FINANCIAL AND MANAGEMENT CHALLENGES CONFRONTING HIGHER EDUCATION INSTITUTIONS OF LEARNING UNDER THE DECENTRALISATION POLICY IN ZAMBIA: THE CASE OF THE NATIONAL IN-SERVICE TRAINING COLLEGE AND LUSAKA BUSINESS AND TECHNICAL COLLEGE

By
Anolt L.H. Moonga, Moses Changala and Sibeso Lisulo

Introduction
In the early 1990s the government of the Republic of Zambia embarked on administrative, political and socio-economic reforms in order to improve its service delivery in all sectors of the economy. The Fifth National Development Plan (FNDP, 2006–2010) emphasises the need for the reforms to be completed and acknowledges that in the early 1990s, the government began a political and socio-economic reform process which involved democratising the political system, transforming the administrative system and liberalising the economy. According to the Ministry of Education (MoE, 2005) during this period the Public Service was bloated, inefficient, ineffective, and inadequately responsive to the needs of the public. It was also characterised by poor discipline and inadequate professionalism and accountability, resulting in poor service delivery. To redress this situation, the government embarked on implementing the Public Service Reform Programme (PSRP) in 1993 as a systematic long-term measure to reform the Public Service.

The overall goal of the PSRP was “to improve the quality, delivery, efficiency and cost effectiveness of public services to the people of Zambia”. Initially, the Public Service Reform Programme had three main areas of focus, namely; Restructuring, Management and Human Resources Performance Improvement, and Decentralisation and strengthening of Local Government. These were aimed at streamlining the functions, structures, establishments, and operations of ministries/institutions in order to create a lean, less costly, but well motivated Public Service. They were also aimed at introducing organisational, management, and accountability systems into government operations to improve efficiency and effectiveness in the delivery of public services and decentralising authority and control of resource allocation and utilisation from Central Government to districts and local authorities (GRZ, 1993).

As earlier mentioned, all sectors of the economy underwent administrative, political and socio-economic reforms and the tertiary education sector was not an exception. The tertiary sub-sector can be characterised by two specific groups. The first are those institutions falling directly
under the Ministry of Education (MOE). These include the two universities; the University of Zambia (UNZA) and the Copperbelt University (CBU). In addition, there are 14 Teacher Training Colleges in the country of which 12 cater for the production of teachers for grades 1–7 and the other two for upper basic and high schools. The Natural Resources Development College also provides teachers for agricultural sciences. The second group comprises those colleges registered under the Technical Education, Vocational and Entrepreneurship Authority (TEVETA), which consist of 151 colleges offering diplomas in various fields. Roughly half of these colleges are private with the remaining 23 run by the government, religious organisations or the community. The number of students enrolled in these tertiary institutions numbered 24,648 in 2000 (GRZ, 2006).

In order to execute the reforms, the then Ministry of Education and the Ministry of Science and Technology and Vocational Training established Education Boards throughout the country in Colleges of Education and Trades Training Institutes. This was a way of decentralising the financing and management of higher institutions of learning. The government through these Ministries introduced College Boards as a component of the decentralisation programme.

**Definition of Decentralisation**

According to Lisulo (2009), decentralisation is the style of governance in which top management shares decision making authority with the lower echelons. Basically, it is the transfer of some authority from the centre to the local level. Street (1985) defines decentralisation in terms of the form (or functional activities), levels (national, sub-national or local) and nature or degree of power that is transferred. Administrative, fiscal, market and political dimensions refer to the form and level of decentralisation while devolution, deconcentration and delegation mean the nature or degree of power being transferred. Public and private organisations vary among themselves to the extent to which authority is held at the centre or at the highest level in the hierarchy. Some large co-operations make all decisions at the home offices; others give authority to branch managers. Table 1 below shows dimensions of decentralisation:
Table 1: Dimensions of Decentralisation

<table>
<thead>
<tr>
<th>FORM</th>
<th>DEGREE OF POWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market</td>
<td>Devolution</td>
</tr>
<tr>
<td></td>
<td>May have completely independent decision making authority</td>
</tr>
<tr>
<td>Political</td>
<td>Delegation</td>
</tr>
<tr>
<td></td>
<td>Some independent authority</td>
</tr>
<tr>
<td>Fiscal</td>
<td>Deconcentration</td>
</tr>
<tr>
<td></td>
<td>No independent authority from the centre</td>
</tr>
<tr>
<td>Administrative</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Deconcentration refers to the transfer of planning, decision-making or administrative authority from the central government to local units or to non-governmental organisations; Devolution refers to the transfer of authority for decision-making, finance and management to quasi-autonomous units of local government such as universities that appoint their own lecturers, raise
their own revenues and have independent authority to make investment decisions and delegation refers to the transfer of some power of decision making and management authority for specific function to units or organizations that are not under direct control of central government ministries (Rondinelli and Cheema, 1983; Rondinelli, 1998 and 1999).

