

**FINANCIAL AND ADMINISTRATIVE INVESTMENT:
EXAMINING SOURCES, INSTITUTIONAL BUDGETS
AND OUTCOMES**

By

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**A Dissertation Submitted to the University of Zambia
in Partial Fulfillment of the Requirements for the
award of the Degree of Master of Education in
Educational Administration.**

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2014**

DECLARATION

I Pilira Tembo, do solemnly declare that this dissertation represents my own work and has not been submitted for a degree at this or another university.

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CERTIFICATE OF APPROVAL

This dissertation of Pilira Tembo is approved as fulfilling part of the requirements for the award of the degree of Master of Education in Educational Administration by the University of Zambia.

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ABSTRACT

The purpose of this study on financial and administrative investment was to examine the sources of finances, institutional budgets, the quality of human resources and the quality of outcomes (students) at Chipata College of Education. The study had four main objectives: to identify the sources of financial resources at Chipata College of Education; to assess the extent to which financial resources acquired met the demands of the institutional budget; to assess the quality of human resource employed to administer the finances acquired and to examine the role of financial and administrative investment on educational outcomes.

A case study design was used and qualitative and quantitative approaches to data collection were employed for the study. A sample size of 122 respondents was chosen out of which 80 were students, 15 College administrators, 15 Lecturers, 10 heads or deputy-heads of schools within Chipata District, 1 Internal Auditor and 1 Human Resource Officer from the PEO Eastern Province who were all purposively selected.

The findings of the study revealed that the main sources of funding were user fees, government grants, donor agencies and Non- Governmental Organizations. Among these sources, user fees were the main source. With regards to how far the financial resources met the institutional budget, it was discovered that there was a huge budget deficit in 2012 and 2013 due to insufficient government funding. The same was said to have been the case in most of the previous years. The human resource employed to administer the finances had the minimum required academic qualifications as demanded by government regulations. It was also revealed that the number of the accounting staff was not very good; as a result they were overworked and did not adhere to financial procedures and regulations. It was also discovered that utilization and monitoring of finances was weak.

Furthermore, graduates who were the educational outcomes were discovered to be of good quality and had higher chances of getting employed despite most of them having difficulties in using the chalkboard and teaching literacy lessons. Educational inputs such as infrastructure and teaching and learning materials which are key determinants of the quality of outcomes were not only inadequate but also in a bad condition. However, the teaching process was partially affected because more resources were poured into the development of the College administrators and Lecturers' skills and qualifications than on infrastructure and teaching and learning materials.

The study made four recommendations which are that government must ensure that it increases its funding on educational institutions so that institutional budgets can be fully met. This can be achieved by making policies on fundraising projects in Colleges more flexible so as to allow the colleges raise funds through various forms of business activities such as entertainment and agriculture. The study also recommended that the government should put in place a strong financial monitoring mechanism to ensure proper use of funds by making the College financial statement open for scrutiny to all stakeholders (the government, donor agencies, lecturers, students and the community). All stakeholders must also take an active role in the management of higher institutions of learning in order to ensure effective management and transparency in education provision. The basic qualification at this learning institution must also be revised to a minimum level of a Masters Degree for College administrators. This can be achieved by ensuring that all administrative positions are held by persons who have a masters Degree relevant to their positions. This will improve the management of funds and decisions on expense will be made based on expertise and experience.

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ACRONYMS/ABBREVIATIONS

ACCA – Association of Chartered Certified Accountants

CBU - Copperbelt University

CCE - Chipata College of Education

CIMA – Chartered Institute of Management Accountants

DEBS – District Education Board Secretary

FNDP – Fifth National Development Plan

ECCDE- Early Childhood Care, Development and Education

GRZ – Government of the Republic of Zambia

GDP- Gross Domestic Product

MOE – The Ministry of Education

MoESVTEE – Ministry of Education, Science, Vocational Training and Early Education

NGOs - Non- Governmental Organizations

NIF III – National Implementation Framework Level Three

OVC – Orphans and Vulnerable Children

PEO – Provincial Education Office

TEVETA- Technical Education Vocational and Entrepreneurship Training

UNZA – The University of Zambia

ZICA – Zambia Institute of Chartered Accountants

DEDICATION

Dedicated to my twins, Hannah Wanipa Chirwa and Samuel Wangu Chirwa for their perseverance.

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CHAPTER ONE

INTRODUCTION

1.1 Overview

This chapter introduces the study on financial and administrative investment in educational institutions. It presents the current financial and administrative status of CCE. It also presents various views and arguments by scholars within Africa and outside Africa on the need for financial and administrative investment in order to produce quality outcomes. The chapter also presents the statement of the problem under investigation, purpose of the study, research objectives, research questions, and the significance of the study. The next section of the chapter provides the ethical considerations and the conceptual framework for the study. The last section presents a summary of the chapter.

1.2 Background

Financial Status of CCE

For the year 2012 and 2013, the College received funds as grants from the government which was perceived as the major source of funding for all public educational institutions. However, the funds received did not only fail to meet the demands of the institutional budget by a wide margin but also often came very late. For example, the National Implementation Framework III (NIFIII), which was a government grant that was supposed to be received by the College thrice a year, was usually received only once and often came when the academic year, was either half way or at its end. (The NIF III was the Sixth National Development Plan's (FNDP) operational tool at all levels of the education system from the Ministry Headquarters to the Provincial Education Offices (PEO), District Education Board Secretary (DEBS) and schools. It was intended to serve as an important instrument for

monitoring implementation performance, targeting mainly outcomes and impact (MOE: 2010).

Simply put, the quality of education and training provision in the education sector has been adversely affected by the dearth of resources which has necessitated the adoption of various strategies that are hostile to meaningful learning and quality provision (MOE, 1996). Some of these strategies include large classes, reduced hours of classroom instruction, shortage of teaching and learning materials, inappropriate methodologies, outdated curricula and difficulty in retaining capable and trained staff.

According to Mutua and Namaswa (1992) education in Kenya, as indeed in other countries, carries the country's highest operational budget. They also state that the expenditure on education is far out of proportion to gains in the national income and perhaps out of proportion to its social benefits. This then suggests that heavy funding of an ineffective institution does not necessarily transform it into an effective one. However, the situation in Zambia is different because the education sector is poorly funded. For example, in 2008, in terms of Gross Domestic Product (GDP), the percentage increased to 3.68 percent as compared to 3.6 percent in 2007. Despite this increase, Zambia was still below what comparator nations spent on education in the region, which is above 5% of their respective GDPs (MOE:2008).

Furthermore,

In 2010, the total MoE budget stood at K3,250 trillion of which K2.922 trillion was from Government while K328 billion was from the Cooperating Partners (CPs). This showed an increase of 51% on the Ministry's total budget allocation in contrast to the 2009 budget which stood at K2, 776 trillion. In the period, the Government of the Republic of Zambia (GRZ) resource allocation to the ministry has shown an upward trend from K 1, 878 Billion in 2008 to K 2,922 Billion last year. However,

the Fast Track Initiative (FTI) funds amounting to US\$30 million and US\$10 million from the pledges from the CPs were not released. This led to scaling down of activities within the ministry (MOE, 2011:13).

Administrative Status of CCE

CCE just like any other College had a Principal and a Vice-Principal in its senior most administrative positions. Other positions included the Head of Sections of various academic disciplines offered at the College, the Bursar, the Accountant and the Assistant Account. It should also be noted that most of these administrators were also Lecturers and the minimum academic qualification for the position of a Lecturer was a Bachelors Degree.

The Need for Financial and Administrative Investment in Order to Produce Quality Outcomes

Wajala (2002) asserts that perhaps money is the most important factor in the development of education in terms of both quality and quantity. This is because money is needed for training of teachers, construction of school buildings, purchasing of both teaching and training materials and payment of salaries and acquisition of many items. On the other hand, Teklemariam and Nam (2011) assert that although the provision of physical facilities depends to a greater degree on the availability of financial support, the planners' and school administrators' creativity and good will are also important elements in ensuring cost-effectiveness of the utilization of physical facilities.

In addition, Nyongesa (2007: 125) notes that "without adequate financial resources, institutions cannot carry out their defined tasks effectively". Therefore, efficient management of financial resources is an important task for all institutional administrators. Furthermore, Mbiti (1981) maintains that a major contributing factor to the poor quality of education in many developing countries is the lack of adequate and proper physical facilities

which can only be realized if an institution has adequate financial resources. Since a lot of money is spent on training teachers at universities and Colleges of Education of various levels and types, the task of the trained personnel is to promote education using the expertise that they gained from those institutions.

In Zambia, the major challenge to education provision has not only been low levels on funding but also failure to equitably distribute the finances acquired. More finances are poured in covering personal emoluments and less into infrastructure and teaching/learning materials. The education sector also suffers from delayed disbursement of funds which consequently delays implementation of plans. A good example here is the implementation of the Infrastructure Operational Plan (MOE: 2011).

Therefore, there is need to strengthen the management of the Colleges of Education. This means that the professionalism and effectiveness of College administrators must be improved. College administrators must exercise real responsibility and a high degree of managerial independence. Particularly, “they should have greater control of the resources allocated to a College, more responsibility for its staffing, more freedom to exercise initiative in all that concerns the training of students and the daily management of affairs, and a greater overall decision making authority” (MOE, 1992: 100).

Furthermore, Van de Grift and Hootveen (2006) reveal that research on underperforming schools in the Netherlands support the conclusions that these schools’ main weaknesses are insufficient learning material to achieve core targets and prolonged dysfunctional organization of the school (this can also be applied to Colleges). This then suggests that financial resources coupled with good administration may enhance the quality of the educational outcomes measured not only through academic performance but also the quality of the graduates produced in terms of human resource.

As a result of such arguments, various researchers have used both qualitative and quantitative analysis to come up with factors that determine the quality of educational outcomes. Educators such as Rosenthal and Jacobson (1968) emphasize factors that determine student achievement such as high teacher expectations, monitoring student progress, a safe and orderly climate, a clear school mission and strong leadership. Teddlie and Reynolds (2000) emphasize effective leadership and developing and maintaining a pervasive focus on learning as factors that determine the quality of graduates. On the contrary, economists emphasize the least costs that can be put in the production of learners.

“Higher education in Africa was passing through a fundamental crisis with student enrolment rising sharply and demand for access continuing to soar at a time of shrinking funding” (Msango et al 2000). This is, however, still the case at present. As a result, African countries are faced with a task to provide a more conducive learning environment for higher education to produce the desirable outcomes. This is because higher education in Africa, just like in other continents, is the potential motor for national, regional and global development.

According to MOE (1996:91), “higher education is of central importance to the economic and social development of a country”. This is due to the fact that the activities of higher level institutions and the recipients of higher education advance and preserve a society’s intellectual, scientific, cultural and artistic endeavors.

According to the Phelps Stokes Fund (1995:1),

The Global Village is part of the lexicon of modern higher education as resources are provided for initiatives that will offer graduate and undergraduate training to make students competitive in job markets

where credentials, skills, understanding and cultural insight into a world
of international assignments and responsibilities are fundamental.

