User’s attitude to imposition of overdue fines by the library of Catholic University College of Ghana, Fiapre.

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Abstract
The study investigated user’s attitude to the imposition of library fines at the Catholic University College. A sample size of 300 library users representing 13.8% of the 2180 users on the library’s register of borrowers as of April, 2012 was chosen through simple random sampling technique for the study. Questionnaires, observation and interviews were adopted as the data collection methods. Frequency tables, percentages and figures were also used in the data analysis. The study showed that majority of them (59.0%) have been slapped with overdue fines before. Many of the respondents cited forgetting to return the item by the due date as the main factor in the incidence of overdue fines payment. Majority of them also stated that they complied immediately they were asked to pay a fine for overdue items. Some of the recommendations made included institutionalization of grace period for defaulters, reminder messages to borrowers and establishment of ceiling for overdue fines.

Keywords: Overdue fines, Library fines, Library charges, Academic library, overdue charges, Catholic University.

Introduction
All libraries, irrespective of the type and size of their collections, provide a number of services to their users. The services provided by a library may range from provision of reading materials to user education programmes that are aimed at making readers or users aware of the information sources available in the subject fields relevant to them (Whittaker, 1993). Whittaker has also rightly concluded that it is users who make a library and its services come alive by ensuring that its stock is used.

Material use is therefore raison d’être of their acquisitions by libraries as encapsulated by S. R. Ranganathan in one of his five laws of library science, that is ‘books are for use’. This law is rightly explained on Wikipedia as “without the use of materials, there is little value in them”. However, it is the use that library patrons make of a library’s collection that sometimes lead to violation of the rules that have put in place by libraries to regulate users conduct with regard to materials available for use.

Imposition of overdue fines on those users who do not return borrowed materials within the permitted period by a given library is one of the means used to regulate the conduct of users. Edewor (2010) has pointed out that the payment of overdue fine is as old as libraries and to Anderson (1984a), it is a library tradition. Adomi (2003) has explained that overdue fine as the amount [of money] a library user is charged for keeping a borrowed library item beyond the allowed loan period.

However, divergent opinions have been expressed on the imposition of overdue fines. Whittaker (1993) for instance sees fines on overdue books as a charge for misuse of [library] services and also as one of the means of generating income for a library. Adomi (2003) also quotes Ifidon (1999) as stating that overdues are a miscellaneous source of funding for library. Anderson (1984b) too has stated that librarians are perceived as inflexible and rule-oriented by the public and a contributory factor to that image are the rules that deal with overdue materials and such image discourages library use. Adomi (1993) thinks that it is unethical for a library to allow users to keep books indefinitely and imposition of fines on defaulting users is the commonest means the world over to compel users to return borrowed to the library. According Anderson (1984a) some [people] also believe that imposition of fines are a good educational tool as it teaches people to be responsible, respect others’ rights, public property, and rules and regulations.

The circulation section of Catholic University College Library.
The circulation section is regarded as the center of a library’s activities and majority of library users interact with the staff at that section (Kumar, 1987). Edewor (2010) describes the circulation desk as the marketplace of the library. It is at this place that functions such as registration or withdrawal of membership, issues, return, renewal of books as well as charging of overdue fines take place (Kumar, 1987).

The CUCG Library circulation desk was set up in March 2003 when the University opened its doors to its pioneering batch of fifty students, lecturers and administrative staff. The services provided at the circulation desk include:
• Answering of enquiries from users;
• Registration of members (including freshmen/women, lecturers, and administrative staff who would like to use the Library;
• Charging of borrowed materials against the records of those borrowing them
• Discharging of borrowed materials when they are returned to the Library;
• Renewal of materials for those who like to hold on to borrowed materials after the expiry of the first term for another term;
• Reservation of materials that a user would like to borrow; and
• Imposition and payment of overdue fines by defaulting users.

The Problem of the Study
The Library’s collection stands at approximately 13000 volumes, out of which almost 8000 were at the lending section as of the end of 2011/12 academic year for a student population of 4200 beside lecturers, administrators and visiting scholars who make use of the Library from time to time.