Further the Fifth National Development Plan (FNDP) highlights some parameters for the success of decentralisation when it states that the decentralised systems of service delivery seek to improve governance in three ways: improving the efficiency of resource allocation, promoting accountability and reducing corruption, and improving cost recovery. Decentralisation has generally been associated with the following:

a) Reduction in power, size, and cost of central government;
b) Improved efficiency in decision-making;
c) Better coordination of development activities at the local level;
d) Greater equity and effectiveness in the allocation of resources;
e) Better responsiveness from government to the needs of marginalised groups;
f) Enhanced participation in development;
g) Improved transparency and accountability; and
h) More effective mobilization of resources (GRZ, 2006).

In the light of the above, the most fundamental rationale for decentralisation in Zambia lies in its opportunity to bring the government closer to the people by providing citizens with greater control over the decision-making process and allowing their direct participation in public service delivery. The FNDP was to be implemented largely by decentralised delivery of education services through Education Boards using a quarterly cycle of grants disbursement and accounting procedures. These grants were to be based on resource allocation criteria that would take account of the particular needs of remote rural areas.

Decentralisation in Education
Decentralization in education may be defined in terms of shifts in authority. It is about transfer of authority from one location or level of educational organisation, to another (Welsh and Mc Ginn, 1999). This may involve moving certain responsibilities closer to the school. In education this type of decentralisation is often described under the heading of School or Site Based Management (SBM). School or Site Based Management involves a major shift to self governance and greater authority for schools (Lisulo, 2009) where schools are given the authority to become self-managed and make decisions regarding the budget and financial resource allocation (Abu-Duhou, 1999).

It has been found out that decentralisation of education becomes more effective when it shares responsibilities. Sharing of responsibilities requires team work among local stakeholders. Mohammed (2003) argues that decentralisation cannot be effective without collaboration and synergy among all the stakeholders involved in the management of funds. Transparency and accountability are also important factors that should be used in order to have effective decentralisation. Transparency and accountability cannot be achieved if local stakeholders are
not involved in the management of funds. Therefore, the democratic style of management should be encouraged at the local level so that all the stakeholders freely participate in the management of funds. MOE (2005), states that when local stakeholders are involved in the management of funds, financial transparency is attained. Effective decentralised financial management cannot be achieved in a closed-door culture of financial management, hence, the need to open doors to allow local stakeholders to monitor the management of funds.

Effective decentralisation of education is largely dependent on skilled stakeholders who can manage local organizations efficiently and effectively. To manage funds at the local level, stakeholders should have at least the knowledge and skills of accountancy, education management, values (ethics and transparency), communication and record keeping (De Tollenaire, 2002).

Decentralisation in education has also been experienced in other parts of the world. In South Africa, the reasons for decentralizing education were varied but mostly two-fold. According to Pampallis (2002), firstly the state was increasingly unable to provide the same level of financial support to white schools as previously because of the slow economic growth of the eighties and early nineties and to the changing political climate that obliged government to move to greater equality in spending on black education. Secondly the change to model C was an attempt to ensure that white communities could continue to control their schools rather than allowing them to fall into the hands of a democratically-elected government.

The fact that funds are sent directly to the institutions means that issues of efficiency, equity, cost sharing, transparency and accountability are critical in the financing of higher education. It also implies that institutions providing higher education are granted some level of autonomy in the running of their day-to-day affairs. That is why it is imperative to investigate the financial and management challenges in the running of these institutions.

