BALANCING SOCIO-ECONOMIC AND ACADEMIC NEEDS: A CASE OF HIGHER EDUCATION GRADUATE STUDENTS AT MAKERERE UNIVERSITY

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Abstract

The need to pursue higher degrees to meet job demands, while at the same time working for social obligations, can be quite challenging. This is especially so when such students have to pay their tuition privately. This paper is based on the findings of a study done among students on masters programs in higher education at Makerere University in 2008. It reports some of the challenges graduate students face as they struggle to attain higher degree qualifications needed in order to secure better jobs, gain promotion, or to retain their jobs at their current places of work. Specifically, it reports some of the risks students take while looking for additional funds to pay university fees; while at the same time sustaining families and other social economic obligations. A lot of study time is lost in various activities students engage in to realize the needed funds, a fact that could have adverse effects on the quality of their study performance.

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Introduction

In a time of high unemployment, when employers demand for more and better academic qualifications, competition among students to gain qualifications is increasing (Kikooma, et al, 2005). The qualifications are seen as key steps towards success or failure in getting well-paid employment, promotion, and retention on the job in the future. Fortunately, universities are increasingly introducing more and more graduate programs that meet the market demands at the same time tapping opportunities that exist in the growing numbers of graduate workers in need of developing their academic qualifications. The need to gain an edge on increasingly scarce jobs in general, and education sector in particular is forcing Ugandan first degree graduates to seek higher degrees at Masters and Doctorate levels. The majority of the students enrolled on education higher degree programs are working teachers or administrators with numerous other socio-economic responsibilities. Striking a balance between academic demands; work demands; and other socio-economic responsibilities can be challenging for this category of students as each of the three demands a lot of time and dedication. In this paper, we report on findings of a study on how second year students pursuing masters programs at the East African Institute of Higher Education Studies and Development (EAIHESD) School of Education at Makerere University manage their study programs and other responsibilities.

Historical Perspectives

The Ministry of Education and Sports Report of the Education Policy Review Commission (1989) highlighted the problems that existed in Uganda's education sector and made

recommendations to the Government of Uganda. Among the recommendations made, was the need for democratization of basic education and developing the managerial skills of education managers and administrators for effectiveness. The report provided the background to the Government White Paper on Education for National Integration and Development (Ministry of Education and Sports, 1992) which among others listed policies that were believed to bring about development in Uganda. Of special interest to this study, is the policy of Universal Primary Education (UPE) that was developed as a strategy for democratization and universalization of basic education popularly known as 'education for all' and the policy demanding for higher teaching and management quali-fications. According to the Government White Paper (1992) Ministry of Education, UPE program was introduced in Uganda to ensure basic education with a purpose to provide a minimum package of learning which should be available to every individual to enable him/her live as a good and useful citizen in society.

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Introduction of UPE and USE Programs in Uganda

The UPE program, which allowed children of school going age free access to primary education, was implemented in 1997. This was also seen as a measure to reduce illit-eracy among the Uganda society; reducing the poverty line. The successful implemen-tation of UPE led to rising numbers of pupils in primary schools from two million in 1997 to over six million after the launching of UPE. According to the Uganda National Commission for UNESCO (2003), the number of primary pupils was 2,203,824 million in 7351 primary schools. By 2002, the number of primary pupils had reached 7,354,153 million indicating an increase of 233.7%. The number of primary schools increased from 7351 in 1986 to 13,332 in 2002, an increase of 81.4%. The period 2001 and 2002 alone had an increase of 113 primary schools. The above developments brought other challenges, namely the need for more secondary schools to absorb increased numbers of students expected to join secondary school levels as well as increased numbers of qualified secondary school teachers and managers. Uganda's expanding education sec-tor also needed increased numbers of qualified personnel in policy planning and deci-sion making organs.

