in the study was to identify how the university adheres to the financial policy on demographic factors of gender, disability, age, field of study and socio-economic status. A financial support policy should focus on solving problems in the society by ensuring that adherence is achieved and every individual who deserves university education and is unable to afford it is provided with the required assistance.

Table 4.5: Gender and Government Funding

Gender	Strongly agreed		Agree		disagreed		Strongly disagreed	
	Male	Female	Male	Female	Male	Female	Male	Female
There is a government policy in place to fund higher education.	6(1.4%)	8(1.9%)	20(4.7%)	28(6.7%)	103(24.5)	200(47.6)	25(6.4%)	30(7.1%)
Government funding policy is comprehensive and includes adequate funding guidelines	21(5.0%)	40(9.5%)	146(34.8%)	150(35.7%)	20(4.8%)	30(7.1%)	4(1.0%)	9(2.1%)

On cross tabulation of gender policy, 85.6% of the respondents disagreed that the university unity adheres to the policy requirements on gender and illustrated that the funding policy favors a particular gender more than the other. On the other hand, only 14.8% of the respondents agreed that the university unit adheres to the

policy on gender. This finding was however, contradicted by the university management who opined that the funding policy put gender as a main consideration for funding students.

On the issue of disability, most of the respondents (78.1%) disagreed that the unit adhered to the government policy about disabled students in financing. Only 21.8% agreed that disability is a factor that is considered in the faculty unit in providing funding for university education. Age is another demographic factor that is considered in the unit during provision of financial assistance. A majority of the respondents (85.9%) disagreed noting that there is no any form of adherence to age at the university in providing financial support. Only 14.2% were in agreement that age is considered in the government policy in providing financial assistance.

Moreover, 76.2% of the main respondents agreed that year of study is considered in the policy for financing university students while only 23.8% of the respondents disagreed that field of study is not considered. This is an important finding in the study because it illustrates that financial support at the University of The Gambia is mainly provided on the basis of field of study. It implies that the government has a specific policy to support certain fields of study. Further, the findings of the study show that students do not believe that the unit adherence on year of study is followed by the university. The results show that 79.7% believe that year of study is not considered while only 20.3% agreed that the year of study

was considered. The results indicate that the financial support is not limited to the year of study, and it is provided to the students on the basis of need and other qualifications set out by the government policy.

This finding was corroborated by the interviews with key informants, who were mainly education managers in the university, who revealed that indeed there were parameters considered when giving funding support to students. It was reported that only gender and field of study were considered while the level of vulnerability was not a factor. The beneficiaries were mainly in the field of Sciences, Engineering, and Mathematics.

Socio-economic status was an important part of this study because it forms the basis of providing financial support. From the sampled respondents, a majority of 366 (87.1%) respondents agreed that their socio-economic status is considered for giving financial support. Only 54 respondents (12.8%) of the respondents agreed that socio-economic status is considered as a major part of the policy before giving financial assistance. The results of the study imply that majority of the students seeking university education in Gambia come from poor socio-economic backgrounds and expect financial assistance to access university education. However, the available chances for support are limited and cannot be provided to all needy students and a certain criterion should be used to determine those students that should be given a consideration and leave out other students from poor socio-economic backgrounds.

The study further sought to determine the level of implementation of the government funding policy at the University of The Gambia. The results show that 61.2% of the respondent disagreed that the funding policy is fully implemented at the university. Only 38.8% agreed that the funding policy has been effectively implemented at the university. University managers reported that the funding policy is not fully implemented because of the delays in allocation and disbursement of funds to the university by the government.

Another issue was to determine the awareness level of students about the existence of funding to support access to university education. From the response results, 81.4% of the respondents agreed that they are aware of the funding programmes and take advantage to get financial support. Only 18.6% disagreed that they are not aware of any funding programmes and do not take any advantage to access higher education. This result shows that the government of Gambia has done well in creating awareness about the funding opportunities, but still a group of the society remains unaware about the programmes and should be informed.

The few people who were not aware of the funding policy programme needed to provide evidence whether it was a failure by the government or the university management. The respondents were asked whether the university has effectively communicated to the stakeholders about the funding programmes. The results

show that 71% of all respondents indicated that the university has not done much to inform all stakeholders about the funding programmes that are available.

4.4.2 Parental Financial Contribution on Students' Participation in the University

Objective two of the study sought to assess the level of parental support in giving financial assistance to support student participation. This was crucial for this study because financial support provided for university does not cover all the expenses and this may result in students dropping out of school. The results were as illustrated in Table 4.6.

