

**STUDENT ENTREPRENEURSHIP ON CAMPUS:  
A SURVIVAL RESPONSE OR A CAREER REHEARSAL?  
The Case of Egerton University Student Entrepreneurs**

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**Abstract:** Kenya's university education faces a dilemma of increased demand for places against declining funding and increased graduate unemployment. The introduction of cost sharing, in an environment of increased poverty levels and inadequate educational loans and bursaries, has further aggravated matters. This article presents findings of a case study on 50 university students involved in small business ventures in an attempt to cope with their financial situations. The study sought to find out the characteristics of student entrepreneurs, reasons for entry into business and how they coped with studies while operating businesses. The study shows that most of the respondents came from humble backgrounds and ran business mainly for survival. These results have useful implications on the effects of Structural Adjustment Programmes in financing university education in Kenya and elsewhere in Africa.

## **1. INTRODUCTION**

Universities play a very important role in enhancing national development. This is because of their central role in the production of high-level manpower and research necessary for the achievement of national goals. Through research, universities generate new knowledge and understanding, which are instrumental for developing of new technology and promoting of information transfer (World Bank 1997). It is on this basis that whatever happens, which directly or indirectly affects university education, may have far-reaching implications on a country's social and economic development. A recent development in Kenya's university education is the introduction of cost sharing. This article provides research findings on the phenomenon of students' involvement in small business enterprises on campus, as a reaction to cost sharing and the implications this has had on the students' academic life.

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## 2. OVERVIEW

Liberalisation and market economies propagated by the West and its global financial institutions, such as the International Monetary Fund (IMF) and the World Bank, have resulted in the introduction of cost sharing at all levels of education in Kenya (Odada and Ayako 1988). This is against a background of the country's declining economic performance, which has resulted in increased poverty levels (Odada and Ayako 1988; Republic of Kenya 2001). The GDP has consistently declined from a growth of 5% in the late 1980s to 2% in the 1990s and to - 0.3% in 2000 (Republic of Kenya 2002). This has adversely affected many aspects of education culminating in low enrolment rates at all levels, insufficient provision of learning resources and deterioration in the quality of educational provision. University education has not been spared by this economic slump (UNESCO 1995; World Bank 1997).

The Structural Adjustment Programme and the economic recession resulted in the government reducing per capita expenditure on university education and introducing cost sharing. Cost sharing was introduced into the public universities in 1992 (Republic of Kenya 1999b). Under this programme, the ad hoc government capitation grants were replaced by unit cost in the 1994/95 academic year (Commission for Higher Education 1998). The unit cost was obtained by dividing the cost of running the universities by the student population, based on 1991/92 costs. A figure of Ksh 120,000 was obtained from these calculations, and taken as the unit cost of educating a university graduate in Kenya per year. Out of this amount, the government was to pay to the universities Ksh. 70,000 per student per year, irrespective of the degree programme of study, while the student was to meet the rest Ksh. 50,000 per year. This figure has remained to date and has, therefore, resulted in gross under funding for universities that provide programmes requiring huge investments, such as engineering and medicine, as opposed to art-based courses that do not require such an investment.

The students were expected to pay for their own maintenance while the government met the cost of tuition. In order to assist those students who could not afford this fee, a revolving student loan scheme, which had been established earlier but had become moribund, was reconstituted under the Higher Education Loans Board (HELB). The main objective of the Higher Education Loans Board was to provide financial assistance to students (Nafukho 2000) as part of a cost-sharing scheme, intended to guarantee that universities got funds while easing the financial problems of the students (Republic of Kenya 1999b). However, official reports (Republic of Kenya 1999b) indicate that the student-loan scheme has insufficient funds to meet the financial needs of all the students.

HELB received 21,842 applications for the 2002/03 loan awards. Out of these, it was able to provide the full loan of Ksh. 42,000 to only 17.1% of the applicants. Most of the other applicants got between Ksh. 20,000 and Ksh. 30,000, with 3.3% getting nothing (*HELB Review* 2002). While monthly recovery figures are improving, HELB has only been able to recover Ksh. 1.2 billion out of the matured outstanding balance of Ksh. 7.0 billion since inception in 1995. Recovery has been hampered by graduate unemployment, which has also forced others to immigrate to other countries in search of employment, compounding the problem further.