Thus, the researcher undertook a Case Study of Chipata College of Education in the Eastern Province of Zambia. It was established in 1966 and is charged with the responsibility of training primary school teachers. In agreement with Saunders (1999:25) who notes that “an effective school adds extra value to its students’ outcomes, in comparison with other schools serving similar intakes”, this research was thus concerned with examining the role of financial and administrative investment in the production of quality outcomes. This was in consideration of the fact that schools are productive systems which receive inputs from the school context in order to transform them into outcomes. In this case, the production of graduates with not only high academic results, but also who are competent and resourceful human resources.

1.3 STATEMENT OF THE PROBLEM

Public educational institutions in Zambia have been producing a number of graduates despite the fact that they are poorly funded by government. Furthermore, most of Zambia’s educational institutions have been characterized by tremendously expanded enrolments despite the infrastructure and the academic staff being inadequate (Chipindi, 2009). Effective financial and administrative investment is therefore required in order for these educational institutions to produce quality outcomes (graduates). It is from this background that this research set out to examine the sources of finances, the institutional budgets, the quality of human resources, and the quality of students at Chipata College of Education. This was in a bid to determine how possible it was for the College to run amidst huge problems such as inadequate funding and infrastructure.

1.4 PURPOSE OF THE STUDY

The purpose of this study was to examine the sources of finances, the institutional budgets, the quality of human resources and the quality of students at Chipata College of Education.

1.5 RESEARCH OBJECTIVES

The study was guided by the following objectives:

- a) To identify the sources of financial resources at Chipata College of Education.
- b) To assess the extent to which the College financial resources met the demands of the institutional budget.
- c) To find out the quality of human resource employed to administer the finances of the College.
- d) To examine the role of financial and administrative investment on educational outcomes.

1.6 RESEARCH QUESTIONS

- a) What are the sources of financial resources in Colleges of Education?
- b) How far do the financial resources acquired meet the demands of the institutional budget?
- c) What is the quality of human resource employed to administer the finances acquired?
- d) What is the role of financial and administrative investment on educational outcomes?

1.7 SIGNIFICANCE OF THE STUDY

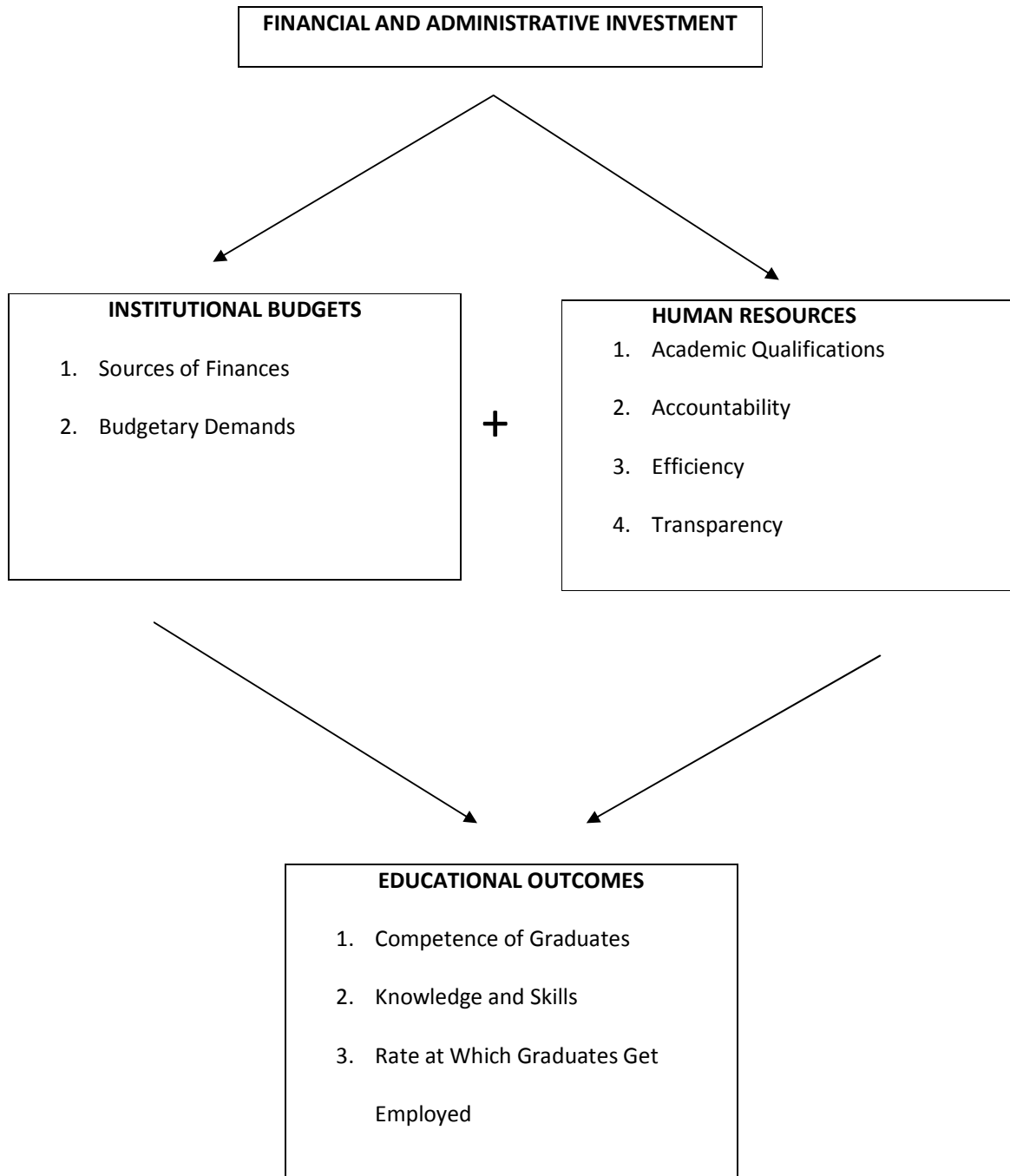
The findings from this study may be useful to policy makers, institutional administrators, Lecturers, parents, and the society at large. The study would reveal the role of financial investment coupled with administrative investment in producing quality outcomes. The study would also reveal strategies that can be employed in order for Colleges to be able to meet their budgetary demands. Lastly the study would also contribute to the body of knowledge on financial and administrative investment in educational institutions.

1.8 ETHICAL CONSIDERATIONS

In order to collect the data from the participants, the researcher sought permission from the University of Zambia through the Supervisor to embark on data collection. Authority was also sought from the District Education Board Secretary (DEBS) Chipata District, the Principal of Chipata College of Education (CCE) and Head teachers of all primary schools involved in the study. Consent of the interviewees was also sought and their rights strictly observed. Furthermore, all data collected during the study were strictly confidential and duly kept. The data were also used for no other purpose than the intended academic one.

1.9 CONCEPTUAL FRAMEWORK

The conceptual framework used for the study identified financial and administrative investment as the dependent variable while institutional budgets, human resources and educational outcomes were identified as independent variables. The framework consists of a combination of financial and administrative investment to produce educational outcomes. Under financial investment, the framework identified the institutional budget as a component that must be met by identifying the sources of finances and ensuring that the resources received met the demands of the institutional budget. Under the administrative investment, the framework identified the quality of the human resources employed to administer finances and also to teach in terms of academic qualifications, accountability, efficiency and transparency. The student outcomes were characterized in three ways- competence of graduates, the level of knowledge and skills acquired and also the rate at which graduates got employed.



Source: Compiled by Author

1.10 OPERATIONAL DEFINITIONS

Investment: The utilization of resources in order to increase income or production output in the future.

Assessment: The evaluation or estimation of the nature and quality of the education provided.

Administrator: A person responsible for the performance or management of administrative business operations.

Educational Effectiveness: An output of specific review/analyses that measures (the quality of) the achievement of a specific educational goal or the degree to which a higher education institution can be expected to achieve specific requirements.

Educational Inputs: Resources used in the production activity, to be divided into general categories such as teacher/trainers, school or training facilities, educational or training facilities, and hard or software infrastructure or equipment.

Educational Outcomes: The direct and immediate effects of the educational process such as academic achievement and manual skill development.

Educational Process: The means by which educational inputs are transformed into educational outputs such as the instructional or training organization.

Financial Statement: Also known as income and expenditure statement gives the summary of the education board funds. It also reveals the balance brought forward from the previous financial year, the expenditure for the current year and surplus or deficit of transactions for the board as at the end of a given financial period.

User fees: Money paid by students as tuition or boarding fees.

1.11 SUMMARY

The chapter introduced the study on financial and administrative investment in educational institutions. It presented the current financial and administrative status of CCE. It also presented various views and arguments by scholars within Africa and outside Africa on the need for financial and administrative investment in order to produce quality outcomes. The next chapter reviews some of the available literature which is considered to be of direct relevance to the study. It reviews literature on the importance of literature from within and outside Zambia was reviewed on financing higher education, challenges in higher education financing, educational budgets and the quality of educational outcomes.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

The previous chapter introduced the study on financial and administrative investment in Chipata. This chapter presents the reviews on some of the available literature that is considered to be of direct relevance to the present study in order to place the study within the context of similar studies. Literature from within and outside Zambia was reviewed on financing higher education, challenges in higher education financing, educational budgets and the quality of educational outcomes.

2.2 FINANCING HIGHER EDUCATION IN ZAMBIA

Funding to education has historically been from a variety of sources ranging from individual households to public investments through national budgetary allocations. Sources of education funding and investments include government annual budgetary allocation, multilateral and bilateral donor agencies, corporate and private investors, the local communities, the parents, faith-based organizations and others (MOE, 2007). However, the education sector funding trend by the Government has been characterized by not only late disbursement of funds but also inadequate funding.

Resource Requirement Projections for the Education Sector

The Education Sector (2010) NIFIII document estimated the total resources required to reach major sector targets up to 2015. The cost projections were formulated for each sub-sector and took into account projected sub-sector enrolments, projected sub-sector teacher requirements and the recurrent costs of running a particular sub-sector. The total required amount for the 2011-2015 period is shown in the table below:

Table 1: Total Required Resources – Budget in Billions (Kwacha)

	2011	2012	2013	2014	2015	TOTAL
ECCDE	2.2	2.5	5.4	4.2	2.5	16.8
Basic Education	2,430.7	2,821.3	3,137.4	3,492.0	3,865.0	15,746
High School Education	1,474.7	2,442.2	2,407.7	1,541.0	1,405.0	9,271
Tertiary Education: Teacher Training	92.8	103.3	111.0	106.5	103.0	517
Tertiary Education: University	221.0	283.0	351.0	370.0	305.0	1,530
Management and Administration	92.4	101.4	116.2	130.2	115.0	555
Total Recurrent Resources	4,314	5,754	6,129	5,644	5,796	27,635

Source: Education Sector(2010:85)

It is clear from the table above that the Tertiary Education: Teacher Training sector received a very low allocation. Therefore, CCE being part of this sector was also part of this low budget allocation as earlier alluded to in the background of the study in Chapter one.

Furthermore, in terms of percentage allocation, Colleges and management and administration at all levels were allocated 2.5 percent each. Basic education was allocated an average of 72.1 percent followed by high schools with 16.7 percent and University with 6.1 percent. The least allocation went to ECCDE at 0.1%.

