

**KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY, KUMASI
INSTITUTE OF DISTANCE LEARNING**

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**TUITION FEES AND EQUALITY OF UNIVERSITY ENROLMENT:
THE CASE OF GHANA TECHNOLOGY UNIVERSITY COLLEGE**

BY

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(BSc ACCOUNTING)**

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FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF
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DECLARATION

I hereby declare that this submission is my own work toward the award of the Master of Science in Accounting and Finance and that to the best of my knowledge, it contains no material previously published by another person, nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

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DEDICATION

To my family, friends, love ones and all my well-wishers, I say thank you for your unconditional support with my thesis. I am truly honoured to have you as mine. Please do not ever change. I love you all.



ACKNOWLEDGEMENT

I thank the Almighty God for granting me the health, the determination, and the guidance in undertaking this study irrespective of all challenges.

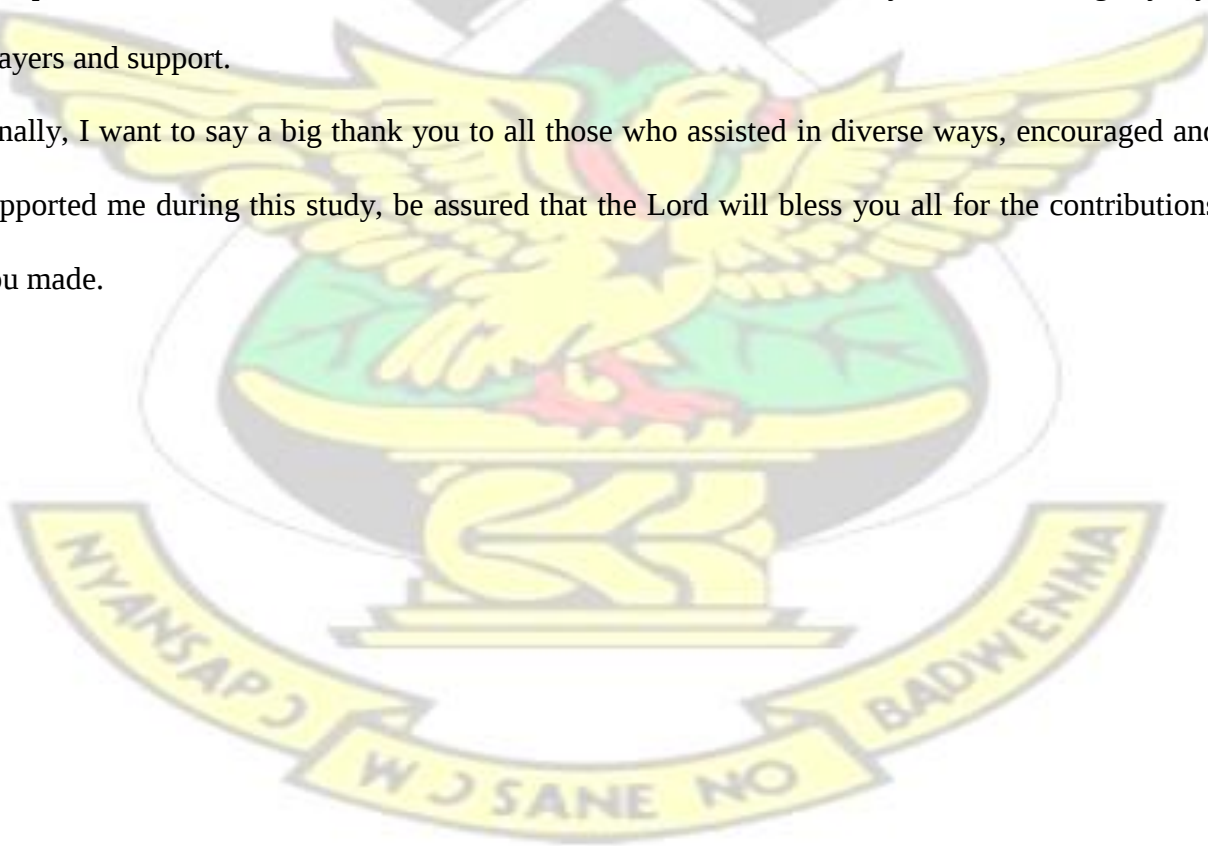
I extend my heartfelt gratitude to my supervisor, Prof. K. O. Appiah, Lecturer at the Department of Accounting and Finance, Kwame Nkrumah University of Science and Technology, Kumasi

You were so awesome to me. You were very tolerant and prepared to see me through. You were such a wonderful inspirer even when I thought things had delayed. I aspire to emulate you.

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ABSTRACT

Higher Education now a days has become more of a necessity than a luxury as many are the employers that expect job applicants and employees to be holders of degrees. Undoubtedly, Private Higher Education is now the option for many post-second cycle school graduates, as private higher education has gradually gained ground and become a force to reckon with within the educational environment. The study sought to examine tuition fees and equality of university enrolment by using GTUC as a case study. It also explored the impacts of tuition fees, gender, and age on GTUC's enrolment. The study was quantitative in nature and used internally generated secondary data archived by GTUC' admissions directorate from 2006 to 2019. The findings of this study indicated that university enrolment varied across tuition fees, gender and age. The study found that tuition fees impacts university enrolment positively. It was also found that more males compared with their female counterparts get enrolled and that the young have a big appetite when it comes to enrolment. Finally, it was recommended that GTUC should establish a more competitive and attractive tuition fees payment policy that will attract potential student applicants not to enroll with other sister universities. Policy makers should put in measures that will encourage and make HE appealing to the girl child without compromising recommended qualifications. The citizenry must be educated on need of education for all irrespective of one's age, gender, religion or ethnicity. The government of the land may consider it a national policy to extend free education to tertiary institutions as the wellbeing of every nation depends of the educational foundation of her citizens.