In order to ensure that the Library carries out its mandate smoothly, guidelines in terms of rules and regulations were formulated for the adoption of the Library Committee and subsequently, by the Senate of the University. The approved rules and regulations among others permit a student to borrow up to two books within a given two-week period renewal-able only once where a user still has a need for the borrowed item(s). In the case of faculty and administrative staff it is five books per semester.

Records available in the Library indicate that by the end of the first academic year, that is 2002/03 academic year, users of the Library’s services most especially students were already flouting the Library rules and regulations. Carriage of items such as candies, toffees, handbags, overcoats and water to unauthorized places in the Library as well as failing to return borrowed item(s) to the Library by the due date were among the leading violations of the Library’s rules and regulations.

Users who default in returning borrowed item(s) to the Library by the due date are asked to pay fifty Ghana pesewas (50Gp) a day. Where borrowed item(s) are still not returned by end of a seven-day period, the fine is doubled to one Ghana cedi (GHC 1.00) per day. The enforcement of this rule has however led to a situation where some users, mainly students who fail to pay the fine(s), have had their borrowing rights withdrawn until they are ransomed.

Presently, some library users who owe in overdue fines have had their borrowing rights withdrawn due to their inability to pay the fine(s). It is against this background that questionnaires on separate studies carried out by Adomi (2003) and Edewor (2010) in Nigeria on overdue fines were adopted and adapted to test the attitude of CUCG Library users to overdue fines after nine academic years of enforcing the rule.

Objectives of the study
Specific objectives of the study included:
    a) To find how frequently students borrow from the Library;
    b) To find how many of those who borrow from the Library have paid overdue fine(s) before;
    c) To find how those who have paid overdue fine(s) felt when they were asked to for the overdue (s);
    d) To find the reasons that occasioned the overdue fines; and
    e) To proffer recommendations on the way forward.

Significance of the study
Rules and regulations are often formulated by organizations to guide the behavior of its employees and beneficiaries of its services and products. All over the world libraries are known to have rules that seek to regulate the conduct of those who use their services. Harrison and Beenham (1985) have stated that library rules and regulations are information meant to tell people about what they may do and not enforceable at law but willful offenders may be blacklisted and banned from the use of the library.

Library user expectations and needs have changed due to advances in information and communications technologies. It is now possible for library users to have access to information through other media almost instantaneously at click of button free of charge any time of the day. Clinching on to rules that were formulated before the advent some of current media available through the Internet that allows users to have access to information free of charge poses a threat to libraries due to the fact that libraries as noted earlier have a tradition of overdue fines.

It is author’s hope that library policy makers, libraries and their users would find the study an invaluable source of information in their quest for a common ground where they could meet each other’s needs.
Methodology

The study was about user’s attitude to overdue fines therefore the population for the study comprises students, lecturers and administrative staff who were on the Library’s borrowers’ register as of April 30, 2012 when the study stated as well as the library officer in charge of the circulation desk.

A simple random sampling technique was used to select a total of 300 representing 13.8% of 2180 users on the library’s register of borrowers before April, 2012. The respondents were made to answer open-ended and closed ended questions on borrowings from the Library and imposition of overdue fines. The library officer in charge of the circulation desk was also interviewed on the subject under investigation.

The data collected from the respondents were analyzed using Statistical Package for Social Sciences (SPSS) software into percentages and frequency tables where possible.

Findings

a) Responses from the Library’s Officer in charge of the circulation desk.

The Library’s circulation desk is manned by a para-professional whose duties include answering enquiries, charging and discharging of books including others enumerated above. According to Kumar (1987) the treatment that library users get at the circulation section contributes towards the public image of the library.

Asked about the procedure to become a patron of the Library, the officer pointed out that every library user is issued a library card upon registration with the Library. In the case of students the registration normally takes place in the first year alongside the general registration in acceptance of the offer of admission. Lecturers and administrative staff also register to use the Library when they are offered appointments by the University. To borrow from the Library, the library user should ideally present a library identification card and go through the lending processes with the item(s).

