

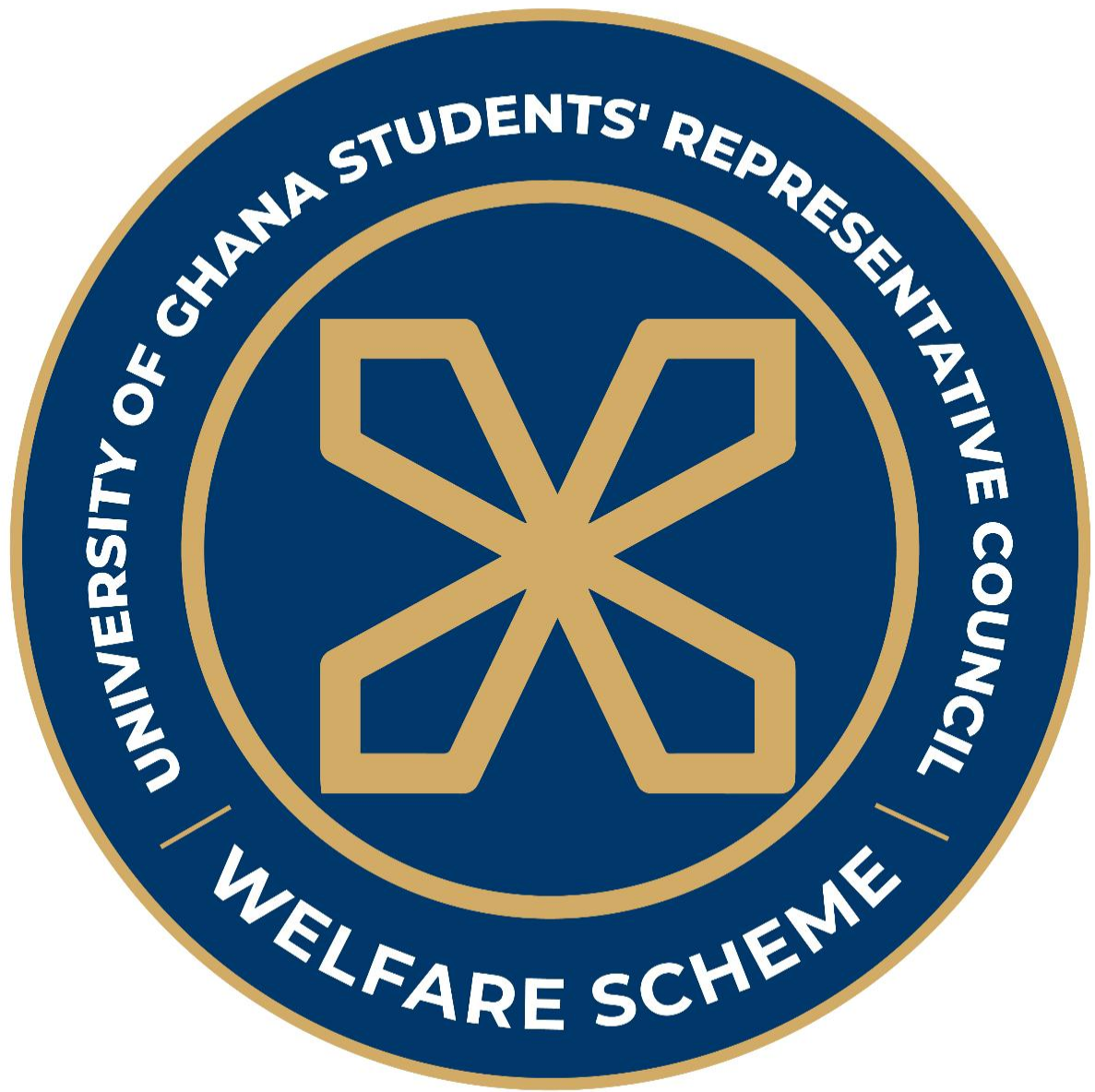


UNIVERSITY OF GHANA
STUDENTS' REPRESENTATIVE COUNCIL
WELFARE SCHEME

CONCEPT NOTE AND WORKING POLICY & GUIDELINES

U G S R C

WELFARE SCHEME



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1.0 INTRODUCTION

1.1 Background and context

The University of Ghana Students' Representative Council (UGSRC) recognizes the importance of student welfare and aims to enhance the overall well-being of undergraduate students of the University. In line with this vision, the UGSRC has developed a comprehensive Welfare Scheme that will provide crucial support and assistance to students in various aspects of their academic journey and personal lives.