**Statement of the Problem**

The role of higher education in the development of any nation cannot be overemphasised. Therefore, management of institutions providing higher education is a crucial component in the education system. Educating Our Future (1996) asserts that by allowing various stake-holders to share in decision-making and to take responsibility for education at the local level decentralization fosters a sense of local ownership and promotes better management. However, since the introduction of the decentralisation policy in the early 1990s, there has been no known study conducted on the financial and management challenges confronting higher education institutions of learning in Zambia. This study, therefore, investigated the financial and management challenges that higher education institutions of learning were encountering in their operations under the decentralisation policy in Zambia. It took the National In-service Training College (NISTCOL) and the Lusaka Business and Technical College (LBTC) as case studies.
Research Objectives
The objectives of the study were to:
1. Identify sources of funding for higher education institutions of learning;
2. Find out the staffing levels in higher education institutions;
3. Establish the quality of personnel employed in higher education institutions;
4. Determine the involvement of stakeholders in the running of higher education institutions;
5. Determine the levels of autonomy by the local management teams in running higher education institutions; and
6. Identify challenges encountered by managers and staff of higher education institutions in the decentralized education system in Zambia.

Research Questions
The following were the research questions for the study:
1. What are the sources of funding for higher education institutions?
2. What are the staffing levels in higher education institutions?
3. What is the quality of personnel employed higher education institutions?
4. Are all stakeholders involved in the running of higher education institutions?
5. How autonomous are the local management teams in running higher education institutions?
6. What challenges are managers and staff of higher education institutions facing in the decentralized education system in Zambia?

Purpose of the Study
The purpose of the study was to investigate the financial and management challenges that higher education institutions were encountering under the decentralisation policy in Zambia.

Significance of the Study
It was hoped that the findings of this study would guide the government of the Republic of Zambia, through its appropriate ministries, to be aware of the challenges higher education institutions were facing in financial and human resource management. It was also hoped that the findings of the study would raise questions to stimulate further theoretical and practical investigations in the management of finance and human resources in higher education and how they were designed and implemented under the decentralized system of education.

Methodology
The methodology of the study is described under the following themes: research design, target population, sample population, sampling technique and research instruments.
Research Design
The study adopted a case study design in order to understand the views of managers and local stakeholders on the financial and management challenges encountered in higher education institutions.

Target Population
The target population consisted of managers at the two colleges namely: National In-service Training College (NISTCOL) and Lusaka Business and Technical College (LBTC) which offer teacher education and technical and vocational education respectively.

Sample Population
The sample population consisted of two college managers, ten academic and ten non academic staff including those in accounts and administration and ten students.

Sampling Technique
The study employed the random sampling technique to select ten academic and ten non academic members of staff and ten pupils. Purposive sampling was used to select staff in accounts and administration and two college managers.

Research Instruments
Semi-structured interviews were administered to all the respondents.

Findings and Discussion of Findings
The findings and discussion of findings are presented under the following themes: sources of funding, staffing levels, stakeholder involvement in finance and administration, levels of autonomy, and challenges encountered by the institutions.

Sources of Funding
The findings of the study revealed that the two colleges had different sources of funds. For instance, NISTCOL was funded in three ways. The first two ways were funding by government namely, through a direct quarterly funding from the office of the Permanent Secretary in the Ministry of Education Science and Vocational Education and Early Education (MOESVTEE) hereafter referred to as the Ministry of Education and through the provincial education office in Lusaka province. The FNDP was to be implemented largely by decentralised delivery of education services through the Education Boards using a quarterly cycle of grants disbursement and accounting procedures. These grants were to be based on resource allocation criteria that would take account of the particular needs of remote rural areas (GRZ, 2006). The third way of funding was through the several income generating activities within the college which included students’ tuition fees, production unit, tuck-shop, social club, guest house, seminars and workshops.
The funds from the Permanent Secretary were quarterly disbursed for operational purposes together with the locally generated income while the funds through the provincial education office were mostly for personal emoluments for government workers. This made the Principal answerable to the Provincial Education Officer (PEO) on one hand and to the Director Teacher Education and Specialised Services (TESS) on behalf of the Permanent Secretary on the other. As principal NISTCOL stated:

```
Our reporting system is dual type, we report to the PEO for administrative purposes and for academic purposes we report to the Director Teacher Education and Specialised Services (TESS). Issues concerning professional development i.e. courses run in the college fall under the Director TESS. The PEO is mostly administrative in terms of promotions, staff recruitment staff confirmation, salaries; basically it’s administration.
```

All government employees, including the Principal, were appointed by their appropriate public service commissions, while College Education Board (CEB) workers were employed by the CEB at NISTCOL through the Principal. This is in line with the education decentralisation policy which stated that decentralisation of the education system had led to the creation of District Education Boards, High School and College Education Boards, which would manage education delivery at these, levels (Ministry of Education, 2005).