Once UPE gained momentum, it became clear that primary students, qualifying to join secondary education, needed to be supported since the majority of them were unable to pay for their tuition. Leaving these leavers to drop out at this level would make them go back to illiteracy since they would not have gained enough skills to survive. To avoid this situation from happening, the Government developed and implemented the Univer-sal Secondary Education (USE) program, which was launched in November 2005 and implemented in 2007. The sudden rise of student enrolment at primary level led to an automatic need for increased secondary schools that would absorb the incoming influx of primary school leavers in need of secondary education as well as head teachers to manage them. According to Cocks (2007) the Uganda Government was encouraged by the success of its free universal primary education programme at getting poor children into school. This led the Government to enlist around 1,000 government and private secondary schools to absorb new students, free of charge. In addition, the Government encouraged the private sector to invest in schools by giving willing developers bank loans to build private secondary schools. According to the Ministry of Education and Sports (MOES) Sector Annual Performance Report (2005), an estimated 700,000 stu-dents were enrolled in the secondary sub-sector, with 370,807 in the 780 public schools and the rest in private schools.

Policy on higher qualifications for Education Managers and Administrators

Much as Uganda introduced UPE and USE programs, the quality of education also needed to be kept. The strategy made was to demand for higher qualifications for practicing educational managers and administrators. In about 2005 / 2006, the Government through the MOES introduced a policy demanding that all education policy makers, education managers, and administrators at secondary school levels and beyond should have attained Masters Degree level (Uganda Education Service Commission Policy Analysis Unit, 2008). This was believed to produce a high level cadre of education officials that would effectively and efficiently meet Uganda's expectations in the education sector.

Head teachers of secondary schools in Uganda, as administrators, fall in the category of people expected to attain the Masters level of education. It should be noted that the local government structure in Uganda was decentralized to bring services nearer to the grassroots. This development led to an expansion of the education sector, with education official at varying levels from districts down to the grassroots divisions. These expansions led to increased jobs in the education sector. For example, the Uganda Education Service alone has teaching sectors with three of the top positions demanding higher degree qualifications. The sectors include: secondary schools and training colleges for primary teachers, community polytechnic instructors, national secondary teachers, technicians. Other disciplines include commerce, agriculture, cooperatives, forestry, fisheries, health, and wildlife.

University Reforms in Uganda

The forces of globalization ushered in liberalization policies that among others, increased students' chances of accessing university education both at undergraduate and graduate levels. This move changed the face of universities worldwide, especially in developing countries including Uganda. Kwesiga and Ahikire (2006) reported the changing face of Makerere University brought by a reform process that led to an overwhelming explosion in student numbers, characterized by the Gender Mainstreaming Division (2004) as a "flood of humanity".

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The major reform was the introduction of privately sponsored students to Makerere University in the 1990s. According to Mills (2006) in 1993, all the 2000 student body at the time had government scholarships. However, by 1999, of the 10,000 students, only 2000 (20%) were getting government support. The remaining 8000 (80%) were privately paying their fees, many of them attending as evening or part-time students. A review of the stratification of Makerere University students in their faculties shows that the biggest numbers both at undergraduate and postgraduate levels enroll for the humanities and social sciences, with Education among them. Olum (2004) reported that the total population of graduate students at Makerere University was about 3500. Of these, 630 graduate students were enrolled in three faculties, namely Faculty of Arts (250); School of Education (200); and Faculty of Social Sciences (180).

On the national scene, education is one of the most popular disciplines found in almost all mushrooming new (private) universities. Probably because of its high student customer base as well as the factor that it is relatively cheaper to manage since it does not need sophisticated laboratory equipment as is the case with sister disciplines like Engineering, Medicine, among others. The implication is that there are mushrooming

numbers of first degree teachers produced. Although some of these universities have opened doors for postgraduate courses in Education, the numbers are still low. This leaves Makerere University with the largest burden of producing teachers with the needed masters level. The East African Institute of Higher Education Studies and Development (EAIHESD) was established at Makerere University, among others, to bridge the gap (Sekabembe, 2007).

The New face of Graduate Students

The students that take up Masters Courses at the EAIHESD at Makerere University are categorized within the mature age and are therefore adult learners. Adult learners are defined here as students in higher education who, on completion of their undergraduate studies have spent some years in another activity before undertaking the course on which they are at present engaged. The majority of these students are practicing teachers or administrators in institutions of learning. Since they are adults, they are expected to have accumulated varying social responsibilities and therefore they need to strike a balance between studies and 'other' responsibilities.

