



2015

Conditionalities of the Knowledge Banks and the Financing of Higher Education in West Africa: A Focus on Ghana, Nigeria, and Sierra Leone

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LOYOLA UNIVERSITY CHICAGO

CONDITIONALITIES OF THE KNOWLEDGE BANKS AND THE FINANCING OF
HIGHER EDUCATION IN WEST AFRICA: FOCUS ON GHANA, NIGERIA AND
SIERRA LEONE

A THESIS SUBMITTED TO
THE FACULTY OF THE GRADUATE SCHOOL
IN CANDIDACY FOR THE DEGREE OF
MASTER OF ARTS

PROGRAM IN CULTURAL AND EDUCATIONAL POLICY STUDIES

BY
INNOCENT UGWOKE
CHICAGO, ILLINOIS
DECEMBER, 2015

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ACKNOWLEDGEMENTS

My gratitude goes to all the people who made this thesis possible, starting with my wonderful professors in the School of Education at Loyola University Chicago. The Program Chair of Cultural and Educational Policy Studies, Dr. Noah Sobe provided an excellent support for me from the beginning of my program here, and steered me toward thinking about comparative education in a very realistic sense. Dr. Katherine Phillippo's ever readiness to assist sustained my encouragement. Dr. Tavis Jules, apart from being my academic advisor and thesis chair, provided me with much perspective on issues of global education and development. His patience and steadfastness during the thesis supervision immensely helped to come up with something standard. His professional advice has always put me back on track each time I technically derailed from my earlier goals, and his encouragement made the difference at the long run.

I would also like to thank Loyola University Chicago for providing the funds with which I pursued this program. The university President, Father Garanzini's scholarship made it possible for me to pursue this program to an end. The professional and sisterly concern of the special advisor to the President, Lorraine Snyder made the difference in having the President take up the sponsorship. I remain ever indebted to Lorraine. I am equally thankful to all my friends who contributed in one way or the other to make my dream at Loyola, and especially the research work, a reality. In particular, I thank Kingsley Ezeagu whose benevolence brought me to the U.S. Dr. Desmond Odugu's

guidance and direction prior and during my study remain tremendously appreciated. Rev. Sr. Philomina Amama linked me with the contact that made the sponsorship possible. Sr. Perpetua Chime and Blessing Emechebe gave me the material and moral support. Nnaemeka Ezeakor provided me accommodation. Rev. Fr. Romanus IK Ugwu provided me with a much needed cheering section, and with necessary periodic distractions during which to regroup and come back to the thesis with courage. Lastly, and very significantly, Francisca Eziechina's continued spiritual and moral support has been immeasurable. To these and others, I say thank you.

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ABSTRACT

The purpose of this thesis is to understand how the loan conditionalities of the knowledge banks—the World Bank and International Monetary Fund (IMF) are affecting the funding of higher education in West Africa generally by particularly comparing Ghana, Nigeria, and Sierra Leone. The role of higher education has been linked with development, and development has remained a concerned issue in Africa. The commitment of the states in funding higher education in order to achieve the desired goal of development is continuously met with difficulty. The reliance of these countries on the loans of the knowledge banks, which are associated with policy conditions, has been geared toward achieving this target of development through higher education. Conceptualizing loan conditionalities from a neo-colonial perspective, the concern of this study is, therefore, to find out how the conditions of these banks' loans, to these developing countries, differ and possibly affect their higher education funding toward achieving this development goal. . Inasmuch as these conditionalities are established on neoliberal principles of market force—profit maximization—it is doubtful that these conditions will vary among these countries in their higher education funding systems, in spite of their socio-political and economic differences.

CHAPTER ONE

INTRODUCTION

This thesis focuses on the conditionalities of the knowledge banks (Jones, 2004, 2005; Steiner-Khamsi, 2012) and the financing of higher education (HE) in West Africa, by comparing Ghana, Nigeria, and Sierra Leone. Since the 1980s, unlike the immediate independence era, there has been reduced attention on higher education among the developing nations (Schendel & McCowan, 2015). This indifference has been predicated on the evidence of the rates of return which, in turn, indicate that it is more beneficial to invest in primary education than in tertiary education (Atuehene, 2013; Bonal, 2002; Psacharopoulos, 1988; Samoff & Carrol, 2003). However, the importance of higher education has been re-emphasized recently because of its perceived role in development, a fact Schendel and McCowan (2015) acknowledge. In fact, Schendel and McCowan (2015) go on to outline the significance of universities to include:

The formation of professionals in areas such as education, health and public administration; the creation, absorption and adaptation of new technologies; the strengthening of democracy and enabling spaces for critique and scrutiny of government and policy; and the preservation, study and development of local and national culture and heritage. (p.276)

In particular, the advent of 'knowledge economy' in which new demands are made on industrial and service sector workers has heightened this renewed emphasis on the role of HE throughout the globe (Schendel & McCowan, 2015). Hence, HE has been perceived

as crucial in global development agenda. If HE is essential for the development of the globe in general, it is central to the West African development program in particular. The role of higher education in training qualified individuals who will be able to implement new technologies and using innovative methods to establish more efficient enterprises and institutions, thereby allocating resources more effectively for the needed development, is crucial for the Western region of Africa (World Bank, 2010). Thus, the needed bureaucratic and industrial human capital for the urgent development of Africa has spurred the governments, since independence, to total commitment toward higher education system (Escobar, 2011; Harber, 2014; Rapley, 1996; World Bank, 2013a). Hence, to attain this height and thus enjoy these benefits of this investment in human capital, proper financing of the higher education institutions has become imperative (World Bank, 2010). Funding of this level of education thus becomes a primary concern of the West African leaders as the federal governments has taken the responsibility of sponsorship to ensure the needed development, yet the system remains grossly underfunded (Afolayan, 2015; Atuehene, 2013; World Bank, 2013a). Schendel and McCowan (2015) think that this is part of the reason why “many new governments solicited funding for the establishment of a national public university” (p.278). Consequently, the knowledge banks have been responding to funding assistance in West Africa (Rapley, 1996), however, with strangulating conditionalities (Harber, 2014), a concept which International Monetary Fund (IMF) defines as economic policies that members intend to follow as a condition for the use of IMF resources (IMF, 2006. “Conditionality”, para.23). Critics have thus associated conditionalities with neo-colonialism.

Comparing Ghana, Nigeria, and Sierra Leone, this study tries to understand how these conditionalities differ in the funding of higher education system in West Africa. In addition to some notable differences among these countries, the exhibition of neoliberal policies (Klees, 2010) of the knowledge banks which are imposed on the higher education systems of these countries, “regardless of country context” (Steiner-Khamsi, 2012, p.10), is strikingly common. This singular fact makes it imperative to understand how far these conditions are helping to develop or impoverish this African region through their higher education system. For critics, conditionalities are mere expression of hegemony which promotes dependency.

To investigate this singular project, the study conceptualizes conditionalities from the neo-colonial mind set, applies document analysis method to answer the research question, and uses critical discourse method for interpretation. As such, the study gives a brief account loan processes of the banks followed by an account of higher education funding systems in these countries. Then the problem is stated from the conditionalities to conclude the first chapter. In the literature reviewed, the historical development of higher education in the sub region is reviewed, and the second chapter is concluded with the conceptual framework. The third chapter deals with the method design while subsequent chapters concern the result, interpretation, discussion and conclusion.

The findings of this study is expected to help the researcher’s field of study to understand better the lending operations of knowledge banks on the developing countries, and in better understanding of the Western African sub-region. It will help to further the existing literature in the field which advocate for consideration of specificity of context in policy lending and borrowing. It is also expected that the study will help policy makers in

these countries to lessen their dependence on external aid, and try to diversify their economy.

CHAPTER TWO

BACKGROUND OF THE STUDY

Loan Processes and Conditionalities of the Banks

The World Bank and the International Monetary Fund (IMF) are Bretton Woods's institutions established by international treaty of the United Nations in 1945. IMF was established to promote monetary cooperation among its members. Its statutory provisions include promoting the balanced growth of international trade, stability of exchange rates, and the maintenance of orderly exchange arrangements among members. The IMF monitors global economic and financial developments and gives policy advice, lends to member countries with balance of payments problems, and provides technical assistance in its areas of expertise (IMF, 2006, para.68). The World Bank includes two development institutions owned by 184 member countries: the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA). While the IBRD is concerned with middle income and creditworthy poor countries, the IDA focuses on alleviating poverty in the poorest countries in the world. Both institutions provide low-interest loans, interest-free credit and grants to developing countries for projects and programs like building of schools and health centers, provision of water and electricity, fighting disease, and for the protection of the environment (IMF, 2006, "World Bank", para. 127).

To obtain loan from these banks, a borrowing country, will, first of all, tender a letter of intent—a document in which a member country of the banks formally requests an arrangement to use the banks' financial resources and describes its commitments to strengthen its economic and financial policies. The letter of intent may be accompanied by a more detailed Memorandum of Economic and Financial Policies (IMF, 2006, "Letter of Intent", para.70). This is followed by a regular, usually annual, comprehensive discussion between the representatives of individual member country and the banks' staff concerning the member's country's economic and financial policies. In the case of IMF, for example, the basis for these discussions is contained in Article IV of the IMF Articles of Agreement which direct the Fund to exercise firm surveillance over each member's exchange rate policies (IMF, 2006, "Article IV Consultation", para.11). Then, during each of the consecutive periods of five years (or less), a determination is made whether there is a global need for additional international reserves to justify a new allocation of Special Drawing Rights (SDR) (IMF, 2006, "Basic Period", para.14).

When a country's request is granted, loan is given with certain conditions—conditionalities. These are economic policies that member countries intend to follow as a condition for the use of the banks' resources. These are often expressed as performance criteria (for example, monetary and budgetary targets) or benchmarks, and are intended to ensure that the use of the banks' credit is temporary and consistent with the adjustment program designed to correct a member's external payments imbalance (IMF, 2006, "Conditionality", para.23). As such, Structural Adjustment Programs (SAP) are a good example of the banks' conditionalities. Hence, SAP is a detailed economic program,

usually supported by use of the banks' resources that is based on an analysis of the economic problems of the member country and specifies the policies being implemented or that will be implemented by the country in the monetary, fiscal, external, and structural areas, as necessary, to achieve economic stabilization and set the basis for self-sustained economic growth (IMF, 2006, "Adjustment Programs", para. 5). According to IMF (2006, "Structural Adjustment", para.115), SAP entails changing the way in which an economy is organized in order to raise productive capacity. Reforms associated with structural adjustment can include liberalization of trade and investment policies and anti-competitive agricultural policies; removal of exchange and price controls; and reform of tax policies (2006, "Structural Adjustment", para.115). All these conditionalities are on steady rise (Dreher, 2002; 2004) and remain control measures of the banks (Bonai, 2002).

Financing Higher Education in the Sub-Region

Governments of the African continent and Western region particularly, consider financing higher education an uppermost priority for national development. Consequently, from independence to present, government grants remain the major source of higher education funding (Afolayan, 2015; Atuehene, 2008; Atuehene, 2013; Banya & Elu, 2001; Effah, 2003; Teferra & Altbach, 2004; World Bank, 2013). Submissions from higher institutions eventually become part of the annual budget. In addition, the states have been borrowing from the knowledge banks to support their education project.

Financing of Higher Education in Ghana

Funding of higher education in Ghana has been fluctuating with noted improvement lately (Effah, 2003). In the 1990s, funding of tertiary institutions was

inadequate. Inasmuch as educational allocation never exceeded 40%, higher education had a share of about twelve percent (Effah, 2003). In 2000, \$23,870,824.62 representing twelve percent of the government's approved discretionary budget of \$204,824.62 was allotted to higher education. Atuehene (2013) asserts that Ghanaian government seems to significantly fund its tertiary institutions in recent times as the actual expenditure and government expenditure between 2003 and 2008 rose by 36% and 40%, respectively, and governments' contributions to education generally has been above the UNESCO's regional standard. Despite higher education's average rise of 20%, since 2004, of the total educational budget, Atuehene (2013) casts fear that the government may not be able to sustain higher educational funding. This doubt is based on the consideration of the rising tertiary per unit cost from 1,058 Ghanaian cedes in 2005 to 2,143 cedes in 2008, and 2013 5% Gross Domestic Product (GDP) growth.