Public universities are currently under funded against an increasing student enrolment because the unit cost, which is the basis for funding, is based on 1991/92 costs. An inter-ministerial committee set up to look into this argued that the unit cost required adjustment to reflect the changing economic realities and differences in the cost of training students studying different programmes. The committee argued, for example, that the Consumer Prices Index (CPI) rose from 224.27 in June 1992 to 550.73 in June 1996. This reflected an erosion of universities' income to the tune of 146% (Commission for Higher Education 1998).

At the same time, due to financial constraints, government funding has been fluctuating, resulting in under funding. For example, during the 1997/98 academic year, Egerton University was under funded by 23%, and in 1999/2000, by as much as 30% (Nguri 2003). Although the extent of under funding differed, this applied to all universities. Such an action militates against the universities' ability to initiate and sustain authentic and effective educational programmes. Consequently, it is the university students who continue to bear the brunt of poor teaching methods, inadequate library facilities, low research capacity and studying and living under extremely harsh and stressful conditions (Republic of Kenya 1999).

In order to obviate these problems, public universities have initiated additional methods of finding funds to cover their financial needs. These include diversifying sources of income through cost sharing, private sector donations and gifts from alumni, developing income-generating activities and sale of consultancy/research services to the community (Ekong 1998).

The introduction of cost sharing in an environment of increased poverty levels (Republic of Kenya 1999a) and inadequate provision of educational loans and bursaries has aggravated matters. Owing to the unfavourable economic circumstances in recent years, many students are unable to pay the required fees. Subsequently, some have opted to drop out of university education altogether (Cheruiyot 2001). In order to address this problem, some universities have established work-study programmes for needy students to cover costs of tuition and other expenses. Egerton University has

such a programme where such students work in the evenings and weekends and are paid Ksh. 1200 per month (Cheruiyot 2001). Other students have initiated and operated their own small business enterprises both on and outside campus as a way of raising additional income.

Student entrepreneurship in the university is a recent development, which has not been properly studied and documented. Students are admitted into the university to learn so that they can participate in national development upon graduation, rather than run businesses. Therefore, this activity is incongruous with the objectives of the university admission. However, crises in public universities arising from low funding have made students to study under extremely difficult conditions. Some have resorted to conducting business as a way of making ends meet.

### **3. STUDY OBJECTIVES**

The study sets out to investigate and document the characteristics of student entrepreneurs, reasons for their running businesses and how these affected their academic life. Specifically, the objectives of the study are to:

- Describe the characteristics of students involved in business;
- Identify reasons for student involvement in business while in college;
- Identify the types of businesses the students are involved in;
- Find out the sources of capital for initiating and running the businesses;
- Determine how the income from the business is utilised;
- Investigate how student entrepreneurs cope with their studies while operating business;
- Describe the opinions of student entrepreneurs on entrepreneurship on campus; and
- Determine whether involvement in business influences their attitude toward business as a career option in future.

### **4. STUDY SIGNIFICANCE**

It has been noted that many university students study under very distressing conditions. Some students may end up performing poorly in university examinations, not because they are academically weak but because they are so mentally stressed out due to financial difficulties that they can hardly concentrate on their academic work. From their reasons for involvement in

business, useful policy decisions may be evolved on how to best fund university education.

Student involvement in business activities plays an important role in assisting them to cater for some of the university expenses, and the development of a responsible character. Since a good number of the students appear to be enthusiastic about involvement in business, it might be worthwhile for the university to consider formalising these activities on campus. The findings indicate the respondents' willingness to pursue business as a career option; yet, they lack sufficient business management skills. This has a useful implication on inclusion of entrepreneurship education in all university programmes to prepare graduates for self-employment. This is a reality, which many graduates will likely face in view of the shrinking employment in the formal labour market.

## 5. RESEARCH METHODOLOGY

The study adopted a descriptive survey method in collecting and analysing data. A questionnaire having both closed and open-ended items were administered by two research assistants on 50 respondents who operated their own businesses in and around Egerton University's Njoro campus. The respondents were selected through snowballing method. This method was used because the enterprises were not registered. Similarly, some of the businesses were operated covertly due to unfavourable university rules. Therefore, the use of business colleagues was identified as the most appropriate method of identifying and reaching other respondents. The sample size was estimated to be 50% of the total population of students operating business enterprises at Egerton University. The data was analysed descriptively by computing frequencies and simple percentages using the Statistical Package for Social Sciences (SPSS) version 9.0 for Windows.

