

# Students' Perceptions of Student Financial Support Services at the University of Cape Coast

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## **Abstract**

*The quality of support service provided to students in the tertiary institution landscape is very important. The University of Cape Coast in the past two years has been providing financial support services to students through the student financial support office. The student financial support office has disbursed funds for more than two academic calendars. However, there is yet to be a study to assess knowledge about its availability, delivery, and effectiveness as perceived by the students. The study was thus conducted to assess the student perception of the service provided by the financial support office. In all, 1041 responses were used for the analysis. Findings of the study indicated that staff interacted with students with respect, empathy, and professionalism, communicated well with students, and were well empowered in responding to students' concerns. The study, therefore, concludes that the SFSO generally are perceived by students as providing good service. However, the web page of the SFSO is should be improved and be made more interactive. The study recommends that to improve and sustain the service provided by the SFSO, staff should continuously demonstrate respect, and empathy, exhibit professionalism, communicate well and be well empowered to resolve students' concerns.*

**Key words:** *perception, student, support services, financial, university, Students' Financial Support Office*

## **Introduction**

Institutions of higher learning are able to connect students with the learning process through the provision of student support services (Blacer-Bacolod & Bacolod, 2020). Simpson (2000) simplifies student support services to include all activities that institutions engage in that provide comfort for students to progress in academia with the exception of developing and providing course content. According to Farajollahi and Moenikia (2010), student support services are highly variable and are provided through a system of interconnectedness with the aim of facilitating and improving the learning environment of students. Further, students'

needs are also met through the support services provided by the institutions of higher learning student support services.

The provision of student support services is closely linked to student academic performance (Ukpo, 2006). What this means is that institutions that are able to provide quality support services to their students are likely to realize improved academic performance. This makes the provision of student support services critical to academic success. Further, student drop-out rates at institutions of higher learning are reduced through the provision of student support services (Tinto, 1993). Not only does the provision of student support services affect the students' performance, but it also affects the image of the institution as well, which is a critical factor among prospective students and other external stakeholders. From the foregoing, there is the need for institutions to constantly evaluate consumer demands and ensure that they are able to come out with products that better fulfill these wants if they are to be the preferred destination for students. Institutions of higher learning should be able to evaluate the support services offered to their students and come out with services that are able to fulfill the needs of students better than what other institutions are offering to their students.

It is in this regard that the University of Cape Coast under the Office of the Vice-Chancellor, established the Students' Financial Support Office on 19<sup>th</sup> December 2019 with the objective of providing financial assistance to needy but brilliant /promising students. For the past two years, the Office has undertaken several activities to intensify the pool of resources from various sources to support students with financial difficulties. The scheme has been in existence for over two years providing financial service support to students in the form of scholarships. However, there is yet to be a study to assess knowledge about its availability, delivery, and effectiveness as perceived by the students. As espoused in the study of Vidanapathirana, Rajamanthri, Gamini, & Bullumulle (2009) the quality of the support provided is key in facilitating the teaching and learning process. This, therefore, makes it key for this study to evaluate the financial support services provided by the University of Cape Coast.

Further, students who have assessed students' perception of students' support services have focused on other services other than financial services provided to students to support their academic work. For example, Vidanapathirana, Rajamanthri, Gamini, & Bullumulle (2009) focused on services such as regular day schools, assignment submission, audio-visual aids, etc. similarly, Ndlela (2017) also undertook a study to assess students' perception of the support services provided on nursing campus in the Ethekwini district yet the focus was not on financial services. In the same vein, Mansouri, Kurth, Lockman, Zimmerman & Frick (2022) studied student support services and focused on other variables other than the provision of financial support services. However, without the provision of the financial support that allows the student to be on campus, a number of the other

support services may not be received by the student. Therefore, making the provision of financial support is critical for the students' continuous stay on campus.