Meanwhile, the knowledge banks are responsive to Ghana's requests for loans to support the education sector. From 1986 to 2011, the World Bank approved fifteen education loans to Ghana which amounted to \$394.4 (See appendix A). Of these loans, three were granted in 1980s, eight approved in the 1990s, while four were granted in the 2000s. Even though IMF loans are not specified for education, they are mainly approved for poverty reduction on the condition that poverty has direct impact on education. Hence, from 1984 till date, IMF has granted one loan to Ghana annually, totaling 32 loans.

Financing of Higher Education in Nigeria

Funding of higher education in Nigeria has been responsibly maintained by the federal government since the previous times (Afolayan, 2015; Jibril, 2003). The stand of Okebukola (2002) is that there was a time when the amount received was slightly more than the amount requested for, though this has changed. Afolayan (2015) observes that federal budgetary allocation to education rose, in nominal terms, from 6.2 million naira in 1970 to 1, 051.2 million naira in 1976. Thereafter, it declined to 667.1 million naira in 1979, rose again to 1, 238.5 million naira in 1980, declined in succeeding years before rising to 3, 399.3 million naira in 1989 (Afolayan, 2015). It dropped further to 1, 553.3 million naira in 1991 before rising gradually to 9, 434.7 million naira in 1994 according to Afolayan (2015) who asserts that the declining trend continued afterward. Nonetheless, funding for tertiary institutions improved significantly in 2000 as unit costs rose from 370 dollars to 932 dollars, increase of 252% for the federal universities (Afolayan, 2015). In 2012, educational allocation was 8.42 percent on the national budget, which was the second largest priority (US Embassy, 2012). But this is still lower than UNESCO prescription of 26%, and the situation is different when the higher education percentage is considered (Afolayan, 2015). In the perspective of Afolayan (2015), at present, the “funding levels are low and lead to poor remuneration for academic staff” (p. 65). Earlier, Olayiwola’s (2010) expression concerning this situation is that the funding of this subsector is inadequate in recent times. This situation has been sustained with the Bank’s role in education development in Nigeria (World Bank, 2013b). Between 1965 and 1973, the World Bank, for example, has approved three education projects amounting to

US\$91.3 million (World Bank, 1997). After a fifteen-year hiatus, the Bank's educational financial assistance resumed in 1989 with a credit to Technical Education. According to the World Bank (1997), in 1990, the Bank's first attempt to assist major university reform in Sub-Saharan Africa was approved through the Federal Universities Development Sector Adjustment Credit of Special Drawing Right (SDR) 93.5 million (p. i). Then, in 2007, a credit of SDR 120 million was approved for Science Technology Education: Post Basic Education (World Bank, 2013b). Summarily, from 1965 to 2013, Nigeria received a total of twelve education loans from the World Bank totaling one billion dollars (See appendix B). However, Nigeria got only two loans from IMF, one in 1987 and the second in 1991.

Financing of Higher Education in Sierra Leone

Similarly, budget allocation remains the major source of higher education funding in Sierra Leone. Although a clear record is not available within the war period, Kandeh, Dugba and Pessima (2003) have it that the government's grant to tertiary education in 1995/96 academic year was approximately 1.6 million dollars (3.25 billion Leones) major part of which was spent on staff salaries. According to, Kandeh, Dugba and Pessima (2003), the percentage of grant to tertiary education from the ministry of education was 13% of the total educational allocation. Thus, in their consideration, the funding pattern has been inadequate and supposedly responsible for the "impoverished environment for delivery of education" in Sierra Leone (Kandeh et al, 2003, p.528). However, the World Bank (2013a) asserts that the Government of Sierra Leone has maintained its funding commitment to the higher education sector since after the war with a significant increase in 2012. Government of Sierra Leone's (GOSL) average allocation to higher education

between 2007 and 2012 was 0.65% of GDP which was consistent with other low-income countries in Africa. Other low-income African countries had average of 0.73 in 2006, while non-African low-income countries had average of 0.66 (World Bank, 2010). By comparison, the GOSL's priority given to higher education in relation to the other sub-sectors is slightly higher than other countries that have similar primary completion rates to Sierra Leone, an indication of a strong commitment to higher education funding. The 2012 increase shows GOSL's increasing commitment to higher education at the detriment of lower levels (World Bank, 2013a).

Like Ghana and Nigeria, Sierra Leone is receiving education funds from the World Bank. Between 1969 and 1983, World Bank granted three education loans to Sierra Leone totaling \$35.3 million. Then, since after the civil war that lasted until 2008, the Bank approved three loans to education at the cost of \$26.93 million (See appendix C). Recently, the World Bank commissioned a series of policy notes on HTE in Sierra Leone in response to the need for higher education reform which focused on quality assurance, relevance and cost and financing. (World Bank, 2013a). However, Sierra Leone, like Ghana, receives one loan from IMF each year since 1984 till date—a total of 32 loans. Granted that Sierra Leone needs external assistance to support the inadequate funds for higher education, the World Bank (2013a) acknowledges that much of such assistance come from loans from OPEC, Fund for International Development (DFID), Arab Bank for Economic Development in Africa (ABED), Saudi Bank, and other sources—all for the development of Fourah Bay College.

Statement of the Problem

Although there is no necessary correlation between education and development (Brock & Alexiadou, 2013), the aspiration of both state and individual is that higher education plays role in development (Schendel & McCowan, 2015; World Bank, 2013a). Given that, the rankings of these Western African countries in the developmental arena constitute a matter of concern. Nigeria, according to IMF's (2014) ranking, has estimated gross domestic product (GDP) of 594.257 billion dollars, having the first position in Africa, but despite the "recent economic growth, it is one of the poorest countries in the world" (World Bank, 2013b, p.7). In the same sense, the 35.475 billion dollars and 5.411 billion dollars, placing Ghana and Sierra Leone at 13th and 37th positions respectively (IMF, 2014) are still worrisome. Also, the 2014 human development index (HDI) published in 2015 shows that Ghana, Nigeria and Sierra Leone had HDI of 0.558, 0.47 and 0.374, taking 13th, 22nd, and 48th positions in Africa, and 138th, 152nd and 183rd worldwide respectively (UNDP, 2014). These are terribly low when compared with the HDI of other African countries like Libya, Mauritius and Tunisia with 0.784, 0.771 and 0.721 taking first, second and fourth positions in Africa, and 55th, 63rd and 90th positions worldwide respectively. It is equally disturbing that foreign direct investment (FDI) of these African countries are too low. Eregha (2015, pp.273-4) avows that irrespective that "African's share in global inflow of FDI reached 3.1%, 3.9% and 5.2% in 2005, 2006 and 2008 respectively, it is still less than the share received by other regions in the world. It implies that Africa's share is still at its low ebb compared to regions like Asia and the Latin America. For instance, Asia's share of world FDI inflows

was 20.8%, 19.3% and 22.9% in 2005, 2006 and 2008 respectively” If these are good yardsticks of measuring development, then these countries are developmentally behind.

This sorry situation painted above holds serious developmental implication for the region. Higher education has been looked upon for its perceived role in development. These Western African countries under consideration have shown great commitment toward the financing of the higher education subsector since independence. To supplement this commitment, the knowledge banks have been lending to these countries though with excruciating conditions (Bonafant, 2003; Harber, 2014). However, at the foundation of the Bretton Woods’ institutions—IMF and the World Bank—intrusive conditionalities (economic policies that members intend to follow as a condition for the use of the banks’ resources) associated today with these banks were not (Dreher, 2004). The rationale behind the creation of IMF was to provide short term balance for payment and to stabilize the after-war financial crisis, while the World Bank was to promote long term growth of member nations.

With time, conditionalities steadily grew and became essential parts of these institutions’ loan policy (Dreher, 2004). Gould (2001) notes that the IMF program which included four conditions between 1952 and 1973 rose to seven between 1974 and 1982, and to twelve conditions between 1985 and 1995. Goldstein (2000) records that the average performance criteria was twelve between 1995 and 1999. Also, according to Dreher (2002), the average number of performance criteria between 1999 and 2001 was nine while total conditions averaged 21. On the other hand, the World Bank’s fewer conditions rose tremendously with the inception of adjustment lending such that they

have become more numerous than those of the Fund (Dreher, 2004). Adjustment programs of the World Bank between 1980 and 1986 averaged 34 conditions, and rose to 35 between 1983 and 1986, and to 56 between 1987 to 1990 (Dreher, 2002). These banks have maintained these conditionalities in their loans to these countries that are vulnerable and unwillingly yield to the said conditions because of their increasing need for development. It is because of the banks' hegemonic control over these country in their education funding system that this study tries to compare the adoption of these conditions as they apply to Ghana, Nigeria and Sierra Leone.in their higher education funding systems. Thus, the study conceptualizes conditionalities from neo-colonial mindset.

CHAPTER THREE

LITERATURE REVIEW

Development of Higher Education in the Sub-Region

This chapter looks at the struggle to develop the higher education sub sector over time in the study area, and conceptualizes the implied neocolonial framework. It takes a historical perspective to examine how this sub region of Africa has tried to develop its higher education for the general development of the area. For clarity, this section is reviewed according to different periods, starting from colonial era.

Colonial Higher Education

Modern system of higher education in the countries of Ghana, Nigeria and Sierra Leone dates back to the first half of the 20th century with the setting up of, and the recommendations of Walter Elliot's Commission on higher education in West Africa (See Elliot, 1945). Granted that traditional and Islamic higher education existed in Africa prior to colonization, foundation of modern higher education in West Africa is traced to the colonial era with varied external supports as confirmed by Samoff and Carrol (2003). Samoff and Carrol also have it that, higher education, as commonly run by the missionaries, was one of the major instruments used by colonizers to manage society and channel social change. Therefore, the Church Missionary Society established Christian institution in 1816 in Sierra Leone for the training of clergy. This institution which became Fourah Bay College in 1827 and it was the first African higher institution and

had its first graduation in 1879. Since the colonial period, academic institutions have been organized and shaped by colonialism and especially in European tradition, thus, higher education is considered an artifact of colonial policies (Altbach & Selvaratnam, 1989; Lulat, 2003). These policies include language of instruction (Schendel & McCowan, 2015; Shugrensky, 2013) and communication (Banya & Elu, 2004).

The clerical focus of education was, however, challenged by the end of the 19th century as critics began to call for emphasis on science and technology or provision of liberal education (Samoff & Carrol, 2002). Development of official policies by the colonial government for the provision of higher education in the region began in post-World War II period when the general pattern was to create institutions in Africa as satellites of European universities (Schendel & McCowan, 2015). In principle, the West African institutions were to adhere to European standards, in practice, these institutions were mere defective copies of the metropolitan original, a development Samoff and Carrol (2002) aptly describe saying that “their main purposes were to train the higher civil service and control and shape social change in the colonies” (p.4). Concerning this colonial education, many writers attest to the fact that it was geared more toward enhancing administrative needs of the Europeans than for the development of the Africans (Fafunwa, 1974; Moumouni, 1968; Schendel & McCowan, 2015; Taiwo, 1986).

Commissions that Facilitated the Growth of Higher Education

Primarily, two colonial commissions on education helped to shape the higher education system in West Africa. The first was the Report of Philips-Stokes Commission on Education in Africa published in 1922. This was the American Baptist Foreign

Missionary's education mission to Africa, sponsored by the Phelps-Stokes Funds (See Lewis, 1962). The six-person commission led by Thomas Jesse Jones, an American sociologist at Hampton Institute—the famous American Negro College—was mandated, among other things, to “inquire as to the educational work being done in each area to be studied at that time, and to investigate the educational needs of the people with especial reference to social, hygienic and economic conditions” (Lewis, 1962, p.23). According to Lewis (1962), the major findings of the Commission was that:

Adaptation of education to the needs of the people was urged as the first requisite of school activities. Much of the indifference and even opposition to education in Africa was due to the failure to adapt school work to African conditions, and school method which had been discarded in America and Europe were still in vogue in Africa. (p.44)

The first stage of the adaptation of education to the needs of the African people, according to the commission, was to realize the education needs of the people (Fafunwa, 1974). The Phelps-Stokes' Report (1922) paved a good way for the Commission on higher education.

In 1944, the British Secretary of State set up a Commission of inquiry, known as 'Elliot Commission on Higher Education in West Africa'. Harris (1970) states that the Commission was mandated to “report on the organization and facilities of the existing centers of higher education in British West Africa, and to make recommendations regarding future university in that area” (p.10). The Commission which was chaired by Walter Elliot reported poor situation of facilities, especially library, in the then existing higher institutions: Yaba College Lagos, Nigeria; Fourah Bay College Freetown, Sierra Leone; and the College of the Gold Coast that eventually became the University of

Ghana. Recommendations of the Commission included, among other things, the reconstruction, re-organization and upgrading of these institutions; investment of more funds by the British government in these institutions for their growth and efficiency (Elliot, 1945; Imhabekhai, 2002). How best the recommended growth was achieved is questionable as there were only five such institutions in the whole of the Sub-Saharan Africa in 1960 (Banya & Elu, 2001).