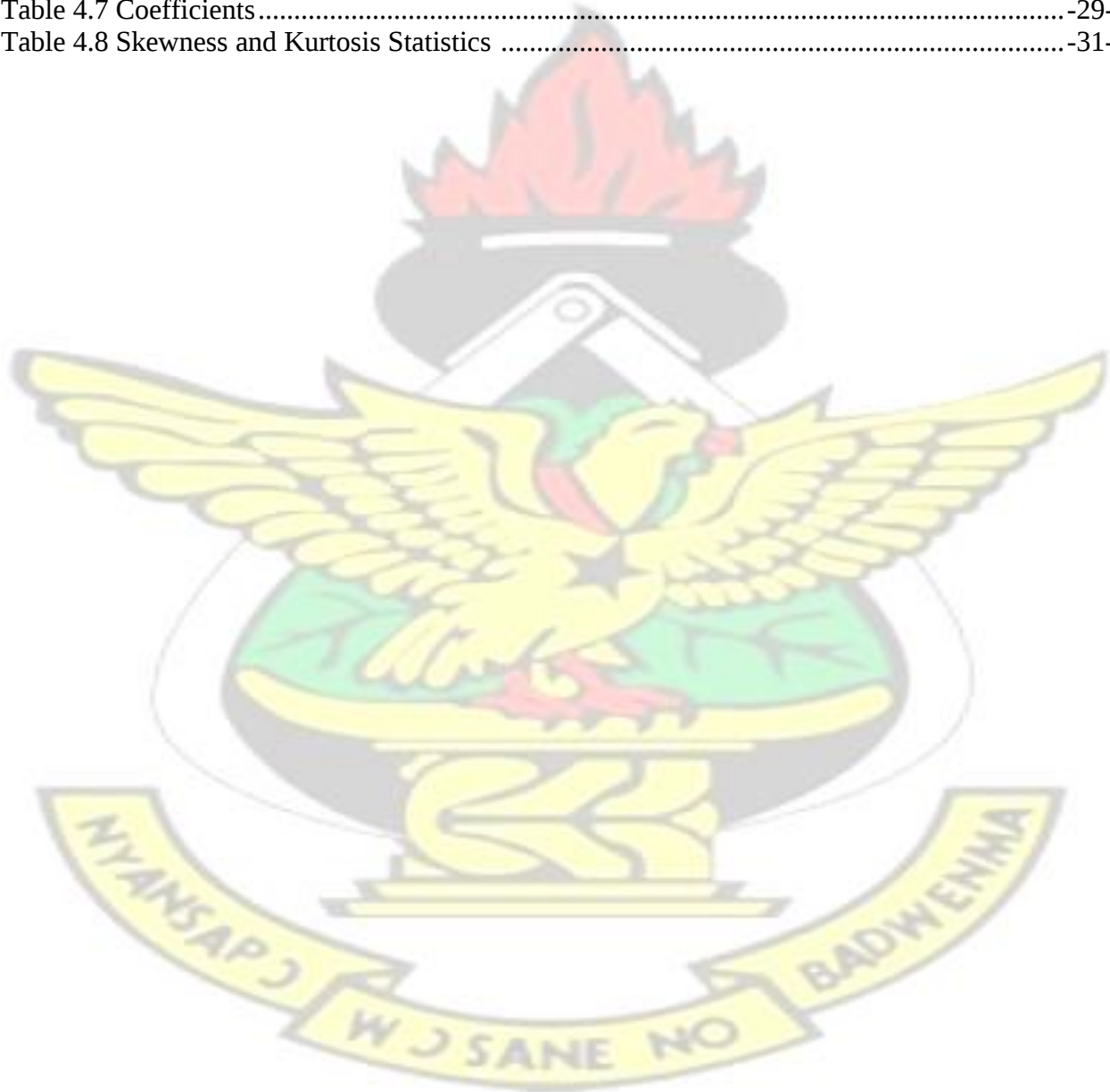
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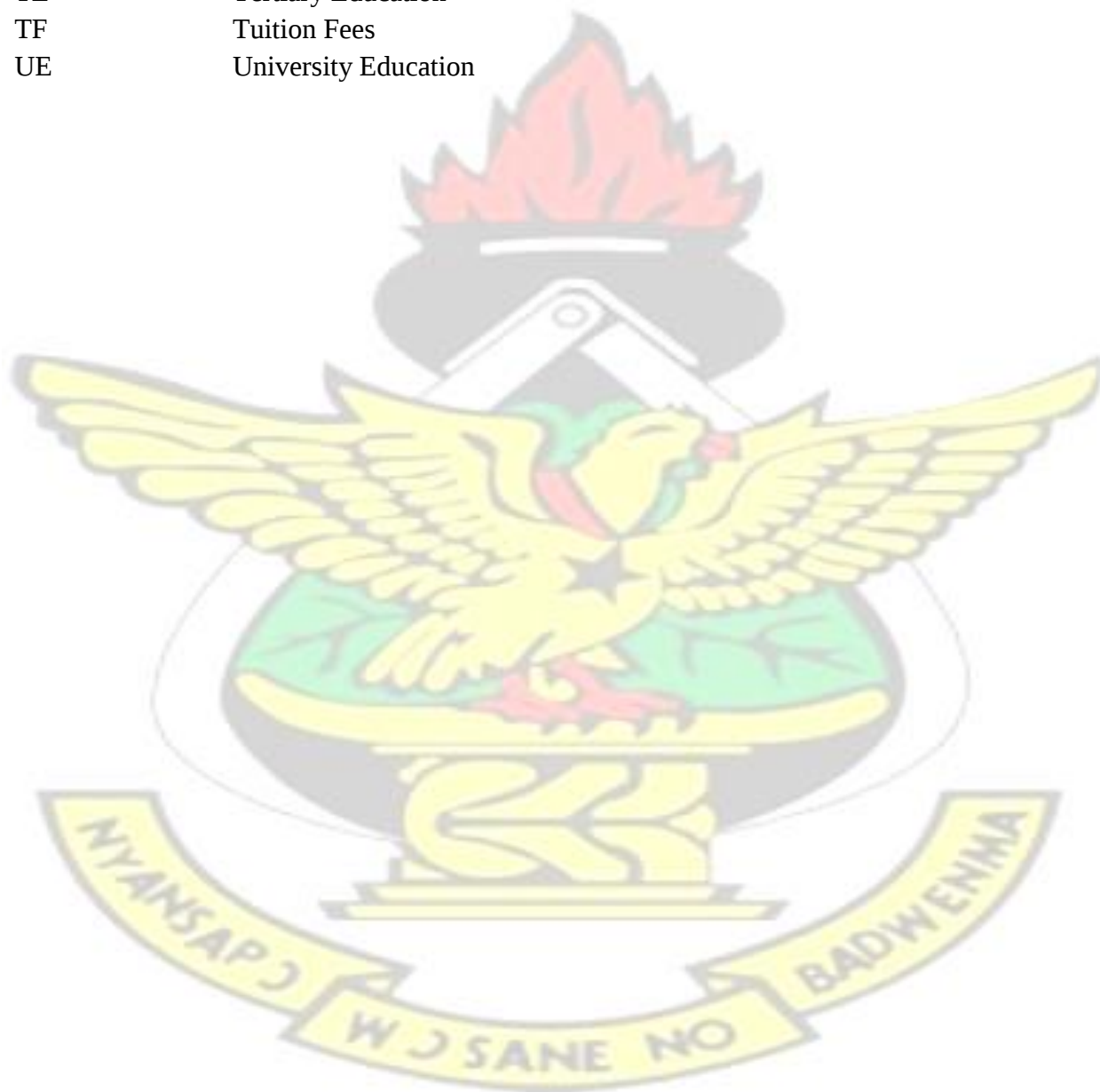
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LIST OF ABBREVIATIONS

CCT	Cultural Capital Theory
GTUC	Ghana Technology University College
HCT	Human Capital Theory
HE	Higher Education
HEI	Higher Education Institution
PHE	Private Higher Education
ST	Signalling Theory
TE	Tertiary Education
TF	Tuition Fees
UE	University Education



CHAPTER ONE

INTRODUCTION

1.1 Background of the study

In the world today and coupled with the importance of Higher Education (HE), many are the economies that have diverted from depending on natural resources to seeking of knowledge. HE is currently the main driver in economic development on the road leading to this new direction. As such, many are the economies that are working hard in providing opportunities for competitive HE without compromising equality of enrolment (Swanzy, Langa and Ansah, 2019).

Governments with quest to ensuring equality in university enrolment and making HE accessible to all, liberalized the HE sector in its reforms and without a profit intention, engaged and encouraged the private sector to invest in the sector by setting up HEIs, offer and provide HE.

Undoubtedly, Private Higher Education (PHE), is now the option for many post second cycle school graduates, as PHE has gradually gained ground and become a force to reckon with within the educational environment as private HEIs play a vital role in Ghana's HE system. Private HEIs now complement the efforts of public HEIs to swallow the huge number of second cycle school leavers applying to be enrolled into universities.

Higher Education (HE) now a days has become more of a necessity than a luxury as many are the jobs that require it. In his study, Gupta (2008) agreed with Middlehust and Woodfield (2004) and posited that HE or university education (UE) or tertiary education (TE) is classified as any form of education higher than that of our second cycle ones and offers courses or programmes that lead to the award of degrees, higher degrees and post graduate diplomas.

Any institution therefore that provides HE is known as Higher Education Institution (HEI). By ownership, providers of HE are either Private Higher Education Institutions (HEIs) or Public HEIs. Unlike Public HEIs, which are usually owned, financed and managed by the Government, Private HEIs on the other hand are HEIs that are not Public HEIs. In other words, Private HEIs are managed, operated and owned by individuals. Their cost of operational activities does not receive any form of funding from government. These HEIs provide HE qualifications at degree, diploma and certificate levels.

It must be said that Private HEIs are generally less politically influenced, provide more ‘academic freedom’, ‘culturally diverse’, ‘secular’ and more responsive to the dynamic needs of the market in other words student applicants and, so, do well to offer a wide range of choices that are well diversified in terms of needed job or work related skills to both employers and HE (Levy, 2007:17).

More so, Private HEIs are usually small in size geographically, as such tend to have relatively fewer academic programmes and lower enrolments compared to public HEIs. Private HEIs charge relatively higher fees than public universities, hence aim for students who are on sponsorship and/or can afford to pay for their studies (Lebeau and Oanda, 2020).