Table 2: Percentage Allocation of Required Recurrent Resources

	2011	2012	2013	2014	2015	TOTAL
ECCDE	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Basic Education	69.9%	71.1%	72.1%	73.2%	74.2%	72.1%
High School Education	17.4%	17.2%	16.9%	16.3%	15.8%	16.7%
Tertiary Education: Teacher Training	2.9%	2.7%	2.5%	2.3%	2.2%	2.5%
Tertiary Education: University	6.8%	6.3%	6.0%	5.8%	5.5%	6.1%
Management and Administration	2.9%	2.6%	2.5%	2.4%	2.2%	2.5%
Total	100%	100%	100%	100%	100%	100%

Source: Education Sector (2010:85)

However, the figure below shows an increase in the budgetary allocations from 2006 to 2009. Despite this increase, as earlier stated in the background, Zambia was still below what

comparator nations spend on education in the region, which is above 5% of their respective GDPs (MOE: 2008).

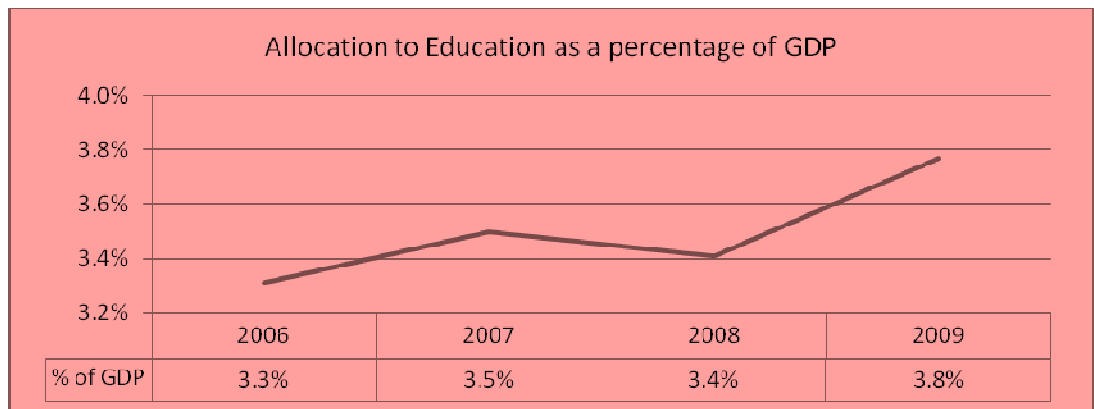


Figure 1: Allocation to Education as a Percentage of GDP

Source: MOE (2006); MOE (2007), MOE (2008) and MOE (2009)

According to MOE (1996) as a result of government’s insufficient budgetary allocations on education, government had extended both financing and provision of education to other ministries. It had also strengthened partnership and built alliances with District councils, communities and private providers of education, voluntary organizations and beneficiaries. While there were variations according to the type of institutions, the remainder of their funding came from fees and income generating activities. Costs for capital development, personal emoluments, staff development and programme development were borne either directly by the state or paid by the institution with the aid of a state grant. Fees met the other running costs and overheads. Other institutionally generated revenues provided for some financial leeway and allowed for minor developments and improvements. However, Zambia has been facing and is still facing challenges in terms financing higher education hence the need for coming up with other means of sourcing funds apart from the ones which are already there.

Efficiency and Accountability

A study done by Ogawa (2004) on public expenditure on Education and resource management assessed the efficiency and equitability of public resource usage in Zambia. The study examined public spending on education as a percentage of GDP linked with educational outcomes. Educational outcomes were measured by school life expectancy, which is the expected number of years of formal education. School life expectancy was calculated as the sum of age-specific enrollment rates for primary, secondary and tertiary education. The study concluded that compared to other sub-Saharan African countries, the share of public education expenditure in Zambia is smaller even though its public resources are employed more efficiently than other sub-Saharan African countries. However, these public resources have not been used efficiently and equitably for the allocation of resources. From the statistical results of this study, it is clear that a standardized management approach to re-allocate the resources in teachers should be adopted for policy implementation in order to distribute public resources efficiently and equitably, and thus to increase access to schooling as well as to improve student promotion.

This study however sought to measure accountability, effectiveness and transparency of the personnel entrusted with the management of funds at CCE by collecting peoples' (Lecturers, students and internal auditors) views or perceptions. The study was more interested in collecting narratives than statistical data.

It is also important to note the principles of efficiency, equity, cost sharing and accountability were the guiding principles for financing of education. Education is a highly labour intensive industry whose large proportion of its spending is non-discretionary. As such, there was need for the principles of efficiency and cost effectiveness to be applied in the running of this education sector. More funds were directed to personal emoluments for teachers and others in the system, and could not be deviated to other educational

outcomes. Another larger share is transferred to students in public universities in the form of bursary and boarding payments (MOE, 2007). As a result, the amount spent on infrastructure development and purchasing of learning and teaching materials is usually insufficient.

Addition, in accountability is more to public authorities than to parents or other suppliers of finance. Donors usually require that their funds be accounted for either directly by MOESTVEE or by the projects, activities and institutions funded by such. However, this kind of accountability has been unsatisfactory as most of the funds have been used for unintended purposes (MOE:1996). With regards to equity, resources are to be used in a way that promotes equity, giving each pupil or student just and fair treatment irrespective of age, sex, place of residence or social economic status.

2.3CHALLENGES IN HIGHER EDUCATION FINANCING

According to Kiernan et al (2007) the key issues for the Zambian education system are:

1. An integrated GRZ/Development Partner funding system (sector budget support) which reflects a) increased government funding to recommended Education for All (EFA) levels and b) increased external funding in line with national poverty reduction objectives.
2. A devolved system of service delivery based on a strong school- community management structure, accompanied by adequate school-based financing.
3. A new approach to quality education based on a) Professional, independent quality-responsive institution and b) clearly specified accountability responsibilities.
4. A rejuvenated teacher development and deployment system based on community/School Board contracts, underpinned by a national agreement between GRZ and teacher unions.

In light of the above outlined problems facing the education sector and in response to scarcity of resources, a policy framework known as “Investing in Our People: Integrated Education Sector Programme (ESIP)” was formed. Its main objective was to promote quality, relevance and equitable provision in education and training through the rational, coordinated and efficient use of available resources. Its approach to selection of priorities and conduct of activities was to be guided by a number of principles. These included:

1. Partnership and collaboration
2. Optimal use of available resources
3. Equity in provision
4. Efficiency in delivery
5. Quality of process
6. Relevance to socio-economic context
7. Accountability in use of resources. (MOE, 1996: vii).

The Zambian Government pledged to focus more on improving quality in education delivery (MOFNP, 2011). This is because the calibre of teaching staff, adequacy of physical facilities, sufficiency of consumables, quality of library holdings, and availability of necessary transport, all play an important role in determining the quality of those who emerge from higher level institutions. “At present, most institutions judge that although their staffing may be adequate, they are not sufficiently resourced in the other areas to ensure the necessary quality of output” (MOE, 1996:96). It must also be noted that for all these issues to be addressed, sufficient financial resources are needed coupled with qualified and efficient human resources.

2.4 EDUCATIONAL BUDGETS

According to Kelly (1991), educational budgets in Zambia have been characterized by inadequate financing, unbalanced allocations, undirected and uncoordinated budgeting. There has been an unbalanced allocation of resources in favour of personal services and the welfare of students. There has also been an unbalanced distribution of resources in favour of maintaining, or even expanding, operations but without consideration of the impact on the quality of the outcomes. This is demonstrated by the growing proportion of resources devoted to the payment of salaries for teachers and administrators. The pie chart below presents the budgetary allocation for the year 2009 which is also a representation of the usual trend in budgeting.

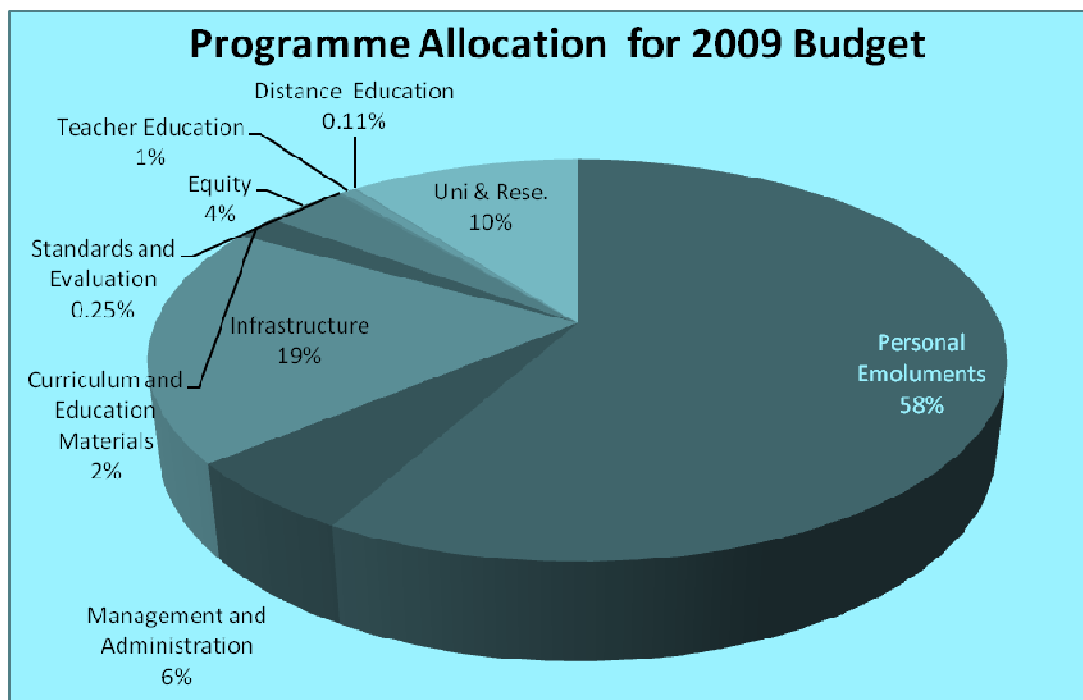


Figure 2: Programme Allocation for 2009 Education Sector Budget

Source: MOE (2009)

According to MOE (2011:39), "the budget process is such that it cannot be used as an instrument for the implementation of policy. Budget proposals were initially prepared at a reasonably low level of the administration and for the greater part were dealt with thereafter

by finance and not by a policy action". As a result, the education budgets formulated were usually undirected and uncoordinated. Lastly, finances were often disbursed late hence activities were not undertaken as planned.

This study therefore sought to find out to what extent the budgets at CCE were being met putting in consideration that the entire education sector was characterized by inadequate financing, unbalanced allocations, undirected and uncoordinated budgeting.

2.5 QUALITY OF EDUCATIONAL OUTCOMES

Recent research has shown that employers are generally satisfied with the performance of the graduates from higher institutions. While this might mean that students learn notwithstanding the inadequacy of resources, it remains an area of concern, MOE (1996). The availability and use of these resources has a positive effect on student learning. As such, in their absence, learning occurs only with difficulty.