Further, considering Ghana as a lower-middle-income country, the poverty levels are such that without such support, students might not be able to even stay on campus, hence the need to evaluate the financial services provided as perceived by the students focusing on knowledge, access and service delivery. Findings that will emanate from the study will indicate to the University other financial support areas to which it could pay attention. Further, findings will indicate what the SFSO should put in place in order to reach out to most of the students and how it can as well provide better services that will improve the image of the institution, students' academic performance, and eventually make the University of Cape Coast a preferred learning institution for students.

The rest of the study is organised under literature review, methodology, findings and discussions, conclusions, and references. It is believed that the report will provide Management with information about the students' perception of the Students' Financial Support Office and suggest ways to improve *the* services provided to students in the University.

## **Literature Review**

### ***Concept of Education***

Education is the foundation and an anchor of a country's economic, social and political development. Education builds the capacity of the human resources of a nation and upgrades their political, economic and scientific institutions towards sustainable development. Akanle (2007) argues that the basis for real development of a nation starts with the development of human resources. According to Bhardwaj (2016), it is through education that knowledge and skills, social conduct and character of individuals are developed and enhanced. Formal education is an active agent in enhancing people's capabilities which tends to increase national productive capacity for economic development. Kuranchie, Amaning & Anim (2020) argues that it is the human resource but not the material resources of a nation that determines the pace and character of its economic and social development. Harbison, cited in Kuranchie, (2006) is of the view that it is education that generates the active capital that makes use of other factors of production. Human resource cannot be underrated since it is the major catalyst and the ultimate basis of nations' wealth and advancement as compared to capital and natural resources.

Moreover, in reference to Opare (1987), it is believed that education imprints in people the values, attitudes, dispositions and skills which are needed for qualitative change and this becomes an agent of positive change in society. Education is, therefore, a reliable means of perpetuating political culture and values, and the political structure of a nation via political socialisation. Empirical evidence depicts

that well-educated people are more likely to participate in political activities and to make informed decisions in the electoral process (Crowley, 2005). It is extremely evident that education is the means that gives the youth a new vision and direction in life. Thus, education is identified as the solution to the ills of underdevelopment hence, it is crucial to offer assistance to all able citizens to augment their accessibility to education. In a developing country like Ghana where most of the citizenry are financially distressed, it is through financial assistance that brilliant children from deprived backgrounds can pursue education in order to elevate themselves economically and socially.

### ***Financial Support Systems***

Funding of education in Ghana has been the obligation of all stakeholders in education. Particularly, the state and parents as major stakeholders, have been sponsoring a greater part of education at all levels. Monetary help given by individuals and groups has also been of massive input to the development of education in the nation since time immemorial. Besides the leading COCOBOD Farmers' Scholarship Trust which was established immediately after independence, there are a variety of financial aids such as scholarship schemes, endowment funds and grants introduced by traditional communities, individuals, institutions, religious bodies and non-governmental organisations (NGOs) to aid individuals and educational institutions to promote education in the country. Scholarships, grants and other forms of financial assistance have been offered to people to increase their chances of pursuing education. Traditional education endowment funds have been profoundly engaged in providing financial aid to Ghanaian students to pursue education at all levels of education. Some examples are the Otumfuo Education Fund and the Dormaaman Education Fund which have been supporting individuals to access higher education.

Normally, traditional endowment funds use community membership as a basis of qualification for receiving financial support but not necessarily financial needs. As much as it is worthy to help education to progress in a traditional area by providing monetary assistance to the inhabitants, the standard for selecting the beneficiaries ought to be financial need so as to revitalise the chances of brilliant but needy students to access higher education. Some educational institutions also provide some sort of assistance such as scholarships, grants, and fee rebates to enable students to pursue education. Academic performance is mostly used as the single most important criterion for determining who benefits from the educational institutions' financial assistance. In as much as this may promote competition and intrinsically make students learn industriously, the chances of brilliant but needy students' to getting financial assistance are not high. Hence, it does not promote equity in school access, retention and completion. Some religious bodies have also instituted educational funds to extend financial assistance to children to enable them to pursue education. The chief criteria of qualification to benefit from the funds are basically membership of the religious body and financial needs. Although extending assistance to members of religious denominations always encourages attendance, the needy ought to be given a priority if social equity is to be achieved. Instructively, some wealthy individuals in some communities also do