With the rising demand for higher qualifications at masters and doctoral levels from the employment sectors both public and private, the need for higher degrees especially among practicing teachers is on the increase. Besides the natural need for self development, these practicing teachers seem to be under pressure to safeguard their current jobs or to gain an edge in securing employment in the teaching profession or other employment within the education sector. This is happening at a time of increased production of graduate teachers with first degrees, coming from basically all universities in Uganda. Although the number of secondary schools have increased as a result of the introduction of USE, they still could not absorb all the teachers on the market; hence increased levels of unemployment in this sector. Besides teaching, practicing teachers also need to take job opportunities available in the expanding education sector with more benefits than those in secondary schools, such as managerial jobs in ministries and districts as well as higher institutions. Heading a secondary school comes with attractive benefits. But a teacher cannot gain promotion as a head teacher in a secondary school, unless the teacher attains a higher degree as the policy demands. This realization has led to an influx of varying categories of students ranging in ages and responsibilities to enroll for masters programs.

Fortunately, the EAIHESD was established to provide programs that lead to the needed Masters qualifications, (Sekabembe, 2007). According to the EAIHESD brochure (2005), the programs offered at the EAIHESD are: Masters of Arts in Education Management (MEMA); Masters of Human Resource Management (MHRM); Masters of Education Policy Planning and Development (MEPP); Masters of Education in Information Communication Technology (MEICT); Higher Education Masters in Africa (HEMA) and Doctor of Philosophy in Education Management (DEMA).

The Problem

Practicing teachers are adults who are under pressure to obtain higher degrees in order to gain academic qualifications needed for positions of education managers, policy makers, and head teachers, among others. The same students have social responsibilities that need to be fulfilled as demanded of them as adults. It is not clear how working

students create adequate study time as the Masters' program demands at the same time meeting the demands of the other social responsibilities. Fenske, Rund, and Contento (2000) quoting the National Postsecondary Student Aid Survey (NPSAS) made by the U.S. Department of Education in 1998 reported seven risk factors under which under-graduate students in the U.S. were characterized. They included delayed enrollment; attending part-time; being financially independent of parents; working full-time while enrolled; having dependants other than spouse; and being a single parent; among other challenges.

Although the risks mentioned in this study refer to the students in the United States, a good number of them fit in with the situation of graduate students in Uganda, who are adults oftentimes with heavy responsibilities, but at the same time threatened with losing their jobs as more and better qualified graduates enter the job market. Or fail to advance to better positions because of lack of higher qualifications. Given the prevailing situa-tion, could it be possible that the working teachers who enroll for graduate programs at the EAIHESD are affected by the seven (or more) risk factors thereby qualifying as the 'At-Risk-Students' as they pursue higher degree qualifications? On the other hand, Mills (2006) reporting on students at Makerere University further observed that these students are more diverse, and have less time or aspiration to invest in campus life. Furthermore, the same source states that many students "…are otherwise occupied in juggling fami-lies and/or full-time jobs, studying vocational degrees at evening sessions" (Mills, 2006 pp.13). Kwesiga and Ahikire (2006 pp. 35) reported that "…evening students were not serious, dominated retakes, often drop out or abscond, etc."

Although the above comments were generalized to include all evening students, there was need to establish whether graduate students, who are mature, were part and partial of this observation. We attempted to establish whether the graduate students at EAI-HESD are indeed 'At-Risk-Students' and to what extent does the risk, if any, affect the learning process. Specifically, the following objectives guided the study:

    i. To find out the reasons why graduate students enroll for masters programs at the EAIHESD.
    ii. To establish the nature of graduate students' financial responsibilities.
    iii. To find out graduate students' behavior in attending lectures.
    iv. To find out the strategies used by graduate students at the EAIHESD to man-age their study programs.

Methodology

The study employed qualitative methods targeting all second year EAIHESD Masters students, totaling 58 during academic year 2008-2009. Of those, 52 students were avail-able at the time of the study in November 2008. The remaining six students had since dropped out of their programs due to failure to pay the university tuition fees. Data were collected at the end of the first semester of their second year of study, when they formally complete the first phase of the program that demand physical lecture attendance before they embark on the second phase of research. The month of November also happens to be the period when students at the EAIHESD and Makerere University at large make preparations for their end of semester examinations normally administered from mid-November to mid-December before students break off for their Christmas holidays.