On imposition and payment of overdue fines, the officer said that it has been a practice in the library to impose fines on those who fail to return borrowed item(s) to the Library by the due date in line with the approved library rules and regulations of the University.

In the opinion of the Officer some of the library users do not pay attention to their copies of the library rules and regulations; neither do they border to recheck the due date(s) when they borrow from the library hence their incurrance of fines.

The following were pointed out as exemptions to the imposition of overdue fines:

• Where a due date falls on a non-working such as a public or a national holiday,
• Where the borrowers is on an official university assignment outside the University campus by the due date. The borrower upon return to the University would have to return the item(s) with supporting documents to that effect.
• Where the borrower is indisposed by the due date and has a certified medical report to support it.

As regards problems experienced in implementing the rule, the Officer pointed out that there are two main issues requiring management’s consideration:

• Firstly, there is no ceiling on how much a defaulting user could be fined and this has led to situations where some users had been fined more than doubled the price of the item they borrowed from the Library; and
• Secondly, users ‘tagging’ whoever takes the fine as insensitive and invariably the Library image.

b) Responses from the library users

The CUCG library rules and regulations recognize three main groups of users: faculty, students, non-teaching staff as well as non-members of the University community. The study was limited to faculty, students and administrative staff because the non-members of the University community have not been ascribed borrowing rights by the University library.

Gender distribution of the population

The study population comprised 1125 males and 1055 females representing 51.6% and 48.4% respectively of the sexes. This shows that there were more males than females on the library’s borrowing register during the study as shown in Figure 1.
Figure 1. Gender distribution of the borrowers.

Gender distribution of respondents

Three hundred library users constituting 13.8% of the study population were chosen for the study. Table 1 shows that more males were selected in the random sampling for the study because a lot more males borrow from the library as shown in Figure 1.

Table 1: Gender distribution of respondents

<table>
<thead>
<tr>
<th>Gender</th>
<th>Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>154</td>
<td>51.3</td>
</tr>
<tr>
<td>Female</td>
<td>146</td>
<td>48.7</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Frequency of borrowing from the Library

Respondents were asked to indicate how frequently they borrow from the Library and 23.3% or 70 of them said ‘very often’, 64.0% or 192 said ‘often’ and 12.7% or 38 opted for ‘occasionally’. This therefore shows many of the respondents are regular borrowers from the Library as shown in Table 2.

Table 2. Frequency of borrowing from the Library

<table>
<thead>
<tr>
<th>Options</th>
<th>Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very often</td>
<td>70</td>
<td>23.3</td>
</tr>
<tr>
<td>Often</td>
<td>192</td>
<td>64.0</td>
</tr>
<tr>
<td>Occasionally</td>
<td>38</td>
<td>12.7</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Payment of overdue fine(s)

Overdue fines are normally imposed on library users who default in returning borrowed library item(s) by the due date. The respondents were also asked to indicate whether they have been slapped with overdue fine(s) before and majority (59.0% or 177) of them answered in the affirmative as shown in Table 3.

In terms of gender, majority (104 out of 154) of male respondents said ‘Yes’ to payment overdue fine(s) before were males as shown in Figure 2.

Asked about how they have “manage” to avoid paying overdue fines, the leading reasons given by those who said ‘No’ to paying overdue fines before included:

- adherence to the library rules on borrowing
- setting reminder notes on mobile phones, laptops, etc
- returning and re-borrowing items at a later date
- photocopying for keeps pages that might be needed at later date
The main cause of the overdue fine(s)

Library users are generally given a fourteen-day period to use the item(s) whenever they borrow from the Library. Materials so borrowed could be renewed only once for another fourteen-day period. Library users who have paid overdue fines before were asked to indicate the main cause of the default. Majority of the respondents (49.2% or 87) pointed to forgetting to check the due date as the main cause of the default as presented in Table 1. Another 28.2% or 50 of the respondents also indicated that they prefer to keep important books and pay a fine later. Twenty-seven (15.3%) also attributed payment of overdue fines on their part to the fact that they were not on campus the due date was as the main cause. These findings corroborate the findings of a survey on library fines carried out at University of Canterbury Library by Anderson (2008) in which the following were given as the most common reasons for incurring fines:

- Forgetting to return or renew items
- Not having finished with the item
- Not being at the University on the date due

The 1.7% or the 3 respondents also (a) pleaded ignorance of overdue fine, (b) closure of the Library at the time of returning the borrowed item, and (c) lending the item to colleague as the main causes of the overdue fine.