Higher Education at Independence

At the onset of independence in the 1960s, the emphasis on development focused on human capital development. The argument of the Association of African Universities (AAU) according to Schendel and McCowan (2015) was that “Africa needed ‘developmental universities’ that would focus explicitly on assisting government to reduce poverty in the region by training qualified ‘manpower’” (p. 278). Thus, the role of manpower in the immediate need for development in the post-independence West Africa became significant (Collins, 2013; Escobar, 2007; Rapley, 1996). Thus human capital theory (Banya & Elu, 2001; Lewis, 1954) explains the unrestricted efforts of the post-colonial Africa in their struggle toward manpower development. Promptly, Harbinson and Myers (1964) state that:

The building of modern nations depends upon the development of people and organization of human activity. Capital, natural resources, foreign aid, and international trade... play important roles in economic growth, but none is more important than manpower. (p.6)

Education thus came to be conceived as a profitable investment not only by the societies but also by individuals (Woodhall, 2003). The development of the region required the production of individuals who would take over from the foreigners: skilled personnel to

run the administration and the industries. The African leaders came to realize the urgent need for education in this singular project. Thus, education, particularly the higher level, necessarily was seen as the panacea (Samoff & Carrol, 2003; Teferra & Altbach, 2004). In the view of Samoff and Carrol (2003), it is here that the involvement of the World Bank in higher education in the early 1960s became clear because, for the banks' policy makers, "the primary task of higher education in Africa was to develop the specific skills that African countries needed. Human resource development—the contemporary terminology was "manpower planning"—was higher education's principal mission" (Samoff & Carrol, 2003, p.1). And agenda as lofty as this needs remarkable public resources.

The speedy change in 1960s provided new horizon for West African higher education. Ajayi (1973) confirms that allocation of substantial funds to higher education institutions on the grounds that they would contribute to national development was justified by the need for staffing the new civil service, and for fostering economic growth. This era which was marked by an opening of the higher education policy arena also saw the emergence of the notion of "development university" (Samoff & Carrol, 2003; Schendel & McCowan, 2015, p.278), "national universities" (Lulat, 2003, p.19), with emphasis on instant productive curriculum. In short, Banya and Elu, (2001) affirm that the period of 1960-1970 was designated as the 'Development Decade for Developing Countries' by the United Nations. Describing this era, Harbinson and Myer (1964) say that it was a period when committed effort was made "to lessen the gap, to speed up the process of modernization, to release the majority of mankind from crippling poverty, to

mitigate the tension and hostility, which must flow from the world's vast inequality in wealth" (p.50). The argument is that it is impossible for any country to build either a political system, a prosperous economy or even a sense of unity if such country is unable to develop its human resources. This thought, according to Banya and Elu (2001) was the World Bank's rationale behind bilateral assistance and was emphatically prescribed for African Studies as an economic development policy.

In this scenario then, the role of higher education in West Africa was paramount. It became the perfect instrument for national progress manifested in political, economic and cultural life of the people (Carte, 1964; Court, 1980; World Bank, 2007; World Bank, 2013a). Education became both means through which the leaders hoped to build new Africa and the focus upon which the common Africans looked unto for the betterment of their lives and those of their children (Ferkiss, 1966). In addition to those aspirations and expectations, Banya and Elu (2001) hold that university education in the region was also expected to restore African languages and culture, and transform the continent of Africa. With time, other goals have been added to those aforementioned. These included generation and dissemination of knowledge; playing intellectual leadership role for other levels of education; provision of vehicle for service to the local people in problem analysis and supporting; the conservative and cautious adaptation of local values and tradition; among others (Banya & Elu, 2001).

Consequently, the governments of the African continent, and western region particularly, considered financing higher education an uppermost priority. Hence, from independence till date, government grants have remained the major source of higher

education funding (Afolayan, 2015; Atuehene, 2013; Banya & Elu, 2001; Effah, 2003; Teferra & Altbach, 2004; World Bank, 2013). Submissions from higher institutions eventually become part of the annual budget. This government funding effort, no doubt, gave boost to rapid growth of this sub-sector of education, particularly at immediate post-independence period (Lulat, 2003). However, this optimism did not last long. The political and economic turmoil of the 1970s and 1980s had drastic effect on the university system, as Atuehene (2013) testifies. There were marked financial difficulties on the higher institutions necessitated by economic crisis and decline of the time (Atuehene, 2008; Escobar, 2011; Samoff & Carrol, 2003). This crisis was accompanied by marked civil wars, disease that resulted in decline in public recurrent expenditure in all sectors, but more profoundly on higher education (Samoff & Carrol, 2003). However, the observation of Samoff and Carrol (2003) is that “in contrast to the early independence period when there was widespread political support for higher education, many governments—weakened by ongoing economic crisis—came to see universities as a threat to stability” (p.4:). Schendel and McCowan (2015) concur to this claim saying that the leaders feared that “academics might publicly disagree with their policies” (p.279). Yet, there was urgent need to address the economic crisis.

Higher Education at the Adjustment Period

The international financial agencies adopted certain policy measures to cushion the effect of the economic crisis of the 1980s. This resulted in the consequent and subsequent adoption of structural adjustments, and decline in state welfare in funding public services (Lulat, 2003; Rapley, 1996). Debt burden in West Africa became heavier,

consequent upon the high increase rate in existing loans from the knowledge banks, and the need to finance current expenditure and development programs (Atuehene, 2008; Banya & Elu, 2001; Rapley, 1996; Samoff & Carrol, 2003). Energy importation cost together with reduction in export income added pressure on the balance of payments, and the countries in this region had to resort to rescheduling of their debts in order to cushion the effect of the fiscal crisis (Banya & Elu, 2001; Samoff & Carrol, 2002). Because new loans would be obtained at higher interest rate, repayment of debt aggravated the situation as the social programs had to bear the brunt. Yet, these countries were compelled to accept loan conditions of the banks which included tighter control over public sector expenditure. About these conditions Banya and Elu's (2001) view is that:

The change in the external climate for loans and development assistance is a reflection of the shift in the political emphasis of industrialized countries, especially the USA and EC countries. More and more emphasis is being placed on 'getting the prices right' through market mechanisms. (p.16)

Consequently, reduction of public expenditure and the commitment to a free market as the conditions for major loans and structural adjustment programs became essential parts of lending policy of the banks (Klees, 2010). Corroborating this fact, Banya and Elu (2001) maintain that cutting of spending on social services in West Africa became the only way out, and education having the larger part of the national budget, invariably became the escape goat. In addition, Bonal (2002) affirm that educational privatization and decentralization were also among the conditions adopted, even at higher level.

This period brought the rising influence of the World Bank on basic education to the fore. World Bank's publication of documentation on education in Africa became one

of the four land-mark education policies of 1970s and 1980s (Samoff & Carrol, 2002). In these documents, the Bank expressed its disillusionment over higher education in Africa. Higher education was woefully criticized as being unable to promote development and of over-expanding in the poorest countries (Samoff & Carrol, 2002; Psacharopoulos, 1988). Thus, Samoff and Carrol (2002) avow that the belief in the efficacy of higher education dwindled consequent upon the fact that “universities are high priced privileged enclaves whose returns do not warrant the investment and continuing costly support. Amidst these critiques and changing priorities of national governments, external support for higher education falters” (p.4). As a result, effort of the lending institutions was drifted from higher education in West Africa to the basic education for higher rates of returns (Atuehene, 2013; Bonal, 2002; Schendel & McCowan, 2015).

Attention Away from Higher Education?

During the 1990s, emphasis was refocused on the provision of basic education marked by the conference on education for all (Brock & Alexiadou, 2013; Schendel & McCowan, 2015). The sustaining argument here is that education is essential for national development and the cost of funding basic education would be more affordable and beneficial than investing in higher education (Kosack, 2012). Samoff and Carrol (2002) argue that if there are “higher social rates of return” (p.4), then it is ideally logical that basic education is externally supported at the detriment of higher education. Thus, Harber (2014) believes that redirection of resources became a sound and fair financial policy of the lending institutions as aid to basic education increased considerably in the period from 2002 until 2010. Later, attention was re-channeled back to higher education.

Return of Emphasis to Higher Education?

Attention to basic education notwithstanding, higher education system did not receive complete negligence from the international donors in the mid 1990s as revitalization of higher education in the region began to take center stage (Saint, 1992; Schendel & McCowan, 2015). This revitalization effort has been predicated on the fact that since modern economies were knowledge based, universities which are knowledge institutions, should be at the forefront of development agenda (Samoff & Carrol, 2002). In other words, the new emphasis of the World Bank (2013a) was informed by its deep fate in higher education's "role in economic growth, social development and poverty reduction by producing individuals with the necessary skills and knowledge to fuel and sustain national development" (p.1). So, it became imperative that the education sub sector would be sponsored to develop.

Although higher education's possible benefits from such external assistance are necessary for the desired knowledge, Moyo (2009) sounds a note caution to avoid it constituting another form of maintaining external domination, direction and control. This fear is shared by Bonal (2002) who insists that "basic features of WB education policy, like the rates of return rationale for educational investments, the importance of private education, and the marginalization of vocational education and training remain unaltered" (p.13). It is in this above described scenario that this study sets out to compare the experiences of the study countries in their adoption of the conditionalities of the knowledge banks in their higher education systems.

Conceptual Framework

The idea of policy borrowing and following suggestion of the knowledge banks, which sometimes takes no consideration of local context (Brock & Alexiadou, 2013; Steiner-Khamsi, 2012), has become a common refrain among the West African countries, especially in their higher education commitments, as seen above. Bonal (2002) maintains that this hegemonic tendency inherent in loan conditionalities is clear, particularly in educational financial assistance offered to the frontier countries. He thus asserts that “the WB develops a particular understanding of educational aid: rather than helping developing countries to achieve context-based educational goals, it defines in advance which policy goals are desirable and determines whether a country can receive financial assistance” (p. 4). It is in this context that loan conditionalities of the knowledge banks are best considered in a neo-colonial framework. In theory, the essence of neo-colonialism is that the state which is subject to it is independent and has all the outward trappings of international sovereignty, such state’s economic system and thus its political policy is, in reality, directed from outside (Nkrumah, 1966). Granted that methods and forms of this direction can take different dimensions, Nkrumah (1966) argues that neo-colonialist control is more often exercised through economic or monetary measures.

Because the conditions of the knowledge banks for lending to the poor countries make the recipient countries to accept whatever the banks propose for or impose on them (Harber, 2014), conditionalities are seen as a form of neo-colonialism. This, according to Bonal (2002) represents an extension of foreign domination and dependency leading to what Easterly (2006) would prefer to call ‘aid dependency’ or ‘aid addiction’.

Conditionalities factually rescale educational governance away from the local and national level, up to the multi-lateral or global and regional scale, just as its extension as a crucial mechanism for educational lending introduces paradigmatic changes in the form and content of policy making (Bonal 2002). Through the processes of policy borrowing or lending, Bonal (2002) contends, the imposition mechanism inherent in loan conditionalities of the banks makes political negotiation residual and transfers the power of decision-making to the multinational level. And the World Bank has comfortably maintained this system over the past four decades (Bonal, 2002).

In support of the above view, many authors and scholars have as well associated neocolonialism with dependency. In one of the controversial publications in recent times, Dambisa Moyo's (2009) book *'Dead Aid: Why aid is not working and how there is another way for Africa'*, the debate on economic development in the world's poorest countries was re-awoken by the author. Moyo's work reflects Teresa Hayter's 1971 classic *'Aid as imperialism'*. In that work, Hayter (1971) extensively elaborates the donors' countries' use of aid as a political weapon for the donor countries' own interests. This very fact is aptly sustained by Hilary (2010) who states that the "US presidents had made no secret of this, as in Nixon's much quoted admission: 'Let us remember that the main purpose of aid is not to help other nations but to help ourselves'" (pp.79-80). Thus, it can be said that Hayter's (1971) work reveals the immanent ideological bias of IMF and the World Bank when they were regarded as being 'above' the politics of the cold war (Hilary, 2010).