We created a captive audience to get the highest response by organizing to discuss a

previously done and marked course work with them. They expected to receive their scripts individually after the discussion. All the 52 students made efforts to attend in person. They were requested to fill in and return the questionnaire for about 30 minutes after which the scheduled discussion started. The 52 distributed questionnaires were filled and collected back. Other relevant data were collected through interviews held with focus groups and informal interactions with individual students and staff of the EAIHESD. We also drew from our experience as lecturers at the EAIHESD and our observations of the students' study behaviors on their programs. Supplementary data were collected from documented records and available literature. The questionnaires were semi-structured and organized in sections designed to establish the students' profiles; why they enrolled for the Masters programs; their financial responsibilities; their class/ lecture attendance behaviors; and the strategies they made to attend their selected study programs. Two unstructured items requested them to suggest what they could have done differently to create more time for study and the second one requested them to suggest how the EAIHESD can assist them minimize the challenges.

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Findings

This section reports the findings on students' profile; Reasons for enrolling in the Masters Program; Financial responsibilities; Lecture attendance behavior; Lecture attendance strategies; Survival tactics; and challenges faced and suggestions for possible solutions.

Profiles of second year Graduate students' at EAIHESD

In this profile, the researchers needed to know the number of students enrolled in each program; the sex distribution; their age; profession; entry qualifications; and working experiences. Fig.1 addresses this.
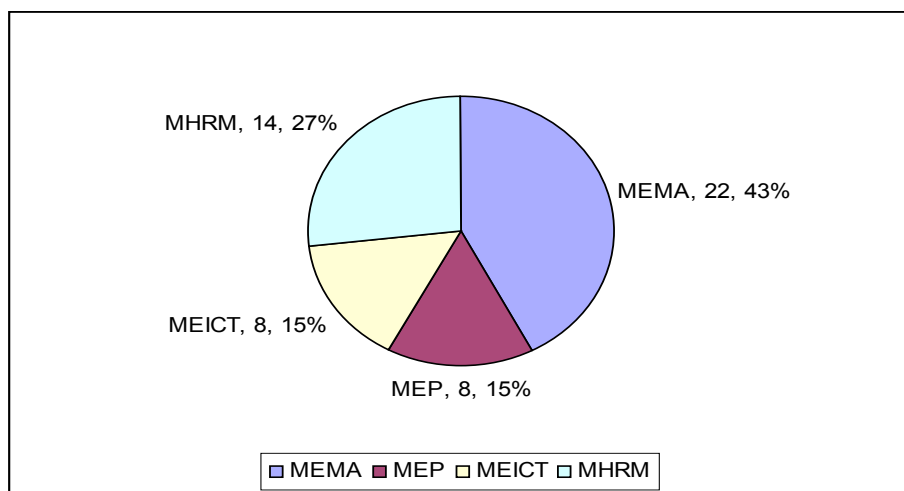

Fig.1: Distribution of second year students at EAIHESD by programs

The four programs in Fig.1 are: Master of Arts in Educational Management (MEMA), Masters of Educational Policy and Planning (MEP), Masters in Education and ICT (MEICT) and Masters in Human Resource Management (MHRM).

Fig. 1 indicates that MEMA is the most popular program among the graduate students at EAIHESD at Makerere University. By indication, education managers are the most needed. This category includes head teachers of secondary schools, and administrators in districts, specifically the district education offices. Secondly, more and more education managers have opportunities to work as administrators in higher institutions of learning. Since the number of universities is increasing in Uganda, this could further explain the popularity of the program. Thirdly, MEMA is indeed cheapest of all Masters programs at Makerere University. In comparison to MHRM which costs Uganda shillings five million one hundred thousand (5.1 million) for the entire two year duration in tuition fees, the MEMA programs costs Uganda shillings two million six hundred thousand (2.6 million) (Makerere University Fee Structure 2007-2008). In situations where higher degree qualifications is a condition demanded by employers, it is only natural that students choose to take the cheapest option since they are self sponsored.

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The stratification by sex, of the 52 graduate students under study, 27 (52%) were women while the remaining 25 (48%) were male students. This suggests that gender issues were considered in admission process. It should be noted that Makerere University is among the champions of equity among universities in Africa. Another explanation could be the fact that teaching is generally considered a traditional profession for women, an extension to teaching the young during their duties in motherhood.