The findings further revealed that locally generated income was for operational purposes including emolument for CEB employees. This was supervised by the CEB, hence subjecting the Principal to the College Board authority. The income at NISTCOL can be summarised in the diagram below:

**Figure 1: Sources of Income for NISTCOL**

```
NATIONAL

GRZ

PROVINCIAL

PEO

EDUCATION BOARD

LOCAL

NISTCOL
```
It was established that the Lusaka Business and Technical College (LBTC) was not directly funded by the government except through the Technical and Vocational Entrepreneurship Training (TEVET) fund. The then Ministry of Science Technology and Vocational Training (MSTVT) and the Technical Education, Vocational and Entrepreneurship Training Authority (TEVETA) signed a Service Level Agreement for the TEVET Fund intended to support six TEVET training institutions in the country. The TEVET Fund was established by government in 2005 through the amendment of the TEVET Act No. 13 of 1998. This fund was donor paid to selected colleges and Institutes which were running specific needy programmes. It was meant solely for training purposes.

The Service Level Agreement involves K11.4 billion funding towards priority skills training areas in the six training institutions. Benefiting institutions include Evelyn Hone College of Applied Arts and Commerce with K3 billion, Lusaka Business and Technical College with a funding of K900 million and Zambia Air Service Training Institute with K1.68 billion. Others were Northern Technical College with funding of K2.16 billion, Livingstone Institute of Business and Engineering Studies with K1.4 billion and Kabwe Trades Training Institute with a funding at K900 million. TEVETA was provided with K550 million for administering the TEVET Fund operations. Skills being financed in the six institutions were para-medical, biomedical, business, education and technology programmes, aviation and meteorological, water operations, mechanical, automotive, agricultural, construction and tourism programmes (TEVETA, 2002) as the Director at LBTC acknowledged when he stated:

> We do receive government grants in kind. This institution is one of the six institutions receiving grants in the form of TEVET fund. This fund is actually targeted at priority training programmes. The government or Ministry has identified certain skills in the economy which can help in the development of this country.

In other words, the government did not finance the operations of the college. For operational purposes, which included staff and management emolument, the institution generated its own funds as stated by the Director at LBTC that:

> The major funder is tuition fees and projects. Each member of staff is free to bring projects from outside. For example one of the biggest projects that we have …we have had for two consecutive years is making desks for the Ministry of Education. That at least brings in some income otherwise. The government comes in at times through rehabilitation works. For example, they gave us about four point five billion (K4.5 Billion) to rehabilitate the infrastructure. As far as the operational costs are concerned these generated by the institution including staff salaries.
At LBTC local funds came from student tuition fees, production activities and projects. The College Director was answerable to the College Education Board Chairperson. The CEB appointed the Director and the Deputy, who in turn, employed all the academic and non academic staff. The Director, therefore, was the absolute authority of the workers. The sources of income at LBTC can be summarized in Figure 2 below:

**Figure 2: Sources of funds for LBTC**

<table>
<thead>
<tr>
<th>NATIONAL</th>
<th>GRZ</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>TEVET FUNDS</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PROVINCIAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LOCAL</th>
<th>BOARD FUNDS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| LBTC |

### Staffing Levels

Availability of adequate and appropriately qualified staff of various categories is important for the effective running of higher education institutions. When asked about staffing levels in the two colleges, the managers indicated that generally they had adequate staff to perform the key functions in the institutions. However, the study revealed that staff recruitment was done differently at each college. NISTCOL had two systems of recruiting staff while LBTC had only one. At NISTCOL most academic staff were appointed by the government. Only two lecturers were CEB employees. On the other hand, the majority of non academic staff were CEB employees and a small number were civil servants employed by government as the Principal at NISTCOL observed that:

> The government does not replace workers who have retired or left forcing CEB to employ. For example, there are only five civil servants instead of 34. The gap has to be filled by CEB employees.
Staff at LBTC, both academic and non academic, were recruited by the college management on behalf of the CEB making it easy for management to fill up vacant positions. However, it was established that both academic and non academic staff, felt insecure because they owed allegiance to the appointing authority as indicated by one worker that:

You don’t know what to do as you might offend your employer in the course of performing your duties. If you differ, your contract might not be renewed. You may find your post has been advertised and yet you have been putting in your best.