Unlike years ago, when only Public HEIs dominated in the provision of HE, there has now been a shift in the choice of HE by HE service consumers (i.e. student applicant) from the usual state owned HEIs to privately owned HEIs. This only implies that public HEIs have lost their monopoly with the recent influx of private HEIs. By this, competition has now arisen among providers of HEIs as HEIs, be it private or public aims to entice as many as optimal, student applicants to get them enrolled. The more students are enrolled, the more revenue would be realized by HEIs for their survival, growth and sustainability.

HEIs are therefore seen as a fortress of knowledge and where learning for educational, personal and national development takes place. HEIs have goals of training and providing the required level of skilled labour to man scarce economic resources.

As a matter of fact, HEIs depend largely on tuition fees paid by students enrolled by these universities as these tuition fees form the life blood on which these universities survive. The tuition fees to be realized is a function of the quantum of continuing students and also freshmen who have equally been enrolled into these universities. The situation is soured when Government subvention is even absent.

1.2 Statement of the Problem

Matters of university enrolment is of greater importance to HEIs and/or colleges, their administrators, as well as decision makers and/or policy makers. Tuition Fees (TF) determination is of great and strategic importance, and it needs to be carefully and appropriately charged in order to pull more students applicants to be equally enrolled and to generate more revenues to cover running costs of HEIs.

In Ghana today, both private and public universities co-exist and compete for the same and available prospective students. Public universities often get some sort of financial support from Government but private universities do not. In other words, PHE unlike public HEs practice cost-sharing policy where tuition fees charged by these public HEIs get part of the fees shouldered by government (Kebede and Kelil, 2019)

According to Mensah (2019), private HEIs are noted for enrolling students from well to do homes as the tuition fees usually charged by private HEIs are high and form the main source of revenue.

This notwithstanding, both universities do depend on tuition fees to be paid by students who are enrolled into HEIs each admission period to make their revenue

It must be emphasized that GTUC is private tertiary institution which does not receive financial support from government and although GTUC provides other forms of non-educational services such as corporate partnerships, rental of college's properties, partnering other local and international private corporations, enhanced marketing strategies, satellite campuses mode of tutoring and others, to generate additional income, it is nothing compared to what could be realized from optimal enrolment by way of tuition and other fees paid or to be paid by students who are enrolled or equally to be enrolled.

Management of GTUC is making every effort to improve her enrolment numbers and also help contribute her quota to national-economic development and growth by equipping her students with the requisite skills and knowledge demanded by the local market. As a matter of fact, GTUC's survival and sustainability largely depends on her revenue in the form of TF which is determined by the number of students enrolled. As such, management of GTUC need to appreciate certain characteristics and/or factors that impact(s) her enrolment.

Where GTUC wants to achieve optimal enrolment and realise quite an appreciable income by way of TF charged or to be charged that will sustain the university college, this TF on the other side tend to raise a barrier for the student applicants to be enrolled, thereby influencing the number of students who equally gain access to the university college.

It is therefore in this regard that, the study tends to examine how the equality of university enrolment is influenced by tuition fees coupled with variations in student applicants' gender and age.

1.3 Objectives of the Study

This study examines as its general objective, the impact of tuition fees on the equality of university enrolment, taking into account student applicants' gender and age as measures.

To achieve the general objective above, this study sought to:

1. assess the impact of tuition fees on GTUC's enrolment.
2. assess the impact of student applicant's gender on GTUC's enrolment.
3. assess the impact of student applicant's age on GTUC's enrolment.

1.4 Research Questions

This study asked the questions below;

1. does tuition fees impact GTUC's enrolment?
2. does student applicant's gender impact GTUC's enrolment?
3. does student applicant's age impact GTUC's enrolment?

1.5 Research Hypothesis

This study, based on the objectives, developed three hypotheses to yield empirical proofs on the magnitude to which GTUC's enrolments are influenced and mediated by variations in tuition fees and student applicant's traits taking into account gender and age.

The following hypothesis were structured and tested;

H₁ tuition fees directly impact GTUC enrolment.

H₂ student applicant's gender indirectly impacts GTUC enrolment.

H₃ student applicant's age indirectly impacts GTUC enrolment.

By using the Software Package for Statistical Science (SPSS), a regression analysis of the hypotheses was tested with the aim of establishing a causal association between;

1. tuition fees and GTUC's enrolment.
2. student applicant's gender and GTUC's enrolment.
3. student applicant's age and GTUC's enrolment.

1.6 Significance of the Study

This study's significance is viewed along the stands of research, practice and policy. With regard to research and echoing that clearly, although there are many studies on students' enrolment and tuition fees (e.g. Anyan, 2009; Coelli, 2009; Alecke, Burgard, and Mitze (2013); Havranek, Irsova, and Zeynalova (2018), there are very few studies that have been undertaken in the Ghanaian setting, especially on private tertiary university as this study has done.

Aside this study providing a rich literature on university enrolment, tuition fees and student applicant's traits, the findings serve as a good material for further research on the subject, as the knowledge that tuition fees and/or other various demographic variables such as gender and age of the student applicant impact enrolment is important information for the field of Finance, Education, Psychology, Management and Economics.

To policy makers, like the National council for Tertiary education (NCTE), National Accreditation Board (NAB) and management of GTUC, this study provides insight and more reliable guide to information on student applicant's traits as well as the tuition level to be charged that will spark the optimal level of GTUC's enrolment by way of student applicants' that get equal access to HE.

1.7 Scope and Delimitation of the Study

This study focused on university enrolment and tuition fees coupled with student's applicant gender

and age by using GTUC as a case study. GTUC is accredited and among the leading private HE institutions in Ghana which was inaugurated on the 15th of August, 2006. Currently, the University College has a population of about 8,243 students, 321 teaching staff made up of full-time and adjunct lecturers and 364 non-teaching staff comprising regular and contract workers. The university has four other regional campuses (i.e. Koforidua, Takoradi, Kumasi and Ho) across the country. The study was confined to only GTUC, a private HEI. The findings of the study will be generalized to students in private universities, precisely GTUC.

Again, because of the limited time, quantitative method which relied on internal secondary data gathered by GTUC's admission directorate was used by the study as this was cost effective, saved time and was even more convenient.

1.8 Organisation of the Study

This study is organized in five chapters. The first chapter covers the background of the study, statement of the problem of the study, objectives, questions, hypothesis, significance, scope delimitation and organisation of the study.

The second chapter deals with review of relevant literature. This chapter will cover concepts such as models on education and/or investments and how tuition fees together with gender and age impact enrolment.

The third chapter contains the methodological approaches of the study. It examines the research population, sample and data source, data analysis as well as ethical considerations.

The fourth chapter presents the results of statistical analysis for the data under study and the discussions of the finding of the study and then compared to relevant literature.

The fifth chapter gives the summary, conclusions, recommendations for policy and management and further studies.



CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The study reviews extant literature on enrolment, tuition fees, gender and age and also how these factors influence university enrolment. The chapter reviews theoretical and empirical literature on enrolment and tuition fees. The chapter also presents conceptual framework of how tuition fees, gender and age impacts enrolment not leaving out coverage of other theories such as the human capital theory, signaling theory and cultural capital theory.

2.1 University Enrolment

Enrolment can be said to be the total per head count of students duly admitted, and/or benefiting from tuition in any educational center. Enrolment is also said to be the total number of student applicants to a HEI, who have been selected and offered admission and duly accepted the offer and subsequently matriculated by way of tuition fees payment.

It must be emphasized that tertiary education or university education or HE has as its basic requirement, the successful completion of a second cycle education in order to be admitted or enrolled. University enrolment has become a topic of intense focus. Over the past decade, university enrolment has become a necessity to be considered by administrators of HEIs. As such enrolment has been studied with many other variables which include but not limited to unemployment (Craft et al., 2012; Hemelt & Marcotte, 2011; Stanley and French, 2009), employment (Adeyemo, 2000), loan defaults (Millet, 2003; Podgursky, 2002), labour (Paulsen and Pogue, 1988) and student aid (McPherson & Sharpero, 1991). Other variables with which enrolment has been studied with include household income (Rolleston, 2011; Sackey, 2007), parental education (Idrissu, 2014; Mani, Hoddinott and Strauss, 2013; Schaffner, 2004).

University enrolment come in many forms, where the student applicant opts for regular, weekend, evening or virtual. Enrolment therefore gets influenced by factors such as tuition fees, gender and the age of the student applicant.