The need for a robust Welfare Scheme arises from the challenges and diverse needs faced by undergraduate students. These challenges range from financial constraints in making fee payments, to inadequate educational and logistical resources that facilitate smooth academic work. To address these challenges and create an enabling environment that nurtures student success, growth, and holistic development, the UGSRC has conceptualized for implementation, a structured and inclusive welfare program for all undergraduate students at the University of Ghana, to be known and called the UGSRC Welfare Scheme.

1.2 Purpose of the Concept Note and Working Policy and Guidelines

The purpose of this Concept Note and Working Policy and Guidelines is to delineate the essential components, objectives, and strategies of the UGSRC Welfare Scheme. As a complementary framework to the UGSRC Welfare Scheme Regulations, enacted by the UGSRC General Assembly to govern the Welfare Scheme, this document serves as an instructive resource that provides a comprehensive understanding of the vision and scope of the Scheme.

This document communicates the rationale behind the development of the Welfare Scheme and articulates its intended benefits for the undergraduate student community. It sets the foundation for discussions, collaborations, and decision-making processes related to the implementation and operationalization of the Scheme.

This document aims to guide stakeholders, including the UGSRC, the UGSRC Welfare Board, University Management, students, and external partners, in the effective implementation of the Welfare Scheme. It is designed to ensure a successful operationalization of the Welfare Scheme in a manner that aligns with the needs and aspirations of the University of Ghana undergraduate student population.

In the ensuing sections of this document, we delve into the specific objectives, scope, policy details, governance and management, financial aspects, communication strategies, and monitoring and evaluation mechanisms of the UGSRC Welfare Scheme.

2.0. OBJECTIVES OF THE WELFARE SCHEME

2.1 Overall goal

The overall goal of the University of Ghana Students' Representative Council (UGSRC) Welfare Scheme is *to support the welfare of undergraduate students at the University of Ghana*. Through its two components: the *Financial, Logistical and Food Assistance Program*, and the *Education Assurance Plan*, the Welfare Scheme aims to ensure that students have access to essential resources, enhance their well-being, and create an enabling environment for their academic success.

2.2 Specific objectives

The Welfare Scheme seeks to achieve the following specific objectives:

2.2.1 Financial, Logistical and Food Assistance Program: Provide financial, logistical, and food assistance to needy students at the University of Ghana through a comprehensive program. This program *aims to address the financial and basic needs of students who face challenges in meeting their educational expenses and ensuring their well-being on campus.* Under the Financial, Logistical and Food Assistance Program, needy students will be supported with:

- a. supplemental funds to complete their fee payments under the *UGSRC Nokofioo Initiative*;
- b. laptops, under the Vice Chancellor's *One Student – One Laptop Initiative*;
- c. food and provisioning items, under the *Food Bank Project* of the Office of the Dean of Student Affairs.

2.2.2 Education Assurance Plan: Offer a comprehensive life insurance policy, known as the *Education Assurance Plan*, to all undergraduate students at the University of Ghana. This policy provides a comprehensive life insurance cover under a single policy in the event of the death or total permanent disability of a student's fee-paying parent or guardian, or the death of the student. The Education Assurance Plan *aims to provide financial security and support to students and their families during difficult circumstances.*

3.0 SCOPE OF THE WELFARE SCHEME

3.1 Key components of the Scheme

The UGSRC Welfare Scheme comprises two flagship programs: (1) the Financial, Logistical and Food Assistance Program and (2) the Education Assurance Plan.

a. Financial, Logistical and Food Assistance Program: This component of the UGSRC Welfare Scheme focuses on providing comprehensive support to needy students who face challenges in meeting their educational expenses and ensuring their well-being on campus. Under this program, needy students will be supported with:

- a. supplemental funds to complete their fee payments under an initiative to be known as the *UGSRC Nokofioo Initiative*, which's aim is to alleviate the financial burden on needy students who have been able to raise substantial amounts of their fees but need help to fully complete payment;
- b. hundred (100) or more laptops annually, under the Vice Chancellor's *One Student – One Laptop Initiative*, which seeks to enhance students' learning experience and facilitate their access to digital resources;
- c. food and provisioning items, under the *Food Bank Project* of the Office of the Dean of Student Affairs, which seeks to address food insecurity among students.

b. Education Assurance Plan: The Education Assurance Plan is a comprehensive life insurance policy for all undergraduate students at the University of Ghana. It offers financial security and support to students and their families in case of unfortunate events such as the death or total permanent disability of a student's fee-paying parent or guardian, or the death of the student. The

aim is to alleviate the financial burden faced by students during times of tragedy, assure their education, and contribute to their overall welfare.

Under the Education Assurance Plan, the following benefits, subject to periodic upward reviews, are provided:

a. Academic Assurance Benefit:

Death or Total Permanent Disability of Student's Fee-Paying Parent / Guardian:

- Undergraduate Student - Up to GH¢7,500.00 of the student's academic fees paid to the University.

b. Accommodation Assurance Benefit:

Death or Total Permanent Disability of Student's Fee-Paying Parent / Guardian:

- Undergraduate Student - GH¢3,500.00 paid to student (both resident and non-resident) as lump sum to cater for the student's hall/hostel accommodation fees.

c. Farewell Benefit:

Death of Student:

- Undergraduate Student - GH¢2,000.00 as a contribution to the student's family through the University, towards the student's funeral expenses.

These benefits are for the 2023/24 academic year, when the policy is envisioned to come into operational force. Benefits may be increased every year, commensurate with prevailing increments in the Welfare Levy which funds these programs.

3.2 Target beneficiaries

The UGSRC Welfare Scheme aims to benefit the following target beneficiaries:

- Needy undergraduate students at the University of Ghana who require help acquiring laptops to meet their educational needs on campus.
- Needy students who have raised substantial amounts of their fees but require additional support to complete payment and undertake their registration.
- Needy undergraduate students facing food insecurity and in need of support to alleviate food poverty.
- All undergraduate students at the University of Ghana, who will be automatically enrolled in the Education Assurance Plan to provide them and their families with financial security in the face of unforeseen circumstances.

4.0 POLICY DETAILS

4.1 Enrollment process

The enrollment process for the UGSRC Welfare Scheme includes specific procedures for each component of the scheme.

a. Education Assurance Plan: Under this flagship program of the UGSRC Welfare Scheme, all undergraduate students at the University of Ghana will be automatically enrolled in this comprehensive insurance cover that assures their education, upon payment of their third party fees (paid together with academic fees) and the subsequent payment of their premium by the UGSRC Welfare Board to the insurer. No separate individual application or medical examination is required for enrollment.

b. Financial, Logistical and Food Assistance Program:

i. Nokofio Initiative: Enrollment onto the *UGSRC Nokofio Initiative*, which provides supplemental funds to eligible students to complete their fee payments, will be handled in collaboration with the Students Financial Aid Office of the University. Needy students who have raised substantial amounts of their fees but require additional support to complete payment and undertake their registration will have to submit an application to the joint working group of the UGSRC Welfare Scheme and the Students Financial Aid Office for consideration. The exact amount of assistance will be determined based on the individual student's financial need and the funds available within the program.

ii. One Student – One Laptop Initiative: Enrollment onto the Vice Chancellor's *One Student – One Laptop Initiative*, which provides laptops to eligible students, will be handled by the University office responsible for running the program. Details regarding the application process, eligibility criteria, and distribution procedures will be communicated by the relevant office. The UGSRC Welfare Board will provide the laptops to the Vice Chancellor's Office, and the distribution will be handled by the University office responsible for running the program.

iii. Food Bank Project: Enrollment onto the *Dean's Food Bank Project*, which provides food and provisioning items to students facing food insecurity, will be managed by the Office of the Dean of Student Affairs. The UGSRC Welfare Board will provide the food and provisioning items to the Office of the Dean of Student Affairs, and needy students can access the food bank by applying through the established procedures and demonstrating their need for support.