award scholarships and other forms of assistance to children in their communities who excel at final examinations to pursue higher education. From the foregoing; it is clear that financial aid is given based on distinctive qualification criteria such as merit, need and membership. Some of these bases of offering assistance to pursue education do not work in favour of the poor who are endowed with academic prowess.

### **Sources of Higher Education Funding in Ghana**

In Ghana, higher education used to be free as basic education. However, in the late 1980s and the early 1990s, the government could not increase and continue to provide funds for supporting higher educational institutions due to low expenditure for higher education, and as a result, institutions of higher education had no choice but to charge tuition fees. (Dadzie, 2009). This was influenced by donor-backed policies and the World Bank's initiative of supplementing public income by shifting higher education costs from the government to students, parents, and people who purchase higher education services (source?). They also emphasised high spending for primary and high school education to create high demand for higher education. (Asamoah, 2017; Britwum & Martins, 2008). Since then, the government's provides financial assistance for higher education now comes in the form of government grants that are often shown in the national budget for developing higher education institutions (tertiary education). This fund is not the kind of aid that is disbursed to a student to complete or pay for tuition but is distributed to the various public institutions of higher education by the government through the Ghana Education Trust Fund (GETFund).

Other sources of funds for higher education institutions emanate from local authorities, internally generated funds by the institutions, tuition, and international organisations such as the World Bank (Pius, 2014). The GETFund is an initiative enacted by the Ghanaian government to support all levels of education in the country. The fund was established by law in the year 2000 and was mandated to provide "funding to supplement government effort for the provision of educational infrastructure and facilities within the public sector from the pre-tertiary to the tertiary level" (GETFund, 2021., Atuahene, 2015; Newman & Duwiejua, 2015 page number is required after the direct quotation). This includes providing support to higher education institutions to acquire educational supplies and contribute to staff and research development. The trust provides aid in the form of scholarships and grants to needy but brilliant students. It also subsidises academic facility user fees for higher education students. The GETFund is also a source of student loans and allocates money from its funds to support the running of student loan schemes to offer loans to students in accredited higher education institutions. (Atuahene, 2015; GETFund, 2021). According to Atuahene (2015:21), the GETFund, despite all difficulties, is "making significant contributions towards higher education development in Ghana in terms of infrastructure, student development, faculty research, and staff support".

Another source of government aid to students in higher education in Ghana is the Students Loan Trust Fund (SLTF). The SLTF is a source of government funding

in the form of loans for students in an accredited institution of higher education in Ghana. This trust fund was established in December 2005 under Act 820 of Ghana's parliament to support higher education institutions and students who are needy (Atuahene, 2008; Students Loan Trust Fund, 2020). The main sources of funds for the trust include but are not limited to; money from the GETFund, voluntary contributions, contributions from the private and loans from the Social Security and National Insurance Trust (SSNIT). To qualify for SLTF, the applicant must first be a Ghanaian citizen and in need who is admitted to a nationally accredited institution of higher education for an academic program that is accredited by the National Accreditation Board. In addition to this, there are other forms of financial aid offered by the various higher education institutions in Ghana. An example is the Students Financial Aid offered by the University of Cape Coast as a measure to combat the increasing financial needs of their student applicants. This fund is awarded to brilliant/ promising but needy students. The fund pays for their academic fees and other expenses but depending on the availability of funds. This could be in the form of a full or partial scholarship, or an on-campus work-study program for students (Students' Financial Support Office, 2019).