2.2 Tuition Fees

Tuition fees is normally a compulsory fee billed to all enrolled students which usually takes care of instructional costs. Tuition fees can also be said to be the cost incurred by enrolled students for consuming educational goods and/or services in the form of lectures.

In other words, tuition fees are a charge levied on enrolled or to be enrolled students as instructional cost. Tuition fees plays a major role in determining enrolment. This can be looked at from the angle of how the student applicant's decision to enroll get influenced by the tuition fees charged. From the perspective of HE provider, tuition fees serve as a source of revenue.

Hence, tuition fees serve as a cost to the student and as revenue to HEI. All things being equal, where the cost of HE or tuition fees is lowered then students' enrolment is expected to increase and vice versa. This notwithstanding other studies on the relationship between university enrolment and tuition fees revealed mixed results.

2.3 Theoretical Review

2.3.1 Human Capital Theory

Theodore Schultz in 1960, propounded the Human Capital Theory (HCT). With its establishment, HCT has developed into becoming one of the widely acclaimed theories in the circles of finance and economics. HCT was defined as "Investment in Human Beings". Fitzsimons (2000), opined

that HCT is based on the assumption that human behaviour rests on the economics of individual self-interest, where these individuals operate in an open market where every other thing is free and fair.

The basic principle of HCT say that one should keep investing in education as long as the additional cost is lesser than the additional benefits. Also, extant empirical studies confirm and affirm position, by asserting that HE is associated and commensurate with higher payoffs or wages (Agyeman Manu, 2016).

Quiggin (1999) agreed with Mincer, (1958) and posited that, the HCT is an in-depth explanation to common sense idea that institutions of HE exists to train and teach students. These, HEIs do by way of equipping students with the needed information and skills that would place value on them at a later time.

Just like any other investment, sacrificing today's spending of scarce wealth and income on goods and services, that one could easily acquire or produce in the future if they were to be actively economically. This is by far acceptable as suspending a present consumption by way of investment will only yield profitable returns, either monetarily or non-monetarily in the future (Schultz, 1961).

In a study by Leroy (2011), HCT emphasizes the relevance of education as key for one to be engaged in the global economy. Individuals' decision as to whether to invest in education is solely based on the comparison between the future returns from, HE and the discounted cost of any additional year of HE (Steiner and Wrohlich, 2012).

HCT likens the cost of HE to any capital committed to a profitable venture. These costs include but not limited to fees paid for tuition, expenses on learning tools, any other cost that is incidental to HE like forgoing other forms of engagement in the labour market that could also generate returns or wages (Canton and Blom, 2004).

According to Benjamin, Gunderson and Riddle (1998), cost on HE and its related activities is capital that has been invested and which is expected to generate returns. The returns to a student applicant take the form of knowledge and skills.

As highlighted by Bartlett (2004) and noted by Nerdrum (1999), “although it must be appreciated in general that Human Capital (HC) build up is linked to knowledge reproducing activities, it is also considered in health care, migration and in job hunt activities as these are collectively expected to improve labour’s productivity and finally their earnings. Hence, education compliments abilities that are needed in the labour market” (Bedard, 2001, p.748).

From another angle, in a study by Chevailler and Eicher (2002), it was argued that HC via education does not necessarily result in improved output as an automatic reward, as other factors such as personality traits like gender and age, motivation as well as job satisfaction can go a long way to affect one’s performance and output.

With education as a driving force to economic growth and development, the need to develop HC cannot overlooked as such efforts by institutions to help students benefit and enjoy education should be upheld. Students’ enrolment suffers variations in many other HEIs especially the private ones. If these variations unfortunately lead to a continuous decline, then these HEIs risk folding

up as a result of low revenue generation which is highly dependent on student numbers. This will also go a long way to deteriorate the economy as many will be placed out of active economic engagement (Quinn and Price, 1998).

There is therefore the need to put in place measures that will boost and increase student applicants' enrolments in HEIs by paying attention to demographic variables such as gender and age. For educational institutions in Ghana, and for that matter a private higher educational institution like GTUC is that which drives and provides students with enjoyment of HE to improve and add on to human capital to bring about growth in the economy.

2.3.2 Signalling Theory

Talk about the Signalling Theory (ST) and the only thing which comes to mind is Michael Spence. In 1973 he propounded the ST. ST is distinguished from the HCT of education based on the premise that labour output levels are brought to light by his/her years of schooling rather than developed by him/her. In ordinary terms ST says that a more educated labour will receive a more pay or reward because that more education has provided him more credentials, rather than acquired skills. ST further provides that to be useful when it comes to the engagement of labour in a productive economic activity. This is felt where parties with varying forms of information, and the receiver of the information tend to interpret what has been communicated to him in a manner suitable to him. Here, people engage in HE education because employers perceive job applicant with additional higher levels of education to be more likely to get expected job done more excellently.

In a study, Bartlett (2004) agreed with Spence (1974; 1973), and opined, a signal to be an observable with an unobservable quality and in order to consider an indicator as observable, it should in the first place respond to manipulation, at least partly by an individual and in the second place an marginal cost in terms of the difficulty in acquiring the indicator must have a negative correlation with the individual's level of ability.

Academically, the ST helps in part to highlight its global acceptance. Spence (1973), in his theory, employed labour market to model his signalling function of education. Further, he explains, employers do not have adequate information on well job applicants could execute what is required of them, as such, the only way job applicants can signal their quality is via education. This has proven to be a reliable signal, as lower quality applicants will not survive unpleasant and difficult times of, HE.

Additionally, Weiss (1995) says that ST contrasts HCT by lowering the role of education in increasing productivity of labour, instead, HE serves as a vessel through which unobservable characteristics of a job applicant is communicated and brought to light.

2.3.3 Cultural Capital Theory

Cultural Capital Theory (CCT), is of three folds, and these are institutionalized, objectified and embodied. One's dialect or accent becomes embodied cultural capital while material collections on the other hand become objectified cultural capital. Cultural capital becomes institutionalized when it relates to titles, qualifications and other accolades that depict one's cultural competence and/or authority.

Stressing more on the institutionalized form of CCT, Bourdieu (1973) posited that spending on academics by way of educating oneself does not only constitute an economic investment but also investment in cultural capital. Later in his study, Bourdieu (1986) further opined, that HE attainment depends directly on the student's cultural capital as well as his willingness and preparedness to incur cost on HE.

Dumais (2002) introduced 'gender' as a variable suitable to examine how cultural capital influences heights in education, and also how an individual's gender coupled with his/her social status interact and impact variations in the yield to benefits with which cultural capital comes with. According to Bourdieu (1984), CCT is of more importance to females than males because females apply CCT to acquire husbands but males are more obsessed with and to use CCT for higher education accolades and qualifications as well as getting employed.

Nowicka (2015) agreed with Zhu (2011) and concluded that, the cultural environment of an individual influences his/ her family members decisions, thoughts, and manners toward their ward or relative's HE aspirations and dreams, and that cultural capital is heavily influenced by the level of education of one's parents.

2.4 Empirical Review

2.4.1 University Enrolment and Tuition Fees

By reviewing earlier studies, it is noted that there are many other studies that estimated university enrolment in HEIs. These studies employed a wide variety factors that impact university enrolment, like tuition fees, parental educational background, relative income levels, beliefs and others.

As a result of the heavy reliance on revenue from TF, HEIs need to worry of impact variation in TF have on university enrolment. In behavioural finance, when price (i.e. tuition fees) gets changed (i.e. increased or decreased), it will cause quantity demanded (i.e. enrolment) to also change. In economics, the law of demand indicates that price rises (i.e. tuition) causes quantity demanded (i.e. enrolments) to fall. The amount of revenue to be generated depends on the number of students enrolled by universities and the level of tuition fees charged.

HEIs therefore need to acknowledge that variations in TF may result in variations in students' enrolment. Thus, the aggregate change in revenue relies on the relative size of TF and students enrolled. By this, if enrolment responds to changes in TF, then a change in enrolment will result in a change in aggregate revenue. Thus, HEIs must understand the dynamics of TF and enrolment to ensure that TF changes result in the needed impacts so desired on revenue.