According to MOE (1992), the quality of Zambia's schools reflects the quality of the teachers manning the schools while the quality of the teachers reflects the effectiveness of the institutions that train them. In addition, Hanushek (2008) notes that recent research on the effectiveness of educational systems underscores the importance of good teachers in ensuring the quality of an educational system. Therefore, teacher education is central to the effectiveness and efficiency of the total education system.

Additionally, Tam (2001) noted that institutions need to respond to students' demand for valuable teaching which provides students with assurance that their education will lead to jobs and will give them the skills needed in the society of today and tomorrow. All things considered, for an educational institution to be termed effective, it should focus on transforming its students into competent and committed teachers. To accomplish this, an institution must have sufficient expertise and autonomy to direct its efforts to the

production of high quality teachers. As a result, efforts are needed to ensure that teacher training institutions become totally accountable for the work they do and the quality of the teachers they produce.

It must also be noted that educational outcomes are difficult to measure and are affected by so many factors that some have questioned the value of measuring and analyzing the internal efficiency of education (Psacharopoulos and Woodhall, 1985). This study thus sought to measure the outcomes (graduates) not only through academic performance but also their level of competence, knowledge and skills. It also intended to find out the rate at which these graduates got employed and not the completion rate.

2.6SUMMARY

This chapter presented the reviews on some of the available literature that is considered to be of direct relevance to the present study in order to place the study within the context of similar studies. Literature on financing higher education, challenges in higher education financing, educational budgets and the quality of educational outcomes was reviewed. However, what is not clear is the actual quality of students that are produced by the educational institutions who face these challenges such as inadequate financial and administrative investment. Hence there is need for an assessment of financial and administrative investment in educational institutions.

The next chapter explains the research procedures and techniques adopted in the study in order to provide answers to the research questions raised in Chapter One. Hence, it describes the research methods and design, location, target population, sample size, sampling procedure, research instruments, limitations of the study, delimitation of the study, data analysis and interpretation.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

The previous chapter presented the reviews on some of the available literature that is considered to be of direct relevance to the present study in order to place the study within the context of similar studies. This chapter explains the research procedures and techniques adopted in the study in order to provide answers to the research questions raised in Chapter One. It describes the research methods and design, location, target population, sample size, sampling procedure, research instruments, limitations of the study, delimitation of the study, data analysis and interpretation.

3.2 RESEARCH METHODS AND DESIGN

This study made use of both the quantitative and qualitative research methods. The quantitative method was chosen because it helped to measure the reaction of many people to a limited set of questions thereby facilitating comparison and statistical aggregation of the data. In addition, the use of numbers allowed a greater precision in reporting results. The qualitative method was, however, used in agreement with Rudestam and Newton (1992) who noted that qualitative research seeks the psychologically rich and in-depth understanding of the individual and his or her social context in order to develop a complete understanding of a person, programme or situation. Thus, the use of both methods allowed the researcher to collect adequate data which made it possible to cross check some details which were either overstated or understated by the respondents.

A research design is a conceptual structure, scheme or plan, within which research would be conducted (Gosh, 2008). Some of the common designs are survey, descriptive, correlation and case study designs. The function of a case design is to provide for the collection of relevant information at minimal cost in effort, time and money. Therefore, the research

design used was the case study design as it was the design that was more convenient in terms of the availability of time and resources for the researcher.

However, despite a case study being defined as a study of a single person, programme, event, institution or a social institution, the researcher extended the study to primary schools within Chipata District where either Head or Deputy- Head teachers were interviewed to help examine the quality of students or graduates from Chipata College of Education (CCE). The schools were selected on the basis of them having student teachers from CCE and full time teachers trained from CCE. An Internal Auditor and a Human Resource Officer were interviewed on the financial and administrative status of the College.

3.3 LOCATION

The target area of this study was Chipata District in the Eastern Province of Zambia. The study targeted Chipata College of Education, the Provincial Education Offices and ten primary schools in the district. These schools were Munga; Lunghwakwa; Saint Annes; Umodzi; Hillside; Katopola; Kanjala; Mpezeni Park; Mchini and Chipata Primary Schools.

3.4 POPULATION

The study population is defined as all the individuals that the researchers are interested in studying who have specific common characteristics (Macnee and McCabe, 2008). The target population was the entire population of CCE which included College administrators, financial officers, Lecturers and students. The target population also included school administrators of schools within Chipata District which were directly or indirectly affected by the financial investment in education at this College. Internal Auditors and Human Resource Officers from the PEO were also part of the target population.

3.5 SAMPLE SIZE

A sample is a smaller group or subset of a group of interest which is studied in a research (Macnee and McCabe, 2008). In this study, the sample was CCE which is one of the eight public Colleges of Education offering primary education in Zambia. The sample size consisted of 122 respondents of which 110 were from within CCE and ten from outside the College. These included fifteen College administrators; fifteen lecturers; 80 students; 10 of either Head teachers or Deputy Head teachers; one Internal Auditor and one Human Resource Officer.

3.6 GENDER OF RESPONDENTS

The figure below shows the distribution of respondents among College Administrators, Lecturers and School Head or Deputy- Head teachers. A total of 40 respondents were interviewed out of which 14 were females and 26 were males. Therefore, the gender distribution in terms of percentage was 35% females and 65% males in Figure 3.

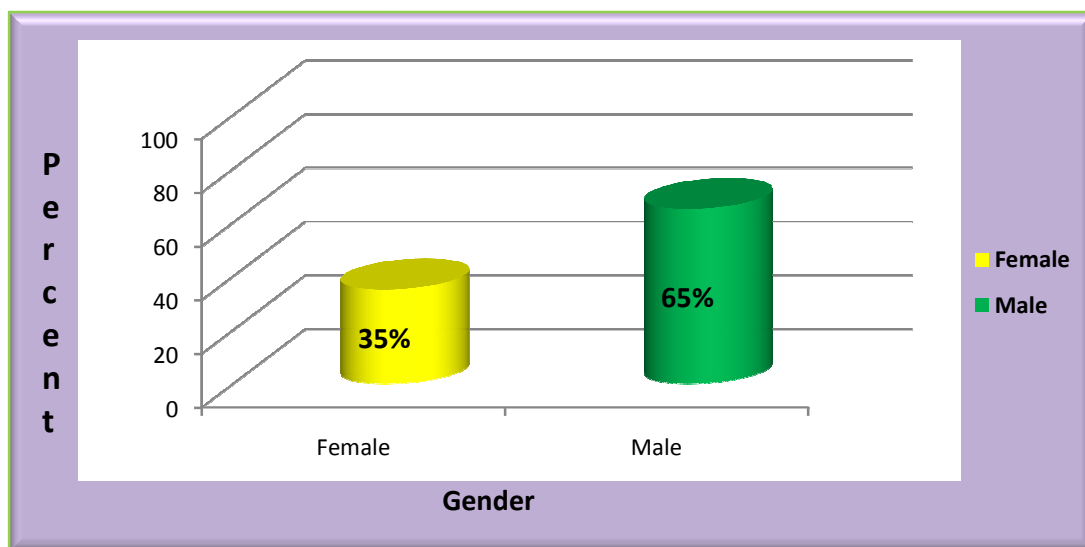


Figure 3: Gender of College Administrators, Lecturers and School Head/Deputy-Head Teachers.

Data source: Compiled by Author

The findings showed that the distribution of respondents among the 80 students was; 48% representing 38 students were males while 52% representing 42 students were females. Therefore, the study was gender sensitive as the margin is not wide between the male and the female respondents.

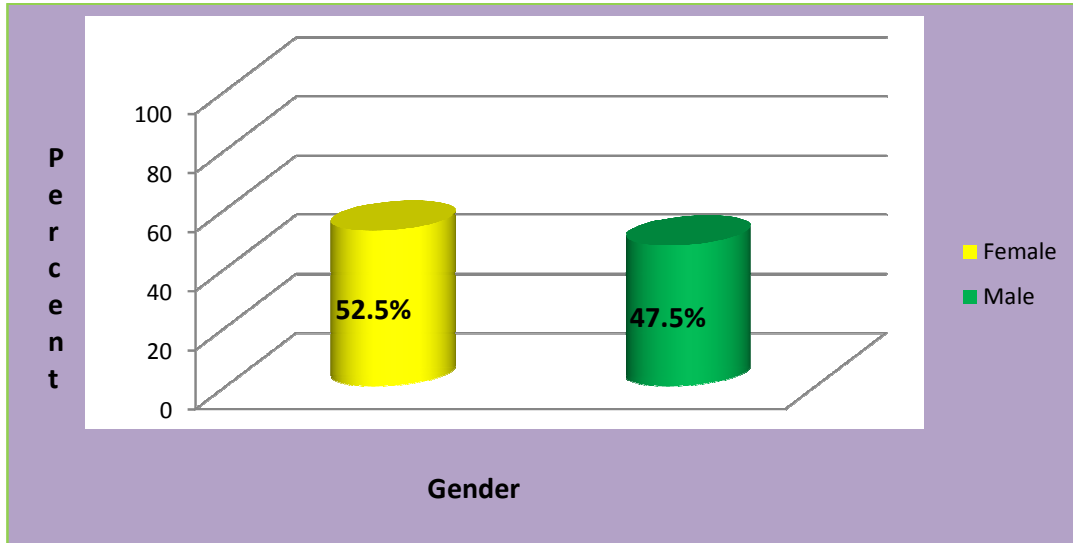


Figure 4: Gender of Students

Data source: Compiled by Author

3.7YEAR OF STUDY

The other findings that were of interest in the case study were the year of study of the students that participated in the study. It was revealed as shown in table below showed that among the students interviewed, 30.0% were in the first year, 46% were in the second year and 24% were in their third year. This revealed that the study gave all students in the respect years of study a chance to be interviewed.

Table 3: Year of Study

	Frequency	Percent	Valid Percent	Cumulative Percent
1 st Year	24	30.0	30.0	30.0
2 nd Year	37	46.2	46.2	76.2
3 rd Year	19	23.8	23.8	100.0
Total	80	100.0	100.0	

3.8 SAMPLING PROCEDURES

Sampling is a way of choosing a subject that makes a population sample. The researcher used purposive sampling strategy to select the sample. The students were purposively sampled in order to allow for equal opportunity to be extended to everyone in terms of gender and year of study of the respondents. Lecturers and administrators were equally purposively sampled in order to capture those who had knowledge on the financial administration of the College. The Head teachers and Deputy Head teachers were also purposively sampled. Only those in schools where they had either student or full-time teachers from CCE could be part of the sample because it was hoped that these would give a clear judgment on the performance of the teachers from the College under study.

The researcher also employed the inclusion and the exclusion criteria. An inclusion criteria involves those characteristics that the subjects or elements possess which were part of the target population while the exclusion criteria involves those characteristics that can cause a person or an element to be excluded from the target population (Burns, 2009).

The participants included in this study were the College administrators, Lecturers and students who were at the College at the time the study was being conducted. The reason for this inclusion was that these participants were directly linked to the educational inputs, processes and outputs of CCE.

In this study the researcher excluded all College administrators, Lecturers and students who were studying at the College but were either on leave or out of the College for other reasons at the time of study. The reason for this exclusion was that these participants would not give the true picture of the situation at the College in case there were changes that might have taken place in their absence.