As such, the use of conditionalities by the knowledge banks to impose their (banks') political and economic ideologies on recipient countries has been considered the most harmful aspect of aid dependency by Hilary (2010) who thus argues that:

Conditions attached to aid in this way have undermined democracy in many countries, preventing governments from introducing development policies appropriate to their national situations. As a result of their reliance on loans and debt relief from bilateral donors and international financial institutions such as the World Bank and IMF over the past thirty years, many African governments have devoted themselves to satisfying the interests of the international donor community without reference to the needs of their own economies and people. (p.80)

This view receives much support as many other authors also attribute Africa's lack of development to such undue dependence (Kundnani, 2004; Tandon, 2008).

At the beginning of the millennium, the World Bank and IMF declared to reduce the number of structural conditions in their lending in response to the mounting criticism of the effect of their conditionalities. As such, by vowing to withdraw the remaining conditionalities from national development plans, these banks committed themselves to respecting national ownership of development policies, promises never fulfilled. Hence, Hilary's (2010) argument.

Yet the World Bank and IMF have signally failed to honour these commitments. Internal evaluations and external studies alike have found that neither the IMF nor the World Bank has reduced the number of structural conditions as they were supposed to have done, and that both institutions continue to impose economic policy conditions in highly sensitive areas without reference to the will of the peoples concerned. As well as undermining democracy, the aid conditionalities imposed by the World Bank and IMF are widely held to have been responsible for the two 'lost decades' of the 1980s and 1990s, in which per capita income levels fell dramatically in countries across Africa. (p.80)

And irrespective of the acknowledged failure of these policies and the attendant damage to the African economies, aid-dependent countries were mandated to implement

the Washington consensus through free market reforms such as trade liberalization and privatization of state-owned enterprises and utilities (Hilary, 2010). It is discovered that these policies instead of stimulating growth and development in Africa, the World Bank/IMF imposed trade liberalizations resulted in huge losses in employment and industrial capacity as majority of the African countries that underwent such economic restructuring experienced a decline in per capita incomes during the 1980s (Hobbs & Tucker, 2009). Studies carried out by the UN (Hilary, 2004) on the poorest countries of the world indicate that poverty increased most among those countries which opened their economies mostly during the 1990s, while those countries which managed their economies more closely in line with national circumstances succeeded in reducing poverty levels, a fact acknowledged by the IMF (Hilary, 2010).

Stressing this hegemonic influence of IMF and World Bank in controlling the recipient countries, Hilary, (2010) refers to an internal evaluation (IMF, 2009) which concluded that:

The IMF's 'aggressive' trade conditionality during the 1980s and 1990s 'went beyond staff's technical competence', while the institution's reliance on neoliberal dogma, without reference to the specific national circumstances of each economy, was 'an insufficient basis for a constructive trade policy dialogue between country authorities and the IMF'. In the infamous case of the IMF forcing the government of Ghana to overturn a parliamentary decision to raise import tariffs on poultry, the internal evaluation found that IMF staff lacked the necessary background knowledge of the sector and failed to appreciate the true merits of the case. (p.81)

It is apparent that many authors corroborate this singular fact of undue control of the donors agencies over the African decision makers through the imposition of their (banks') staff on the latter, irrespective of the staff's limited knowledge or competence on

the African circumstances (Calderisi, 2006; Glennie, 2008; Harber, 2014; Jones, 2004; Moyo, 2009; Steiner-Khamsi, 2012, Tandon, 2008).

As a matter of fact, in the higher education sector, many authors go on to explain the neocolonialist system of conditionalities as aid dependence (Easterly, 2006; Klees, 2010; Samoff & Carrol, 2003). Aid dependence is thus described as the internationalization within the education sector, particularly at the higher level, predicated on the assumption that improvement and change cannot occur without the support, advice and personnel of the external bodies (Samoff & Carrol, 2003). Because Africa needs new initiatives and reforms, responsiveness to the agenda and preferences of the funding agencies' becomes inevitable in order to obtain external assistance (Jones, 1992). These conditions of the lending agencies come in forms of policy statements or suggestions which sometimes, according to Samoff and Carrol (2003), "reflect the temporary dominance of a particular line of thought, and thus a particular set of advocacies, within an institution" (p.6). So in Africa, the conditions for qualifying for aid from the international lending agencies would include diversion of resources meant for higher education and channeling them to the other levels of education (Jones, 1992). Despite the agitations not to do so because of the importance attached to the higher level of education, Samoff and Carrol (2003) maintain that the African government lost the battle, succumbing to the tremendous conditionalities of World Bank and IMF.

Thus, neo-colonial control is exercised by a consortium of financial interests—knowledge banks—which are not specifically identifiable with any state in particular. Unfortunately, the result of neo-colonialism is that instead of using foreign capital for the

development of less developed countries, it is used for their exploitation (Easterly, 2006; Klees, 2010; Moyo, 2009). Neo-colonialism becomes the geopolitical practice of influencing a country in lieu of indirect political control through the use of capitalism, business globalization, and cultural imperialism (Sartre, 2001). It is unquestionable that these poor countries of West Africa need financial support for development (Jones, 1992; Teferra & Altbach, 2003), especially the education sector, the urgency of such need is more now that education has acquired economic dimension; now that higher education in particular has become an investment (Brock & Alexiadou, 2013; Kosack, 2012). But if investment increases the gap between the rich and the poor countries of the world rather than decreasing it, then it may follow that neo-colonialism has been enthroned in place of colonialism as the main instrument of imperialism in Africa (Nkrumah, 1966). It is on this note that it is asserted that development is “the prolongation of the colonial yoke” Esteva (2010, p.4). Attack on neo-colonialism is, therefore, not meant to exclude the capital of the developed world from operating in less developed countries, but a target at the prevention of the financial power of the developed countries from being used in such manner that impoverishes the less developed countries of Africa (Nkrumah, 1966).

Meanwhile, varieties of literature have been documented on higher education in West Africa. Scholars have written on financing (Atuehene, 2008; Banya & Elu, 2001), while others wrote on knowledge banks’ policy measures of conditionalities (Bonaf, 2002; Dreher, 2002; Dreher, 2004; Obamba, 2013; Samoff & Carrol, 2003). These are really informative on the funding of higher education in the countries of West Africa. However, these studies are relatively obsolete to address the current developments in

these areas. On the other hand, those studies on loan conditionalities are very useful in offering general information on the operations of the banks' loans. Nevertheless, they are deficient in that they fail to address the loan conditions in comparison of the specified countries of West Africa. The present study, therefore, makes a shift from those other ones because it tries to understand how lending conditions, which were initially absent in the loan programs, and meant to help the needy countries, are adopted among the poor West African countries in their higher education system by comparing the experiences of Ghana, Nigeria and Sierra Leone.

Research Question

Comparing the experiences of Ghana, Nigeria and Sierra Leone, how are the loan conditionalities of the knowledge banks adopted in the higher education funding system of the developing West African countries?

CHAPTER FOUR

METHOD

Comparing Ghana, Nigeria and Sierra Leone, this qualitative case study investigated how the loan conditionalities of these knowledge banks are adopted in the financing system of higher education in these countries. Existing literature: books, journals, policy documents, were used to collect data on conditionalities and higher education funding in these countries with the view of comparing the adoption of conditionalities in higher education funding system, and how these conditionalities shape the education sub sector in West Africa. To answer the research question, the data collected in this qualitative study were analyzed using document analysis, an approach allowed for better analysis of certain qualitative studies (Weber, 1990).

This study focused on Ghana, Nigeria and Sierra Leone. These countries which are regarded as the larger colonies of British West Africa because of their sizes, got their independence in 1957, 1960 and 1961 respectively. They had common colonial experiences, but different socio-economic and political features. Unlike Ghana and Nigeria with promising economies, Sierra Leone, with majority of its citizens lacking access to basic services, is ranked among the poorest of the poor West African countries. Oil is Nigeria's comparative advantage while agriculture and mining are the major sources of Sierra Leonean and Ghanaian economies. Sierra Leone, with a very young population has 40% of school age, 75% below 35 years while about 60% lives in rural

areas. While Ghana is assessed as politically stable, Nigeria was facing Islamist extremist insurgency and Sierra Leone has not fully recovered from a decade long civil war.

Purposive sample, a nonrandom sample technique was used to select these countries: Ghana, Nigeria, and Sierra Leone. This was considered appropriate because, this type of sample allows the researcher select individuals, in this case, countries, that were regarded as representative on the grounds that they meet certain characteristics for the study (Bui, 2009). Major parts of these characteristics included being colonized by Britain; having the same history of modern higher education which began in this region with the Elliot Commission on higher education in West Africa; and borrowing from the knowledge banks since independence.

This thematic work did not have direct contact with human participants, instead, the study revolved around written literature. Being a qualitative research, data were gathered from existing literature. Thus, the researcher made use of available scholarly journal articles, books, and especially policy reports and other related materials. These materials were selected from policy documents of the banks (See Appendix A) and texts from prominent authors who have written for or about the banks, especially on their (banks') policies. This choice was considered necessary to ensure reliability and validity on information analyzed.

To gather the data, the researcher first went to Loyola web site, and got to the resources, from there to the university libraries. He went to the Research Guide and clicked, and picked up a subject. Here the topic is on education, so he choose 'Education Main Research Guide', and selected the 'Databases' (article search) tab and a number of

databases pumped up. From there, he chose databases that he preferred—Education Research Complete and Education Administration Abstract. Entering two of the key words of the study—education and funding, and searched, hundreds of articles came up. Then he selected peer review option and it reduced the number to a fewer number of articles. The process was repeated using loan and conditionalities as another set of key words of the search. From the reviewed articles, the researcher read through striking topics, and checked their abstracts to see how relevant they would be to the study. Thus, he chose relevant works. At the next level, the researcher ran through the reference lists of selected articles for more resources. All these served as the secondary sources. Yet, at another level, the researcher visited the official web sites of the World Bank, IMF, United Nations Development Programme (UNDP) and other international organizations for firsthand information (see appendices). The data gathered from the policy documents served as the primary sources.

After selecting relevant policy documents, articles and books for the study, the researcher made copies of these materials so that they could be handy. Then, he sorted out the documents from these banks according to the countries. Next, he picked out the policies contained in each document from different countries. He compiled all these policies as a fresh document. He sorted the hard copies of the fresh transcripts or documents and used different colored highlighters to mark materials that fitted in different themes/categories to ensure that each section could be identified according to their sources (that is, the place in the original transcripts or documents where he could go back and find it in context). These were cut out differently as individual pieces. Going by

the themes that reoccurred most, he reduced the documents to few categories. These categories were further reduced to fewer themes for easy analysis. These themes were either a word, a phrase or a single sentence. The researcher marked segments or units of text data with symbols, descriptive words, or category names. A filing system is then created, one folder reserved for each theme. The segments of text are then placed into their respective folders.

The collected data was analyzed using document analysis. This method was considered appropriate for reviewing or evaluating documents that helps to make inferences from text (Weber, 1990). Among others, Weber, (1990) considers this method of analysis very appropriate for detecting existing propaganda; describing attitudinal and behavioral responses to communications; revealing the focus of individual, group, institutional, or societal attention; and describing trends in communication content. Strengthening this stand, Corbin and Strauss (2008) maintain that document analysis, like other analytical methods in qualitative research, requires that data be examined and interpreted in order to elicit meaning, gain understanding, and develop empirical knowledge. This is necessary because documents contain text and images recorded without the intervention of the researcher. Analysis here was therefore continuous—running through the work from the beginning.

So, right from the process of collecting information, the researcher made use of memos—reflective notes that the researcher took for himself about whatever he is learning from his data. These, according to Johnson and Christensen (2012), include notes about anything, thoughts on emerging concepts, themes, or patterns found in the

data. Particularly, the researcher employed the tools of segmenting in eliciting information from the banks' documents and reports in order to make sense from them. This is an effort toward identifying segment/category of text that has a specific meaning that might be important for the research study. Now, because these texts are recorded without the researcher's intervention, these data were examined and interpreted to elicit meaning, gain understanding, and develop empirical knowledge (Corbin & Strauss, 2008). Hence, the qualitative data collected were analyzed through substantive writing based on the texts of the policy documents.

Discourse analysis was employed as the theoretical structure to interpret the text and explain the substantive results. In addition to not constraining creativity, this type of analysis ensures that findings are based on empirical observation, while researchers inductively build their claims by returning, from time to time; to the text they wish to understand (Eisenhart & Johnstone, 2008). Oddo (2013) notes that the techniques of discourse analysis are not mere formulae blindly employed by analysts, "but heuristics that they adopt based on features of the data" (p.237). Thus, its goal is detailed, warranted accounts of how discourse functions, and not necessarily scientific replicability. The practice of discourse analysis is based on the fact that analysts must account for social and history, for if communication must happen, it happens within a context and history (Oddo, 2013). Specifically, this method is designed to account for historical development and macro-sociological forces (Wodak, 2011; Wodak & Weiss, 2004).