Table 4.6: Parental Financial Contribution to University Education

Parents' financial contribution	Strongly Disagree	Disagree	Agree.	Strongly Agree	Mean	Std. Dev
The average annual income of the parents/guardians can supplement the cost of higher education.	153	21	44	10	1.78	0.721
n		3			81	54
%	36.4	50	10.5	2.4		
		.7				
Income generated through medium and small enterprises of parents/guardians can support the higher education of their children.	182	19	35	6	1.67	0.686
n		7			86	74
%	43.3	46	8.3	1.4		
		.9				
Socioeconomic status points to the ability to support higher education	99	25	62	8	1.95	0.676
n		1			00	84
%	23.6	59	14.8	1.9		
		.8				
Systems are in place to identify	141	24	28	6	1.75	0.634

students from needy backgrounds.		5			95	55
		33.6	58	6.7	1.4	
	%		.3			
University engages parents and guardians in students matters	n	142	24	22	8	1.75 0.637
			8			24 43
		33.8	59	5.2	1.9	
	%		.0			

Table 4.4.2 Correlation of Parental Financial Contribution and Students' Participation in University Education

Table 4.7: Correlation of Parental Financial Contribution and Students' Participation in University Education

		Financing initiatives ensure students are retained in school	Dropout rates are at a minimum in particular cohorts	Completion rates are high due to financial initiatives	Willingness to connect with alma mater is encouraged
The average annual income of the parents/guardians can supplement the cost of higher education.	Pearson Correlation	. 0.873	.082	.072	-.092
	Sig. (2-tailed)	.000	.000	.000	.000
	N	420	420	420	420
Income generated through medium and small enterprises of parents/guardians can support the higher education of their children.	Pearson Correlation	.0453	-.0485	.074	-.129**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	420	420	420	420
Socioeconomic status points to the ability to support higher education	Pearson Correlation	-.008	-.081	.031	-.116*
	Sig. (2-tailed)	.000	.003	.004	.000
	N	420	420	420	420
	N	420	420	420	420

** . Correlation is significant at the 0.01 level (2-tailed).

The study aimed to evaluate whether the income of parents or guardians was sufficient to supplement the costs of higher education. Most of the respondents (87.1%) argued that the annual income of parents was not sufficient to support supplementation of higher education whilst only 12.9% of the respondents indicated that their parents had enough annual income to supplement the costs of

higher education. This is an indication that most of the parents do not have enough financial ability to support their children access higher education and will squarely depend on the financial support to gain pursue their studies. Key informant interviews further revealed that students, especially the self-sponsored, have a lot of problems when it comes to financing their tuition fees. Parental involvement has been increasingly promoted as a mechanism for improving student outcomes in educational policies. Few Nations have made funding available for this priority. Parents in Ontario, Canada, can apply for funding for a parental involvement initiative that addresses a local barrier to parent participation through the province's Parents Reaching Out Grants program. (Hamlin, 2018)

The second question was to assess whether the SMEs business activities undertaken by the parents gave enough financial income to supplement higher education. The results of the study have shown that nearly all respondents (90.2%) disagreed noting that SMEs business did not give enough money to support higher education costs. These findings are important because they show that SMEs business is not enough to provide income to supplement the costs of studying at the university and these parents rely on financial support provided by the government and other sponsors to ensure they study at the university level. Also, this finding indicates that the main challenge facing parents in supporting their children to access university education is finance because they do lack good jobs to give them enough revenue to pay for costs of studying at the university.

The third question was administered to illustrate whether the socio-economic status of parents was not able to support their children in accessing education. The findings showed that 83.4% of the respondents have low socio-economic status that cannot allow them to supplement the costs of paying for higher education. Only 16.6% of the respondents agreed that the socio-economic status is sufficient to enable parents support their students through the entire education process. The results confirm that majority of parents have low socio-economic status and only rely on SMEs as part of their sources of income, which does not give them enough revenue to support their students to access higher education in Gambia.

To support this finding, discussions with university managers revealed that the only private self-sponsored students in the university of The Gambia happen to be whose parents are middle income earners or at least well-off, most of them have their family members either brothers or/and sisters abroad that help sponsor their education. Others have prominent Gambians who do business in the country to help them sponsor their education. However, it was said that the average income earners find it really tough as they are the ones who struggle and have undertaken every month just to meet with the minimum equipment to enroll in a programme.

The criteria of supporting needy students are an important part of any policy because it will display suitability and effectiveness of the policy in achieving its objectives. Majority of the respondents 91.9% have argued that there is lack of effective systems to identify needy students from their backgrounds before they

are provided with financial assistance. Only 8.1% of the respondents believed that sufficient systems were put in place to support recruitment of students for financial support. This is a critical finding in the study because it clearly shows that the process of identifying students for the financial support program has not been effective in reaching all needy students. Nonetheless, the education managers at the university reported that the university has a policy of supporting needy but hardworking students through scholarships.

One of the respondents stated: *“We also have a category of students who are doing very well so the university provides sponsorship in the special areas like STEM and students who have been able to participate in competitions outside Gambia and emerge the winners sometimes university support such kind of students by allowing them such opportunities scholarships opportunities.”*

The last part was to determine whether the university is involved in effective ways of engaging parents to all matters involving students. The findings indicate that 92.8% of the respondents disagreed that university engages parents on student matters. This is a vital finding for this study because it shows that poor engagement strategies by the university results in poor knowledge of parents who require financial support at societal level. However, 7.2% of the respondents agree that they are engaged by the university management, but this is a small number and to justifies the earlier findings on the low level of awareness about existence of the financial support programs. This finding was contradicted by the

university management who said that the students, especially those on self-sponsored programmes, have been able to work with accounts to allow some of the students on consensus, that is, students have an understanding with accounts to settle some of their debts either on a monthly, quarterly or yearly basis, it depends on the student financing plan which is convenient such as installment payments.