As regards gender analysis of the causes of incurring the overdue fine, forgetting to check the due date was the main cause among the male respondents with 63 of the respondents. ‘Others’ and ‘Indisposed’ with 2 respondents each as the least of the causes among the male respondents as shown in Figure 3. In the case of the females, 31 respondents being the majority assigned preferring to keep important books and paying a fine later as the main cause. ‘Others’ was the least with 1 respondent as presented in Figure 3.

Table 4. The main cause for incurring overdue fine(s)

<table>
<thead>
<tr>
<th>Options</th>
<th>Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prefer to keep important books and pay and</td>
<td>50</td>
<td>28.2</td>
</tr>
<tr>
<td>pay a fine later</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Forgot to check due date</td>
<td>87</td>
<td>49.2</td>
</tr>
<tr>
<td>Was indisposed</td>
<td>2</td>
<td>1.1</td>
</tr>
<tr>
<td>Was not on campus on the due date</td>
<td>27</td>
<td>15.3</td>
</tr>
<tr>
<td>Library staff do not always collect a fine</td>
<td>8</td>
<td>4.5</td>
</tr>
<tr>
<td>Others</td>
<td>3</td>
<td>1.7</td>
</tr>
<tr>
<td>Total</td>
<td>177</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 3. Payment of overdue fine(s)

<table>
<thead>
<tr>
<th>Options</th>
<th>Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>177</td>
<td>59.0</td>
</tr>
<tr>
<td>No</td>
<td>123</td>
<td>41.0</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Immediate reaction of defaulters to overdue fine

Library users have often expressed varied reactions to the imposition of fines for overdue borrowed items. Respondents were asked to recall their immediate reaction when they were first fined for overdue of borrowed items from the Library. Majority of the respondents (40.1% or 71) said they complied. Another 37.3% or 66 of the respondents said they asked for a pardon while 20.9% or 33 respondents also said they were indifferent. Gender-wise, majority of those who complied immediately were males, while among the female respondents majority of them said they asked for a pardon. As regards those who were indifferent majority of them were males as shown in Figure 3.

<table>
<thead>
<tr>
<th>Options</th>
<th>Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complied</td>
<td>71</td>
<td>40.1</td>
</tr>
<tr>
<td>Asked for a pardon</td>
<td>66</td>
<td>37.3</td>
</tr>
<tr>
<td>Indifferent</td>
<td>37</td>
<td>20.9</td>
</tr>
<tr>
<td>Others</td>
<td>3</td>
<td>1.7</td>
</tr>
<tr>
<td>Total</td>
<td>177</td>
<td>100</td>
</tr>
</tbody>
</table>
The views of the respondents were sought on the adequacy of the overdue fine of fifty Ghana pesewas (0.50 Gp). Majority (42.7 or 128) of the respondents thought that the amount payable per day was okay. Another 34.3% or 103 of the respondents said it was too high but 18.0% or 54 of the respondents opted for ‘low’. Those who were undecided about the adequacy of the fine constituted 5.0% of the respondents as shown in Table 6.

In terms of gender, Figure 4 shows that majority of both sexes opted for ‘okay’ with regard to the amount payable per day.

### Table 6. Adequacy of the fine per day

<table>
<thead>
<tr>
<th>Options</th>
<th>Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Too high</td>
<td>103</td>
<td>34.3</td>
</tr>
<tr>
<td>Okay</td>
<td>128</td>
<td>42.7</td>
</tr>
<tr>
<td>Low</td>
<td>54</td>
<td>18.0</td>
</tr>
<tr>
<td>Undecided</td>
<td>15</td>
<td>5.0</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Continuation of the imposition of overdue fine

Many people including authors and library users have stated various positions as to whether libraries should impose fines on defaulters. The views of the respondents were therefore sought on the issue and majority (64.7% or 194) of them opted for the continuous imposition of library fines. Another 22.3% or 67 want overdue fine to be scrapped and 13% or 39 were undecided on the issue as shown in Table 7. The findings corroborate the findings of Adomi (2003) on library fines in two Nigerian universities in which two 60.5% of the respondents disagree to scrapping library fines for overdue books, 27.5% agreeing to the suggestion and 12.0% being undecided on the issue.