In line with the thought of Weiss and Wodak (2003), the researcher had to ask "which elements of our knowledge are relevant for the interpretation of the problem

subject to study?” (p.5). Then this theory helped to understand the “interrelation between the objective understanding focusing on the ‘external horizons’ of action and the subjective understanding of ‘everyday activities’” (p.4). Thus, the study guided the researcher to understand how the adoption of the loan conditions or policies of the banks bear on the practical/lived experiences of higher education systems in the case countries.

CHAPTER FIVE

RESULTS

This section deals with the results of the study. So, below is presentation of the results following from the differences and commonalities among the countries.

Differences Among the Countries

These countries: Ghana, Nigeria and Sierra Leone, which were regarded as the larger colonies of British West Africa because of their sizes, got their independence in 1957, 1960 and 1961 respectively. Granted that they have common colonial experiences, these countries have different socio-economic and political features (See Appendix E). Sierra Leone at \$4.1 GDP and \$580 per capita, it falls short of the sub-Saharan African average of USD 1,445 (World Bank, 2013a), and incomparable with Ghana's GDP of \$48.1 and per capita income of \$1684. Neither is it comparable with Nigeria's per capita of \$1280. While oil is Nigeria's comparative advantage, agriculture and mining are the major sources of Sierra Leonean and Ghanaian economies with Ghana having high potential of sweet crude oil reserves of international recognition (African Business, 2011). Ghana has been assessed one of the best governed, most stable and most peaceful countries in Africa as well as the world (African business, 2011). While Nigeria, after a long experience of military administration, is still struggling with democracy (with pockets of ethnic and religious crises, most of which is the current rising surge and siege

of Boko Haram Islamic militancy), Sierra Leone is still gradually recovering from a decade long civil war that ended in 2001 (World Bank, 2013a).

Sierra Leone, with a very young population has 40% of school age, 75% below 35 years while about 60% lives in rural areas. With over 95% of its children in school, Ghana currently has one of the highest school enrolment rates in all of Africa with the literacy rate put at 71.5%. Nigeria, the most populous black nation, has about 30 million students (US Embassy, 2012) and estimated literacy rate at 51.1% putting the education indicators poor nationwide ((US Embassy, 2012). Although with the establishment of Fourah Bay College, Sierra Leone has the longest history of higher education in Africa, the war particularly ravaged the higher education institutions in Sierra Leone (World Bank, 2013a), with the literacy rate at 43.3%. Irrespective of the noted differences in socio-economic and political standings of these countries, they are all regarded as poor West African countries (World Bank, 2013b) and in need of external financial assistance to support their education sector, particularly the higher education subsector.

Data Analysis: Commonalities Among the Countries

There are comparable features among these countries. Despite being colonized by the same colonial master—Britain, and occupying the same geographical region, West Africa, they also have similar experiences of higher education history—government ownership and sponsorship. Despite the differences among the countries, the study finds out that: the loans' conditionalities of the knowledge banks are given to all the countries without consideration of the context; education is privatized; market models are

introduced into the higher education sub sector; and conditionalities promote neocolonialism and dependency.

Finding One: Adoption of Policy Measures Among the Countries

The first finding of the study shows that the knowledge banks' conditionalities apply to the countries, the contexts notwithstanding. This is evident in appendices F and G. The banks' loans have been given to the countries to support education since independence (Appendix A). Going through the conditionalities of these loans, there are recurrent or related conditions stipulated or suggested in the policy documents. For example, in Ghana's 1992 Tertiary Education Project loan from the World Bank, it was recommended for Ghana to adopt certain conditions to ensure financial sustainability of the system. As contained in appendix G, the World Bank (1992) documents:

Sustainable financing was clearly seen as a necessary condition for achieving the stated goals of improved quality and expanded enrollments. This was to be achieved through the twin strategies of cost-sharing and efficiency gains. On the former, the White Paper states 'It is intended to develop a system of cost-sharing between government, the student population, and the private sector' It was explicit in stating its expectation of "gradual assumption of the responsibility for the payment of full costs of lodging and incidental expenses' by the student population. On the latter, it prescribed 'increased efficiency in the utilization of spaces, and personnel' in conformity with 'administrative, financial, and staffing norms which { would }be laid down by the Ministry of Education. (p.2)

Equally, in IMF's (2010) loan to Ghana, conditions were suggested to include, among others, "enhance and sustain macroeconomic stability; improving fiscal resource mobilization; improving public expenditure management; enhanced accelerated agricultural modernization and natural resource management; oil and gas development" (p. 21). These conditionalities are said to have been adopted by Ghana (Effah, 2003;

Samoff & Carrol, 2003). The Bank's (1999) acknowledgement of the failure of these policies confirms that they were, at least, adopted.

It is rated unsatisfactory in its efforts to introduce full-cost hostel fees, to re-structure the student loan scheme, to manage the expansion of tertiary enrollments, and to maintain Government's financial commitment to the sub-sector. These latter limitations place the sustainability of the former accomplishments at risk (p.8)

Similarly, in the World Bank's loan to support tertiary education in Nigeria in 1990, the World Bank had recommended for Nigeria to adopt the a number of conditions (Appendix G) which included: universities to: "lessen the recurrent cost per student; to increase non-governmental income; to reduce over-staffing and other areas of wages; to foster cost sharing" (p. ii), among others. In IMF's (2005) loan to Nigeria (Appendix F) as well, its policy recommendations had included, among others: Sustain a rapid, broad-based GDP growth rate outside of the oil sector that is consistent with poverty reduction, employment generation, and a sustainable environment; diversify the production structure away from oil and mineral resources; make the productive sector internationally competitive; and systematically reduce the role of government in the direct production of goods, and strengthen its facilitating and regulatory functions (p. 16).

These policies were confirmed to have been adopted by Nigeria as noted in appendix F. In this confirmation, the World Bank (2005) agrees that:

The Borrower... accepted but did not deliver on its commitment to adjust student hostel fees, left the National Education Bank without a functioning Board of Trustees for the duration of the project... accepted but later challenged the Bank's international competitive bidding requirements.... (p.iii)

In the case of Sierra Leone, the adjustment recommendations of the World Bank were contained in its 2013 policy note (Appendix G). These recommendations were to:

Move towards formula-based budgeting in the allocation of grants as a way of improving transparency and accountability; develop a sustainable system for data collection and analysis for decision making; increase efficiency of spending and diversify the sources of funding for HE; and provide capacity development in financial planning, management and budgeting for the relevant staff of HTEIs and the TEC. (p.4)

In the same vein, IMF made similar recommendations for Sierra Leone in its 2015 loan project as seen in appendix F. These recommendations had included:

A wholesale foreign exchange auction system fast-tracked and effort will continue on the establishment of a Treasury Single Account and the enactment of a new Public Financial Management law, underpinned by fiscal responsibility principles. (p.4)

Despite that there is no clear record of World Bank's loans to support higher education in Sierra Leone, the adoption of the policy measures was obvious. For instance, regarding student loan scheme in Sierra Leone, the World Bank (2010) concludes that the problem of loan recovery which is the identified major issue here is attributed to poor record keeping, weak legal systems, unclear repayment guidelines, low interest rates and long periods of grace (World Bank, 2010). Thus to ensure that these anomalies were not repeated, the Bank's recommendation in the 2013 policy note reflected legal backings, effective data and accountability. Confirming that these conditions are being adopted by Sierra Leone, IMF (2015b) says that "the government remains committed to advancing structural reforms" (p.46). The same document thus states that the focus would continue to be on enhancing revenue mobilization; improving expenditure management among others.

The basic conditions or recommendations given to these countries are very similar and run through the different loan projects. A close examination shows that these policy

recommendations of the knowledge banks revolve around improving financial sustainability of the higher education system. It is also clear that the conditions are given without consideration of the contextual differences. This finding on financial sustainability precedes, leads to and runs through the subsequent findings below.

Finding Two: Privatization of Higher Education

A follow-up finding of the study indicates that the knowledge banks' policy recommendations adopted by these countries include privatization of the education subsector. As a means of expanding educational opportunity, the World Bank encouraged these frontier countries to accept the presence of the private sector in their educational domain (Appendix G). Details of IMF policy recommendations to these countries on this issue are contained in appendix F. Hence, in IMF's (2010) loan to Ghana, its recommendations included "enhanced competitiveness of Ghana's private sector development; and improvement of the private sector competitiveness" (p.21). Similarly, in IMF's (2015b) loan to Sierra Leone, its recommendation reflecting privatization was "fostering healthy financial intermediation to support private sector" (p.46). In Nigeria's 2005 loan from IMF, the conditionalities (Appendix F) relating to privatization included:

Promoting private enterprise. The private sector will be the engine of economic growth under National Economic Empowerment and Development Strategy (NEEDS). It will be the executor, investor, and manager... The government will play the role of enabler, facilitator, and regulator, helping the private sector grow, create jobs, and generate wealth. Deregulation and liberalization will diminish governmental control and attract private sector investment. (p.xi)

In a similar manner, in Serra Leone 2013 policy note on higher education, World Bank's suggestion in this regard was to "encourage the growth of the private higher education sector" (p.57). Equally, the World Bank's policy recommendations on privatization in its

2004 loan to Ghana were to “ensure competitive funding for tertiary education, and to consider the development of a student loan system, possibly in partnership with the private financial institutions” (p.7).

Consequent upon such recommendations of the financial lenders, these countries adopt the privatization of the higher institutions. According to World Bank’s (2011) record, in 1990, there were three public universities in Ghana with the total tertiary enrollment of 14,500. In 2012, there were averaged 138 accredited higher institutions in Ghana (National Accreditation Board, NAB, 2012 cited in Atuehene, 2013). The number of tertiary students in 2000/2001 academic year rose to 59,132 representing a combined increase of tertiary enrollment by 97% from 1994 (Republic of Ghana, 2002). This number quadrupled by the close of 2009 and got to 285,862 in 2011, signifying an enrollment spike of 438 (Atuehene, 2013). Also, in 1999, approval was formally given to the establishment of private universities, in Nigeria, with five pioneer universities (US Embassy, 2012). Yet in Sierra Leone, the University Act of 2005, among other things, allows for the establishment of private universities (World Bank, 2013a).

Finding Three: Adoption of Market Model in the Higher Institutions

The next finding of the study also shows that introduction of market model in the institutions of higher learning resulting from the recommendations of the knowledge banks is a common feature among the countries. As noted in appendices F and G, these appeared in the forms of cost efficiency, cost recovery, cost sharing, income generation or even staff management. In World Bank’s (1997) loan to Nigeria (Appendix C), the conditionalities (Appendix G) of market model come as:

Increased income from fees charged to students for bed space, and to limit the portion of recurrent budgets spent on staff salaries..., cost efficiency through improving student/teacher ratios, decreasing the numbers of non-academic staff, elimination of non-degree and low demand academic programs, and encouraging cost-recovery and income generation. (p.3)

Similarly, the conditionalities reflecting market model suggested in World Bank's (1992) loan to Ghana are identifiable in its recommendations to:

Maintain enrollment within agreed ceilings; increase academic fees toward contributing 3% of recurrent budgets; annual adjustments to the student loan scheme to be less than 30%; formerly permit tertiary institutions to retain all income generated; review of staff/student ratios in each university against the norm of 1:15; and university non-academic staff to equal no more than 30% of gross student enrollment. (p.2)

In Sierra Leone's 2013 policy note on higher education, World Bank recommendations include to "increase efficiency of spending and diversify the sources of funding for HE" and to "consider the development of a student loan system, possibly in partnership with private financial institution" (p.57).

These market model recommendations have been adopted in these countries at different times and in different forms. For example, in assessing the progress in the implementation of the Tertiary Education Project, the World Bank (1997) testifies that Ghana adopted these conditionalities. It documents that "academic staff/student ratios have improved from 1:11 to 1:18 at universities, and from 1:24 to 1:30 at polytechnics" (p. 2). It also says that "as of {that} year, government {had} agreed to allow the institutions to retain all income generated ... (p.2). In a related sense, this is also confirmed in a different document. In the Sierra Leone's policy 2013 note, the World Bank (2013a) has it that "there are indications that MOFED is currently considering the application of a funding formula to be based on: the number of students enrolled,

admitted, and graduated; type of courses offered, and the institution (degree, diploma, and certificate); the ability of the university to generate income from other sources; and ...” (p.52). The Bank also attests to the adoption of income generation in higher education and tertiary institutions in Sierra Leone mainly through tuition fees. According to (World Bank, 2013a), in 2011, “the institutions reported self-generated income of Le 47.5 billion slightly less than what government spent on the sub-sector Le 49,3 billion” (p.49). The same report also has it that only Ngala University reported income from research and other sources of income, pointing out that others do not report all sources of income.