## 6. FINDINGS

### 6.1 Respondents' Characteristics

The characteristics that were investigated and analysed for this study were age, sex, position at birth, course and year of study. Generally, these respondents were found to have small variations in most of the characteristics.

- **Gender:** Male respondents constituted 88% of the sample. Representation of female respondents was too small in proportion to their population on campus. This could imply that female students were less entrepreneurial minded, or relatively less thrifty, hence unable to have savings which they could invest in income-

generating activities, or were involved in other types of businesses which were not captured by this study. Other studies by Luvanga (1999) and Bosire (2000), though conducted in a different location and perspective, revealed a similar trend in the gender distribution of small enterprise owners.

- **Position at birth:** It was expected that a majority of those involved in running businesses would be first born (McClelland 1961). This was based on the expectation that such respondents would be carrying family responsibilities of assisting their parents or siblings. On the contrary, first-born respondents accounted for only 26%, while those of fourth position and above accounted for 52% of the sample. As a result, these respondents appear to have come from large families where financial needs are likely to be greater due to the number of children to be catered for. Being fourth born, they have senior siblings who were expected to assist them in the African context, and were either unwilling or unable to do so. This may be a reflection of a breakdown in the extended family ties in society or the increased economic hardships facing many people that they may not have enough for themselves and others.
- **Courses of study:** Most of the respondents (82%) were in Science, Education and Arts related programmes. Students from these degree programmes constitute a majority in the college; hence, the higher likelihood of being captured in such a study. The rest were enrolled in Engineering and Agriculture related courses, which comparatively have fewer students in the university.
- **Year of study:** Fourth year students constituted a majority of those who were involved in business (76%) followed by the third years and then first years (10%). This implies that those who had been in the university longest may have greater awareness of available business opportunities and through networking established a niche for themselves in the market. Similarly, they may also have the awareness of the bureaucratic procedures needed in establishing businesses in the designated areas on campus (Ghate *et al.* 1996).
- **Reasons for initiating business:** The respondents gave varied reasons for engaging in business. Public and private universities have been experiencing students dropping out, deferring their studies or living under stressful conditions/starving because they cannot afford fees and money for food and accommodation (Cheruiyot 2001). In an attempt to arrest this trend, some universities have introduced work-study programmes to assist such needy students to meet some of their college expenses. Such

students work in the evenings and weekends (Cheruiyot 2001). However, only a limited number of students can be assisted through such arrangements.

This study found that 64% of the respondents went into business in order

Table 1. Percentage distribution of respondents' parents by occupations, N =50

Occupation	Father	Mother	Total
Civil servant	24	14	38
Self-employed	4	6	10
Unemployed	6	42	48
Farmer	38	26	64
Deceased	20	8	28
No response	8	4	12
Total	100	100	-

SOURCE: Field data.

Only 28% of the respondents had their fathers in employment (wage or self-employment) and 20% had their mothers in similar forms of employment. The rest had their parents either unemployed, peasant farmers or deceased. Closer inspection of the data revealed that most of the employed parents were either junior or low-income workers such as primary school teachers, nurses, laboratory technicians, drivers and print operators. At the same time, parents who were indicated to be self-

(Maphosa 1999). In addition, they reflect the general trend of business enterprises run in the informal sector of the Kenyan economy (Bosire 2000).

### 6.3 Sources of Initial Capital

Students used a variety of sources to obtain money to finance their enterprises. Table 2 shows that 40% of the respondents raised their initial capital through savings on their loans from the Higher Education Loans Board. Others combined a multiplicity of sources in order to raise the necessary capital. This compares well with sources of funds for students from the University of Zimbabwe (Maphosa 1999).

Table 2. Sources of initial investment capital, N = 50

Source	Frequency	Percentage*
Personal savings	16	32
Donations/ loans from family & friends	13	26
Savings from HELB loans	20	40
Others (e.g. commissions from part-time work)	7	14

SOURCE: Field data.

\*Cannot add up to 100% due to multiple responses.

The only exception is that the Zimbabwe University students still received the student "boom" or payout as used to happen in Kenya before the introduction of cost sharing. Thus, their financial status may have been relatively less precarious.