Gender-wise, Figure 5 has shown that majority of both sexes were in support of the continuation of the imposition.

Table 7 Continuation of the imposition of overdue fine

<table>
<thead>
<tr>
<th>Options</th>
<th>Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>194</td>
<td>64.7</td>
</tr>
<tr>
<td>No</td>
<td>67</td>
<td>22.3</td>
</tr>
<tr>
<td>Undecided</td>
<td>39</td>
<td>13.0</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Figure 5. Cross-tabulation of gender and continuation of the imposition of fines

Importance of overdues
Opinions of respondents were also sought on the importance of overdue fines on the Library and its users. As regards its importance to users the responses included:
- deterrence to would-be defaulters
- drain on users finances
- reluctance to borrowing from the library
- punitive and reformative measure on defaulters

In the case of the library the respondents stated the following among others:
- source of income for the Library
- source of animosity between library staff at the circulation desk and defaulters
- lower the patronage of the library resources
- increases the library’s capacity to retrieve overdue items

Conclusion and recommendations
In conclusion it could be stated from the study that while many of the users borrow from the library the incidence of overdue fines is high among them. The habit if not checked could among others limit access to borrowable materials and denies potential users access to them. Income generation from overdue fines is only a by-product of attempts by the Library to put in place punitive and deterrence measures for defaulters and would-be offenders because the Library could not look on unconcerned whilst its rules were being trampled upon. Since the monies accruing to the Library cannot fund its activities, the library should not lose sight of its core activities of supporting teaching, learning and research in an age where barriers to information have been largely removed by other information media platforms such the Internet.

One cannot call for a rule-free library as that may lead to chaos but heavy fines may also result in defaulters losing interest continuous use of the Library and those who may wish to borrow from the Library may also re-consider their actions before making a move which may affect the Library’s mission of supporting teaching, learning and research.

The following are recommended for the Library’s consideration:
- Ceiling for overdue fines. The establishment of a ceiling for overdue fines by the Library would ensure that defaulters are not charged beyond a guaranteed limit. This should also help improve the Library’s image and encourage more users to borrow from the Library. I suggest the highest should be the average price per book within a the fiscal year.
- Institutionalization of a grace period. The Library could consider instituting a grace period within which those who are interested in continuous use of borrowed items could have them renewed without paying a fine.
• Reminder messages. E-mail/Text messages should be sent to the borrowers at least three days before the due date. This should remind borrowers to return items to the Library by the due date. Forgetting to return borrowed items on time was given as one of the reasons why overdues are incurred.

• User education. The Library should continually educate its patrons through its orientation programmes for freshmen/women and information retrieval course on their rights and responsibilities as regards library use.

• Provision of library returns bins. The Library’s operating hours is such that users cannot return borrowed items to the Library whenever they are in a position to do so. The Library should therefore provide bins in library users could drop their materials beyond the operating hours.

• Payment in kind. This is to ensure that defaulters have options other than money. It could be reduction in the number of books that could be borrowed within a given period or assigning such users to do some activities at the Library that requires little training or supervision.

• Increase copies of core textbooks. A number of respondents (28.2%) stated that they intentionally keep important materials and pay overdue fines later. A user may do so to ensure that he or she gets access to certain materials within a desired period. This could be reduced by increasing the copies core textbooks available for borrowing.

• Cheaper photocopies. This could also assist in reducing the incidence of overdue fines. This is because where selected pages in core materials could be easily photocopied at cheaper cost to a user instead of holding on to them and paying high overdue fines, many of the users as rational beings would opt for photocopies.

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