4.2 Funding mechanisms

The funding mechanisms for the UGSRC Welfare Scheme encompass both internal and external sources. These mechanisms ensure the availability of financial resources to sustain the various initiatives under the scheme. The funding mechanisms are as follows:

a. Welfare Levy: The UGSRC General Assembly has approved a Welfare Levy of GHS 50.00 (increasable by up to five (5%) percentage points year-on-year), to be paid by all undergraduate students as part of third party fees paid in addition to their academic facility user fees, beginning from the 2023/24 academic year. This Welfare Levy, collected annually, serves as the primary internal funding source for the UGSRC Welfare Scheme.

b. Partnerships and Donations: The UGSRC Welfare Board will actively seek partnerships with external organizations and accept donations from individuals and corporations. These partnerships and donations will supplement the internal funding source, providing additional resources to enhance the Financial, Logistical and Food Assistance Program and support the target beneficiaries.

c. Fundraising Events: To generate funds for the Welfare Scheme, the UGSRC Welfare Board will organize periodic fundraising events every academic year. These events will engage the University community and raise awareness about the Welfare Scheme while gathering financial contributions.

5.0 GOVERNANCE AND MANAGEMENT

To provide a regulatory framework for, and govern the UGSRC Welfare Scheme, the legislative arm and highest decision making body of the UGSRC, the General Assembly, has approved the UGSRC Welfare Scheme Regulations. The UGSRC Welfare Scheme Regulations establish a UGSRC Welfare Board to manage the Welfare Scheme. This section outlines the establishment of the Welfare Board, its roles and responsibilities, and how its decision-making processes will be conducted.

5.1 Establishment of the Welfare Board

To manage and oversee the UGSRC Welfare Scheme, the UGSRC Welfare Board has been established. The Welfare Board comprises in addition to a Chairperson, Secretary, Administrator of the Scheme, the SRC Vice President, a former SRC executive officer and a former SRC General Assembly Speaker, the University officials: Dean of Student Affairs, Director of Finance, and Head of the Students Financial Aid Office, or their authorized representatives as statutory members. These members possess the necessary expertise, experience, and commitment to ensure the smooth functioning of the Welfare Scheme.

5.2 Roles and responsibilities of the Welfare Board

The Welfare Board will be responsible for the strategic direction, policy implementation, and monitoring of the UGSRC Welfare Scheme. The key roles and responsibilities of the Welfare Board will be as follows:

a. Program Implementation: The Welfare Board will collaborate with relevant stakeholders to implement the Financial, Logistical and Food Assistance Program, as well as the Education Assurance Plan. This will include liaising with the:

- i. the Students Financial Aid Office of the University, to design program guidelines, eligibility criteria, and benefit structures, in alignment with the overall Welfare Scheme objectives, for the *UGSRC Nokofioo Initiative*;
- ii. Vice Chancellor for the implementation of the UGSRC Welfare Scheme's contribution towards the Vice Chancellor's *One Student – One Laptop Initiative*;
- iii. Dean of Student Affairs for the implementation of the UGSRC Welfare Scheme's contribution towards the *Food Bank Project* of the Office of Dean of Student Affairs;
- iv. insurer that has been contracted for the implementation of the *Education Assurance Plan* of the UGSRC Welfare Scheme, to ensure that the policy is run smoothly.

b. Resource Allocation: The Welfare Board will be responsible, within the regulatory framework of the UGSRC Welfare Scheme Regulations, for the allocation of resources, both financial and logistical, to the different components of the Welfare Scheme. The Board will ensure that available

resources in the Welfare Endowment Fund are distributed lawfully, equitably and efficiently among the different initiatives under the Welfare Scheme.