### 6.4 Utilization of Income from Business

The study was interested in determining how income from the business was utilised. The expenditure patterns indicated that most (80%) of the business income went to meet college-related expenses. Food, accommodation, printing and stationery accounted for 66%, while 20% went into paying college fees. These observations give credence to the view that student enterprises are a survival strategy due to insufficient funding of university education by the different stakeholders.

However, the respondents varied in their opinions on the contribution of business incomes in meeting their university expenses. Generally, many respondents felt that income from their businesses was insufficient to cater for their financial needs while at the university. For example, 30% of the respondents indicated that income from their businesses catered for less

than 20% of their on campus financial needs. A further 28% indicated that their businesses contributed to at least 60% of their financial needs. This implies that incomes from businesses did not cover the respondents' entire financial needs while on campus. However, these variations in financial contributions may be dependent on the profitability of different lines of business activities pursued by different students and the differences in the individual student's financial requirements.

### **6.5 Effects of Business on the Students' Academic Life**

This study aimed at finding out how student entrepreneurs were able to cope with their academic work while pursuing business activities. The students had different creative ways of running their businesses. A majority (52%) of the businesses were open only sometimes; while 46% were open all day. Those that opened their businesses only sometimes indicated that they did so only during their free hours (when they did not have lectures). Business is more brisk during the early part of the semester because students, who constitute the major clients, have more money to spend during this period. Consequently, some operated their businesses for longer periods in the early part of the semester and compensated for the lost classes by copying notes from classmates and reading into the night. Those who kept their business open all day did so with the aid of employed help (16%), family members/friends (8%), business partners (18%), or operated business all day and copied notes from colleagues at night (4%).

The study was also interested in finding out whether involvement in business affected the students' performance in university examinations. Only 8% of the respondents felt that involvement in business had impacted negatively on their academic work, 60% indicated that they had actually improved! The rest argued that their performance had not been affected at all.

Further scrutiny and analysis of the records of examination results for 46 of the respondents over the period they had been in the university revealed that the respondents scored a cumulative average of between 53% and 70% in the university semester examinations. One of them was an "A" student since he had scored a cumulative average of 70%. Similarly, as illustrated in table 3, most (76%) of them had been improving steadily from their first year examinations; 17% showed a declining trend; and only 6% remained unchanged.

Table 3. Respondents' performance trends in examinations by course of study, N = 46

Course of study	Performance trends in examinations				Total
	Average (%)	Improved	Declined	Unchanged	
Agriculture	55	5	0	1	6
Science	56	7	1	1	9
Arts	62	5	2	1	8
Education	62	18	4	1	23
Total	-	35	7	4	46

SOURCE: Field data.

The study expected to find students involved in business scoring low marks. On the contrary, involvement in business would appear not to seriously affect academic output. Further, some interesting trends emerge when results are analysed by course of study. Respondents from the agricultural and science-oriented courses scored lower marks compared to those in arts and education courses.

It is not possible to immediately explain this or draw meaningful comparisons from the data collected. Nonetheless, the different courses have their uniqueness in terms of content coverage and methods of evaluation. A possible inference would be that the agriculture and science-based courses may be relatively more demanding so that possibly loss of concentration could adversely affect student performance.

## 6.6 Support for Student Entrepreneurship

The study was interested in finding out some of the problems student entrepreneurs faced in carrying out their businesses and what, in their opinion, the university administration could do to support them. Most of the respondents argued that they faced a lot of pressure managing business and learning at the same time. Fifty-two percent indicated time management was the most crucial problem. Others (28%) felt their lack of skills in business management, harassment by halls officers (18%) and security of their merchandise during student disturbances as serious hindrances to the success of their businesses.

Those students involved in business stood to lose during student disturbances that result in campus closures. This is due to looting of their wares during such disturbances. In addition, business is disrupted due to low demand when the university closes prematurely. Two (4%) of the respondents had developed a low self-esteem as a result of running

business. These indicated that they would not have engaged themselves in business activities if they had a choice. This further reinforces the idea that such students may have been forced by their families' low/insufficient income to engage in business.

Despite this, a majority of the respondents (96%) indicated a great deal of support for student entrepreneurship on campus. Various reasons were advanced for this. These enterprises were viewed as a source of supplementary income (64%) and a preparation for the realities of life, especially when viewed in terms of the declining employment opportunities in the formal sector of the economy, and a basis for business skills development (34%). Nevertheless, 4% of the respondents, although involved in business, felt it was not a good idea. They argued that managing a business interfered with their studies and that they preferred wage employment because they did not have skills to run a business on a self-employment basis. These, it would appear, would not have been in business if they had had an opportunity not to do so. Those that supported entrepreneurship on campus indicated that the university should support them in different ways (see table 4).