On the quality of personnel employed by the two institutions, the respondents indicated that the quality was generally good in the sense that most workers had appropriate and basic qualifications for academic and non academic staff respectively. At NISTCOL academic staff recruitment was done by the Teaching Service Commission. The majority of non academic staff were employed by the CEB based on basic knowledge and skills in respective positions. For example the position of a tuck-shop sales person was held by a person considered to be trustworthy regardless of academic qualification as indicated by a lecturer, a tuck-shop supervisor that:

May be the first one was a grade twelve. The current one was working in Chongwe and she has experience. It must be somebody who is competent and trustworthy enough.

Staff at LBTC, both academic and non academic, were recruited based on qualifications, need and ability by the college to pay, meaning that all staff recruitment issues were done by the college management. This was competitive as other institutions might offer better conditions and pay leading to staff attrition. It was established that the college had a high staff turnover. Both colleges had staff development programmes for all categories of workers. Heads of Department at LBTC and at NISTCOL acknowledged the availability of the staff development facility at the colleges as one respondent at LBTC stated that:

Yes, the management supports lecturers and other workers who want to study in a way. They might not give full sponsorship but they support whenever they can.

The Principal NISTCOL also stated that:

We send our staff to train at various institutions such as UNZA mostly for academic staff where we have just received five graduates with masters. Our electrician has been studying with TVTC and has
developed into an expert in household electricity wiring, and is being used even in Chongwe. He joined as a grade seven without a skill but is now very experienced and does most of the repairs in the college. Those workers who are in strategic areas are sent for training. Right now we have three workers at the Industrial Training Centre (ITC) and in Ndola we have three at the ZAMTEL College ICT training.

**Stakeholder involvement in Finance and Administration**

On the involvement of stakeholders in the running of the institutions, respondents at both colleges stated that stakeholders were actively involved in the day to day running of the institutions. At NISTCOL a committee system was used to involve all the stakeholders at various levels. For example, all project committee members participated in the preparation of the budget. Further, standing committees involving students, workers, lecturers, management and board members were in existence. For instance, the Finance Committee comprised the Vice Principal who was the Chairperson, two board members, the Registrar, two lecturers, an accounts officer, purchasing officer and two student representatives. This committee was in charge of disbursement of all funds received in the college for operational purposes. MOE (2005) states that when local stakeholders are involved in the management of funds, prudent management of funds is fulfilled. Effective decentralised financial management cannot be achieved in a closed-door culture of financial management, hence the need to open doors to allow local stakeholders to monitor the management of funds. The principal NISTCOL indicated:

> We have a financial committee. When money comes in, the committee sits to prioritise expenditure. However, certain expenditures do not require the committee to sit. For example, payment of electricity bills is considered express. Whenever funds are available a certain amount has to be set aside for this running cost without necessarily waiting for the committee to sit

At LBTC the committee system was not visible but members of staff acknowledged being involved in the budgeting and recruitment processes at Head of Department level. However, they did not participate in making decisions pertaining to the disbursement of funds. Students were completely left out as they were considered clients as opposed to stakeholders in the college. The Directed emphasised:

> Students are clients who need not to know how finance and other resources are used in the college as this can be recipe for riots when one or two things are not done according to plan.
It was revealed that members of staff; academic and non academic, belonged to trade unions which negotiated their conditions of service and general welfare with management making it difficult for management to involve members of staff as stakeholders in the running of the institution in most cases.

**Levels of Autonomy**
In terms of autonomy, the two college managements indicated different levels of autonomy. NISTCOL had limited autonomy as most activities were done or controlled by the provincial education office and the MOESVTee headquarters. For example, apart from two academic members of staff, all lecturers were appointed by the Teaching Service Commission. All government employees in the college were paid by the government through the provincial education office. The management and the CEB at NISTCOL had no control over government staff recruitment matters. Transfers and retirements were effected according to government needs and conditions of service.

Sometimes lecturers were appointed or transferred not based on college needs. For example, the college had employed two lecturers on CEB conditions because there was a big need in the subject areas these lecturers taught while the government machinery kept sending lecturers in areas already well serviced. In some cases the only available staff in some areas would be retired or transferred by government leaving a void in the department or unit and in order to salvage the situation, the CEB had to engage lecturers and other staff who had retired; reengaging them on contractual terms of employment.

There was more autonomy in the employment of non academic staff at NISTCOL. Following the government recruitment freeze of 2004, government had not been replacing workers who left the college for one reason or another. Those who retired or died and were government employees were replaced by CEB employees leaving the college with only five civil servants instead of the recommended twenty three.