Also, for the same purpose of lessening government financial burden of higher institutions, student loan was consequently adopted in Sierra Leone. As evident in appendix G, the World Bank (2013a) has it that:

The establishment of a student loan scheme has been a topic of discussion over many years, and after the end of the war, the universities prepared a concept for a student financial assistance program with a student loan program as one of the options. These early efforts were abandoned, but are now being reconsidered given the financial pressures in the system. (p.55)

In Nigeria’s case, the testimony of the Bank to the adoption of the policy recommendations was not different. In the implementation completion report on the University Development Project, the World Bank (1997) confirms that “notable improvements were registered in promoting efficiency of resource use. But little progress was made in placing university financing on more sustainable footing...” (p.ii). Taken together, the observed experiences from these countries support the assumption that these

countries adopt some common market-force policy measures in their higher education funding struggle.

Finding Four: Conditionalities Promote Neocolonialism and Dependency

Based on the imposing nature and unwilling adoption of the conditionalities despite their undesirability, unsuitability and unacceptability, the study also finds out that conditionalities promote dependency. There are indicators pointing to the control over the activities of a sovereign government in order to allow it obtain the needed loan. This can be confirmed from the IMF's 2010 loan conditions to Ghana (Appendix F) in which Ghana was requested to “ensure price and exchange rate stability; improve fiscal resource mobilization; ensure transparent and accountable governance; promote effective debt management” (p. 21). In particular, this hegemonic tendency is also prominent in the Bank's transactions. While evaluating its loan to Ghana for the Tertiary Education Project, the World Bank (1999) sounds authoritative. For instance, in appendix G, it says:

Management of expansion of tertiary enrollments is absolutely critical for maintaining educational quality, yet political circumstances often make it difficult for governments to exercise this control—even when bound to do so by legal convents in the Credit Agreement. For this reason, Bank staff should take strong measures at the first indication that enrollment growth is exceeding government's capacity to finance this expansion. (p.iii)

This discovery is also very clear in IMF's 2015 loan conditions to Sierra Leone as indicated in appendix F. In the conditions, for example, Sierra Leone was required to:

To ensure the attainment of budgeted revenue, the NRA will continue to strengthen implementation of administrative measures to curb fraud, tax evasion and avoidance, including through the use of securitized receipts, the conduct of regular field audits; and further strengthening of the Revenue Intelligence and Investigation Unit. To improve tax compliance especially in the hard-to-tax sector, the NRA will establish a centralized Debt Management and Compliance Unit, Satellite Offices and a Domestic Tax Preparers Scheme. (p.46)

Although these recommendations are, arguably, for the good of the borrowing countries, their nature and condition point to extended control. In a review of its 2015 Credit to Sierra Leone, IMF observed Sierra Leone's difficulties in complying with its agreements, yet it went on re-emphasizing the conditionalities. Here is IMF's stand:

On the revenue side, the Ebola epidemic has eroded the non-mineral revenue base and weakened compliance with tax regulations, making it more challenging for the authorities to meet revenue targets. In the near-term, revenue performance is also adversely affected by difficulties in the iron ore sector and their impact on the non-mining economy. Staff stressed the need for continued reforms to increase administrative efficiency gains at NRA, reduce tax exemptions to broaden the revenue base, and combat tax evasion. (p.11)

The bossy outlook of the knowledge banks is not limited to Ghana and Sierra Leone. It is even more noticeable in their transactions with Nigeria. As the boss, any derailment on the part of the borrower attracts immediate consequences. For example, Nigeria's inability to respond to the adjustment programs of the 1980s resulted to, according to the World Bank (1997) report that "by 1991, however, slippages in fiscal discipline and public resource management led to the withdrawal of Bank and IMF adjustment support" (p.1). Referring to the 1990-97 project to support the higher education in Nigeria, the World Bank (1997) affirms that "prior to this project, the Bank had a limited role in Nigeria's educational development" (p.2). And every disagreement or failure on the part of the government was paid for. Hence, "persistent differences between the Government and the Bank over the country's macro-economic policies led to a cessation of lending which remains in effect" (p.2).

This did not take into consideration that the conditions were difficult, because it was only the "universities prepared to undertake painful reforms, the project offered

financing for the purchase of essential teaching and research inputs...” (World Bank, 1997, p.3). These difficult conditions had included “increased income from fees charged to students for bed space, and to limit the portion of recurrent budgets spent on staff salaries”. Others, as stated in appendix G, were to “foster cost-efficiency by progressively improving staff/student ratios ...and encouraging cost recovery and income generation” (World Bank, 1997, p.3). In a summary sense, “universities had to meet six criteria in order to receive first tranche funding, eight criteria for the second tranche, and eight criteria for the third tranche” ...”each participating university would receive \$2 million for each set of criteria that it met” (p.3). This might be the reason why “instead of disbursing US\$120 million in the three years, it expended US\$44.4 million in 6.5 years” (p.6). In addition, the government’s unwillingness or reluctance was obvious. Regarding the assessment of the project, the World Bank also affirmed that “little progress was made ...as attested by government’s resistance to meaningful student fees” and “the inability of universities to substantially expand the portion of their revenue base” (World Bank, 1997, p. ii). Despite all these reluctance, unpreparedness and inefficiencies, the Bank insisted on its policy recommendations. It is recorded that:

During the later years of the project, Bank staff and consultants sustained useful dialogue with the university system on the need for reform, introduced fresh perspectives (e.g., strategic planning) into this debate through studies and a series of consultative meetings, and helped foster understanding of the benefits linked to these difficult changes as well as the costs of not taking action. As a result, the policy objectives espoused by the project are much more accepted today by the university community than they were in 1990. (p.6)

These common experiences of master-servant relationship in the loan programs of these countries with their international lenders suggest that while conditionalities spell

dependency for the recipient countries, they support neo-colonization on the part of the knowledge banks. This goes well with the conclusion of Nkrumah (1966) that any attempt to use foreign assistance to impoverish the African nations, is at its best a calculated form of imperialism.

CHAPTER SIX

DISCUSSION

As pointed out earlier, at independence, these African countries were faced with the challenge of producing skilled personnel to take over the bureaucratic and industrial functions left by the foreigners. Putting this forward, Collins (2013) observes that:

A focus on the development of human resources for the civil service and the public professions was designed to address shortages that were a result of the gross underdevelopment of universities under colonialism and the departure of colonial administrators and professionals following independence. (p.26)

Education thus became an automatic entrance into the labor market, so that, according to Brock and Alexiadou (2013), the initial attention of the World Bank toward educational funding began at this early independence era when education was seen as an investment. This idea arose from the human capital theory which posits that education is designed to benefit not only the individual but also society at large (Bonal, 2002; Ilon, 2003; Woodhall, 2003). As a matter of precision, Ilon (2003) maintains that “this theory posited that individuals, families, companies, or countries could view education as an investment” (p. 63). The point here is that when properly guided, educational investment would result to increased productivity and earnings. And subsequent studies on rates of returns in developing countries would be hinged on this logic (Ilon, 2003). So, 1960s became the “golden era” (Eisemon & Kourouma, 1994) or “development decade” (Banya & Elu, 2001; Collins, 2003), a period when assistance for the development of universities

significantly took off and the focus was to have universities that would be “development universities” (Samoff & Carrol, 2003; Schendel & McCowan, 2015; Yesufu, 1973).

Concerning this period, Eisemon and Kourouma (1994) hold that:

Educational expansion was the keystone of economic planning, of social policy and of strategies for fostering political development in African and Asian countries in the 1960s and 1970s. This was the golden age of foreign educational assistance aid and coincided with expansion of the higher educational systems in most of the donor countries. (p.276)

Despite the later disagreement of Psacharopoulos (1973), Ilon (2003) observes that earlier studies have it that rates of return increased with higher level of education. However, the argument may follow that an increase in educational funds means an increase for the higher subsector (Ilon, 2003).

However, conditionalities’ guidelines which were not included in the IMF’s Articles at the Bretton Woods conference in 1945 was begun at this immediate post-independence period (Dreher, 2004). Despite the resistance of the Directors who were more frequently changed than the staff, the inclusion of conditions was vigorously pursued by the members of the board for the sake of power. Vries and Horsefield (1969) believe that power tussle played important role here because “Executive Directors have been permanently lobbied by staff members who wanted to increase their power and tried to increase the number of conditions included in programs” (p. 27). Because the staff members have informational advantage over the Executive Directors, Dreher (2004) confirms that the former became relatively more powerful and “negotiations soon started to be held in the borrowing countries’ capitals which further accelerated the informational advantage of the staff and thus its power” (p.449). It is logical to infer that this struggle

marked the beginning of the establishment of the organized control of the banks over the developing countries, most of which are in Africa. Therefore, in 1969, the principle of conditionalities was officially included in IMF's Articles of Agreement (Dreher, 2004).

Then, following from the oil shocks of the late 1970s and the attendant economic crisis, the rush to invest in education slowed down (Rapley, 1996). The World Bank was blamed for its recklessness in expanding education through uncalculated lending to Africa in the 1960s and 1970s (Ilon, 2003). The Sub-Saharan Africa was the worst hit by the economic scourge of the decade. It is on record that the Sub-Saharan Africa's debt in 1970 was \$6 billion and rose to \$170 billion in 1998 (World Bank, 1999). The criticism was that investment could not meet expected return if a country did not properly manage its internal and external financial affairs (Ilon, 2003).

Consequently, the World Bank introduced new loan conditions to the region. Through structural adjustments and related means, the Bank sought to exert a policy influence far greater and more intense than would be possible through free-standing projects (Dreher, 2004). These adjustment policies of the knowledge banks increased debt and poverty among the developing countries, and dependency among the richer ones, against the promises of these banks (Shah, 2013). Through their neoliberal policies, the World Bank and IMF imposed SAPs to ensure repayment and economic restructuring which required that the poor countries would reduce public spending such as education, health and development, while paying more attention to debt repayment and other economic policies (Shah, 2013). In short, through SAPs, the World Bank and IMF,

according to Shah (2013), demanded poor nations to lower the standard of living of their people.

Putting this forward, Ilon (2003) makes it clear that: “The era of structural adjustment lending began in the 1980s: lending was premised on reduced public expenditures and increased trade ‘liberalization by recipient countries’ (p.64). According to Ridker (1994), the World Bank’s “lending budget for the social sectors was constrained for several years to make room for structural adjustment lending. In reaction, it urged its borrowers even more forcefully than before to pursue internal efficiency and cost recovery” (p.13). To achieve both domestic and external financial stability, the region progressively tried to liberalize their economies between 1986 and 1992 as the adjustment measure to attract incentives and to manage the meagre resources (Nsouli, 1993). On this approach, Bonal (2002) opines that “political marketing to get access to international funds becomes the main objective of recipient countries, changes the whole rationality of priorities and strategies for education and limits the number of options available” (p. 8). It is clear that none of the borrowing countries adopted those policies based on their national needs, but as prerequisite to obtain international funds—depending completely on the whims and caprices of the said donors. Yet, the recommendations for the recipient countries remain to reduce public expenditures and privatize the economies (Lulat, 2003).

It is believed that the major reason behind the increasing conditions has been predicated on what good economic policy looks like (Dreher, 2004), the “best way” (Harber, 2014, p. 252). The World Bank, for instance, has arrogated to itself ‘self-

efficiency' and 'knowledge' (Khamsi, 2012; Jones, 2005) such that it decides what the best education practices should be. The promotion of neoliberal policies in the early 1980s by Ronald Reagan in the United States and his British counterpart, Margaret Thatcher, gave a lending hand to the structural adjustment programs (Rapley, 1996; Schendel & McCowan, 2015). According to Buira (2002), these politicians tried to cut the role of the state, liberalize markets, reduce subsidies and privatize public enterprises. As a result, these IMF reform agendas reflect in most of the conditions of the knowledge banks as IMF (2001) states that “between 1985-86 less than 20 percent of upper credit tranche arrangements included conditions related to structural measures” (p.8). The claim of IMF was that the reforms in industrialized nations made it aware of policy problems in the less developing countries.