3.9 RESEARCH INSTRUMENTS

A data collection tool is an instrument used for collecting data. The data gathering instruments used in the quantitative research method were semi-structured questionnaires and document analysis. The qualitative research method made use of semi-structured interview guides.

Questionnaires

The study used semi-structured questionnaires and administered to a total of 110 respondents. In this study, self-administered questionnaires were used to collect data. Questionnaires were administered since all the respondents were literate. Three forms of questionnaires designed to suit the respondent were used to collect data from College administrators, Lecturers and students.

Interview Guides

The study used semi-structured interview guides to collect data from the Head teachers/Deputy Head teachers, the Internal Auditor and the Human Resource Officer from the Provincial Education Office- Eastern Province. Interviews were conducted with ten respondents, one from each school. Rich information concerning the quality of teachers produced by CCE was gathered as the researcher was able to probe further than what was contained in the interview guide. The interviews were tape recorded and later transcribed by the researcher.

Document Analysis

Documents from the College containing information on funding received, budgetary allocations and Staff establishment were reviewed as a source of valuable information required for triangulation.

3.10LIMITATIONS OF THE STUDY

The study faced some short comings in the process of data collection from respondents who mostly were too busy to attend to the researcher. As a result, some respondents might not have responded as expected and this might not have represented the true reflections of the financial status and administrators' effectiveness due to fear to disclose some confidential information on financial issues that was vital in the case study. In addition, few documents concerning the academic results, funding of the College and its budget were availed to the researcher, making it difficult for the researcher to formulate a trend on funding and its impact on academic achievement over a number of years.

3.11DELIMITATION OF THE STUDY

The study being a Case study,was delimited to one College of Education in the Eastern Province of Zambia. The College was selected based on its long existence and that it had produced a considerable number of teachers in Zambaby the time the study was conducted.

3.12DATA ENTRY/CLEANING

Data collected were cross-checked by the researcher and errors were corrected immediately. This ensured quality in the data collected. This formed part of the data cleaning process before data were finally entered for analysis.

3.13METHOD OF DATA ANALYSIS

This was a mixed methods study which implemented a concurrent triangulation of both methodological and data sources.Quantitative data were analyzed using Statistical Package for Social Sciences (SPSS) version 16.The data collected were coded and classified into meaningful classifications and the thematic (interpretational) analysis wasalso used to analyze the qualitative data. Key findings were illustrated in brief narrative points and in

form of frequency tables and graphs. The common responses from the respondents were prioritized and used for analysis that showed the depth or scale of the responses; very common responses were graded and used to triangulate quantitative and qualitative findings. While the two data types were analysed separately, there was need to triangulate them for easy interpretation. This was done by looking for key themes in both the qualitative and quantitative data, which could be fitted together into single categories.

Data collected were presented through frequency tables and graphs and also through direct and indirect citations of the interviewees.

3.14 VALIDITY AND RELIABILITY

Validity is the degree to which an instrument measures that which it purports to measure (Fisher *et al*, 1991). All the research tools mentioned above were validated for both face and content validity by the researcher and the supervisor. The constant feedback from the supervisor ensured the revision of some problem areas in the instruments. Triangulation of both data sources and the methodology employed by this study further ensured the accuracy of findings obtained. The study was therefore valid and reliable.

3.15 SUMMARY

The chapter has explained the research procedures and techniques which were adopted in the study in order to provide answers to the research questions raised in Chapter One. The next chapter presents the findings without attempting to provide any analysis. Both quantitative and qualitative data are presented. The quantitative data are drawn from questionnaires and documents analyzed and presented in displaying tables, charts, and figures. The qualitative data are drawn from the interviews, categorized into themes and presented side by side with quantitative data under headings drawn from the research objectives of the study.

CHAPTER FOUR

PRESENTATION OF RESEARCH FINDINGS

4.1. INTRODUCTION

The previous chapter presented the research procedures and techniques which were adopted in the study. This chapter presents the findings of the study. Both quantitative and qualitative data are presented. The quantitative data are drawn from questionnaires and presented in displaying tables, charts, and figures. The qualitative data are categorized into themes and presented side by side with quantitative data under full headings drawn from the research objectives. The headings are:

- i. Sources of financial resources at Chipata College of Education.
- ii. The extent to which the financial resources acquired meet the demands of the institutional budget.
- iii. The quality of human resource employed to administer the finances acquired.
- iv. The role of financial and administrative investment on educational outcomes.

In this case study, the college administrators were the key informants in order to have an understanding of the management of the cascade as per subject under examination.

4.2 THE SOURCES OF FINANCIAL RESOURCES AT CHIPATA COLLEGE OF EDUCATION

The findings from the study revealed that financial resources for the College came from the following sources:

1. Government
2. Donor Agencies and other Non- Governmental Organizations (NGOs) and
3. User fees from students.

At the time the study was conducted, only financial records for the year 2012 and 2013 were availed to the researcher.

The following figure shows the sources of funds for Chipata College of Education from 2012 to 2013.

Sources of funds	2012	2013
User fees	83%	50%
GRZ grants	12%	135.5%
Donor agencies & others	5%	13.8%

Figure 4: Sources of funds

Data source: College financial records-2012 and 2013

Of the total institutional budget, according to the College financial records for the years 2012 and 2013, the main source of finances were user fees which accounted for 75%, followed by GRZ which accounted for 20% while only 5% came from the donor agencies and other Non-Governmental Organizations. These were organizations such as Orphans and Vulnerable Children also known as OVCs.

An interview with the Accountant at the College revealed that funds from the government often came very late and that the funds received could not meet the demands of the institutional budget. He noted that,

The College receives funds from the Government as grants which are perceived to be the main source of funding by most people and educational policy documents. However, the truth is that we manage to raise more funds from user fees which are tuition and boarding fees than we do receive from the government. We also receive a smaller percentage of funds from donors and NGO's. Let me also note that the funds from the government do not only come very late, but also they fail to meet the demands of the budget. Therefore,

government must ensure that it comes up with other methods of financing Colleges apart from what is there right now (11th February, 2014)

4.3 THE EXTENT TO WHICH THE MONIES RECEIVED MET THE DEMANDS OF THE INSTITUTIONAL BUDGET

To find out the extent to which the monies received by the College were meeting the demands of the institutional budget, financial documents for the College were reviewed. However, the researcher only had access to records for two years which were 2012 and 2013. The other years had also received funding but information was not well documented. In addition, no other budgets were made available apart from the ones for the years 2012 and 2013.

The findings revealed that the College budget for the year 2012 was ZMW 20,146,220,000 (\$4,029,244) while total funds received were ZMW 3,388,671,584 (\$667,734) which represented just 17% of the total budget. The findings showed that ZMW 1,714,388,371 (\$342,878) was received from user fees (Tuition and lodging fees) and represented 9%, ZMW 1,204,323,022 (\$240,865) was received from GRZ as a government grant representing 6% and ZMW 346,960,191 (\$69,392) from NIF III representing 2% and ZMW 123,000,000 (\$24,600) from a Non-Governmental Organization called Orphans and Vulnerable Children (OVC) representing 1% of the total funds received in 2012. From the financial analysis, the College recorded a budget deficit of ZMW 16,757,548,416 (\$3,351,510). This represented 83% of the total budget for the year 2012.

The findings revealed that the College budget for the year 2013 was ZMW 18,554,440,000 (\$3,710,888) while total funds received were ZMW 2,846,369,000 (\$569,274) which represented just 15% of the total budget. The findings also showed that ZMW 2,355,350,000 (\$471,070) was received from user fees (Tuition and lodging fees) and represented 13%, ZMW 343,204,000 (\$68,641) was received from GRZ as a government

grant representing 2% and ZMW 147,815,000 (\$29,563) from NIF III representing 1% of the total funds received in 2013. This NIF III was supposed to be a monthly grant but was only received by the College in the month of February 2013. From the financial analysis, the College recorded a budget deficit of ZMW 15,708,071,000 (\$3,141,614). This represented 85% of the total budget for the year 2013. The figure below shows the total budget, monies received and expensed and the budget deficits.

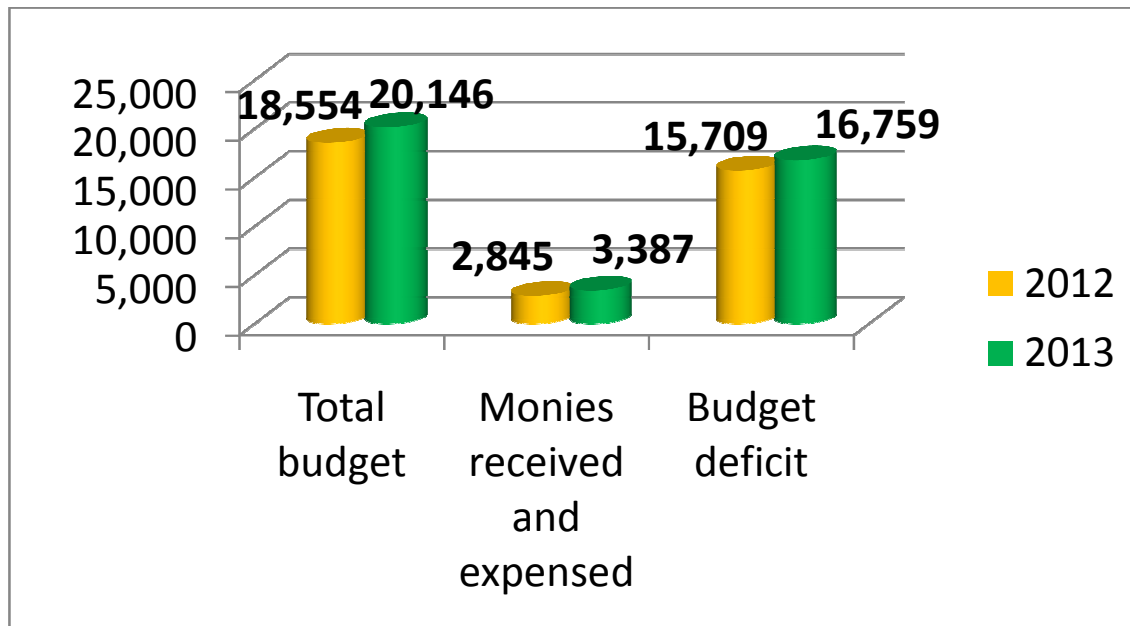


FIGURE 5: BUDGET VS MONIES RECEIVED/EXPENSED IN 2012 AND 2013 (ZMW* 000 000)

Data source: College Financial Records: 2012 and 2013.

With regards to the huge budget deficits for the year 2012 and 2013, the Accountant had this to say,

I have been at this College for three years now. The budget deficits are not new either to me or to the other College administrators who have been here longer than me. It is actually a normal trend. All we do is prioritize projects which can be achieved through the funds we manage to receive. However, this is not an easy task at all because funds are not only received late but also it is difficult to predict how much funds will be received from the total budget. This has caused most lecturers not to be part and parcel of the budgeting meetings because they feel it is

useless to keep on planning for things year in year out and yet they don't get addressed"(11th February,2014).