### **Methodology**

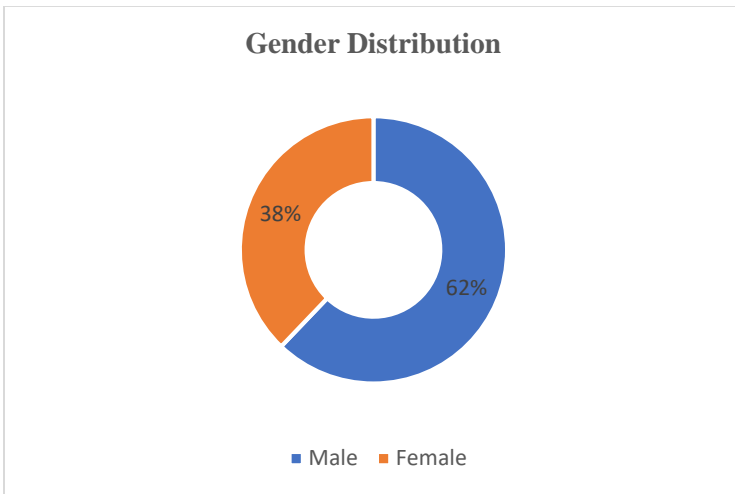
The descriptive survey design was used to gather quantitative cross-sectional data. The descriptive survey design was used in order to understand and describe students' perceptions of the SFSO as also done by Saunders et al., 2007. The survey was conducted at the Students' Financial Support Office, University of Cape Coast. The survey was conducted from October 2021 to November 2021 with both close-ended questions and open-ended questionnaires as the instrument for data collection administered via e-mail. Students were asked 24 questions about their perceptions of the Students' Financial Support Office. The questionnaire was sent to all students who have applied or had contact with the Students' Financial Support Office in the past to participate in the survey. Out of 2854 students who were sent the questionnaire, a total of 1,041 student responses were received and used for the analysis. All questionnaires were numbered which allowed for easy identification before entering the results in SPSS. Completed questionnaires collected were cross-checked for consistencies to allow for the necessary corrections to be effected on them. Descriptive statistics such as frequencies and percentages were used to analyse the data collected. Participants were also assured of confidentiality and particulars such as name, address were not included in the instrument for data collection. Students' consent was sought before being allowed to proceed to respond to the instrument via the internet. The instrument was carefully framed to avoid ambiguity in the questionnaire.

### **Findings and Discussions**

#### **Profile of Respondents**

Background information about the students engaged in the survey has been presented in the preceding paragraphs and Figures 1.

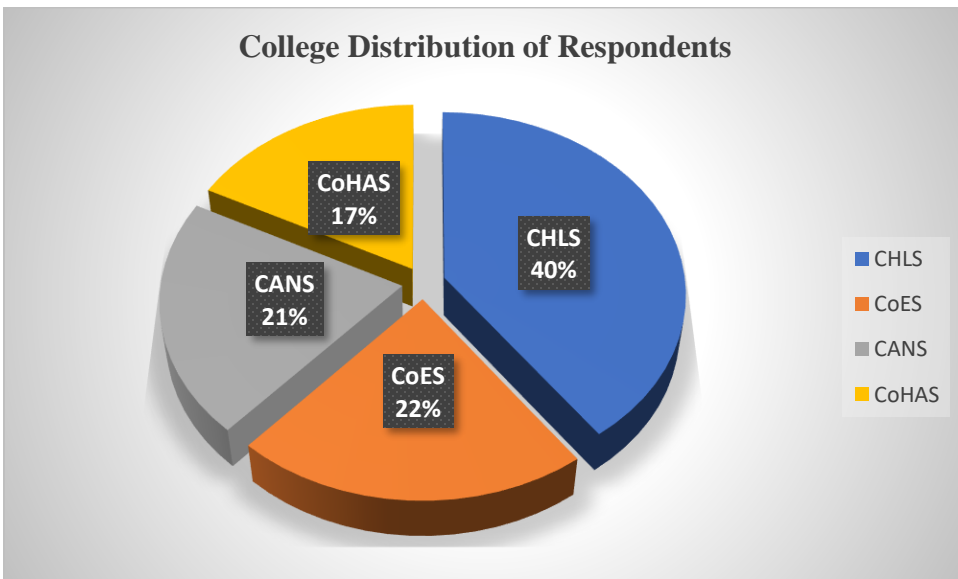
**Figure 1:** Distribution of respondents by Gender