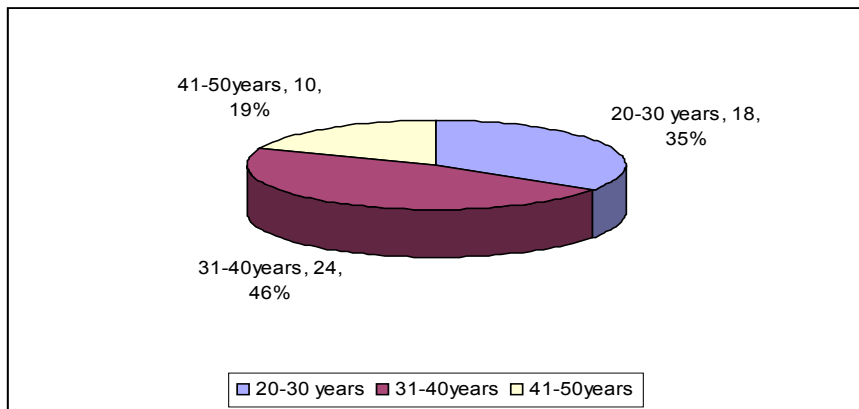Students were requested to state their age by marking the relevant age bracket.

Fig.2: Distribution of second year graduate students by age bracket

Students were also requested to state their marital status by marking on the relevant status in the questionnaire. The dominant age bracket of graduate students at EAIHESD is 31 to 40 years. This is the age when social responsibilities tend to be at the maximum
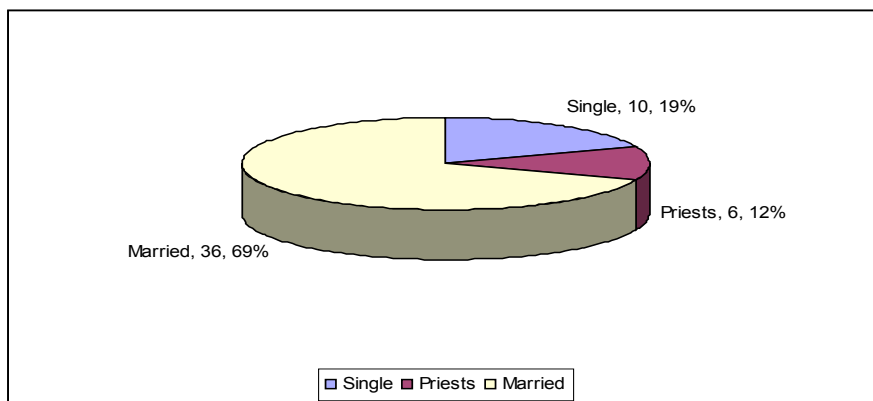
Fig.3: Distribution of second year graduate students by marital status

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The majority 36 (69%) of the students as shown in Fig. 3 usually marry during this age bracket and beyond; hence marital responsibilities of raising families, building structures for homes and other investments for self sustainability. According to Owolabi (2008) by the time the youth attain higher education levels, they are expected to have reached the pick of physical and mental maturation, a period that prepares them for marriage life and parenthood. This author was referring to undergraduate students. This argument implies that by the time students attain Masters levels, they are well involved in parenthood and all the responsibilities entailed.

The majority students attracted to masters programs at EAIHESD come from the teaching profession. The findings indicated 48 of the total 52, that is, 92% were professional teachers. From the others category, only one said s/he was an administrator; one a counselor, one self-employed, and one was not employed by the time of the study. The implication could be the fact that EAIHESD developed from the Department of Higher Education in the School of Education (Sekabembe, 2007) and was probably more exposed to the students/ graduates in that unit. Secondly, job openings seemed to be in the education sector.