The college also had autonomy on staff development matters. Both academic and non academic staff were supported to take various courses at universities and colleges. However, the college had more autonomy in dealing with issues that involved CEB employees whom they had authority to retain even beyond the government recommended retirement age. Government workers would be trained by the college but would leave whenever government decided, either by transfer, promotion or retirement. This entailed that there was no assurance that the trained workers would put the skills they had acquired to use hence deprived the institution of the much needed skilled staff. Furthermore, workers who were sent for training, at great expense, felt betrayed and neglected when they were retired instead of being retained on contract.

In terms of finances, NISTCOL can be said to be semi autonomous. The funds from the MOESVTee directly to the college were disbursed by the college finance committee together with the locally generated income. On the other hand, salaries for government workers were not subjected to local scrutiny or disbursement. It was only salaries for CEB workers that the college
had control over. The CEB was authorised to source funds from lending institutions or donors without express permission of the government.

The autonomy scenario at LBTC was slightly different from the one at NISTCOL. The CEB at LBTC was also described as semi autonomous because the government, like at NISTCOL, control key elements of the college. It kept its hold on the infrastructure which it rehabilitated from time to time determined the student tuition fees. Through (TEVETA), the government controlled the curriculum and examinations. However, issues of human resource development were controlled by the CEB for academic and non academic staff.

The study discovered that in comparative terms, LBTC was more autonomous than NISTCOL. For example, LBTC was totally in charge of all the workers as noted earlier, the CEB appointed the Director and the Deputy Director who in turn employed all the lecturers and non teaching staff. Decisions about human resources were made at college level with board members. The Director was answerable to the Board Chairperson and not to a government office or unit. All operational funds, including salaries of staff, were controlled by the college management and the CEB. The CEB and management negotiated with the workers’ unions for conditions of service and salaries which were different from other similar institutions as they were based on the college’s fiscal position.

**Challenges Encountered by the Institutions**

The study revealed that the managers and other stakeholders at the two colleges encountered challenges in running their institutions in the decentralised education system. Both college managements and stakeholders indicated that they did not have adequate funds to run the institutions. The income generating activities in the colleges were not able to raise the needed funds to run the institutions efficiently. For example, the government control on the tuition fees could not allow both colleges to charge economic fees. The government approved tuition fees were far below the operational costs of the colleges. According to the findings of the study, tuition fees were the most reliable source of income for colleges as they were related to the institutions’ core business. However, funds realised from fees were generally inadequate as the operational costs were immense. This was more so that student enrollment levels were sometimes lower than projected. In some cases, students failed to pay their fees in full despite pledging that they would do so when giving their payment plans at the commencement of the academic year, in the process, abusing the facility of paying fees in installments.

The study discovered that the colleges also encountered the problems of using under-qualified staff in their operations due to financial and management constraints. The limited funds available could not allow the colleges employ suitably qualified personnel in all positions. For example, NISTCOL had a certificate holder in the position of Accounts Officer. In some cases, workers were made to perform duties of two or more officers because of the CEB’s inability to employ and the capacity to pay. For instance, LBTC could not engage a qualified Administrative Manager hence the Finance Manager had also to perform the duties of Administrative Manager.
The findings of the study also indicated that the two colleges were experiencing conflicts between management and staff over the disbursement of funds. The managements believed that there was transparency in the disbursement of funds in the institutions while the staff contended that they were in most cases not consulted when funds were being disbursed. This brought about some anxiety in the workers who sidelined after their input in raising the funds through various projects. The study established that the workers were not satisfied with the staff development programmes in the colleges as they contended that they deserved more than what they received from the CEB.

The managements at the two colleges, however, encountered specific challenges in running their institutions. At NISTCOL the funding from government was not consistent, forcing the college to use its local funds to meet the deficit. For example, the CEB was faced with the problem of high electricity bills which took most of the resources from the quarterly government allocation and the locally generated funds from projects because most operations at the institution were electricity propelled. The water reticulation and industrial cooking for students were major consumers of electricity too.

The CEB at NISTCOL faced a challenge in the recruitment of academic staff because they had no major role to play. Since recruitment of lecturers was done by the Teaching Service Commission, the college experienced delays and sometimes recruitment of staff was in non priority areas. The 2004 recruitment ban by government led to the loss of many civil service positions as they remained unfilled for a long time leading to the CEB employing of its own staff at a great cost. The CEB had to meet huge expenses in upgrading some workers to enable them function well in positions left by the civil servants.