c. Collaboration and Partnerships: The Welfare Board will establish and maintain collaborations and partnerships with relevant University offices and units, the Executive Committee and General Assembly of the UGSRC, as well as external organizations, to enhance the effectiveness and sustainability of the UGSRC Welfare Scheme. This will include working closely with the Office of the Dean of Student Affairs, the Students Financial Aid Office, the Finance Directorate, the Vice Chancellor's Office, and other key stakeholders.

d. Monitoring and Evaluation: The Welfare Board will conduct regular monitoring and evaluation of the initiatives within the Welfare Scheme to assess their impact, identify areas for improvement, and ensure accountability. The Board will establish performance indicators, collect relevant data, and utilize feedback from beneficiaries to make informed decisions.

e. Communication and Awareness: The Welfare Board will be responsible for creating awareness about the UGSRC Welfare Scheme among the student body of the University of Ghana. The Board will ensure effective communication channels, disseminate information, and engage with stakeholders to promote transparency and understanding of the Welfare Scheme.

5.3 Decision-making processes

The decision-making processes within the UGSRC Welfare Scheme will involve a collaborative and consultative approach. The Welfare Board will follow a structured decision-making framework that will include the following elements:

a. Consultation: The Welfare Board will seek input and feedback from relevant stakeholders, including students, University offices and/or officials, and external partners, when making significant decisions related to the Welfare Scheme. This consultation will ensure that diverse perspectives are considered and contribute to the legitimacy and effectiveness of the decisions.

b. Consensus-building: The Welfare Board will strive to reach consensus among its members when making important decisions. This collaborative approach will foster a sense of ownership, collective responsibility, and commitment to the Welfare Scheme's goals and objectives.

c. Expertise and Evidence-based Decision-making: The Welfare Board will leverage the expertise and knowledge of its members, as well as relevant research and data, to inform decision-making processes. This evidence-based approach will ensure that decisions are grounded in sound principles and have a higher likelihood of achieving the desired outcomes.

d. Transparency and Accountability: The Welfare Board will maintain transparency in its decision-making processes by documenting the rationale behind decisions, ensuring clear communication of decisions to stakeholders, and being accountable for the outcomes. This is to foster trust, encourage participation, and enhance the overall governance of the Welfare Scheme.

6.0 FINANCIAL MANAGEMENT

Effective financial management is crucial to the success of the UGSRC Welfare Scheme. This section outlines the budget allocation and utilization mechanisms, as well as the financial oversight

mechanisms put in place to ensure that the Welfare Scheme is run within proper financial parameters.

6.1 Budget allocation and utilization

The UGSRC Welfare Scheme follows a structured budget allocation and utilization framework to ensure effective distribution of funds among the different initiatives. The budget is primarily derived from the Welfare Levy paid by students; as well as donations, fundraisers, and contributions. The allocation of funds will be as follows:

a. Nokofioo Initiative and Administrative Expenses: Out of the Welfare Levy collected from students annually, 20% is retained for the Welfare Board to run the *UGSRC Nokofioo Initiative* and cater for the Board’s administrative expenses.

b. Education Assurance Plan: The remaining amount after the aforementioned deduction, being the remaining 80% of the sum left after the deduction of the 20% for the *Nokofioo Initiative and Administrative Expenses*, is allocated for the payment of premium for the comprehensive life insurance policy under the Education Assurance Plan. This premium ensures that all undergraduate students are covered under the policy, providing financial security in case of unforeseen circumstances.

c. One Student – One Laptop and Food Bank Initiatives: From the remaining 80% of the Welfare Levy after the deduction of the 20% for the *Nokofioo Initiative and Administrative Expenses*, which is paid to the insurer as premium for the Education Assurance Plan, 20% is paid by the insurer as commission to the UGSRC Welfare Board, which is dedicated to supporting the Vice Chancellor's *One Student – One Laptop Initiative* and the *Food Bank Project* of the Office of the Dean of Student Affairs, initiatives by the respective University offices that aim to provide laptops to students and alleviate food insecurity among the student community.

d. Donations and Contributions: All donations, fundraisers, and contributions received by the UGSRC Welfare Scheme are directed towards supporting the initiatives under the Financial, Logistical and Food Assistance Program. These funds enhance the resources available to address the financial, logistical, and food needs of needy students.