The Internal Auditor from the PEO however noted that the budgets produced by CCE were not usually justifiable. He noted that,

It is true that the education system is not well funded, but it should also be noted that some of the budgets we receive are too exaggerated. Mostly the people who do the budgeting fail to justify them and they put the blame on the government for inadequate funding and late disbursements. CCE is not an exception. They too come up with unjustifiable budgets. The issue of record keeping is another problem the College is facing. Financial records are poorly kept or maintained(14th February, 2014).

4.4 THE QUALITY OF HUMAN RESOURCES EMPLOYED TO ADMINISTER THE FINANCES ACQUIRED

The quality of human resources employed to administer finances was of significant concern to the researcher. Those interviewed included not only Accounting Officers and the Bursar, but also the Lecturers and College administrators such as the Principal, the Vice-Principal, the Registrar and Heads of Sections. This was because most of these employees were part of the College Board, as such they were involved in the administration of funds. The researcher also interviewed one Internal Auditor and one Human Resource Officer from the PEO (Eastern Province).

Academic Qualifications for College Administrators

The findings on the academic qualifications showed that among the 15 College administrators interviewed, one was a Diploma holder; 19 were Bachelor's Degree holders; four were Master's Degree holders; one had attained Doctorate (PhD) and none was a holder of a certificate. When the Human Resource Officer was asked to comment on the quality of the academic qualifications of College administrators, he noted that they were of

good quality. However, he felt that it was better to have Masters Degree holders as College administrators. He was quoted,

It will be a wise decision for the Government of Zambia to consider revising the academic qualifications of College administrators to a Master's Degree because that's the only way to ensure that the administration of the College is strengthened. These will be expected to possess mastery or expertise of the section they are to head thereby ensuring quality in decision making and budgets (14th February, 2014).

Academic Qualifications for the Staff in Accounts Department

The findings on academic qualifications among the only two staff managing the Accounts Department at the time of the research showed that the Accounts Clerk had attained a Certificate in Accounting while the College Accountant had attained a Zambia Institution of Chartered Accounting (ZICA) -level two. Furthermore, the findings showed that the two staff managing the accounting department were pursuing further studies, Accounting Professional Level One and the ZICA level three for the Accounts Clerk and the Accountant respectively. Furthermore, the Internal Auditor revealed that the accountants' failure to account for the funds acquired by the institution was not because of their academic qualifications, but other reasons, paramount among them being security.

Quality of Services Offered by the Accounting Staff

The researcher also interviewed Lecturers, College administrators and students to find out their perceptions on the quality of services offered by the accounts staff who were in office at the time of the study. Tables 5 shows the findings from the Lecturers and College administrators . Figure 6 shows the contrast in the findings.

From figure 6, the findings were that, 80% of the Lecturers and College administrators' perception on the quality of services offered by the staff managing finances of the College (Accounting officers) was very good, and 20% felt their services were good. While from students' perceptions' 14% felt the staff's quality of services was excellent, 22% felt they

were very good, 39%, 6% and 9% felt their services were good, bad and pathetic respectively.

Table 5: Lecturers and College Administrators' Perceptions on the Quality of Services Offered by the Accounts Staff

	Frequency	Percent	Valid Percent	Accumulative Percent
Excellent	0	0	0	0
Very good	24	80.0	80.0	80.0
Good	6	20.0	20.0	100.0
Bad	0	0	0	
Pathetic	0	0	10	
Total	30	100.0	100.0	

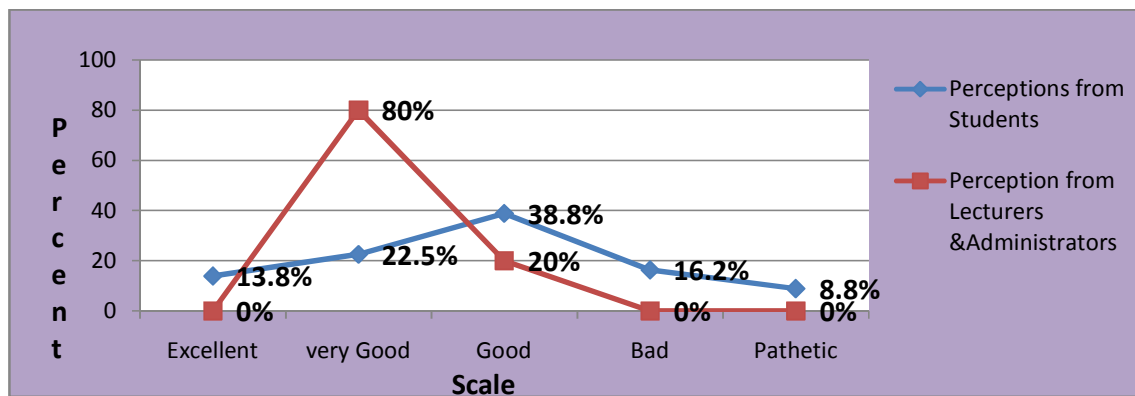


Figure 6: QUALITY OF SERVICES OFFERED BY ACCOUNTS STAFF MANAGING THE FINANCES OF COLLEGE

Data source: Compiled by Author

The Human resource officer noted the following about the quality of services offered by the staff in the Accounts Department:

There has to be change of the mind set of all those who hold public finances and also policies that govern the management of these resources. It is high time that the issues of secrecy on finances especially to researchers are done away with. This is because it is only through research that empirical evidence is availed to the policy makers and the members of the public. This form of secrecy also discourages researchers from making investigations on financial management because of the difficulty they go

through in order to acquire the information they need. Furthermore, their lack of transparency and poor record keeping at the College also implies that they are not only inefficient but also concealing information that might implicate them. (14th February, 2014).

The Staffing Level in Accounts Department

Furthermore, to find out the pace at which the accounting staff mentioned above attended to the clients who were mainly students and lecturers, the researcher sought the perceptions of Lecturers and College administrators and those of students on how sufficient the number of staff in the Accounts Department was. The Human Resource officer was also asked on the same.

The findings were that, 60% of the Lecturers and College administrators' perceptions on the staffing levels in the Accounts Department were very good and 20% felt it was good while another 20% felt it was bad. From the students interviewed 8% showed that staffing level at Accounts Department was excellent while 26% felt it was very good and 35% felt it was good. Additionally, 30% and 1% of the students felt the staffing level at accounts department was bad and pathetic respectively. Table shows the findings from the students while Table shows the findings from the Lecturers and College administrators. Figure 6 shows the contrast in the findings between the students and the Lecturers and the College administrators.

Table 6: Students' Perceptions on the Staffing Level in Accounts Department

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	6	7.5	7.5	7.5
Very good	21	26.2	26.2	33.8
Good	28	35.0	35.0	68.8
Bad	24	30.0	30.0	98.8
Very bad	1	1.2	1.2	100.0
Total	80	100.0	100.0	

The Human Resource Officer revealed that the number of the staff in the Accounts Department was not sufficient. He also revealed that the officers were overwhelmed with work due to the fact that they were pursuing further studies whilst working fulltime. As such, they could not work as much as they were expected to.

Utilization and Monitoring of College Funds

Based on the developmental projects and the present state of affairs which included infrastructure and teaching or learning materials, Lecturers and College administrators were interviewed to find out their perceptions on how well the College funds were being utilized and monitored. The following Table 7 shows the results.

Table 7: Lecturers and College Administrators' Perceptions on Utilization and Monitoring of College Funds

	Frequency	Percent	Valid Percent	Accumulative Percent
Excellent	0	0	0	0
Very good	10	32.0	32.0	32.0
Good	11	38.0	38.0	70.0
Bad	6	20.0	20.0	90.0
Pathetic	3	10.0	10.0	100.0
Total	30	100.0	100.0	

The findings in Table 7 show that, 32% of the lecturers and College administrators' perception on the utilization and monitoring of college funds was very good and 38% felt it was good while 20% felt it was bad.

College Management: Effectiveness, Transparency and Accountability.

Management is a very important kind of input for the realization of positive outcomes in any investment. The participants (Lecturers and College administrators) in this study were interviewed to express their perceptions on three aspects of the top management; effectiveness, transparency and accountability.

a) Effectiveness

As shown in Table 8, the findings on the effectiveness of the College management showed that 60% of the Lecturers' and College administrators' perception was very good and 40% said it was good.

Table 8: Lecturers and College Administrators' Perceptions on the Effectiveness of Management

	Frequency	Percent	Valid Percent	Cumulative Frequency
Excellent	0	0	0	0
Very good	18	60.0	60.0	60.0
Good	12	40.0	40.0	100.0
Bad	0	0	0	
Pathetic	0	0	0	
Total	30	100.0	100.0	

b) Transparency

Table 9: Lecturers and College Administrators' Perceptions on the Transparency of Management

	Frequency	Percent	Valid Percent	Cumulative Frequency
Excellent	0	0	0	0
Very good	12	40	40.0	40.0
Good	12	40	40.0	80.0
Bad	6	20	20.0	100.0
Pathetic	0	0	0	
Total	30	100.0	100.0	

From Table 9, the findings showed that (12) 40% of Lecturers and College administrators' rated the transparency level of the management as very good, (12) 40% as good while (6) 20% rated it as bad.

c) Accountability

Table 10 Lecturers and College Administrators' Perceptions on the Accountability of Management

	Frequency	Percent	Valid Percent	Cumulative Frequency
	0	0	0	0
Excellent	6	20	20.0	40.0
Very good	18	60	60.0	80.0
Good	6	20	20.0	100.0
Bad	0	0	0	
Pathetic	30	100.0	100.0	
Total				

Table 10 shows the findings on the perceptions on the accountability of management at the College. 20% of the lecturers and College administrators rated the transparency level of the management as very good, 60% as good while 20% rated it as bad.

While the majority noted that the management's accountability, effectiveness and transparency was good, the Internal Auditor indicated that there was need for improvement in terms of accountability, effectiveness and transparency. He maintained that their record keeping must be improved and financial statements made available to all stakeholders especially students and parents who were mostly the ones in the dark with regards to the financial status of the College.

4.5 THE ROLE OF FINANCIAL AND ADMINISTRATIVE INVESTMENT ON EDUCATIONAL OUTCOMES.

In the study, Head and Deputy Head teachers were the key informants on the quality of graduates from CCE. Putting into consideration the fact that educational outcomes are determined by the quality of inputs and processes involved in producing them, the study also examined the major in educational inputs and processes. Therefore College administrators and Lecturers were interviewed in order to understand their perceptions on not only inputs and processes but also outcomes. For purposes of triangulation, students were also interviewed and their perceptions were contrasted with those of the administrators and Lecturers.

EDUCATIONAL INPUTS

Physical Infrastructure

The findings on physical infrastructure among the Lecturers and administrators showed different perceptions on the level of educational investment on key aspects of infrastructure in the College. The findings showed that 60% of the Lecturers and College administrators perceived lecture theatres or rooms, office space and library as being in good condition and 40% as being in a bad state. The findings from the students' perceptions showed that 60% of the students noted that the lecture theatres or rooms were in a good state while 40% students said that they were in a bad state and were not adequate. Eighty percent of the

Lecturers and College administrators (representing 24 of 30 respondents) interviewed said the ablution rooms were in a good state while 20% said that ablution rooms were in a bad state.