One of the key informants stated: *“Most students are on scholarship and those on self-sponsored do face the problems year in year out, but they have been able to negotiate with us to allow them settle some of their bills either monthly, quarterly or yearly depending on the students financing plan and how convenient such installment payments is to them. So, they do it based on their convenience”*. The University has a deliberate policy to address challenges of fees payment . For, Instance, options for payment by installments, work study and sponsorship.

The study went further to correlate the independent and dependent variables on objective two- parental financial contribution on students’ participation; results are indicated in table 4.7. The table shows positive and significant correlations between parental financial contributions and students’ participation with all the variables having a significance (p value) <0.01 (0.873, $p < 0.01$, 0.82, $p < 0.01$, 0.72, $p < 0.00$). From these correlations results it is implied that there is a strong relationship between parental financial contributions and students’ participation in the University of The Gambia.

The study has confirmed that higher learning institutions are guided by a government policy that influences how stakeholders manage financial support activities. The findings show that a majority of respondents had a high level of awareness of government policy that influences how financial support is provided to students in higher education. NGOs, private sponsors, and other financial institutions are guided by the government policy in giving financial support to students at the university. The results show that universities do not engage much with stakeholders on the government policies because they have ability to change the policies provided. As such, the government policy on financial support of students provides a level playing field for students to participate in higher education although some stakeholders in the society are not aware of the policies.

The findings of the study are consistent with earlier studies that show the relevance of government policies in supporting access to education (Cudmore, 2005; Marginson, 2017; Mosneaga & Agergaard, 2011, O'Connor, 2017, Sá & Sabzalieva, 2018). The study showed varying perceptions of university management involvement in discussing financial support services with students. This supports an earlier study that showed higher institutions of learning use different strategies to attract students to participate in their programmes (Findlay et al., 2017).

Ogbogu (2013) through a study has argued that a policy should be implemented fully as a plan of action for achieving desired objectives at the higher education

institution. The findings of the study are inconsistent with these findings because they show that University of The Gambia has implemented the policies differently without following strictly the policies of gender, field of study, socio-economic status and age. We can therefore conclude that University of The Gambia has a financial support policy provided by the government, but it has not been implemented fully, leading to certain students not accessing higher education.

The impact of parental income to the level of participation of students in higher education affects participation. Findings in this study have shown that parental income is low because majority of parents rely on SMEs, and they are not able to support complementary costs of higher education. This is consistent with the study by Mayer (2002) that showed parental income to have a direct effect to children outcome. Also, the findings support the investment theory that shows that children outcomes in education is linked to the level of parental income.

The study shows that low incomes of parents lead to reduced participation in higher education because parents are unable to support complementary costs required in higher education. In addition, the study can conclude that low-income parents because of involvement in SMEs face difficulties in paying for their children to enroll in higher education because their annual revenue does not allow. This implies that student's participation in higher education is reduced because of parents lacking high annual income revenues. The number of female students in the financial support was lower compared to male because they require

a lot of finance to complete their costs especially at adolescence. Without enough parental financial support, female students may drop along the ways and this is justified by the low number of fourth year students given financial support compared to male students.

Willingham (2012) argues that the income level of parents is not explicit with the educational attainment of their children. However, the income level influences pre-university activities which prepares the child to attain a requisite qualification to be enrolled in a university, therefore, the study is consistent with Willingham (2012) findings that show that some needy students are not identified for the financial programs available. This is an illustration that they are needy students in the villages that need financial support but because of their poor financial income of their parents they are not able to be exposed to financial support programs.

4.4.3 Influence of Financial Support by the Non-Governmental Organization on Students' Participation in the University

The third objective was to assess the influence of financial support by the non-governmental organization on students' participation in the University of The Gambia. The NGOs form an important source of financial support for students through their CSR policies and frameworks. This is the reason this study went further to establish whether NGOs support influences the level of student participation in university education in Gambia. The respondents were asked about their awareness on NGOs that support university education, availability of and implementation of programs that support funding of university education and

interaction of university management with NGOs. For example, NGO activities in the Gambia contribute to improving girls' educational opportunities and other aspects of their lives (Gibba, 2021). Frequencies, percentages and correlations were done to achieve this objective. The findings are presented in table 4.8 and Table 4.9.