Any financially normal person with scarce financial resources will tend to employ those scarce resources in other relatively productive activities. (Agyeman Manu, 2016). Many are the studies on university enrolment and tuition fees; however, few are the empirical works that have been conducted on how tuition fees impact university enrolment in Ghana, especially private HEIs.

Early studies on university enrolment used tuition fees as proxy for cost of HE (Galiakberova, 2019; Brewer, 1993; Corazzini, Dugan and Grabowski 1972). Other studies, which are not quite too current are of no quite difference as they considered the relationship between university enrolment and tuition fees. These studies focused on how students' enrolment was impacted by tuition fees and net income (Havranek, Irsova, and Zeynalova, 2018; St. John and Starkey, 1995; Buss, Parker and Rivenburg, 2004; Becker, 1990; Campbell and Siegel, 1967; and Schultz, 1961).

Enrolment trends are like those of any other good in competitive market. University enrolment changes when tuition fees of university education also change, and vice versa (Heller, 2002; 1997; Paulsen and St. John 1997; Leslie and Brinkman 1987).

Wetzel, O'Teele and Peterson (1998), agreed with Ghali, Miklius and Wada (1977) and their studies found quite an interesting revelation where tuition fees hardly influences university enrolment.

These varying results might be related to the differences in levels of analysis, data, or analytical approach adopted. One other way of examining the impact of tuition fees on university enrolment is focusing on the complication of such effects.

With a transfer of knowledge from economics, cross-price effects, as an example, and which have been used in other studies, different levels of tuition fees from other sister universities affect HE enrolment more significantly than absolute tuition level in a specific HEI. (Shin and Milton, 2006; Hilmer, 1998; Bryan and Whipple, 1995).

Hight (1975), based his study, on single equation regression model with either linear functional form, and with tuition fees as explanatory variable. He again added tuition fees at a different HEI, and the differential of tuition to tuition at different institutions to reflect cross tuition sensitivity effects.

Another study by Chang and Hsing (1996), also investigated the effect of unemployment so as to portray job market conditions, and the acceptable wages to consider for foregoing the tuition fees to be paid to get enrolled in a HEI. Here, the study posited an increased sensitivity of university

enrolment at private HEI when a non-linear and general regression was employed as an appropriate functional form.

Many are the techniques that have been employed across many studies to estimate university enrolment. Extant of studies used the ordinary least square technique as noted in Gallet & List (2003), and Gallet (2007). That notwithstanding, other techniques like two-stage least square, three-stage least square, maximum likelihood estimation, seemingly unrelated regressions and generalized least square are also used by other researchers.

In a comparative work by Gallet (2007), it was established that university enrolment responses to variations in tuition fees. The findings reflected a huge difference in the estimated tuition fees variation, ranging from -0.24 to -1.78.

In another study, a relatively high tuition fees responsiveness was reported by Hight (1975) and Chang and Hsing (1996) implying that enrolment is sensitive to variation in tuition fees, meanwhile Levine et al. (1988), Paulsen and Pogue (1988), and Qinn and Price (1998) found less responsiveness of enrolment to tuition fees relationship.

Kane (1995;1994) finds an inverse relationship between tuition fees and university enrolment. This study concluded that tuition fees deters student applicants from low-income family to be enrolled. Family income therefore plays a pivotal role in a student applicant's HE enrolment. Other things being equal, family income influences university enrolment (Cameron and Heckman, 2001).

In a further study conducted in Canada, Coelli (2009) agreed with Neil (2009) and established that tuition fees do not impact university enrolment. Here, the two studies found that university enrolment is negatively impacted by tuition fees.

Hubner (2012), did a similar study in Germany where an increment in tuition fees resulted in a reduction in university enrolment which confirmed Filipa (2018). However, Bruckmeier, Fischer and Wigger (2013), could not establish an inverse relationship between tuition fees and enrolment.

2.4.2 University Enrolment and Student Applicants' Demography

Other works linked and studied university enrolment with student applicant's traits and/or demography. Gender and age have been highlighted to trigger university enrolment. The common association found in literature is the relationship between gender and university enrolment of students, and also age and the enrolment of students.

Findings from the studies mostly attribute variations in university enrolment to different appetites for HE exhibited by either the young or the aged of both sexes. (Iddrisu, 2014).

On the influence of gender on students' enrolment, Rolleston (2009) agreed with Dostie and Jayaraman (2003) by establishing the fact that males are more likely to apply to HEIs than females. These findings were interpreted as society's eagerness to invest in the education of a prospective male students. Other studies also established that, the age of student applicant's is linked significantly and directly with university enrolment (Sackey, 2007).

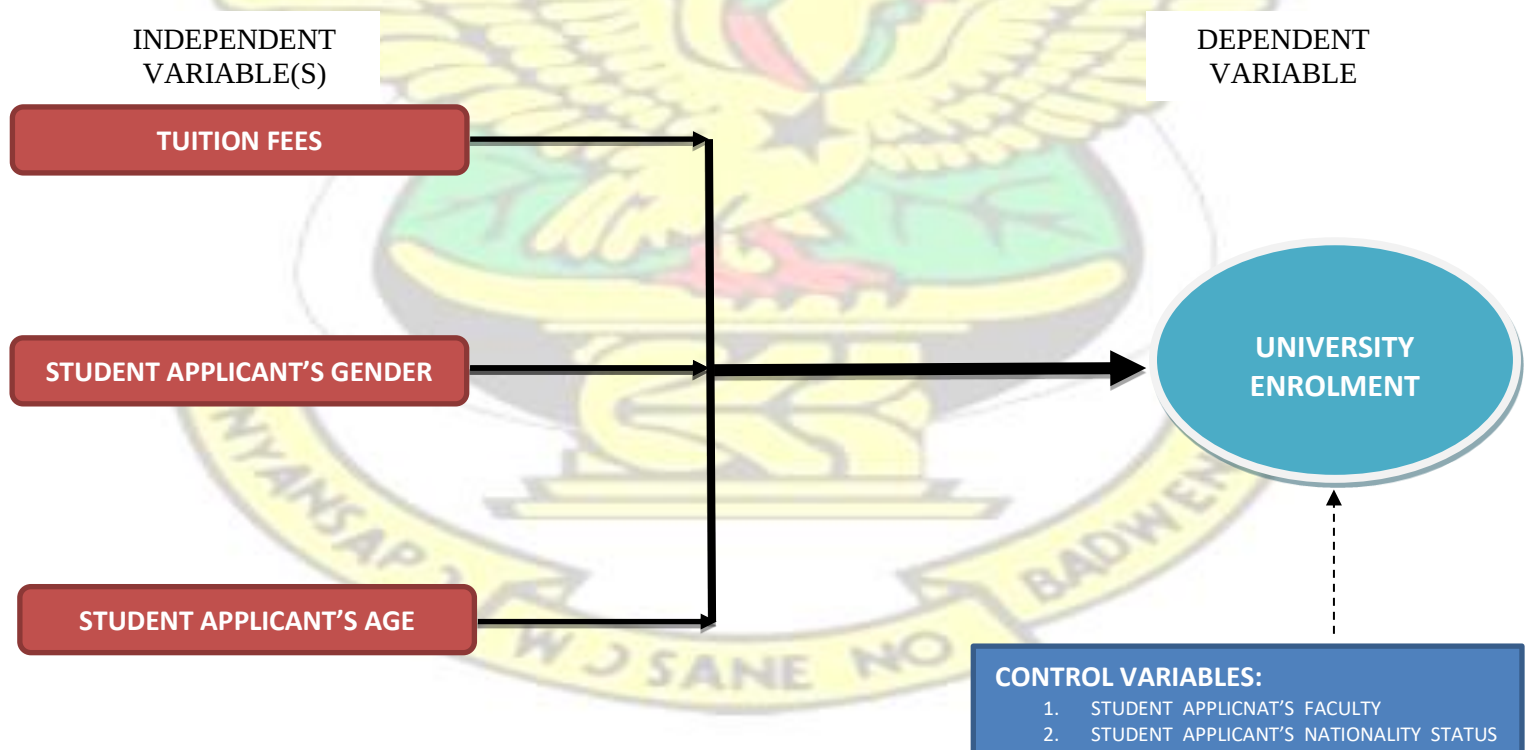
Lloyd and Blanc (1996) also established the effect of student applicants' gender on the probability of students' enrolment, and opined that female students' applicants rather than their male applicants are more predictable to be enrolled in universities.