The LBTC management faced the challenge of high staff turnover due to competition with other vocational institutions and the corporate world who offered better salaries and conditions of service. The limited funds available could not help retain the lecturers some of whom had been trained by the CEB at a great cost resulting in a continuous recruitment of lecturers and other workers at the expense of efficiency. Failure to retain qualified staff meant that the institutions had to sometimes rely on part-time staff whose tenure or availability was not assured since they could withdraw their services at any given time.

The other challenge encountered by LBTC was that the decentralisation system was not implemented according to the actual meaning. The system used was neither totally a devolving nor a delegating type of decentralisation, leaving LBTC as a quasi government institution. As a result, the management and the board were not juristic persons with the right to enter into contracts and sue and be sued. The college, therefore, was semi autonomous. Unlike what was obtaining in Model C in which were schools for whites only in the apartheid era, decentralisation in South Africa, the parent body elected a governing body and surrendered title to the fixed property and equipment of the school to be administered by the governing body. The school became juristic persons with the right to enter into contracts and to sue and be sued. They gained a high degree of autonomy, including the right to charge compulsory school fees and to determine their own admissions policy.
It was also discovered that staff at LBTC faced the challenge of insecurity because of working in close proximity with their employers; the directorate. The workers felt intimidated by the close presence of the management who had the power to hire and fire. Even union members and leaders felt insecure as any ‘unpopular’ demands or expressions would be interpreted to be insubordination of the appointing authority. Furthermore, it was revealed that there was lack of trust between management staff, who were both employers and supervisors, and the other staff.

The study finally revealed that the decentralisation of higher education in Zambia was not uniform. The system used at NISTCOL responded to some elements of the delegation principle of decentralisation. Delegation refers to the transfer of some power of decision making and management authority for specific functions to units or organisations that are not under direct control of central government ministries. The LBTC model of decentralisation responded to some devolution principles of decentralisation. Devolution refers to the transfer of authority for decision-making, finance and management to quasi-autonomous units of local government such as universities that appoint their own lecturers, raise their own revenues and have independent authority to make investment decisions (Rondinelli and Cheema, 1983; Rondinelli, 1998 and 1999). Whereas LBTC could do most of the devolution type of decentralisation, it could not invest by borrowing from institutions and its finances were not managed in a transparent manner since they did not involve students as stakeholders. Relegating students to mere spectators in the day-to-day management of institutions of higher learning, especially vis-à-vis finances, can be detrimental since they are a crucial segment of the institutions and whose influence and power should not be underestimated.

IN the context of financial and administrative challenges confronting higher institutions of learning under the decentralisation policy in Zambia, it can be pointed out that education is a right for each individual. It is also a means for enhancing the well-being and quality of life for the entire society. The government's role in education arises from its overall concern to protect the rights of individuals, promote social well-being and achieve a good quality of life for every person through all-embracing economic development. The government must therefore seek to create, promote and support the conditions within which education can realise its potential in society (Educating Our Future, 1996).

Conclusions and Recommendations
The study concluded that although decentralisation of higher education institutions in Zambia had been set in motion and implemented, it was not done so uniformly. NISTCOL followed the delegation pattern of decentralisation while LBTC followed the devolution type. Additionally, the government selected some functions to decentralise higher education institutions and maintained strategic ones, allowing the CEBs to have only semi-autonomy over the financial and management functions of higher education institutions in Zambia.

The study also concluded that the decentralisation systems for higher education institutions posed some financial and management challenges to management and stakeholders of the two colleges. These included inadequate and erratic funding from government, continued
control of infrastructure and determination of student tuition fees structure, lack of skilled human resources in certain areas and huge operational costs for CEBs. Others included high staff turnover, conflicts between staff and management in the disbursement of funds and a sense of insecurity among CEB staff. It could be stated that by decentralising functions and processes to local and institutional levels, many of the bureaucratic procedures that may impede efficiency in the higher education system could be eliminated. The study made the recommendations that:

1. A uniform system of decentralisation should be applied to all higher education institutions;
2. Government should adequately fund the CEBs;
3. Government should consider allowing the CEBs more autonomy to run the institutions;
4. Government should deploy appropriately qualified personnel at CEBs; and
5. CEBs should work within parameters of the decentralisation guidelines on stakeholder participation at all levels in order to avoid internal conflicts.

References