**Source:** Field Data 2021

The data analysis reveals that out of the 1,041 students who voluntarily took part in the survey, there were more males than females. The gender distribution of the respondents for the study is presented in Figure 1. Male respondents were 622 students representing 63.6% and 379 students representing 36.4% were female. This result is consistent with the gender distribution of students' enrolment in the University.

**Figure 2:** Distribution of respondents by College



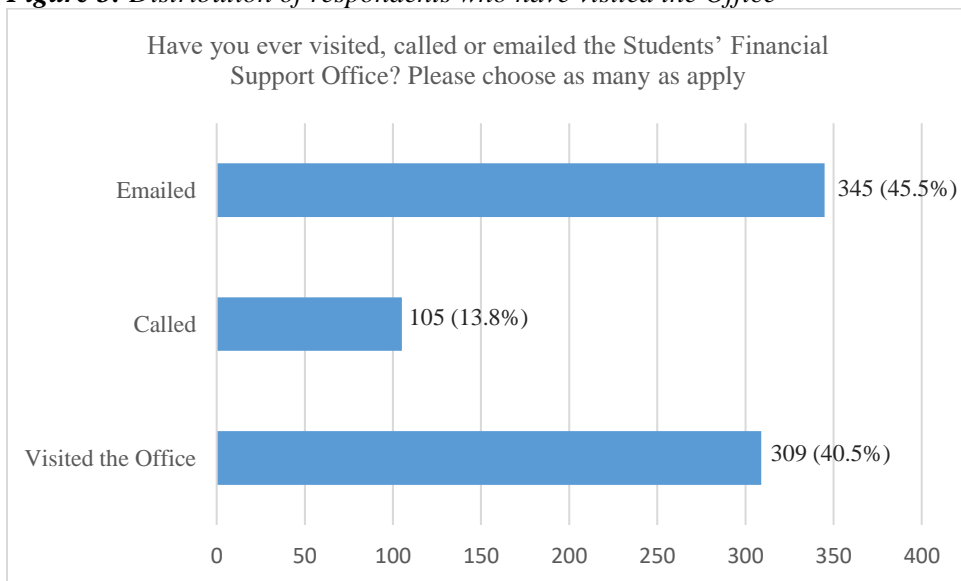
**Source:** Field Data 2022

Figure 2 brings to bear the Colleges the respondents belong to for the period under consideration. The Figure shows that (39.9%) of the respondents were from the College of Humanities and Legal Studies, with 21.7% from the College of Education Studies. Another 20.9% of the respondents were from the College of Agriculture and Natural Sciences and 17.4% were from the College of Health and Allied Sciences. The high number of students from the College of Humanities and Legal Studies could be a result of the additional funds from the School of Business to award students from the school resulting in increased interest from the College. The study also revealed that the majority of 995 (95.6%) of the respondents were regular undergraduate students while 46 (4.4%) of the respondents were regular postgraduate students. Of the 995 undergraduate students, the study shows that 18.4% were in level 100, 36.5% were in level 200, another 18.4% were in level 300 and finally, 22.3% were in level 400.

**Knowledge about the SFSO**

Out of the 1041 students who responded to the survey, a little over half (52.9%) indicated that they have applied for a scholarship from the SFSO before. Participants were further asked to indicate how they heard about the scholarship available at the Students' Financial Support Office. Among the responses given, the majority of the students 59% indicated that they heard from friends, 49.4% mentioned that through the UCC website, another 34.6% indicated that it was through a notice board on campus, 13.2% through a lecturer and a few heard about them through other sources.