However, Galenson (1995) found that female student applicants negatively predict university enrolment than male applicants.

2.5 Conceptual Framework

This study examined equality of university enrolment using tuition fees, gender, and age as measures. Reviews of studies confirm that the three measures impact university enrolment as such the conceptual framework below. Figure 2.1 below, depicts university enrolment and how it is impacted by tuition fees and student applicant's traits and controlling for student applicant's faculty and student applicant's nationality status.

Figure 2.1 Conceptual Framework



Source: Researcher (2020)

Grounded on the theoretical and empirical reviews of literature, a conceptual framework is developed. Figure 2.1 shows that there is relationship between university enrolment and tuition fees; student applicants' gender and age. Last but not least, the framework further shows that university enrolment is impacted by tuition fees, gender and age.

2.5.1 Tuition Fee

University enrolment is influenced by different tuition fees charges. As such, the expectation was that, variations in tuition fees will result in varying the total number of student applicants to be enrolled by GTUC.

2.5.2 Student Applicant's Gender and Age

Groupings among the gender and age were of essence as university enrolment do exhibit variations in numbers with respect to student applicants' gender and age category. Age groupings among student applicants' in this study are under 18 years; 18 – 20 years; 21 – 23 years; 24 years and above. It was therefore expected that due to age variations, grouping student applicants in this regard will yield different results in the numbers of students' enrolment. Student applicants are further grouped by gender into either male or female. Student applicant's faculty of study and nationality status are considered as the control independent variables of the study.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter is the heart of the study. The chapter presents the study's questions and describes the design of the research which briefly provides an overview of the study; the type of data for analysis, the study's model as well as the statistical tool and method(s).

3.1 Research Design

The study addresses the research question by analyzing past enrolment data of GTUC and uses the multiple linear regression (MLR) to establish an enrolment model. The regression results will provide the researcher a means to estimate or predict future enrolment that is likely to generate optimal revenue. By this, the study sets up a simple model of GTUC's enrolment with respect to data provided. The model is formulated in a straight forward manner that best represent variations in the data. The study therefore modifies the model in Coelli (2009), by looking at enrolment, tuition fees, gender and age as it is the only work which comes close in this direction.

3.2 Data Sources

The study is quantitative in nature and to save time and cost, the study relied on internal secondary data archived by the admissions directorate of GTUC on the university's enrolment from 2006 to 2019. The decision to use enrolled students instead of students' applications relates to the fact that tuition revenue can only be generated from GTUC's students' applicants who have actually accepted enrolment offers and so have been considered and registered as students.

3.3 Research Variables

The study models university enrolment as its dependent variable and has as its independent variables, tuition fees, gender and age and control for other variables such as faculty of study, student applicant's nationality status, competition, religion, parental income background, employment status, marital status, family size and inflation.

3.4 Research Model

With the study being quantitative, the MLR is employed in the analysis of available data as this kind of analysis helps in modeling many other variables under study.

According to Constantin (2006), the MLR is an extension of Simple Linear Regression (SLR) that makes it possible to estimate the value of a response variable based on other predictor variable(s) that are not less than two.

Lefter (2004) agreed with Goschin (2007) by positing that aside MLR being used in predictions and/or forecasting, the MLR is also more reliable and realistic as it analyses the simultaneous effects that explanatory variables have on an explained variable.

By generalization, the MLR model was presented as:

$$ENROL = \beta_0 + \beta_1 TUI + \beta_2 GEN + \beta_3 AGE + \beta_4 FAC + \beta_5 NAS \varepsilon_i + \varepsilon_i \dots \dots \dots (A)$$

Where:

$ENROL \Rightarrow$ *Dependent variable; University Enrolment*

$\beta_0 \Rightarrow$ *Constant factor / intercept*

$TUI \Rightarrow$ *Independent variable; Tuition fee (I)*

GEN $\Rightarrow$ Independent variable; student applicant's gender (II)

AGE $\Rightarrow$ Independent variable; student applicant's age (III)

FAC $\Rightarrow$ Independent Control variable; student applicant's faculty (III)

NAS $\Rightarrow$ Independent Control variable; student applicant's nationality status. (III)

ε_i $\Rightarrow$ Error term (IV)

3.5 Ethical Consideration

The researcher enquired the approval and interest of GTUC in respect of the study. The views and submissions of the University College's Registry were welcome as these helped shape the study in a manner so expected. The researcher assured and ensured the confidentiality and privacy of data so acquired from the directorate were protected.

According Cross and Sim (2000), confidentiality is the secret guarding of information so solicited as the act of doing this ensures a professional relationship under the most privileged situations.

The researcher did not compromise on this as the data acquired were fine tuned to do away with names and addresses of enrolled students to avoid the possibility of trace.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.0 Introduction

With respect to the research questions and hypotheses, the findings from this study are displayed below and same discussed and also compared with literature that are related. This chapter will look at the study's findings on student applicants' gender, age, faculty of study and nationality status. The study will also present results of ANOVA, coefficients, skewness and kurtosis not leaving out multicollinearity.

4.1 Demography

The study looked at frequencies and percentages of enrolled students in GTUC as per the available data in terms of gender, age group, and admission status and also student faculty.

4.1.1 Gender Observation

Table 4.1. Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	4982	20.4	20.4	20.4
	Male	19478	79.6	79.6	100.0
	Total	24460	100.0	100.0	

Source: Study data (2020)

Table 4.1 depicts percentage presentation of the study's gender as per the data provided. It is observed that 4982 (20.4%) being minority share of the overall gender observation of 24460 were females and 19478 (79.6%) were males. Although the available data had an appreciable female representation, the study revealed that enrolled students over the years were mostly males. This only made it clear that there are less female to male students to be enrolled when tuition fees predict equality of university's enrolment. To some extent, this also augments the assertion that many

males are more likely to climb up the educational ladder than females even when equal chances are given.

Also, this finding agrees with Swanzy, Langa and Ansah (2019), who in their study concluded that despite numerous affirmative actions implemented by Ghana, there is still no equality in university enrolment as females still form the minority in HE and even less in the areas of engineering and technological sciences.

4.1.2 Age Observation

Table 4.2. Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 18	2954	12.1	12.1	12.1
	18 - 20	15641	63.9	63.9	76.0
	21 - 23	3913	16.0	16.0	92.0
	24 and above	1952	8.0	8.0	100.0
	Total	24460	100.0	100.0	

Source: Study data (2020)

By breaking down the study's age, Table 4.2 presents frequency distribution, which shows that out of the 24460 observations, the age group with the highest enrolment of 15641, was 18 – 20 years representing 63.9% of the total sample. This was followed by age group 21 – 23, with 3913 enrolment and represented 16%. Enrolled students with ages under 18 came in third with number, 2954 and represented 12% while enrolled students with ages 24 and above were the least with 1952, representing 8% of the total sample. With majority of enrolled students being under the age of 24 indicates nothing but a very youthful population which supports the HCT.

4.1.3 Faculty of Study Observation

Table 4.3. Faculty

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid ENG)	4931	20.2	20.2	20.2
FOCIS	14050	57.4	57.4	77.6
ITBUS	5479	22.4	22.4	100.0
Total	24460	100.0	100.0	

Source: Study data (2020)

ENG (Engineering)

FOCIS (Computing and Information Systems)

ITBUS (IT Business)

Table 4.3 shows that 14050 enrolled students across the years considered for the study read Computing and Information Systems. This number represented 57.4% of the whole study. Faculty of IT Business followed with an enrollment population 5479 representing 22.4% of the study sample reading Business. Lastly, Engineering faculty had the least representation of 20.2%, that is 4931 of the study sample read engineering. The dominating representation by Computing and Information Systems students confirms the current direction and attention of the global village towards IT with much focus on artificial intelligence.