Fig. 4: Distribution by Working Experience

The majority of graduate students as shown in Fig.4 are employed with a working experience of 6 to 10 years. The next group is one between 1 year and 5 years. This could indicate growing employment opportunities as a result of the expanding education sector in Uganda. Of the group with experience of more than 16 years, there were individuals that had worked as teachers for more than 20 years. It is important to note that such elderly teachers were also eager to tap available opportunities, probably secure their jobs.
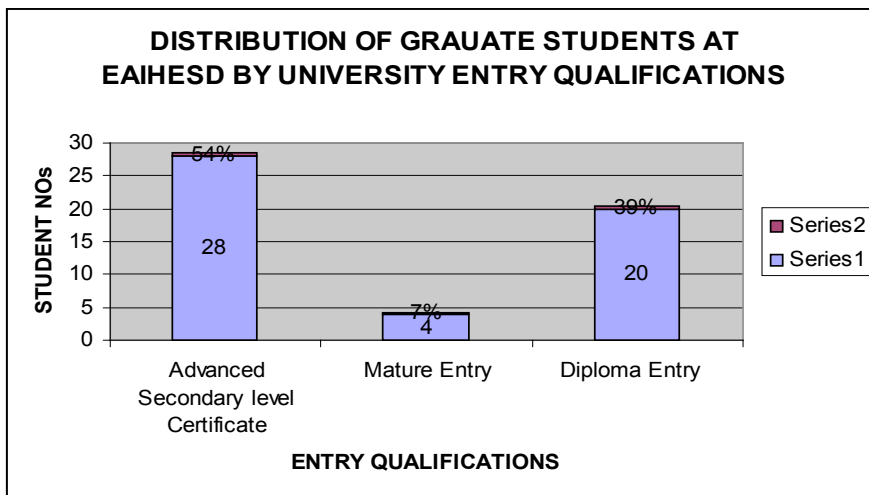
DISTRIBUTION OF GRAUATE STUDENTS AT EAIHESD BY UNIVERSITY ENTRY QUALIFICATIONS

Fig.5: Distribution by entry qualifications

The majority 28 (54%) of graduate students at EAIHESD gained university entry through advanced secondary level certificates. Although the 20 (39%) students who joined through diploma qualifications and upgrading were not in the majority, their numbers were significant. It is not surprising that the majority joined through Advanced Secondary Education Certificate. Makerere University is still regarded as the best university in Uganda, and therefore is always selected as the students' first choice, (Kwesiga and Ahikire, 2006). Those who use the Diploma option, normally study from teacher training colleges after failing to gain direct entry to Makerere. They upgrade on their diploma and eventually gain admission to Makerere.

Reasons for enrolment

Reasons for enrolling for the Masters programs are presented in Table 1.

Table 1: Reasons given for enrolling on Masters programs

Reasons for seeking a Masters Degree	Frequencies	Percentage %
To gain promotion on current job	10	19
To gain qualifications for a better job	23	44
To gain new knowledge	13	25
To develop skills	6	12
To gain needed qualifications to secure my job	0	0
TOTAL	52	100

Majority of students that is 23 (44%) indicated joining their programs to gain qualification for better jobs, suggesting a lack of satisfaction in their current employment and a wish for better opportunities.

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Financial responsibilities

Students' responses on how they meet their university and other financial responsibilities are presented in Table 2.

Table 2: Students' Financial responsibilities

Financial Responsibilities	Frequencies	Percentage %
All my university financial needs are fully covered by family/Sponsor	3	6
I pay 50% of my university financial needs while my sponsors cover the remaining 50%	13	25
I am alone and I meet all my financial needs	10	19
I pay my fees, cater for my family and my dependants	26	50
TOTAL	52	100

The findings in Table 2 suggest that majority of students, 26 (50%) have heavy financial loads. They look for funds to cover tuition and other university financial dues, support their families and dependants normally from extended families. Such heavy responsibilities may not be covered by salaries earned from their official work places alone. This suggests other engagements where extra income is raised to make ends meet.

Lecture attendance

Students responded on what they perceived to be their behavior of lecture attendance presented in Table 3.

Table 3: Responses on lecture attendance behavior

Perceived lecture attendance behavior	Frequencies	Percentage %
I am always on time and I attend all lectures	8	15
I attend about 75% of all the lectures	25	48
I attend at least 50% of all the lectures	13	25
I miss some lectures, and when I come, I am always late and have to depend on peers' notes	6	12
TOTAL	52	100

Table 3 suggests that majority of students, 25 (48%) miss at least a quarter of all the lectures. Probably they miss because they have to attend to other obligations. Being absent in a lecture can have consequences on students' performance. Unfortunately students choose to be absent in some lectures as shown in Table 3.