**Figure 3: Distribution of respondents who have visited the Office**



**Source:** Field Data 2022

The result from Figure 3 indicates that 759 participants responded that they had contacted the Students' Financial Support Office by visiting the office, calling



the office, or emailing the office and it is possible the students may have contacted the office by multiple ways.

### **Frequency of visits to SFSO**

From the above result, the majority responded that they had contacted the Students' Financial Support Office at most two times while few of the participants contacted the Office more than six times. This shows that most students find it necessary to contact the Students' Financial Support Office.

### **Reasons for visiting SFSO**

Among the reasons the respondents gave for visiting the SFSO, the results from Table 1 indicates that the highly-rated reason according to the students for visiting the Financial Support Office included checking on scholarship opportunities (52.4%), inquire information about how to apply for the scholarship (47.2%), checking eligibility for the scholarship (36.2%) and a few contacted for other reasons such as opportunities to engage in the work-study programme and exploring opportunities for scholarship abroad.

**Table 1:**

<b>Reason for Visit</b>	<b>Frequency</b>	<b>Percentage (%)</b>
checking on scholarship opportunities	591	52.4
inquire information about how to apply for the scholarship	532	47.2
Check eligibility for financial support	390	34.6
See information about work-study programme	60	5.3
other reasons	34	2.9

*Source: Field Data 2022*

### **Overall experiences with the Students' Financial Support Office**

The experience students have with the support services provided by the Students' Financial Support Office is essential. These experiences help and influence the students' decision to continue to patronize the services of the office. The results from Table 2 show the overall experiences of students with the way they were treated, satisfied with the services and responses given to them.

Respondents were requested to indicate their overall experience with the Students' Financial Support Office. It can be gleaned from Table 2 that generally the students had a relatively positive experience with the Students' Financial Support Office. Generally, out of the 855 respondents to this question, the majority 697 (81.5%) indicated that they were treated with respect by the Financial Support Staff. Six hundred and sixty-seven (78.5%) reiterated that the Students' Financial Support Office staff were interested in solving their problems. Again, 649(76.4%) admitted that the staff were willing to offer assistance that met or exceeded their expectations. Also, 701(82.3%) of them agreed that the SFSO staff were professional in their interactions with them whereas 42 (4.9%) of them disagreed that the staff were professional in their interactions with them. The staff at the SFSO may have undergone training in customer service and the fact that the SFSO

is fairly new office make the staff exhibit the high sense of professionalism and responsibility towards the students.

**Table 2:** *Response to respondents' overall experiences with the Students' Financial Support Office*

Item	Responses / Percentages					Total (%)
	5(%)	4(%)	3(%)	2(%)	1(%)	
I was treated with respect by the Financial Support Staff.	520 (60.8%)	117 (20.7%)	111 (13%)	30 (3.5%)	17 (2%)	855 (100%)
The Financial Support Office staff was interested in solving my problem.	459 (54%)	208 (24.5%)	133 (15.6%)	29 (3.4%)	21 (2.5%)	850 (100%)
The Financial Support Office staff were willing to offer assistance that met or exceeded my expectations.	396 (46.6%)	253 (29.8%)	142 (16.7%)	35 (4.1%)	24 (2.8%)	850 (100%)
The Financial Support Office staff was professional in their interactions with me.	499 (58.8%)	202 (23.8%)	105 (12.4%)	30 (3.5%)	12 (1.4%)	848 (100%)
The Financial Support Office staff communicated in a way that I could easily understand.	522 (61.5%)	194 (22.9%)	100 (11.8%)	17 (2%)	16 (1.9%)	849 (100%)
The Financial Support Office staff was able to answer my questions.	488 (58.4%)	192 (23%)	117 (14%)	25 (3%)	14 (7.5%)	836 (100%)
I feel comfortable contacting the Office of Financial Support for additional services.	451 (53.4%)	207 (24.5%)	140 (16.6%)	32 (3.8%)	14 (1.7%)	844 (100%)
I found the web pages of the Financial Support easy to navigate. The application process is simple and straightforward.	462 (49.3%)	269 (28.7%)	151 (16.1%)	32 (3.4%)	23 (2.5%)	937 (100%)
The information on the website was sufficient to answer my questions.	448 (48.2%)	284 (30.5%)	149 (16%)	33 (3.5%)	16 (1.7%)	930 (100%)
On the whole, the process leading to the award of the scholarship is fair.	467 (51.1%)	235 (25.7%)	159 (17.4%)	24 (2.6%)	29 (3.2%)	914 (100%)