On ablution rooms, 45% of the students interviewed said the ablution rooms were in a good state while 55% students said that ablution rooms were in a bad state. One student noted that:

Our infrastructure in terms lecture theatres are good but ablution blocks are in a bad state. I wonder why the administration has not made it a challenge. It is not only a health hazard but it is also affecting us as students academically. I would appeal to the management to revise their priorities on their work plan and consider building more and renovating the current ablution blocks (13th February, 2014).

Teaching and Learning Materials

The findings on teaching and learning materials showed (24) 80% of the Lecturers and College administrators interviewed felt that the quality and number of projectors and journals was excellent while (6) 20% said they were in bad and pathetic state. The findings showed that the Lecturers and College administrators and students expressed satisfaction with the condition of projectors and journals available as tools used in teaching but journals were outdated.

On computer rooms, computers and internet connections, the findings showed that 80% of the lecturers and College administrators interviewed stated that they were in a good state and only 20% stated that they were in a bad state. Eighty-nine students said computers and internet connections as teaching and learning materials were in good condition while (9) 11% said they were in a bad state and not adequate.

On other teaching materials such as handouts and books including articles which are used as teaching aids, (30) 100% of the Lecturers and College administrators interviewed said these materials were made available to students. From the students' perception, (42) 53% said they were available while (38) 47% said these teaching materials were rarely available.

Academic Qualifications for Lecturers

The findings on the perceptions of College administrators on the academic qualification of the Lecturers revealed that ten out the fifteen administrators interviewed noted that Lecturers had very good academic qualifications because all of them had attained the required minimum qualification of a Bachelor's Degree. The remaining five noted that the Lecturer's qualifications were bad and not in line with the minimum requirement of the College. Furthermore, it was discovered that the highest professional qualification attained by 60% of the lecturers was a Bachelor's degree, 35% attained a Master's degree and 5% were Diploma holders.

EDUCATIONAL PROCESS

In the case study, College administrators, Lecturers and Students were interviewed in order to understand their perceptions on the educational process in the College. The key educational processes that Lecturers and College administrators including students were interviewed on were teaching, funding for educational programs and the curriculum.

Teaching

The process of teaching involves a lot. Therefore, in this case study, Lecturers, College administrators and students were interviewed separately on the following Lecturer-student ratio and the pass rate. The following were the findings:

a) Lecturer-Student Ratio

Figure 7 shows the findings on Lecturer-student ratio as perceived by Lecturers, College Administrators and students.

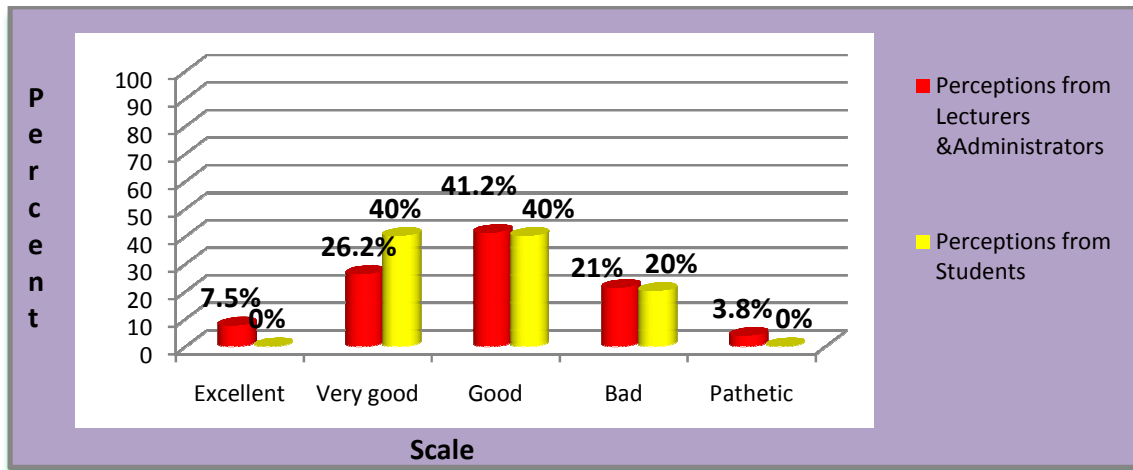


Figure 7: LECTURER - STUDENT RATIO

Data source: Compiled by Author

The findings show that (6) 8% and (22) 27% of students felt that the Lecturer-student ratio was excellent and very good respectively while (33) 41% felt it was just good. Additionally, (16) 20% felt the ratio was bad and (3) 4% felt the ratio was pathetic. The findings from the Lecturers and College administrators perceptions revealed that (12) 40% felt it was very good, another (12) 40% good while (6) 20% felt it was bad and none said it was excellent or pathetic.

b) Pass Rate

In figure 8, the findings shows that 87% was the pass rate recorded in 2011 among students that sat for final exams and it increased to 90% in 2012 while in 2013, it dropped to 84%. According to findings, the drop in the pass rate from 90% in 2012 compared to 2013 might be attributed to understaffing at the College because most of the lecturers were out for studies.

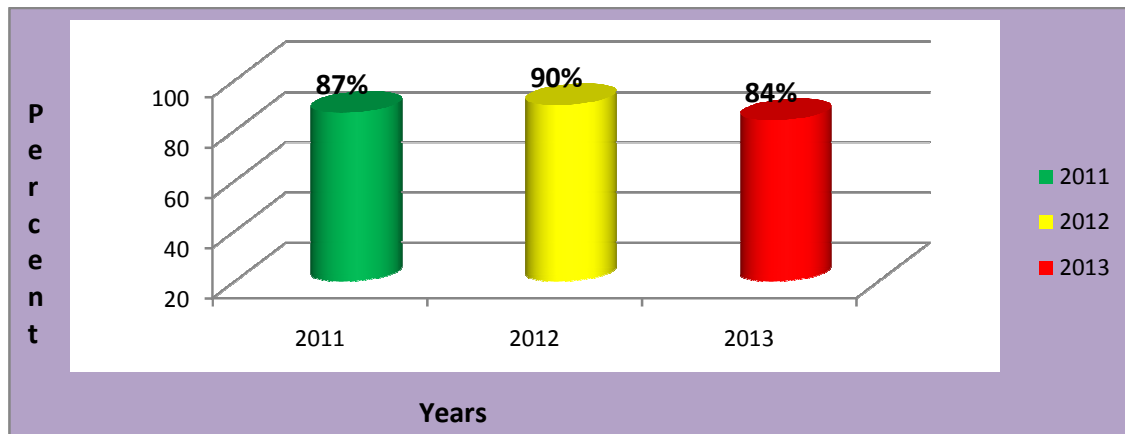


Figure 9: PASS RATE

Data source: Compiled by Author (extracted from the CCE's academic records).

FUNDING EDUCATIONAL PROGRAMS

The findings on funding educational programs showed that (24) 80% of the Lecturers and College administrators interviewed felt funding of research work at College for Lecturers was excellent and (6) 20% said it was bad. From the students' perception, (80) 100% of them felt funding for educational programs was bad as there was no funding made available to students to carry out research work. However, at the time of data collection and document review for this study, no publications, research papers or books written by the College staff or students were made available to the researcher.

With regards to field trips, (18) 60% of the Lecturers and administrators interviewed expressed that funding and organization of field trips for College staff and students was excellent while (12) 40% felt it was bad. From the students' perception, (76) 95.5% said there it was excellent and only (4) 6% felt it was bad.

Regarding, funding of workshops and seminars for Lecturers, (20) 65% of the Lecturers and administrators felt it was excellent while (10) 35% felt was bad. From the students' perception, (76) 95% felt it was bad and 4 (5)% pathetic because they said they were not called to attend any.

EDUCATIONAL OUTCOMES

In the study, College administrators, Lecturers and School Heads and Deputy Heads were interviewed in order to understand their perceptions on the educational outcomes. The study defined the educational outcomes as the graduates and therefore the findings on the quality of the graduates from CCE with regards to competence, knowledge and skills and the rate at which these graduates got employed are presented below:

COMPETENCE OF GRADUATES

The findings on how competent graduates from Chipata College of Education revealed that (6) 20%, (12) 40% and another (12) 40% of the Lecturers and College administrators noted the competence of students was excellent, very good and good respectively. The perceptions from head teachers and deputy head teachers interviewed showed that five out of the total sample of ten, 3 rated students' competence as excellent, 3 as very good and 5 as good. This was evident from the remarks of one of the Head teachers who asserted:

Out of the many students from different Colleges who come to do their teaching practice at this school, the students from Chipata College of Education are the best. Despite them having difficulties in using the chalkboard and expressing themselves in English fluently, they are very resourceful and hardworking (23rd February, 2014).

Students were also interviewed so as to express their perceptions on how competent they were compared to graduates from other Colleges of Education. Figure 20 shows the contrast in perceptions of students and Lecturers and College administrators on the competence of the graduates from CCE.

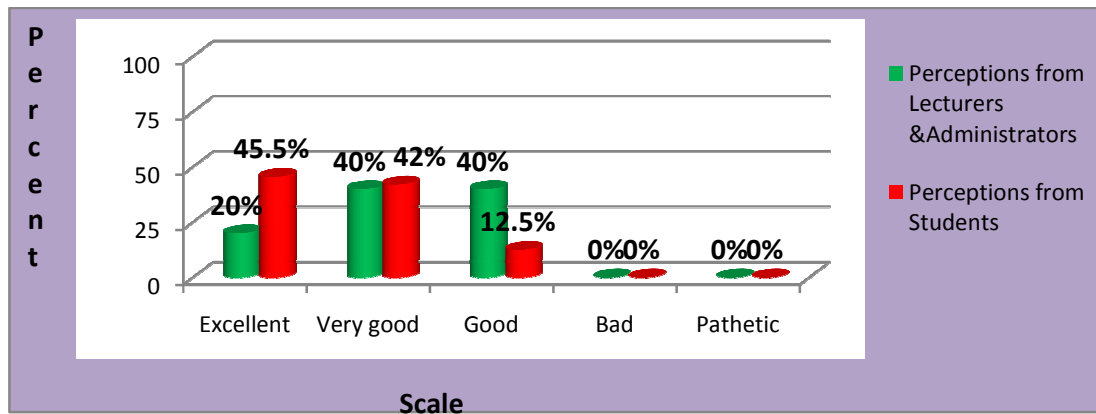


Figure 9: COMPETENCE OF GRADUATES

Data source: Compiled by Author

KNOWLEGDE AND SKILLS

The findings from the students' perception as shown in Table 18 revealed that (36) 45% and (28) 35% of the students felt the knowledge and skills they acquired from the College were excellent and very good respectively. (12) 15% felt the knowledge and skills acquired were good and only (4) 5% felt they were bad.

The students who indicated that they felt they would graduate with the necessary knowledge and skills as a result of self confidence, good duration of the course, good lecturer-student contact hours, enough time for research, knowledgeable and qualified Lecturers, sufficient teaching methodology. Those who indicated that they felt they wouldn't graduate with the necessary knowledge and skills cited lack of learning materials and insufficient time for research resulting from the bulkiness of the curriculum.