Income Source	Activity
Welfare Levy	
20% of Total Levy	Nokofioo Initiative and Administrative Expenses
Remaining 80% of Total Levy	Education Assurance Plan
20% of Remaining 80% of Total Levy (Paid to the UGSRC as Commission from Insurer)	Vice Chancellor’s One Student – One Laptop Initiative and Dean’s Food Bank Project
Donations, Contributions and Fundraisers	Dedicated to the various initiatives under the Financial, Logistical and Food Assistance Program

6.2 Financial oversight mechanisms

To ensure effective financial management and accountability, the implementation of the UGSRC Welfare Scheme will have several oversight mechanisms. These mechanisms include:

a. Budget Planning and Monitoring: The Welfare Board will develop an annual budget that aligns with the objectives and priorities of the Welfare Scheme, and is in conformance with the Welfare Scheme Regulations. The budget will include specific allocations for each initiative and expenditure category. Regular monitoring and review of the budget will be conducted to ensure proper utilization of funds and adherence to financial guidelines.

b. Financial Reporting: The Welfare Board will maintain accurate and transparent financial records. Annual financial reports will be generated, providing details of income, expenditures, and fund balances. These reports will be made available to relevant stakeholders, including the UGSRC General Assembly, the student population, University Management through the Dean of Student Affairs, and external partners, to ensure transparency and accountability.

c. Auditing and Internal Controls: The UGSRC Welfare Scheme will undergo annual periodic auditing by independent auditors to assess the financial management practices and ensure compliance with financial regulations. Internal control measures will be established to safeguard assets and promote efficient use of resources.

d. Compliance and Ethical Standards: The UGSRC Welfare Scheme will adhere to all relevant financial regulations and ethical standards. The Welfare Board members will uphold the highest levels of integrity, ensuring that funds are used appropriately and for the intended purposes.

7.0 COMMUNICATION AND AWARENESS

Effective communication and awareness strategies will play a crucial role in the success of the UGSRC Welfare Scheme. This section outlines strategies for informing and engaging students, as well as the communication channels and platforms which will be utilized.

7.1 Strategies for informing and engaging students

To ensure students are well-informed and actively engaged in the UGSRC Welfare Scheme, the following strategies will be employed:

a. Orientation Sessions: During undergraduate student orientation programs, dedicated sessions will be conducted to introduce the UGSRC Welfare Scheme and its key components. These sessions will provide an overview of the initiatives, benefits, and enrollment processes, enabling students to understand how they can benefit from the Scheme.

b. Informational Materials: Informational brochures, pamphlets, and posters will be designed and distributed across campus to raise awareness about the Welfare Scheme. These materials will highlight the key components, benefits, and contact details for further inquiries.

c. SRC General Meetings: Representatives from the Welfare Board will periodically attend SRC General Assembly and JCR General Meetings to provide updates, address questions, and gather feedback. These meetings will serve as a platform for open dialogue and ensure that students are actively involved in the decision-making processes related to the Welfare Scheme.

d. Social Media Campaigns: Engaging and interactive social media campaigns will be launched to reach large sections of the student community. The official social media accounts of the SRC and the University will be leveraged to provide regular updates, success stories, and relevant information about the initiatives. Students will be encouraged to follow these accounts and actively participate in discussions.

e. Focus Group Discussions: Focus group discussions will be organized with students to gather insights, suggestions, and concerns regarding the Welfare Scheme. These discussions will provide an opportunity for students to share their experiences, express their needs, and contribute to the continuous improvement of the initiatives.