Adjustment programs—liberalization and efficiency efforts—did not do much to alleviate the effect of the economic crisis of the 1980s as observed by Ilon (2003) who also acknowledges that by the mid 1990s, the West African economy began to take a new phase. The countries came to be included in the Highly Indebted Poor Countries' (HIPC) Debt Initiative of the World Bank and the IMF (Ilon, 2003). In this initiative, these financial institutions were to refinance the heavily indebted African countries so that they would be able to cope with adjustment and reforms in the midst of strangulating debt crisis. The observations of Ilon (2003) is that “the principle objective of the HIPC Debt Initiative is to bring the countries' debt burden to sustainable levels, subject to satisfactory policy performance, to ensure that adjustment and reform efforts are not put at risk by continued high debt and debt service burden” (p. 66). As such, the IMF and

World Bank strengthened the debt reduction initiative to ensure that the department focused on the poorest countries (World Bank, 2000). So, it was, therefore, to enable the countries manage adjustment and reform policies that these countries benefited from several debt-relief plans in the 1990s and 2000s, including the 2005 IMF plan that canceled 100 percent of their debts (UNESCO, 2006). But this did not, in any way, mean stopping or reducing loan conditionalities in the continued refinancing.

Establishing a link between poverty (human and social infrastructure) and market growth received a new attention, hence the social sector that was significantly ignored during the adjustment era, gradually began to assume position of priority (Business Africa, 1993). By this new emphasis, market-based development was not repudiated, instead, in the agenda of reduction of poverty, stable markets were considered essential (Ilon, 2003). With this paradigmatic shift of development to poverty alleviation, it became all the more difficult for higher education institutions in Africa to justify public spending (Chronicle of Higher Education, 1993). This redirection of attention to poverty reduction was launched by the 1990 landmark Jomtien Conference on Education for All (EFA). This conference, according to Harber (2014), signified the renewal of the knowledge banks' commitment toward funding basic education and unfortunately deepened the withdrawal from higher education lending. It was suspected that these donors would reallocate funds from the higher education system to basic education and force the states to follow suit in the region (Eisemon & Kourouma, 1994). This attention is predicated on the high rates of return from the lower level of education—in the interest of the donor countries and not the recipient countries'. This focus on educational quantity

and not quality is an implied attempt to impoverish the African sub region and help it retain its 'substandardness' in the world ranking at any level. If this assumption is a sustained one, the use of international funds to impoverish the poor African countries cannot in any less measure be an extended form of domination.

At the higher education level, the reaction of the African states and the donor agencies took two dimensions, according to Ilon, (2003). First, emphasis was made by African universities to establish a link among themselves and their foreign counterparts. However, this recognition came before the current conception of knowledge economy, and was a reaction to the deteriorating budgets and investment (Morna, 1995). On the other hand, technology was increasingly recognized as a perfect means of consolidating such linkage (Ilon, 2003). Several efforts were made to improve the African universities' connectivity (Cornwell, 1998) but with no significant effect. It is, therefore, logical to concur that in all these, the focus of 1990s on poverty eradication and markets left no donor assistance from the knowledge banks to the higher education in the African region except for individual philanthropic organizations (Ilon, 2003; World Bank, 2013a).

Then came the knowledge era—an emerging era—an era of knowledge when the future of Africa was predicated on the role of knowledge. Although this era was inseparably tied to poverty and market, this represented a distinct ideology since 2000s as attention shifted from poverty and market to knowledge (Ilon, 2003). Africa's backwardness has been attributed to its lack of knowledge because the impression has been that "countries that are only weakly connected to the rapidly emerging global knowledge system will find themselves increasingly at a disadvantage.... The winner-

takes-all character of investment demands high level of existing knowledge and skills even to enter the tray” (Task Force on Higher Education and Society, 2000). In this regard, knowledge became a strong means through which the World Bank offers support toward rapid eradication of poverty in the area (World Bank, 2000).

Knowledge economy makes it easy to see the connection between economic growth, poverty and market as the rising importance attached to the market value of knowledge makes it imperative that sources of knowledge would be diversified (Ilon, 2003). It is in line with this new approach to development that it became necessary that Africa must be a part of it. As a matter of fact, Ilon (2003) writes that it was assumed necessary that “Africa must be brought into the knowledge economy—both for its own growth and productivity of knowledge in wealthier countries” (p.67). Knowledge is thus seen as increasing productivity and profits among poor countries even in the least manufacturing ventures (Kaplinsky, 1994). Because the World Bank has competitive advantage through its monetary resources, data, information and publications, it stands the chance of deciding the flow of this movement (Ilon, 2003). Hence, the benefiting countries, as a matter of conditionality, depend on these banks which in turn exercise undue external control over those sovereign nations.

With the advancement in technology, these banks decided to shift attention back to higher education. In 2000, the World Bank, therefore, issued a report on higher education in which it tried to reframe the outstanding long-held impression that investment yielded better returns in primary education than in higher education (Collins, 2013). The report has it that, “but the standard rate-of-return analyses stopped here,

consistently failing to reflect that the benefits of higher education extend well beyond the incremental earnings accruing to those individuals who receive it” (Task Force on Higher Education and Society, 2000). Stressing how case studies, statistical analyses and common observation support the importance of higher education in development, the report goes on to state that the poorer countries are in more need of knowledge. This new form of global economy which assumes a dominant posture and is differently termed “knowledge society”, “information age”, and “new economy” “knowledge economy” (Brock & Alexiadou, 2013) is a transformation which reflects the changes in university system whereby science, technology and research take prominence (Collins, 2013, p.27). It is aptly described thus: “To a large extent, the knowledge-based economy reflects the growing power of computerized, network-based processes connected to the production and management of information and/or knowledge” (Collins, 2013, p.27). Here, information and communication technology (ICT) is emphasized as essential to knowledge.

With this new conviction that knowledge has economic value, the World Bank began to reinvest in higher education as a sharp means to mobilize support for quick poverty reduction strategy in Africa (Schendel & McCowan, 2015). Consequently, the World Bank started stepping up support for higher education through programs like African Capacity Building Foundation, African Virtual University and World Bank’s Link program (World Bank, 2000). To this extent, the knowledge economy embraces partnership in the higher education system in the region. The World Bank recognizes the need for the involvement of different partners—individuals, public bodies, and NGOs in

the processes and strategies for development. This arose partly as a consequence of the increasing criticism against the autocratic nature of the World Bank and IMF policies (Ilon, 2003; Bonal, 2002; Harber, 2014; Hilary, 2010). Granted that other parties are involved in the partnership arrangement, the hegemonic role of the World Bank remains conspicuous. Bonal (2002) aptly expresses this saying:

First, although NGOs are usually called to cooperate with the Bank, the Bank maintains 'the last word' on the best practice to implement. After all it is only the Bank that provides the financial resources to carry out development projects. Secondly, building partnership is a type of policy discourse that fits perfectly within the WB paradigm for development. Partnership can be easily linked to decentralization processes, devolution strategies and the participation of the private sector in service provision. (p.15)

In such arrangements, it not likely that the recipient countries, although represented, do not have their decision making power is subsumed to the overarching hegemony of the knowledge banks. Put succinctly, going through the knowledge banks' loan conditionalities over time, there seems to be a kind of softening in principle with time, but it is questionable if the same applies in practice. For instance, Bonal (2002), fears the extent to which the educational objectives and commitments of these (partnership) institutions challenge the basic principles of economics of education that sustain the rationale behind educational policy of the World Bank. The argument remains that despite the said changes, the basic neo-liberal characteristics of these financial institutions behind educational investment like importance of private education, the rates of return rationale and marginalization of vocational education and training are unchanged (Bonal, 2002; Moyo, 2009; Eaterly, 2006 ; Klees, 2010). It is pertinent to bear in mind that both IMF and World Bank are banks per se, and not charity organizations.

And as such, it is arguable that whatever policy they stand to promote must necessarily be for their profit maximization. Therefore, these neoliberal policies stand for the benefit of these international financial institutions, and apparently not meant to improve the Africans since they do not consider what the needs of the African education are. Hence, it is easy to observe how these conditionalities are being suggested to, and adopted by these African countries under study.

Conclusion

The study supports the claims of many other authors regarding the negative impact of the knowledge banks' conditionalities on the developing countries. It discovers that despite the original objective of helping financially difficult member countries, the Bretton Woods institutions, through their loan conditionalities, impoverish the poor countries all the more. This impoverishment is implied in the banks' recommendations of compulsory neoliberal policies into the education sector. These policies are, no doubt, alien and otiose to the African educational context. This is so because, irrespective of each country's specific and unique features, the loan conditions apply to these countries on equal basis. The increment in the number of higher institutions and the rates of enrollment, does not in the least suggest educational quality nor signify national improvement, as a matter of fact. This is because the policies are not necessarily recommended with the national needs and aspirations at heart, as identified as the major problem of education in Africa, since the colonial times. Instead, they are recommended in the interest of the lenders who use the financial power to dominate the borrowing countries.

Given the above analysis, the quality of education will be questionable and will lead to stunted development. Because the conditionalities of the banks are off-shoots of neoliberal principles, they will result to disastrous effect on national and regional development. For instance, because education privatization or deregulation makes education a commodity to be bought by those who can afford it, not the best brains will be eligible to quality education. Secondly, it will lead to quantitative but not qualitative production of students who will be of little benefit to the society. More so, poor quality will make it necessary for those who can afford it to send their children outside their countries in search of quality education. And such potential products are not likely to return to their home countries upon graduation. Hence, while the good brains within the countries are unable to utilize their potential because of inability to afford quality education, those who can afford it makes it outside their countries and stay back afterwards to develop the secondary countries. The question remains, “who will develop the African sub region?”

Though these policies work or worked in other places, as would always be the banks’ rationality for recommending them to African countries, the individual country’s characteristics make all the difference. That a policy worked in a place is no guarantee that it will certainly work in another. It is true that such policies work in other places, it is not clear that the ground is ripe for them in these frontier (poor) countries. In places like the United States, UK, India, and Brazil, where voucher and/or cash transfer systems are put in place to cushion the effect of privatization, such schemes are not obtainable in Nigeria, Ghana or Sierra Leone. Or, at best, they are ineffective. Poor data collection

systems and corruption in these countries will, specifically, continue to make student loan scheme a challenging option. National specificities are rather necessary considerations for policy borrowing and lending. When policy measures are imposed on a country without the consideration of the suitability of the policy in addressing or flowing from the national needs, that suggests extended colonization (neo-colonialism). And when a country's power to decide the nature of its national needs, especially education, is subsumed under the auspices of international financial bodies, dependency is necessarily being promoted.

Even when neoliberal policies work in improving other sectors of the economy, education is a special sector that does not require urgent implementation of such policies without considering their usefulness and feasibility. Higher education in particular needs substantial governmental financial support to ensure that the best brains of the nations get the needed education for the development of the region. But inasmuch as these governments resort to external aid for the achievement of this goal, they certainly remain dependent on these lenders who are not interested in the development of the region as they are in their own gains. To achieve this independence from the hegemonic control of these banks on these countries' higher education system, the countries are to diversify their economies to have myriad sources of funding for the subsector. This way, they would be able to implement policies based on what benefits, and what is suitable for them, and thus, avoid undue subjection to some neocolonial control of the international financial bodies. If the knowledge banks actually mean to help these countries, let them suggest conditions that will address specific national needs of these countries such as

technology, data collection systems, corruption and the like. The recommendations based on economic reforms alone renders the choice of helping these countries questionable.

The banks insistence on these economic recommendations rather justify the western imperialism and African dependence necessitated by external financial support.

The principle of neoliberalism that backs the conditionalities of the transactions of the banks are pure profit oriented. Although these countries borrow from the banks, the study finds out that the banks were freely lending to Ghana than they did to Sierra Leone and Nigeria. The reason may not be far-fetched; the stability of Ghana assured possible repayment than Sierra Leone's. There was no lending to Sierra Leone during the war time for instance. The co-operate model of these conditionalities makes it irrelevant for the lenders to consider whether particular policy works in a particular place or not. What matters is that, inasmuch as a country wants the banks' loans, the said country has to unconditionally accept the policy measures stipulated by the banks—pure dependency.