Table 4.8: NGOs Support and Students' Participation in University Education

		Strongly	Disagree	Agree.	Strongly	Mean	Std. Dev
I am aware of some non-Governmental Organizations that support needy students' higher education	N	2	20	32	74	3.1	0.47
	%	0.	4.	77	17		
Non-Governmental Organizations have programmes of funding students' higher education	N	5	8	1	6	3.1	0.43
	%	0.	20	33	64	048	529
Funding programmes are known and implemented fairly	N	0	4	80	15	2.5	0.65
	%	0	8	.0	.2		
Students receive funding at levels that allow them to be in sessions	N	1	15	22	22	2.5	0.63
	%	8	7	3		976	132
University management interact meaningfully with NGOs	N	4.	37	53	5.	2.8	0.59
	%	3	.4	.1	2	048	431
	N	1.	16	22	21		
	%	2.	39	52	5.		
	N	9	.5	.6	0		
	%	7	10	27	34		
	N	1.	24	66	8.		
	%	7	.3	.0	1		

Table 4.9: Correlations NGOs Support and Students' Participation in University Education

		Qualified students access higher education	financing initiatives ensure students are retained in school	Dropout rates are at a minimum in particular cohorts	Completion rates are high due to financial initiatives	Willingness to connect with alma mater is encouraged
Aware of some Non-Governmental Organizations that support needy students' higher education	Pearson Correlation	-.037	-.210**	-.122*	-.190**	-.044
	Sig. (2-tailed)	.000	.000	.002	.000	.000
	N	420	420	420	420	420
Non-Governmental Organizations have programmes of funding students' higher education	Pearson Correlation	-.218**	-.195**	-.150**	-.199**	-.105*
	Sig. (2-tailed)	.000	.000	.002	.000	.031
	N	420	420	420	420	420
Funding programmes are known and implemented fairly	Pearson Correlation	.146**	.087	.119*	.073	.219**
	Sig. (2-tailed)	.003	.004	.005	.000	.000
	N	420	420	420	420	420

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Based on the results in Table 4.8, majority of the respondents 94.7% agreed that they know NGOs that provide support for university students. The results show that only 5.3% of the students were not aware of the existence of NGOs providing education finance support. This indicates that majority of the population are aware of financial support by the NGOs and have taken advantage to get their students supported to access university education. This finding was supported by the university managers who reported that there are a lot of NGO organizations that support students e.g., MRC Holland foundation, Gambia Ports Authority, Gambia telecommunication etc. other stakeholders who support higher education include

Ministry of Higher Education Research, Science and Technology- MoHERST (government), Ministry of Basic and Secondary Education (Government).

One of the managers stated: *“We have many, especially MRC Holland Foundation which is sponsoring about one thousand nine hundred and ninety-nine students.”* It was also said that the NGOs do not discriminate based on gender, age, field of study, etc. and all students are eligible to apply. One respondent stated: *“Students irrespective of gender, age, field of studies applied and if you meet the requirements, you are given a scholarship.”*

The second question was to evaluate whether stakeholders were aware that NGOs have programmes that fund university students. The result from the responses shows that 95.2% of the respondents are aware of NGOs programmes to support finance of higher education. Only 48% of the respondents disagreed that they are not aware of the programmes to support students' higher education. The results indicate that NGOs have created high level of awareness about their activities and programmes in supporting higher education.

The other issue was to determine whether the funding programs are implemented fairly for the needy students. Earlier findings have shown that majority of the respondents were aware of the NGOs that provide financial support for students in accessing higher education. However, 58.3% argue that the programs are implemented fairly, while 41.7% believe that the programs are not implemented

fairly. This provides room for further interrogation to understand the main factors that make majority of the respondents feel they are not implemented fairly.

The other part of this question was to determine the nature of funding that is provided by the NGOs. The respondents were asked whether NGOs provide students' funding at all levels to ensure that they are in sessions. The results show that 57.6% agreed that the funding is provided at all levels to while only 42.4% disagreed. The findings show that funding provided by NGOs is sufficient to ensure that it is able to support all their sessions. On correlating the variables on financial support by the non-governmental organization on students' participation in the University of The Gambia, results showed positive correlation between the two variables with all the p values <0.000 .

The findings of the study have indicated that NGOs play a critical role in providing financial support for students in higher education. The findings indicate that NGOs are transparent and engage with the management more compared to other financial institutions and the government. The level of engagements and transparency is better for NGOs because they are not highly controlled by the government. This is consistent with an earlier finding by Willets (2008) that NGOs differs from the government based on their operational procedures. The government needs to create an enabling environment for NGOs to operate so that they provide more additional finance.

The second issue identified by the study is that NGOs provide enough financial support that enable individuals to complete their studies. The findings show that unlike other sponsors and government, NGOs identify other financial needs that students face and ensure that they are provided so that the student is able to continue with their education. Also, the effectiveness nature of NGOs is based on their resolution to achieve a common goal in promoting higher education.

The study concludes that NGOs provides a unique impetus for higher education learning in Gambia by supporting needy students that have not been identified by the government and other sponsors. As such, it supports the claim by Askit et al. (2008) that governments should ensure they create an enabling business environment for NGOs to operate and bridge the financial support that is limited participation of many students in higher education in Gambia.

4.4.4 Influence of Work-study Programs on Students' Participation in the University

Students involved in work-study programs have an important part to play in understanding their role in education financing. It is important to ensure that students involved in work-study play a major role in ensuring that they are promoting the level of access to university education. The results are shown in Table 4.10 and Table 4.11.