4.1.4 Nationality Status Observation

Table 4.4. Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid International (I)	2495	10.2	10.2	10.2
Local (L)	21965	89.8	89.8	100.0
Total	24460	100.0	100.0	

Source: Study data (2020)

Table 4.4 shows that, out of the total enrolment over the study period, 2495 student applicants had international status or were from foreign countries other than Ghana. This number represents only 10.20% of the total enrolment across the period. The remaining 89.80%, totaling 21,965 are local citizens that is Ghanaians. Despite the possibility of one becoming culturally diversified and

improving one's socialisation status by travelling to foreign country to get educated, foreign students hardly enrol in GTUC. The relatively low representation of foreign nationals supports the findings that foreign students are challenged with easy access to and the type of accommodation and to local weather conditions (Divine, Jones and Gokel, 2013), language barriers (Gang, Wei and Duanmu, 2010), cultural differences (Ahmed and Lameese, 2008) and sometimes to high cost of living (Hotta, Jean and Stella, 2013).

4.2 Model of the Study

Table 4.5. Model Summary

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate	Change Statistics					
					R ² change	F Change	df1	df2	Sig F Change	Durbin-Watson
1	.235 ^a	.055	.055	766.911	.055	714.766	2	24457	.000	
2	.796 ^b	.634	.634	477.311	.579	12894.669	3	24454	.000	1.982

a. Predictors: (Constant), STATUS, FACULTY

b. Predictors: (Constant), STATUS, FACULTY, AGE, TUITIONFEE, GENDER

c. Dependent Variable: ENROLMENT

Source: Study data (2020)

In establishing the magnitude of association between the independent variables (tuition fees, gender and age) and the dependent variable (university enrolment), hierarchical multiple regression (HMR) was employed where student applicant's nationality and student applicant's faculty were captured as controlled independent variables.

The value of R depicts the strength of the association between the independent variables (tuition fees, gender and age) and the dependent variable. According to Ibrahim, Joseph and Ibeh (2006), the value of R is better when it ranges from 0 to 1. A value of R closer to 1 signifies a good and a strong association between the independent and the dependent variable and vice-versa. R value of 0.796, as presented in Table 4.4 shows significantly, a positive or direct association between the independent variables and the dependent variable ($p < 0.05$): this only implies a strong association.

Hence, Table 4.3 depicts that the independent variables (tuition fees, gender and age) explain and are responsible for about 79.6% of the variations in the dependent variable (university enrolment). More so, other variable(s), sometimes called disturbance or an error term with controlled variables inclusive, although not captured by the model also explains only 20.4% and so another confirmation of a strong association between the independent variables and the dependent variable ($R^2 > 50\%$).

From another point, R^2 value of 0.634 as can be seen from Table 4.4 proves that about 63.3% of the variation in enrolment is being explained by or influenced by tuition fees, gender and age. However, by taking care of control variables, there was a change in R^2 of 5.5% dropping the model's R^2 to 0.579 implying that the independent variables (tuition fees, gender and age) explain and/or are responsible for about 57.9% of the variations in the dependent variable (university enrolment).

Durbin-Watson (DW) is a measure of autocorrection. DW value of 1.982 as presented in Table 4.4 portrays an appreciable and a strong relationship between the independent variables (tuition fees, gender and age) and the dependent variable (enrolment). This goes further by giving a firm stance that the error term(s) are not statistically correlated as even the value of Durbin-Watson presented in Table 4.4 lies within the acceptable range of 1.5 to 2.0 (Durbin and Watson, 1951).

4.3 ANOVA

Table 4.6. ANOVA Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	840782899.254	2	420391449.627	714.766	.000 ^b
	Residual	14384437716.447	24457	588152.174		
	Total	15225220615.702	24459			
2	Regression	9653979875.823	5	1930795975.165	8474.896	.000 ^c
	Residual	5571240739.879	24454	227825.335		
	Total	15225220615.702	24459			

a. Dependent Variable: ENROLMENT
b. Predictors: (Constant), STATUS, FACULTY
c. Predictors: (Constant), STATUS, FACULTY, AGE, TUITIONFEE, GENDER
Source: Study data (2020)

From Table 4.6 ANOVA tests show statistically significant reports especially with p-value below 0.05 ($p < 0.05$). Table 4.5 further provides an information on F-value which simply determines whether the model as a whole is even significant. That is, the F-value tells whether the independent variables taken together, predict the dependent variable better than just predicting the mean for everything. In short, the F-value helps determine the fitness of the model.

From Table 4.6, F-value of 8474.896 signals a positive effect and that the model in whole is significantly fit with a value of 0.000 ($p < 0.05$). Hence, this confirms an association between the dependent variable (enrolment) and the independent variables (tuition fees, gender and age). With such a reported F-value at an overall significant level of 0.000 ($p < 0.05$), it is therefore concluded that the model is correctly specified and also fit, and that, the independent variables explained much of the variations in the dependent variable.

4.4 Coefficients

Table 4.7 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.	Collinearity Statistics	
	B	Std. Error	Beta	t		Tolerance	VIF
1 (Constant)	1052.190	35.487		29.650	.000		
FACULTY	194.160	7.534	.160	25.773	.082	.997	1.003
STATUS	472.406	16.229	.181	29.108	.000	.997	1.003
2 (Constant)	-7342.434	51.504		-142.560	.000		
FACULTY	13.472	4.991	.011	2.700	.007	.880	1.137
STATUS	68.697	10.383	.026	6.616	.000	.943	1.060
TUITIONFEE	2.103	.011	.789	196.604	.000	.929	1.076
GENDER	-24.068	8.077	-.012	-2.980	.000	.880	1.136
AGE	-1.700	4.141	-.002	-.410	.000	.969	1.032

4.5 Discussion

The study paid attention to tuition fees and equality of university enrolment and successfully brought to light very interesting relationships. Some findings from earlier studies reported increased university enrolment to be linked with a high tolerance value (Heller, 2002; 1997; Paulsen and St. John, 1997; Leslie and Brinkman, 1987). This study also depicted that as tuition fees increased quite appreciably, university enrolment also tends to increase. This assumes that student applicants see the pursuit of HE as a different form of investment among investments by agreeing with HCT that the cost incurred today on HE will reap rewards and/or benefits tomorrow.

4.6 Data Screening and Assumptions Satisfaction

As in any other study's analysis, this study's data were finely tuned to ensure that data obtained were accurate, and that inappropriate and misplaced values are not present to avoid the violation of linear regression assumptions and multicollinearity. To further ensure this, a preliminary analysis was conducted to confirm the assumptions of MLR. The study's data was analyzed with the 24th version of SPSS.

4.7 Multicollinearity Assumption

The study's collinearity analysis of the independent variables was determined by reported tolerance values and Variance Inflation Factor (VIF). Diagnostics of collinearity measure the stability of the independent variables, how they are related and how the variance of the regression estimates are even influenced. Very low tolerance values (i.e. those nearing zero) indicate high multiple correlation with other independent variable(s) and suggests a possible multicollinearity.

According to Hair, Black, Bobin and Anderson (2010), who agreed with Gaur and Kumar (2009), multicollinearity is present when the correlation between an independent variable and other independent variable(s) are greater than 10. In order to comply by the assumption of multicollinearity, the collinearity statistics was used for the study.

From Table 4.7, it can be inferred that the tolerance values for the independent variables are less than 10 and not even closer to 2.5. This study's findings therefore indicate an acceptable tolerance value for the independent variables as the VIF values are all below 10, the acceptable threshold. It is therefore concluded that, multicollinearity is not a cause for alarm for this study as that assumption was highly upheld.

4.8 Skewness and Kurtosis

Table 4.8 Skewness and Kurtosis Statistics

		TUITIONFEE	GENDER	AGE	FACULTY	STATUS
N	Valid	24460	24460	24460	24460	24460
	Missing	0	0	0	0	0
Skewness		-1.859	-1.472	.800	-.022	-2.630
Std. Error of Skewness		.016	.016	.016	.016	.016
Kurtosis		1.639	.166	.682	-.649	4.918
Std. Error of Kurtosis		.031	.031	.031	.031	.031

Source: Study data (2020)

According to Gravetter and Wallnau (2000), the assumption of normality, normal distribution, is a prerequisite for many inferential statistical techniques. Normal is used to describe a symmetrical, bell shaped curve, which has the greatest frequency of scores in the middle, with smaller frequencies towards the extremes.