Students' lecture attendance strategies

With work and study responsibilities, students reported some strategies to strike a balance. Table 4 presents some of the reported strategies used.

Table 4: Students' lecture attendance strategies to manage the Masters Program

Students strategy to attend lectures	Frequencies	Percentage %
I took a study leave to create study time	12	23
I arrange with my workmates to stand in for me when I have to attend lectures	11	21
We work in shifts so I arrange to work when there is no lecture	10	19
I give reasons for not working while I attend lectures	17	33
I have no bosses so I create time for study	2	4
TOTAL	52	100

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With reference to Table 4, only 12 (23%) reported seeking study leave from their places of work to create adequate study time. This suggests that the remaining forty students need to create time to meet both work and study responsibilities; a situation that can make them 'at risk students'.

Responses on Strategies students use to realize extra income

Students were formed in three focus groups, according to their programs and were asked the same questions, designed to find out the tactics used to realize the needed funds for both their tuition fees and other financial responsibilities. The question was designed to get the depth of their other activities to gauge the possible effect of such engagement on their study program. Since the question was not directed to individuals, the students were free to share what they do. The strategies used to gain extra income included:

i. Teaching in more than one school.
ii. Setting up a small business.
iii. Involvement in farming activities.
iv. Forming groups to start and manage revolving funds (in cycles).
v. Seeking financial assistance (full or partial) from individuals or donor agencies.
vi. Owning (private) schools mostly for commercial purposes.
vii. Involvement in Coaching (informal classes privately organized to assist 'academically weak' pupils by parents)
viii. Seeking Bank Loans.

Discussion

A close analysis of most of the suggested strategies implies that the students need to dedicate a lot of valuable time to fulfill the demands of such activities. Time spent on any of the activities named above suggests reduced time and effort on study activities which could lead to reduced level of performance. The fact that graduate students work in several places as they struggle to realize finances to pay fees and other needs brings in an element of instability, suggesting that they are neither stable at their programs nor at their places of work. This kind of working style can lead to possible risks on their academic performance. This is similar to the risk reported by Fenske, Rund, and Contento (2000) on students who attend their programs on part-time basis, work full-time while enrolled, and have to support families and dependants as is common in majority of the

African cultures.

Teaching in schools is a result demanding aspect. Teachers in Uganda are officially employed in one school and are supposed to earn a salary for their work. However, in most cases the salary paid is not enough (teaching is believed to be among the least paying jobs). They need extra income to supplement on their salaries in order to meet their responsibilities. This need leads teachers to seek other employment (normally in other privately owned schools where they teach extra hours) for extra income. If a student dedicates teaching services in two or three schools in addition to studies as reported, the implication is that the quality of teaching and academic work is greatly compromised. Besides, the rate of absenteeism in class or work is likely to be high since they cannot be in several activities at the same time.

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Another common practice is private teaching, code-named 'Coaching'. This is a private arrangement, where parents hire the services of teachers to assist their children in specific subjects where the children are believed to be weak. The payment terms are privately arranged between the parents and selected teachers. Coaching was officially banned by the Ministry of Education and Sports in Uganda, but it is still being practiced because it is difficult to control parents since these activities are organized in unknown locations and sometimes in homes. Although teachers earn some income from these practices, a lot of study time is lost.

Other reported activities like setting up small businesses, or owning schools are equally time consuming for they require close supervision. Small retail shops, canteens, textiles (normally selling used clothes), or hair saloons are among the small business that were reportedly set up by students to raise extra income. In managing such business, students normally hire people to do the day-to-day activities for them. However, the owners have the responsibility to buy stock and keep a vigilant eye lest they are cheated. Again monitoring and evaluation of such activities can be time consuming. Also reported are farming activities namely, setting up cattle, poultry, piggery, and goat farms, among others. Like in the case of small businesses, farms can be labor intensive and normally need dedicated people to manage them. The success of such ventures depends partly on how well they are managed and partly due to environmental and market forces. Owners of such farms need to dedicate time and resources which can compromise on study time, thereby increasing risks for the students practicing farming and study.