Table 4.10: Level of Students' Agreement Regarding Existence of Work-Study Programs

		Strongly Disagree	Disagree	Agree	Strongly Agree
I am aware of students undertaking Work-study programs by organizations other than the University	N	3	25	34	51
	%	0.7	6.0	8.1	12.1
Implementation of work-study programs are transparent	N	12	15	23	18
	%	2.9	3.7	5.5	4.3
Students benefits from work-study program	N	9	80	28	47
	%	2.1	19.6	6.7	11.1
Management has adequate monitoring mechanisms	N	60	27	79	7
	%	14.3	6.5	18.8	1.7
Parents and guardians involved in the work-study programs	N	47	24	11	8
	%	11.2	5.8	2.8	1.9

Table 4.11: Correlations Influence of Work-Study Programs on Students' Participation in the University Education

		Qualified students access higher education	financing initiatives ensure students are retained in school	the Dropout rates are at a minimum in particular cohorts	Completion rates are high due to financial initiatives	Willingness to connect with alma mater is encouraged
I am aware of students undertaking Work-study programs by organizations other than the University	Pearson Correlation	-.024	-.097*	-.057	-.049	-.043
	Sig. (2-tailed)	.000	.000	.000	.000	.003
	N	420	420	420	420	420
Implementation of work-study programs are transparent	Pearson Correlation	.126*	.047	.041	.044	.294**
	Sig. (2-tailed)	.010	.000	.002	.000	.000
	N	420	420	420	420	420
Students benefits from work-study program	Pearson Correlation	-.014	-.089	-.066	-.093	.088
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	420	420	420	420	420
Management has adequate monitoring mechanisms	Pearson Correlation	.004	-.040	-.017	.093	-.105*
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	420	420	420	420	420
Parents and guardians involved in the work-study programs	Pearson Correlation	.103*	.116*	.099*	.040	.087
	Sig. (2-tailed)	.000	.000	.003	.000	.000
	N	420	420	420	420	420

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

The first question focused on identifying the level of awareness of students undertaking work-study programs at the university. As evidenced in Table 4.10,

most of the respondents (93.3%) agreed that they were aware of students involved in work-study programs. Conversely, only 6.7% disagreed that they were not aware of students involved in work-study programs. The second question was to determine the level of transparency in implementation of work-study programs. Nearly half of the respondents (59.5%) argued that the implementation of programmes was transparent while the rest 40.5% disagreed that the implementation procedure was not transparent.

The findings show that there is a need by the university management to focus on improving the level of transparency of the programmes. The third question was about the main benefits that accrue from work-study programs. Besides, 78.8% of the respondents argued that students are the main beneficiaries of the work-study programs while the rest 21.2% disagree that students do not benefit from the work-study programs. This confirms that work-study programs play a critical role in ensuring that students access finance and therefore, access higher education.

Another issue raised by the work-study programs is existence of sufficient monitoring mechanisms. Most of the respondents (79.5%) disagreed that adequate management systems are lacking while 20.5% agreed that the university has implemented enough monitoring mechanisms. This finding shows that university is doing a good job to develop a proper mechanism for monitoring the work-study programs and this can increase the level of access and quality of university education. The university management further reported that the institution has

been supporting students, especially those with best academic records by providing those opportunities to work while they study.

Correlating the variables revealed a positive relationship between the variables with a p value < 0.001 for all variables. This enables the students to raise money for their tuition fees and ensure continuity of their studies. One of the key informants stated: *“The work study program assists the students to earn a little for paying their bills; it is open and depends on the availability of the internship programs. You go through the process of recruitment and if you are selected you do work based on the time that is allocated and by the end of the month the university gives you something.”*

The study also analyzed the item on involvement of parents and guardian on work-study programs. The results indicate that 70.0% of the respondents disagreed that parents are involved in the work-study programs while only 30.0 % of the respondents agreed that parents are given a better part to play in the work-study programs. The findings confirm that most of the work-study programs involve mature students and do not need their parents to be involved in deciding their access to education issues.

The study has confirmed that higher learning institutions are guided by a government policy that influences how stakeholders manage financial support activities. The finding shows that a majority of respondents had a high level of

awareness of government policy that influences how financial support is provided to students in higher education. NGOs, private sponsors and other financial institutions are guided by the government policy in giving financial support to students at the university. The results show that universities do not engage much with stakeholders on the government policies because they have ability to change the policies provided. As such, the government policy on financial support of students provides a level playing field for students to participate in higher education although some stakeholders in the society are not aware of the policies.

The findings of the study are consistent with earlier studies that showed the relevance of government policies in supporting education funding access (Cudmore, 2005; Marginson, 2017; Mosneaga & Agergaard, 2011, O'Connor, 2017, Sá & Sabzalieva, 2018). The study showed varying perceptions of university management involvement in discussing financial support services with students. This supports an earlier study that showed higher institutions of learning use different strategies to attract students to participate in their programmes (Findlay et al., 2017).