Coakes and Steed (2007) also posited that, graphically, there are a number of different ways to explore this assumption and these are not limited to histograms, stem-and-leaf plots, boxplots, normal probability plots, detrended normal plots. Moreover, a number of statistics are that are also available to test normality. These are mainly Kolmogorov-Smirnov statistic, with Lilliefors significance level and the Shapiro-Wilk statistic, Skewness, and Kurtosis.

However, mentioned by some statisticians, normality can be assessed to some extent by obtaining skewness and kurtosis values. Therefore, in this study the main focus to determine normality of the data has been mainly on the statistics of Skewness and Kurtosis (Coakes and Steed, 2007)

Consequently, the test of normality was run for every single independent variable. Table 4.8 above shows the results of Skewness and Kurtosis values which have been taken as the major determinant of the normal distribution. In fact, skewness value provides an indication of the symmetry of the distribution, while Kurtosis provides information about the peakedness of the distribution.

Tabachnick and Fidell (2007) agreed with Hair et al. (1998) and asserts that the distribution is perfectly normal if both values for skewness and kurtosis are zero which is rather an uncommon occurrence in the social sciences. Hence, a measure of skewness of +1 is usually regarded as a strong deviation from normality. As demonstrated by Tables 4.8 for the independent variables of the study, it is evident that almost all variables of interest are all skewed that is there is no perfect distribution observed according to the results. In this study, both values of skewness and kurtosis swing between -1 and +1, and most of the values are close to zero; hence, normal distribution can be assumed and parametric tests can be used to analyze the data.

Pallant (2005) who also supports the assumption posited that, many measures and scales employed in the social sciences have scores that are skewed, either positively or negatively and that this does

not necessarily indicate a problem with the scale, but rather reflects the underlying nature of the variables being studied.

In summary, skewness and kurtosis results from Table 4.8 indicate that independent variables (tuition fees, gender and age) are normally distributed as their statistics fall within the acceptable range of values less than ± 2 .

4.9 Research Hypothesis Tests

The study's first objective was to assess how tuition fees impact GTUC enrolment. In view of this objective, it was hypothesized that tuition fees directly impact GTUC's enrolment. The study revealed that tuition fees had a positive and significant relationship with GTUC's enrolment ($B = 21.03$; $p < 0.05$). A regression coefficient (B) of 21.03 for tuition fees suggests that for every percentage change in tuition fees, there is 212.1% in the degree of GTUC's enrolment along the same path be it an increase or a decrease when holding the other independent variables constant. From the study, $p = 0.000$ ($p < 0.05$) implies the null hypothesis can be rejected for H_1 to hold. Hence, hypothesis 1, formulated as tuition fees directly impacts GTUC's enrolment was confirmed.

The study's second research objective was to assess the impact of student applicant's gender on GTUC's enrolment. To achieve this objective, it was hypothesized that student applicant's gender indirectly impacts GTUC's enrolment. The results from Table 4.5 show quite an association between student applicant's gender and GTUC's enrolment when all other independent variables are held constant ($B = -24.068$; $p < 0.05$). A regression coefficient (B) of -24.068 for student applicants' gender predicts that, for every percentage change in student applicants' gender there is 240.68% change in GTUC's enrolment in the opposite direction. With $p = 0.000$ ($p < 0.05$), the null hypothesis can be rejected for H_2 to hold. Hence, hypothesis 2 was supported by re-

establishing an inverse relationship between gender and GTUC's enrolment. The findings showed that male student applicants are more likely to enroll than their female counterparts. This result agrees with Rolleston (2009) who also agreed with Dostie and Jayaraman (2003). However, the study did not agree with Coelli (2009) who concluded in his study that more females are likely to enroll in universities than males. As such, the possibility of a decreased enrolment among student applicants increases by virtue of being a female student applicant than being a male student applicant. This conclusion is supported and can be linked to CCT which supports that males yearn for competition, power and that their desire for material well is insatiable.

The third research objective was to assess how GTUC's enrolment was impacted by student applicants' age. In view of this objective, it was hypothesized that student applicant's age indirectly impacts GTUC's enrolment. The findings of this study indicated a negative significant relationship between student applicants' age and GTUC's enrolment ($B = -1.700$; $p < 0.05$). This suggested that, for every percentage change in student applicants' age, there is 170.0% change in GTUC's enrolment in an opposite direction when all other independent variables are held constant. With $p = 0.000$ ($p < 0.05$) the null hypothesis can be rejected for H3 to hold. In short, hypothesis 3 was confirmed and supported the finding that student applicants' age negatively impacts GTUC's enrolment. The findings from this study about age showed that, age is inversely related to GTUC's enrolment. This finding to some extent agrees with Coelli (2009) that pursuing HE is more appealing to the youth and more so student applicants below age 24 rather than student applicants above 24 years. In another study by Sackey (2007), the findings about student applicants age of enrolment contradicts that of this study. It concluded that, the older the student applicant gets the more their taste for HE as by that time they might have the financial means to take care of HE compared with less young student applicants.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents summary of findings, conclusions, recommendations and future studies in relation to the impact of tuition fees, gender and age on equality of university. The section one presents the summary of findings, section two presents the conclusions, third section presents recommendations and the last section suggests ideas for future studies.

5.1 Summary of the Findings

The study conducted a quantitative analysis of enrolment data of GTUC from 2006 to 2019. On the whole, 20.4% of the data studied were females and 79.6% were males. This was explained by the fact that less males than females do not keep climbing up the ladder of education and that males' students respond less to tuition fees than females.

The study also observed that, out of the students enrolled from 2006 to 2019, 20.2% studied with the Engineering faculty, 22.4% studied with IT Business faculty, and 57.4% studied with the Computing and Information Systems faculty. It must be said that majority of students enrolled for the period were mostly youth with a few being aged.

The study examined the impact of tuition fees, gender and age on GTUC enrolment. The study found that tuition fees impacts university enrolment positively. It was also found that male student applicants are less sensitive to enrolment compared with their female counterparts.

More so, the association between university enrolment and student applicants' age at GTUC was also investigated. The findings revealed that student applicant's age has a significant and a negative relationship with GTUC's enrolment.

5.2 Conclusions

Analysis of the impact of tuition fees on equality of university enrolment with respect to variations in gender and age was worthwhile for GTUC and the researcher as the cost of running universities ever keep flying up and the one sure way to generate revenue to cater for the cost of running the university, is student numbers in other words enrolment of the university. Revenue generated from student enrolled serve as the fuel on which the engine of GTUC runs.

The study's results are clear and straight forward. In general, the conclusion of the study was that tuition fees together with student applicants' gender and age influence equality of GTUC enrolment. As can be inferred, student applicants' demographics such as gender and age were pivotal in the enrolment statistics of GTUC.

This fact was consistent with other studies conducted in other countries with other universities. A much-detailed assessment of tuition fees and university enrolment will help universities charge the right fee and offer admissions to right ages and sexes that will generate the optimal revenue expected by the university.

Irrespective of the relevance of HE, concerns have it that running a university below its capacity can render the university insolvent and make it harder for the university to deliver its mandates. Many are the student applicants who are more than ready to foot the bill of HE as spending on education is considered an investment according to HCT (Barr, 2009).

5.3 Recommendations

With the aim to optimize revenue, management of GTUC should establish a more competitive and attractive tuition fees payment policy that will attract potential student applicants not to enroll with other sister universities.

Policy makers should put in measures that will encourage and make HE appealing to the girl child without compromising recommended qualifications. This can be in forms of study aid and discounts to the girl child so as to close the gap in male and female HE enrolment.

The citizenry must be educated on the need of education for all irrespective of one's age, gender, religion or ethnicity. By this, persons of all ages will find it appealing to enroll as education has no limit.

The government of the land may consider it a national policy to extend free education to tertiary institutions as the wellbeing of every nation mostly depends of the educational foundation of her citizens.

5.4 Further Research

Despite the study confirming and affirming the relationship between tuition fees and equality of university enrolment with respect to variations in gender and age, future research could be done using primary data only or with interview sessions as this may provide a more comprehensive outcome.

Future studies can employ qualitative approach so as to get additional understanding on both concepts (i.e. tuition fees and university enrolment) so as to address all related issues instead of only analyzing them as the use of mixed method could have probed further findings.

More so, since the study was done on a university, future research could be carried out on more than one university at the same time, that is a comparative study with other universities using the variables employed by this study.

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