Table 4. Suggestions for promoting student entrepreneurship on campus, N=50

Strategies for promoting student entrepreneurship on campus	Frequency	Percentage
Provide entrepreneurship training	6	12
Create/expand business premises on campus	29	58
Provide an enabling environment and loans	13	26
No response	2	4
Total	50	100

SOURCE: Field data.

The responses show the level of support from the students for the enterprises. Only 4% of the students had nothing to say in support of the enterprises. Generally, the results indicate the enthusiasm with which students have taken entrepreneurship and provide useful lessons for rethinking on the university curriculum that would prepare students for self-employment (Bosire 2000).

### 6.7 Business as Future Career Option

A majority (90%) of the respondents indicated that they saw self-employment in business activities as a viable alternative to formal wage employment. This implies that their experiences in running business as

students might positively influence or reinforce their attitudes towards building a career in business, especially in the face of increasing graduate unemployment in Kenya (Bosire 2000; Luvanga 1999).

## **7. CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS**

The results of the study indicate that a majority of the student entrepreneurs were fourth year male students in Education, Science and Arts programmes. However, students from these faculties do not make the majority in the university. This disproportionate representation in entrepreneurship could be a reflection that they were more entrepreneurial minded than their colleagues, or that their programmes were less demanding than those of other students. This would be an interesting area of study. It would also be interesting to find out how those students in the under-represented faculties coped with financial difficulties.

As was the case in the University of Zimbabwe (Maphosa 1999), many students went into business for survival reasons because of the hard economic times facing many Kenyans today. This appears to be the same reasoning with most of the other people who resort to self-employment activities within the informal sector in Kenya (King 1996; Bosire 2000). Because of the introduction of cost sharing, the inadequate university loans scheme from HELB and lack of bursaries to assist those who could not afford requisite university costs, students in public universities study under very stressful conditions. A number of them have resorted to running small businesses while on campus as alternative ways of survival to make ends meet (Mondoh 2002).

Similarly, the study found that most of the respondents came from large families where financial needs were likely to be high. In addition, most of these families were generally of low economic status. Some of the respondents had family responsibilities, such as paying school fees for their younger siblings or taking care of their own children. All these add to the overall stress that university students have to cope with while undertaking their studies.

Although the majority of the respondents resorted to running business as a survival mechanism, a significant proportion also used this as a training ground and basis for a future career in self-employment. This is important as it implies that students do realise and understand the economic hardships facing their parents or guardians and the limited capacity for formal employment. The kind of enterprises the respondents were running can be useful for the nurturing of an entrepreneurial culture and preparing for self-employment, which is imperative in wealth and employment creation

(Bosire 2000). However, this is likely to be controversial. Student involvement in business activities while studying on campus presents a dilemma to university management. This is because the conventional university mission focuses on scholarship and service to society. In this respect, involvement in business may interfere with the students' academic progress, which may adversely affect their long-term academic pursuits and achievements.

These findings have important implications for the university curriculum and the management of the universities' loan scheme. University students seem to have an interest in entrepreneurial activities; yet, the university curriculum does not prepare them for this. Neither is it preparing them for self-employment activities, especially in the informal sector, which is the prime mover in employment creation in Kenya today (Republic of Kenya 1997). It is important to note that the growth of entrepreneurial culture is important for the future of this country, or any other (Republic of Kenya 1997; Bosire 2000). The university should, therefore, include entrepreneurship education as an integral part of all its academic programmes (Bosire 2000) and encourage students to carry out some business activities during their spare time.

The amount of loan disbursed to students is hardly sufficient to cater for the students' multiple needs (Nafukho 2000). Though it appears to be against the lending policies of HELB, students are involved in recycling HELB loans in business activities with a purpose of making additional funding to beef up their overall income. HELB has not given clear guidelines on how to enforce their rules barring students against using HELB funds for business activities. Similarly, unless additional funds or funding sources are given or invigorated (Nafukho 2000), students might still continue using HELB loans for business activities. Consequently, the government might need to rethink the policy of cost sharing and provide full bursaries to all students as before, to alleviate the pressure on the students and minimize their financial burdens (Republic of Kenya 1999b).

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