Ogbogu (2013) through a study has argued that a policy should be implemented fully as a plan of action for achieving desired objectives at the higher education institution. The findings of the study are inconsistent with these findings because they show that the University of The Gambia has implemented the policies differently without following strictly the policies of gender, field of study, socio-

economic status and age. We can therefore conclude that, the University of The Gambia has a financial support policy provided by the government but it has not been implemented fully, leading to certain students limited in accessing higher education.

The impact of parental income to the level of participation of students in higher education affects participation. Findings in this study have shown that parental income is low because majority of parents rely on SMEs and they are not able to support complementary costs of higher education. This is consistent with the study by Mayer (2002) that showed parental income to have a direct effect to children outcome. Also, the findings support the investment theory that shows that children outcomes in education is linked to the level of parental income.

Thus, the study shows that low incomes of parents lead to reduced participation in higher education because parents are unable to support complementary costs required in higher education. In addition, the study can conclude that low-income parents because of involvement in SMEs face difficulties in paying for their children to enroll in higher education because their annual revenue does not allow. This implies that student's participation in higher education is reduced because of parents lacking high annual income revenues.

The number of female students in the financial support was lower compared to male because they require a lot of finance to complete their costs especially at adolescence. Without enough parental financial support, female students may

drop along the ways and this is justified by the low number of fourth year students given financial support compared to male students Chepkonga &, Kimani (2012).

Willingham (2012) argues that the income level of parents is not explicit with the educational attainment of their children. However, the income level influences pre-university activities which prepare the child well to attain a requisite qualification to be enrolled in a university. Therefore, the study is consistent with Willingham (2012) findings that shows students that some needy students are not identified for the financial programs available. This is an illustration that they are needy students in the villages that need financial support but because of the poor financial income of their parents they are not able to be exposed to financial support programs.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary, conclusions, and recommendations about the specific findings in the study. The section has been organized according to the objectives set out earlier in the paper.

5.2 Summary of the Study

The research study aimed to examine the influence of financing initiatives on student's participation in university education: a case of the University of The Gambia.

Chapter one looked at the background of the study, significance and purpose of the study . Chapter two presented the global view of the study, conceptual framework and theoretical framework. Chapter three discussed the methodology used in the study .Chapter four covers analysis of data and the findings of the study . The results show that government funding policy depicted a very weak and insignificant correlation with students' participation in university education ($r=0.050, p >0.05$). A positive significant correlation between parental financial contributions and students' participation was found between all the variables having a significance (p value) <0.01 ($0.873, p < 0.01, 0.82, p < 0.01, 0.72, p < 0.00$). Correlations implies that there is a strong relationship between parental

financial contributions and students' participation in the University of The Gambia.

Besides, a moderate, positive and significant relationship between NGOs funding support and students' participation in university education was yielded, a p value < 0.000 implying an increase in students' participation in university education following an increase in NGO funding. The general objective of this study was to examine the influence of financing initiatives on students' participation in the university education: a case of university of The Gambia. The study adopted a descriptive research design which incorporated both qualitative and quantitative aspects of the research thus, providing a better picture on the factors influencing students' participation in university education.

Under the first objective which sought to establish the influence of government funding policy on students' participation in university education, it was revealed that there were policies to fund higher education but these policies were not fully implemented. Besides, the policies favoured a certain group of students based on their gender and field of study. This made it difficult for other needy students to access this kind of funding to further their education.

With regard to the second objective, the study showed a strong positive correlation of 0.525 between parents' financial contribution and students' participation in university education. Similarly, regression analysis yielded a

positive and significant relationship between these two variables. This implies that an increase in parents' financial contribution would increase students' participation in university education and vice versa.

Moreover, the third objective showed that there was a moderate positive and significant relationship between NGOs funding support and students' participation in university education ($p < 0.001$), implying that an increase in NGO funding support would increase students' participation in university education while a decrease in NGO funding support would also lead to a decrease in students' participation in university education. Further, the results of the fourth objective depicted a positive yet moderate association between work-study programs and the students' participation in university education ($p < 0.001$).

5.3 Conclusions

This section provides the conclusions obtained from the study findings and analysis as illustrated below according to the study objectives.

With regard to the first objective which sought to establish the influence of government policy and funding on students' participation in university education, the findings of the study have concluded that higher institutions of learning adhere to the funding policy provided by the government. However, to some extent, the policies have restricted access to financial support by other organizations because they have to work within the framework developed by the government. Besides, NGOs have worked well in providing financial support because they are not

regulated so much with the government policies and have their own frameworks for achieving their objectives. Therefore, the study concludes that adherence to government funding policy influences the level of students' participation in the University of The Gambia.

Regarding the second objective of the study whose aim was to determine the influence of parental contributions on participation in university education, it was found that indeed parental financial contribution influences students' participation in higher education. Majority of parents work in SMEs and do not have enough annual income to complement the costs of higher education. Also, the low-income levels limit some children from being involved in education because parents perceive the economic situation as a deterrent to accessing higher education. Therefore, the findings of the study conclude that parent's financial contribution increases students' participation in the University of The Gambia

The financial support provided by NGOs increases the level of student's participation in the University of The Gambia. NGOs have better and transparent systems, they identify needy students well compared to private sponsors and government financings and increase the number of students' involvement in higher education in Gambia.