7.2 Communication channels and platforms

The UGSRC Welfare Scheme will utilize various communication channels and platforms to effectively reach and engage students. These include:

a. Official Website: An official website dedicated to the UGSRC Welfare Scheme will be established. The website will serve as a central hub for information, enrollment processes, updates, and resources related to the initiatives. Students can access the website to gather comprehensive details about the Scheme.

b. Email Communication: Regular email updates will be sent to all students, providing important announcements, reminders, and relevant information about the Welfare Scheme; and ensuring direct and timely communication with the student body.

c. Social Media Platforms: Active presence on popular social media platforms such as Facebook, Twitter, Instagram, and LinkedIn will be maintained. These platforms will be utilized to share updates, success stories, testimonials, and relevant resources. Students can interact, ask questions, and share their experiences through these platforms.

d. Noticeboards: Physical noticeboards across campus will be used to display important information and updates about the Welfare Scheme. This will ensure visibility and accessibility for students who prefer traditional modes of communication.

e. Campus Events: The UGSRC Welfare Board will actively participate in campus events such as JCR, SRC and Departmental/School Association programs to engage directly with students, answer queries, and distribute informational materials. These personal interactions will foster better understanding and enhance student engagement in the implementation of the Scheme.

8.0 MONITORING AND EVALUATION

Monitoring and evaluation of the UGSRC Welfare Scheme are essential to assess its performance, track progress, and identify areas for improvement. This section outlines the data collection and analysis methods and the review and improvement mechanisms that will be employed in this regard.

8.1 Data Collection and Analysis

a. Enrollment Data: Data on student enrollment in the various initiatives, including the Education Assurance Plan, and the initiatives under the Financial, Logistical and Food Assistance Program

will be collected during program registration processes. This data will include the number of students enrolled, their demographic information, and the chosen initiatives.

b. Financial Data: Financial records will be maintained to track the allocation and utilization of funds for each initiative. This will include data on the Welfare Levy collection, administrative expenses, distribution of supplemental funds, contributions towards the laptop initiative and food bank project, and premium payments for the Education Assurance Plan.

c. Beneficiary Data: Detailed records will be maintained for each beneficiary, including information such as their eligibility, benefits received, and any additional support provided. This data will help assess the impact of the Welfare Scheme on individual students.

d. Feedback Mechanisms: Surveys, feedback forms, and focus group discussions will be used to gather qualitative data from students and stakeholders. This feedback will provide insights into the effectiveness of the initiatives, student satisfaction levels, and suggestions for improvement.

e. Performance Indicators: Performance indicators and targets set by the Welfare Board at the beginning of every academic year will be used to assess the progress and success of the Welfare Scheme. Data related to these indicators, such as enrollment rates, fee payment completion rates, laptop and food distribution rates, and claim processing time, will be collected and analyzed regularly.

8.2 Review and Improvement Mechanisms

a. Regular Evaluations: Periodic evaluations will be conducted to assess the overall performance and impact of the Welfare Scheme. These evaluations will involve analyzing the collected data, reviewing feedback from students and stakeholders, and conducting performance assessments against set targets.

b. Stakeholder Engagement: Engaging with students, university offices, and other relevant stakeholders will be a key aspect of the evaluation process. Their input, through feedback sessions, surveys, and meetings, will help identify areas for improvement and ensure the Welfare Scheme meets the evolving needs of the student community.

c. Continuous Improvement: Based on the findings of evaluations and stakeholder feedback, necessary adjustments and improvements will be made to the initiatives and processes of the Welfare Scheme. This will include refining procedures, streamlining administrative processes, or addressing any identified gaps or challenges.

d. Reporting: Annual reports will be generated to summarize the monitoring and evaluation findings. These reports will provide insights into the performance of the Welfare Scheme, including data analysis, key achievements, challenges, and recommendations for improvement. The reports will be shared with relevant stakeholders to foster transparency and accountability.

9.0 CONCLUSION

The UGSRC Welfare Scheme is a comprehensive and holistic initiative that aims to address the diverse welfare needs of undergraduate students of the University of Ghana. This Concept Note and Working Policy and Guidelines has outlined the key components, target beneficiaries, policies,

governance structure, financial management, communication strategies, and monitoring and evaluation mechanisms of the Welfare Scheme.

The Welfare Scheme will serve as a vital support system, ensuring that students have the resources they need to thrive academically, meet their basic needs, and overcome financial hardships. Through the collective efforts of the student body, University management, and other stakeholders, the UGSRC Welfare Scheme will make a positive impact on the lives of students and contribute to a more inclusive and supportive educational environment at the University of Ghana.

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