Other efforts made by students included forming groups of trusted friends to manage revolving funds. This is a system where each member agrees to pay an agreed sum of money (normally from salaries) to the group pool and one member benefits by getting the collected lump sum. Each member benefits when his/her chance comes. This system could work well if all members of the formed group honor their responsibilities to always pay on time. Unfortunately, the majority of these students do not earn much to pay a realistic amount that can make a significant sum for the one benefiting.

Some enterprising students individually or collectively start their own private schools for commercial purposes. Apparently this is a common occurrence in Uganda today. Most of the owners of the mushrooming secondary schools are teachers in mostly government aided schools. Secondary schools are more preferred because they are believed to have the market mostly from state supported primary school leavers from UPE schools. Besides school ownership, other strategies include owning houses for renting

by some fortunate graduate students able to save enough money to build houses. This is a striving business that can earn the owners some income, without affecting study time especially if such houses are located in urban or semi-urban areas with good markets. Unfortunately, very few students can afford to save money for such investments.

Other reported strategies are either not reliable or risky. Unreliable ones include depending on hand outs from well wishers such as spouses, uncles, aunties, or just friends. This strategy depends on one's luck and may not always be easy to come by.
Acquisition of Bank Loans to pay tuition fees is reliable but reported as very risky. This arrangement demands that students pay back in agreed upon period. The students narrated that this arrangement normally comes as a last option when all other efforts have failed, because of the risks involved.

Challenges

Funding of higher education has never been cheap. The problems are compounded by the fact that graduate students are mature with other work and social responsibilities. Some of the reported challenges that graduate students face as they manage their study programs include the lack of adequate study time given as the biggest challenge by almost all the students. Other challenges include working and studying with too much stress, sometimes affecting the much needed concentration; fear of failure to meet expectations especially for donor sponsored students with conditions that must be fulfilled. Meeting other often unbudgeted costs such as photocopying, transportation, etc.; developing sour relationships with employers (bosses) because of constant absenteeism are yet other challenges. Furthermore, students reported that they were in a dilemma to officially inform their leaders at work of their study plans because some bosses have in the past responded by effecting transfers to make it difficult for studies. Sometimes the bosses, who may not have the qualifications may become jealous and make it difficult for the working students to study. Yet other students fear to report their academic achievements for fear of losing their jobs due to over qualification. There is also the failure to catch up with studies or work because of absence in both which could affect quality in both cases, a situation that could lead to loss of jobs or failure of study programs. Other challenges were related to the general study environment where facilities and resources are not always adequate.

Conclusion

From the findings and discussion, we conclude that the current graduate students pursuing higher degree programs in education are not performing as well as would be expected of them because their study time is highly compromised. They miss some classes while attending to other activities in order to raise funds for fees and other responsibilities. They are at high risk of realizing their study goals if they continue with the current practice in the face of numerous challenges. Principal among these is the fact that study time is spent on activities believed to provide extra income. As a result, they fail to get time to dedicate on their studies as demanded in order to produce quality work.

Suggestions

No concrete solution seems to be at hand to solve student financial problems in higher education. However, to ensure quality human resource capacity for the mushrooming secondary schools, as well as effective leadership in other key education sectors, we

believe that the state, through the Ministry of Education and Sport who set up and implemented policies demanding new qualifications, is in a better position to create opportunities that can help working teachers gain the qualifications. Rewards in terms of partial financial facilitation for study could be put in place to be competed for in recognition of services rendered. Alternatively, simple student loans, administered and monitored by the MOES could be availed to the graduate students and recovered when the students complete their programs. This should be done in the spirit of supporting higher education for national development.

Universities with such programs need to work together with the MOES to see how best such qualifications can be gained with reduced risks by officially informing the students' employers so that students are not victimized at their places of work. Employees could allow students to get study leaves in order to create study time without fear of victimization.

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Using the new policies of UPE and USE, the MOES could propose to the Government to start a loan scheme specifically for teachers' development. A system should be put in place for the students to pay back on completion of their programs. This is necessary, since most of the challenges come as a result of teachers efforts to realize the necessary funds.

On the other hand, Makerere University, through EAIHESD, should consider offering masters degrees managed on a part time basis. This would help reduce the time required for study in each year and therefore easing the burden on students. The other option is offering higher degrees on a distance education basis, although this entails the adoption and usage of the new technologies in program management.

We believe that students will be settled once they are assured that funds will be available.

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