The study concludes that students benefit from work-study programs because they get paid for vocational work and this helps to solve the financial challenge that

limits their involvement in higher education in the University of The Gambia. However, the work-study programs need to be properly aligned to ensure that they do not lead to development of burnout and depression because of long working hours.

5.4 Recommendations for the Study

In order to assess financial support in higher education and its impact on students' participation in education at the University of The Gambia the study has reserved the following recommendations in responsive areas;

i) Recommendations for Policy

The University DVC (Academics) Director of Students' Affairs and Finance should create awareness about the existence of funding policy for higher education that is required to ensure that parents with low incomes levels can take advantage of the assistance.

The study recommends university management to engage more with the stakeholders to inform them about the funding policies and all opportunities available to students for funding so that it can create a greater impact to the society. There is a need to review the education levy cost public institutions.

ii) Recommendations for Practice

The study recommends that opportunities for work-study programs be exploited by designing working hours that will not result in burnout and depression. This is

important because it will ensure an effective work-study program that creates a balance between the study and work.

The study recommends the government to create an enabling environment for NGOs to operate effectively so that they can give more financial assistance and increase the level of student's participation in higher education. NGOs register with NGOs affairs under the Ministry of Local Government. There is too much bureaucracy, which needs to put into consideration to make the process faster. The government, for instance, can remove taxes for all humanitarian goods, services and income from staff working in the sector.

iii) Recommendations for Theory

Update the new knowledge into existing theories which government needs to develop strategies in higher education financing to support access to university education.

5.5 Suggestion for Future Research

The current study focuses on assessing the influence of financing initiatives on students' participation in university education at the University of The Gambia. As such, the study suggested the following;

- i. A similar study can be conducted for other institutions like middle level colleges in Gambia where financial support is perceived as low. Like in the rural setting where the level of awareness about the funding policies is low so that it can identify systematic problems that the government should address. This is an

important suggestion because it will provide a basis to compare studies and evaluate if they are consistent across the republic of Gambia.

ii. A tracer study can be conducted to trace the beneficiaries of the funding with a view of improving access to university education.

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APPENDICES

APPENDIX I: LETTER OF INTRODUCTION

**University of Nairobi,
P.O BOX 30197-00100,
Nairobi.**

The DVC- Research,
University of the Gambia.

Dear Madam,

RE: PARTICIPATION IN RESEARCH

I am a Masters' Student at the University of Nairobi, Kenya conducting research entitled: **“Influence of Financing Initiatives on Students' Participation in University Education: A Case of University of The Gambia.”** I seek your permission to research in your institution.

The information provided by the respondents will be used only for this research and their identity will be treated with strict confidentiality.

Thank you.

Yours faithfully,

Mariama Samba

APPENDIX 2: QUESTIONNAIRE FOR UNDERGRADUATE STUDENTS

SECTION A: PERSONAL INFORMATION

- 1) Your gender: Male [] Female []
- 2) Your age bracket (Tick whichever appropriate)
- Below 24Years [] 25 - 30 Years []
- 31 - 34 years [] 35 - 40 years []
- 41 - 44 years [] 45 - 50 years []
- Over- 51 years []

SECTION B: MAIN ISSUES

In your own opinion, may you please indicate the level of agreement of the following statement about the Institutional Financing Initiatives Influencing Students' Participation in University Education? Please tick in the appropriate box corresponding to the correct answer using the scale of 1 to 4-Scale: 1 = Strongly Disagree, 2 =Disagree, 3 = Agree, 4 = Strongly Agree. Scale:

SR	STATEMENT OF THE QUESTIONNAIRES	1	2	3	4
	GOVERNMENT POLICY ON UNIVERSITY				
	There is a government policy in place to fund higher education.				
	Government funding policy is comprehensive and includes adequate funding guidelines by:				
	a) Gender				
	b) Disability				

	c) Age				
	d) Field of study				
	e) Year of study				
	f) Socio-economic status				
	There is an adequate implementation of government funding policy with tangible results				
	Students are aware of and take advantage of government funding policy.				
	Management at the university communicates government policy to all stakeholders.				
	PARENTAL FINANCIAL CONTRIBUTION				
	The average annual income of the parents/guardians can supplement the cost of higher education.				
	Income generated through medium and small enterprises of parents/guardians can support the higher education of their children.				
	Socioeconomic status points to the ability to support higher education				
	Systems are in place to identify students from needy backgrounds.				
	University engages parents and guardians in students matters				

NON-GOVERNMENTAL ORGANIZATIONS SUPPORT				
I am aware of some Non-Governmental Organizations that support needy students' higher education				
Non-Governmental Organizations have programmes of funding students' higher education				
Funding programmes are known and implemented fairly				
Students receive funding at levels that allow them to be in sessions				
University management interact meaningfully with NGOs				
WORK-STUDY PROGRAMS				
I am aware of students undertaking Work-study programs by organizations other than the University				
Implementation of work-study programs are transparent				
Students benefits from work-study program				
Management has adequate monitoring mechanisms				
Parents and guardians involved in the work-study programs				
STUDENTS PARTICIPATION				
Qualified students access higher education				
The financing initiatives ensure students are retained in school				
The Dropout rates are at a minimum in particular cohorts				
Completion rates are high due to financial initiatives				
Willingness to connect with alma mater is encouraged				