**Key: 1 – Strongly disagree, 2 – Disagree, 3 – Neutral, 4 – Agree, 5 – Strongly Agree**

**Source:** *Field Data 2022*

Again, 716(84.4%) indicated that the staff communicated in a way that they could easily understand. In relation to this item, 680(71.4%) indicated that their questions were adequately answered by the staff of the SFSO. On the issue of whether the students feel comfortable contacting the Students' Financial Support Office, 658(67.9%) agreed that they feel comfortable contacting the Office. The survey also tested the significance of the information on the Students' Financial Support Office website. 731(78.0%) indicated that they found the web pages of the SFSO easy to navigate and the application process simple and straightforward. Also, out of the 930 responses, 772 representing 78.7% agreed that the information on the SFSO website was sufficient to answer their questions. On the whole, the majority of respondents indicated that 702 (77.2%) indicated that the process leading to the award of the scholarship is fair whereas 53(5.5%) disagree that the process is fair. Overall, using interpretation from Table 1, it is indicated that the students perceived the SFSO and the services they provide to be of excellent quality. To confirm this, students were asked to indicate their overall rating with respect to their experience with the SFSO, out of the 1041 responses analysed, 84.9% indicated that they were satisfied with their experience at the Office. Their satisfaction with the experience with the services of the SFSO can be attributed to the fact that the office is new and the staff are motivated by the fact that they are assisting students who have financial difficult.

### **Conclusion and recommendations**

This study examined the perceptions of students about the Students' Financial Support Office in a public university in Ghana. It adopted a descriptive survey design to understand and describe students' perceptions of the SFSO. The study, first, showed that staff treated students with respect, and empathised with students as they showed interest in resolving issues related to the disbursement of the scholarship. Further, the study found that the staff of the SFSO have remained professional in their dealings with the students, they communicated well and staff were empowered to respond to students' matters. However, the study showed that though they were satisfied with the website of the SFSO, some of the students contend that the web page was not too interactive and had difficulty navigating through the page. The students who were dissatisfied may be as a result of the fact that they are not familiar with online application system and or navigation.

Based on these findings and conclusions, the study recommends that the web page should be made more interactive and user-friendly as well as improve the information on the Office's website. It is recommended to the university's management to encourage the staff of the SFSO to continue exhibiting professionalism, communicate well with students and continue to empower staff to be able to resolve students' issues relating to the disbursement of the scholarship award. This will go a long way to improve the University's image and students' overall satisfaction with the services the University provides to students.

It is also recommended that the SFSO should undertake evaluation of its services annually considering the important of the feedback from the students to the overall

performance of the Office and ensure that the support services planned for the students address the students' needs under the current economic situations. The current study was limited in scope because it was based on the responses of students at the University of Cape Coast. To generalize the observation made, it is suggested that the study be replicated in other public universities with Financial Aid Offices. It does not also measure the expectations of the students on the quality of services provided.

To improve future research related to this, the researcher recommends that future studies can measure expectations and later perceptions so that the gap between expectation and perception can be measured. The study can also use other dimensions such as the SERVQUAL model (i.e., tangibles, responsiveness, assurance, reliability and empathy) to measure the perception of service quality provided by the SFSO. Moreover, a mixed-method research design will provide a better insights into its effectiveness.

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