But because these countries are in need of these funds, the consequent policies are reluctantly adopted at the detriment of educational quality. Thus, through the hegemonic financial control of these banks, this study justifies loan conditionalities as expression of dependency and neo-colonization. Even if other sectors of the economy are exposed to these overwhelming phenomena of advanced colonialism, education sector in this African region is still so fragile and essential public good to be exposed prematurely to the whims and caprices of neoliberal forces of the international financial organizations. The suggestion of this study is that both the countries' policy makers and the knowledge banks have to focus of policies that will address specific national educational needs.

Their attention will be on what make the adopted policies fail, for example, corruption, poor data collection methods, and technological issues, and address them. If not, as these countries fought political colonization of Britain through self-determination, so shall they approach the policy measures of the international banks. They need autonomy to decide the educational fate of their countries and region by avoiding the non-negotiated adoption of the banks' lending imperatives. This can only be achieved when they lessen the enslavement of external aid by diversifying their economies to ensure sufficient financial support for the adequate education of their teeming citizens.

Limitations of the Study

Limited literature on the specific countries in the area of funding and financial assistance from the international banks consist a constraint to the study. There is scanty literature written on loan conditionalities in particular countries of West Africa, especially on these countries under investigation.

Secondly, the inability of the researcher to visit the sites and have direct interaction with the higher education stakeholders constitutes additional limitation to the study. This lack is predicated upon the logistics of time, space and finance. There is no doubt that direct involvement study will yield a more objective result than the one based purely on existing literature.

In addition, the scope of this study and time factor did not allow the researcher to have detailed information on the adopted policies, to know how they are implemented and what the possible obstacles are. This would have put him in a better position to make a more objective assessment, and proffer better alternative policy measures.

Suggestions for Further Studies

Consequent upon the limitations of the study, the following recommendations for further studies are made. This study has made use of existing literature. As good as this approach may be, it is still lacking in its inability to get raw data direct from the states under consideration or to interact with the higher education stakeholders in these countries. Granted that every qualitative study suffers the same fate of researcher bias, thereby affecting the validity and reliability of the study, it is more likely that such bias would be less should a researcher be able to get first-hand information concerning the subject of inquiry. Therefore, the suggestion of the researcher here is that ethnographic study be carried out in these countries where the researcher will be on ground to investigate these issues more properly.

It is also indicated in the study's findings that the implementation of the banks' policies were problematic. It is not certain that because a particular policy is poorly implemented in a place, it is unadoptable or non-beneficial. A lot of other factors, like ignorance, corruption and other logistics may result to improper implementation or resistance to particular policy. It is also the suggestion of the researcher that other studies may be carried out to find out why certain policies are not working in these places.

Again, this research focuses on certain countries with similar experiences of borrowing from the banks. These countries are also situated with the same geographic region. The experiences of countries, other than from West Africa, that borrow from these banks may or may not differ in their higher education policies. A comparative study

among countries from this African region and another one or two from other developing world where the banks are also lending to, is highly recommended.

APPENDIX A
POLICY DOCUMENTS OF THE BANKS TO THE COUNTRIES

S/N	Bank	Document/Project/loan	country	Issue date	Completion date	Loan (US \$)
1	World Bank	Implementation and result...Education sector project	Ghana	2004	2011	88.0m
2	“	Ghana: Tertiary Education Project	“	1992	1998	51.4m
3	“	Education Sector Adjustment Credit	“	1990	1994	50.0m
4		Nigeria: Federal Universities Dev. Sector Adjustment Credit	Nigeria	1990	1997	44,392,661 m
5		Sierra Leone: Higher and Tertiary Education Sector Policy Note	S. Leone	2013		
6	IMF	Poverty Reduction Strategy Paper-Volume II	Ghana	2010	2013	23,891.459m
7		Enhanced SAP Policy Framework Paper	Ghana	1990	2001	2.5b
8		IMF Approves ESAF for Ghana	Ghana	1999		
9		Selected Issues Paper	Nigeria	2013		
10		Poverty Reduction Strategy Paper...	“	2005		
11		Second Review Under the Extended Credit facility arrangement...	S. Leone	2015	2019	114.63m
12		Sierra Leone: Letter of Intent and Technical Memorandum of Understanding	“	2014		

APPENDIX B

WORLD BANK'S EDUCATIONAL LOANS TO GHANA

/N	Project/Loan	Year	Amount (\$US) in million
1	Health and Education Rehabilitation Project	1986	15.0
2	Education Sector Adjustment Credit Project	1986	34.5
3	Structural Adjustment Institutional Support Project	1987	10.8
4	Education Sector Adjustment Project (02)	1990	50.0
5	Community Secondary School Construction Project	1991	14.7
6	Adult Literacy	1992	17.4
7	Tertiary Education	1992	45.0
8	Primary School Development	1993	65.1
9	Vocational Skills and Informal Sector Project	1995	9.6
10	Basic Education Sector Improvement Project	1996	50.0
11	National Functional Literacy Program	1991	32.0
12	Education Sector Project	2004	78.0
13	Ghana Education For All Fast Track Initiative	2009	14.2
14	Ghana Skills and Technical Development Project	2011	70.0
15	Ghana Partnership for Education	2011	75.5
	Total		394.4

APPENDIX C

WORLD BANK'S EDUCATIONAL LOANS TO NIGERIA

S/N	Project/Loan	Year	Amount (\$US) in million
1	Education Project (01)	1965	20.0
2	Education Project (02)	1972	17.3
3	Education Project (03)	1974	54.0
4	Technical Education Project	1988	23.3
5	Universities Development Sector Adjustment Operation Project	1990	120.0
6	Primary Education Project	1990	120.0
7	Second Primary Education Project	2000	55.0
8	Universal Basic Education Project	2002	101.0
9	Nigeria - State Education Sector Project	2007	65.0
10	Nigeria Federal Science and Technology Education at Post Basic Levels (STEPB)	2007	180.0
11	Lagos Eko Secondary Education Project	2009	95.0
12	Nigeria – State Education Program Investment Project	2013	150.0
	Total		1,000.0

APPENDIX D

WORLD BANK'S EDUCATIOAL LOANS TO SIERRA LEONE

S/N	Project/Loan	Year	Amount (\$US) in million
1	Education Project (01)	1969	3.0
2	Education Project (02)	1975	7.3
3	Education Project (03)	1983	20.0
4	Rehabilitation of Basic Education	2003	20.0
5	Sierra Leone EFA FTI Program	2008	13.9
6	SL –Support to Basic Education –CARITAS MAKENI SCHOOL REHABILITATION/CONSTRUCTION PROJECT	2008	0.33
	Total		62.23

APPENDIX E

DIFFERENCES AMONG GHANA, NIGERIA, AND SIERRA LEONE

	Ghana		Nigeria		Sierra Leone	
Population size	25.9		173.6		6.0	2013
GDP	\$48.1		\$521.8		\$4.1	2013
GDP growth	7.6%		5.4%		5.5%	2013
Inflation	15.5%		8.1%		7.3	2014
Poverty rate	28.6%		62.8%		52.9%	2015
Per capita income	\$1684		\$1280		\$580	2015
HDI	0.558		0.47		0.374	2015
Feature	71.5		51.1		43.3	2008-2012
Life expectancy	61		52.1		45.3	2012
Social stability	Peaceful		Terrorist attack		Ebola attack	—
Political stability	Stable since Independence		Military interventions		Civil war effect	—
Comparative advantage	Agriculture		Oil		Agriculture	—

Source: World Bank 2015; UNDP 2015; UNICEF, 2013.

APPENDIX F
IMF LOAN CONDITIONALITIES

Document	Conditionalities	Country and date	Completion Date	Loan (US\$)
Poverty Reduction Strategy Paper Volume II	Ensuring and sustaining macroeconomic stability	Ghana, 2010	2013	23,891.5m
p.21	Enhanced competitiveness of Ghana's private sector			
	Accelerated agricultural modernization and natural resource management			
	Oil and gas development			
	Infrastructure and human settlements dev.			
	Human dev. , employment and productivity			
	Transparent and accountable governance			
	Improving fiscal resource mobilization			
	Ensuring price and exchange rate stability			
	Promotion effective debt management			
	Improving public expenditure management			
	Diversifying and increasing exports and markets			

	Strengthening economic planning and forecasting to ensure synergetic dev. of strategic sectors			
	Improve private sector competitiveness			
	Develop micro and macro enterprise			
	Rapid industrialization via agriculture			
	Develop tourism as a major industry			
Poverty Reduction Strategy Paper...	Government role; enabler, facilitator, regulator	Nigeria, 2005 p.xi & 16		
	Private sector to grow...create jobs			
	Deregulation and liberalization			
	Reduction of government jobs, & cost of running government			
	Monetization (housing, transport, utilities)			
	Reformation of government activities and budget			
	Diversification of economy away from oil			
Sierra Leone: Letter of Intent and Technical Memorandum of	Establish a Natural Resource Revenue Fund with legal and procedural characteristics as recommended by FAD TA under the Topical Trust Fund for Managing Natural Resource Wealth.	Sierra Leone 2015	2019	114.63 m

Understanding				
	Submit to parliament the new PFM Bill that includes amendments and clarifications on supplementary budgets and contingency fund			
	Prepare a monthly rolling Treasury cash flow table consistent with the revised 2013 budget			
	Prepare a quarterly report on external debt commitments, agreements and disbursements.			
	Complete a three-year PIP, fully integrated with the budget process and the revised MTEF for 2015–18, to be submitted to parliament with the 2015 budget.			
	Prepare a road map for developing and implementing risk-based supervision.			
	Introduce a wholesale foreign exchange auction.			
	Prepare a development strategy for small- and medium-sized enterprises.			
	Introduce a one-stop window for imports clearance.			

APPENDIX G
CONDITIONALITIES OF THE WORLD BANK LOANS

Document	Conditionalities	Country and date	Date of completion
Implementation and result...Education sector project	Decentralization of education	Ghana 2004	2011
p. 7	Support for basic education		
	Competitive funding for tertiary education		
Education Sector Adjustment Credit	Implement proposed curriculum for each of the new grade Jss program	Ghana 1990	1994
p. 7	Plan to reduce the number of non-teaching staff in Ghana education service and in the universities		
	Cost savings in the staffing, programs and facilities of Ghana's three universities		
Third Education Project Credit and Project	Reduction of the primary course from seven to six year	Sierra Leone 1983	
p. 11	increase in the number of pupils per teacher from the present 35:1 to 45:1 not later than the 1991/92 school year		
Federal Universities Development Sector Adjustment Credit	Universities to lessen the recurrent cost per student	Nigeria 1990	1997
p. ii	To increase non-governmental income		
	To reduce over-staffing and other areas of wages		

	Cost-efficiency through: i. improving student/teacher ratios		
	ii. decreasing the numbers of non-academic staff		
	iii. eliminating non-degree and low-demand academic programs		
	iv. Encouraging cost-recovery and income generation		
	v. Enhancing management information systems		
	Initiating equipment maintenance		
Tertiary Education Project	Maintain intakes within agreed parameters	Ghana 1992	1998
p.2 of attachment	Maintain enrollments within agreed ceilings		
	Academic fees to increase towards contributing 3% of recurrent budgets.		
	Annual adjustments to the student loan scheme to be less than 30%.		
	Tertiary institutions to receive block grant funding via NCTE in accordance with established MOE norms.		
	Tertiary institutions be formally permitted to retain all income generated.		
	Budget share received by polytechnics to significantly increase in 1997		
	Staff/student ratios in each university to be reviewed against the norm of 1:15 and action plans developed where necessary.		

	University non-academic staff to equal no more than 30% of gross student enrollment		
	The two new polytechnics (Sunyani and Koforidua) will not be upgraded at the expense of the existing tertiary institutions.		
	Efforts will be made to identify understaffed polytechnic departments and to include financial provision for additional staff in the budget.		
	Proportion of female tertiary students to gradually increase		
	At least 5% of recurrent budgets to be spent on maintenance		
	Establish Joint Admissions and Matriculation Board.		
	Move towards formula-based budgeting in the allocation of grants as a way of improving transparency and accountability		
	Develop a sustainable system for data collection and analysis for decision making.		
	Increase efficiency of spending and diversify the sources of funding for HE		
	Encourage the growth of the private higher education sector		

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VITA

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THESIS APPROVAL SHEET

The thesis submitted by Innocent Ugwoke has been read and approved by the following committee:

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The final copies have been examined by the director of the thesis and the signature that appears below verifies the fact that any necessary changes have been incorporated and that the thesis is now given final approval by the Committee with reference to content and form.

The thesis is therefore accepted in partial fulfillment of the requirements for the degree of Masters of Arts.

Date

Director's Signature