**APPENDIX 3: INTERVIEW SCHEDULE FOR DVC ACADEMICS,
DEANS AND DIRECTORS**

1. Is the Government policy on financing higher education comprehensive enough to cover all aspects of student financing?
2.
 - a) Please indicate the main beneficiaries of the government higher education funding policy
 - b) what are the challenges of implementing the government funding policies?
3. How does the implementation of government policy cover the needy and deserving students?
4. Are the annual incomes of the average parents and guardians able to support their children's higher education?
5. How do Non-Governmental Organizations' support higher education?
6. Are students benefiting from NGOs financing of higher education?
 - a) Are there work-study programs in the university? Who are the main beneficiaries of the work-study programs in the university?
7. Does work the School/ Faculty provide benefit students from the study program?
If yes, which groups are given priority in the consideration for the program?
8. To what extent would you say the work-study program has assisted students from your faculty? About how many students have benefitted from the program?

9. Please provide students data based on:

School/Faculty	Years	Total enrolment		Total retention		Repetition		Graduates		Beneficiaries of work-study program	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
AGRICULTURE											
	2017	98	54	88	46	5	6	74	38	59	38
	2018	125	69	113	59	7	7	94	49	75	49
	2019	134	66	121	57	8	7	101	47	81	47
	2020	148	74	134	63	8	8	111	52	89	52
BUSINESS AND PUBLIC ADMINISTRATION											
	2017	554	486	499	413	28	49	416	341	333	340
	2018	754	676	679	575	38	68	566	474	453	473
	2019	1277	638	1149	543	64	60	958	447	766	447
	2020	1396	700	1257	595	70	89	1047	490	838	490
ART AND SCIENCES											
	2017	638	523	574	445	32	52	479	366	383	366
	2018	869	675	782	574	44	68	652	473	522	473
	2019	1116	559	1005	475	56	56	837	391	670	392
	2020	1250	625	1125	532	63	64	938	438	750	438
EDUCATION											
	2017	409	151	368	129	21	151	307	106	246	106
	2018	443	162	399	138	23	16	333	114	266	114
	2019	499	249	449	212	25	25	375	175	300	175

	2020	642	321	578	273	32	32	483	225	386	225
ICT											
	2017	240	49	216	42	12	5	180	34	144	35
	2018	270	58	243	50	14	9	203	41	162	41
	2019	238	119	214	102	12	12	179	84	143	84
	2020	292	106	263	90	15	11	219	74	175	74

10. How many students from economically challenged backgrounds were allocated assistance through government funding in the period 2017-2020?

11. How many learners with disabilities were assisted with government funding in the period 2017-2020?

APPENDIX 4: RESEARCH PERMITS



**UNIVERSITY OF NAIROBI
FACULTY OF EDUCATION
DEPARTMENT OF EDUCATIONAL MANAGEMENT, POLICY AND
CURRICULUM STUDIES**

Telegram: "CEES"
dept-edadmin@uonbi.ac.ke

P.O. BOX 30197
OR P.O. BOX 92 -00902
KIKUYU

October 29th, 2021

OUR REF: E55/36296/2020

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

RE: MARIAMA SAMBA- REG NO. E55/36296/2020

This is to confirm that **Mariama Samba** is a Master of Education student in the department of Educational Management, Policy and Curriculum Studies of the University of Nairobi. She is currently working on her research proposal entitled "*Influence of Financing Initiatives on Students' Participation in University Education: a Case of University of the Gambia*". Her area of specialization is Education Administration.

Any assistance accorded to her will be highly appreciated.



**JEREMIAH M. KALAI, PHD
ASSOCIATE PROFESSOR AND CHAIRMAN
DEPARTMENT OF EDUCATIONAL MANAGEMENT, POLICY AND
CURRICULUM STUDIES**

UNIVERSITY OF THE GAMBIA

(Office of the Deputy Vice Chancellor)



Kanifing Campus, 10th December, 2021 Tel: (+220) 3650013)

TO WHOM IT MAY CONCERN

RESEARCH PERMIT - MARIAMA SAMBA

This is to certify that Mariama Samba graduated from the University of The Gambia, School of Education, and was awarded a Bachelor of Education (B.Edu) degree in English.

Mariama is conducting a research on the topic: **"INFLUENCE OF FINANCING INITIATIVES ON STUDENTS' PARTICIPATION IN UNIVERSITY EDUCATION (A CASE STUDY OF THE UNIVERSITY OF THE GAMBIA).**

Approval is therefore granted to allow her conduct this reach at the University of The Gambia. Deans, HoDs, and Directors are hereby urged to respond to her questionnaire. Please give her all necessary support or assistance she may require.

Thank you.


.....
Prof. Pierre Gomez
Ag. Deputy Vice Chancellor, Academic
Email: pgomez@utg.edu.gm