Table 8 : Students' Perceptions on the Quality of Knowledge and Skills

	Frequency	Percent	Valid Percent	Cumulative Frequency
Excellent	36	45.0	45.0	45.0
Very good	28	35.0	35.0	80
Good	12	15.0	15.0	95.0
Bad	4	5.0	5.0	100.0
Total	80	100.0	100.0	

Figure 10 shows the contrast in perceptions of students and Lecturers and College administrators on knowledge and skills acquired by graduates.

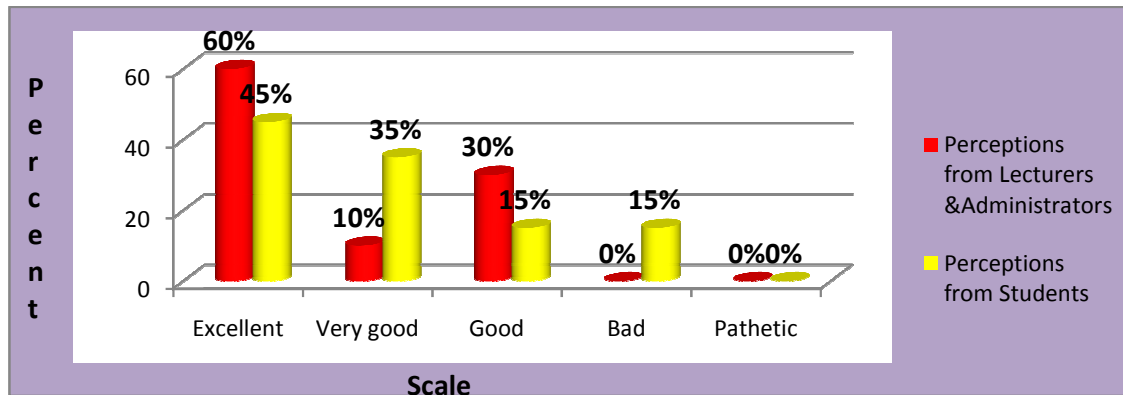


Figure 10: KNOWLEGDE AND SKILLS

Data source: Compiled by Author

The qualitative data collected revealed that most of the students on teaching practice and those who were on full time employment trained from CCE were very much knowledgeable about their subject matters. They had acquired the necessary skills. When head teachers were asked to rate the students on teaching practice in terms of content knowledge and delivery of subject matter, out of 10, 2 rated them as very good, 5 as good while 3 rated them as average? A head teacher from Umodzi Primary School asserted,

“They have the sufficient knowledge of the content and they manage to deliver it much better than student teachers from other Colleges of Education especially private ones”(15th February, 2014).

Among those that rated the student teachers’ content knowledge and delivery as average was a Head teacher from Katopola Primary School who argued:

Despite student teachers or full-time teachers trained from Colleges of Education being better teachers in terms of teaching methodology, their performance is average. This is as a result of the poor or bad system of using 40% as a pass mark requirement for entrants in Colleges of Education. Making a certificate alone is not enough; all entrants must have a minimum of five credits

or better as is the case at the University of Zambia and other universities. This will ensure that quality entrants are selected into the teaching profession(16th February, 2014).

RATE AT WHICH GRADUATES GOT EMPLOYED

From Figure below, the findings show that (12) 40% and (6) 20% of the lecturers and College administrators felt the rate at which graduates got employed was excellent and very good respectively while (12) 40% felt it was good. Students' perceptions showed that (36) 45% and (28) 35% felt the rate of employment was excellent and very good respectively and (12) 15% felt it was good and only (4) 5% felt it was bad.

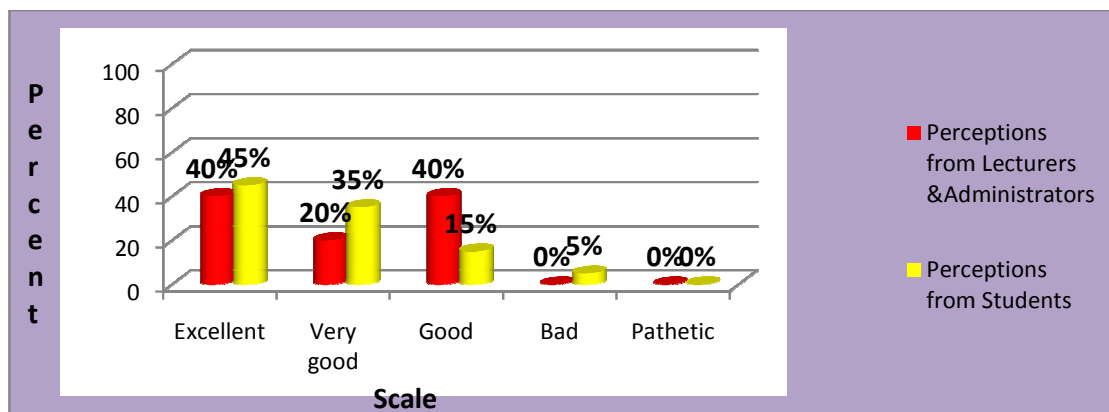


Figure 11: RATE AT WHICH GRADUATES GET EMPLOYED

Data source: Compiled by Author

THE QUALITY OF TEACHERS TRAINED FROM CCE?

In order to assess the quality of graduates from CCE, either Head teachers or Deputy- Head from ten (10) primary schools within Chipata District were interviewed. All the schools were purposively sampled with the criteria being "the school must have both student teachers and full-time teachers trained from CCE". These schools were Hillside, Mchini, Katopola, Kanjala, Mpezeni Park, Lunxhwakwa, St Annes, Umodzi , Munga, and Chipata Primary Schools.

Table 9: Perceptions of Head teachers and Deputy Head teachers on the quality of graduates from CCE.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
RESPONDENT_ID	10	1.00	10.00	5.5000	3.02765
Commitment to work	10	2.00	4.00	3.1000	.73786
Quality of lesson plans	10	2.00	4.00	2.7000	.82327
Meeting_Deadlines	10	1.00	3.00	1.8000	.78881
Teacher_Pupil_Relationship	10	1.00	4.00	2.1000	.99443
Academic_Performance	10	2.00	4.00	2.9000	.87560
Knowledge of content	10	2.00	4.00	3.1000	.73786
Moral_and_Social_Conduct	10	1.00	3.00	2.0000	.81650
Inspiration	10	2.00	4.00	3.0000	.66667
Valid N (listwise)	10				

With regards to quality of graduates, most Head teachers and Deputy-Heads were satisfied with it. A Deputy Head at one of the schools visited not that,

The quality of teachers from CCE is very good. In fact it is much better than that of teachers trained from other Colleges and Universities. Most of the teachers from CCE are committed to their work; they manage to prepare quality lesson plans, records of work and schemes of work. Let me also note that the academic performance of their pupils is also good. Above everything else their moral and social conduct is very good. Usually they are spoilt by the lazy teachers who have been in the service for a long time. They try to discourage the new entrants in the profession especially on the aspect of being resourceful, citing that the government and not teachers are responsible for mobilizing resources (13th February, 2014).

4.6 SUMMARY

This chapter presented the findings of the study. Both quantitative and qualitative data were presented. The quantitative data were drawn from questionnaires and presented in tables, charts, and figures. The qualitative data were categorized into themes and presented side by side with quantitative data under full headings drawn from the

research objectives. The next chapter presents the discussion of the findings of the study.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.1 INTRODUCTION

The previous chapter presented the findings on the status of financial and administrative investment into Chipata College of Education. The chapter provided answers to research questions outlined in Chapter One of this paper. This chapter presents the discussion of the findings of the study as presented in the previous chapter. The discussion is presented under four main headings drawn from the objectives of the study namely:

- I. Sources of financial resources
- II. The quality of human resource employed to administer finances
- III. Financial resources versus institutional budget
- IV. The role of financial and effective administrative investment outcomes

5.2 SOURCES OF FINANCIAL RESOURCES

According to the MOE (2001:118), "in view of inadequate GRZ funding, schools or colleges are expected to source supplementary income through college fees paid by parents". In this vein, the College also sourced finances from user fees paid by students and donor agencies and other Non-Governmental Organizations. However, it was discovered that the main source of funding for the College came from user-fees which represented 83% of the total funds received for the year 2012 and 2013. Government grants represented 12% followed by Donor Agencies and other Non-Governmental Organizations (NGOs) which represented 5% of the funds received. The NGOs such as the Orphans and Vulnerable Children (OVC) provided funds for special cases or students at the College who were orphans or vulnerable. This was in contradiction to what was noted by MOE (1996), which stated that public higher education institutions derived most of their funding from the Government.

It was also discovered that the College had the capacity to sustain itself if only it became more focused and increased its income base, for instance, through fundraising ventures. However, these fundraising ventures were to be done in line with the policy on fundraising as stipulated by the MOE (2001) document which was a guideline for standards and evaluation of all schools and colleges. It stated that:

- Students are not allowed to beg for money or any other items in public or in offices.
- Fundraising through activities such as civilian day is not allowed.
- Fundraising activities should be agreed upon by all parties concerned, that is, teachers, parents and Board members. Minutes held for this purpose should be made available to Standards Officers and other stakeholders if and when required, MOE (2001:129).

Furthermore, Harvey *et al* (1992) underlined the importance of involving stakeholders to define quality, including students, employers, teaching and non-teaching staff, government and funding agencies, creditors, auditors, assessors and the community at large. All these stakeholders should have been involved in formulating fundraising ventures which would be convenient and beneficial for all of them. This would lessen the burden of not only the parents who paid exorbitant user fees as they would pay less but also on the already overstrained government budget.

5.3 THE QUALITY OF HUMAN RESOURCE EMPLOYED TO ADMINISTER FINANCES

The culture of higher education had become increasingly market-oriented to external demands (Green, 1993). As a result, in addition to the diversification of funding sources, the allocation of public funding for tertiary education was increasingly targeting resources (OECD, 2008). Most important among the resources are human resources. The Government of Zambia spends more money on teachers' salaries and educational

advancement through Continuing Professional Development (CPD). The question that arose was thus, “do we have the qualified staff to teach and manage the finances acquired responsibly so as to meet the demands of the labor market”.

Academic Qualifications and Staffing level in the Accounts Department

Following the restructuring of the MoESVTEE, all office bearers were expected to hold minimum qualifications for their positions. It was discovered that the academic qualification of the staff in the Accounts Department was partially good. This was evidenced by the fact that the College only had two members of staff in the department of which one of them was a holder of a mere certificate in Accounting and another a holder of a Zambia Institute of Chartered Accountants (ZICA) level two. This was in contradiction with the minimum requirements for their job positions which demanded a Bachelor of Accountancy, Association of Chartered Certified Accountants (ACCA), Chartered Institute of Management Accountants (CIMA) or equivalent and a Diploma in Accountancy or equivalent for the Accountant and the Assistant Accountant respectively. However, since the two were pursuing further studies, this revealed the commitment of the College Board to ensuring that the people who were entrusted with the financial affairs of the College were qualified for the positions they occupied.

The number of the staff was also not adequate. As a result, the staff were not only overworked but also not adhering to financial procedures and regulations. This was made more evident by their failure to avail complete financial records to the researcher of this study. The researcher was in need of full financial records for five concurrent years at the College (records on funds received and their donors; funds from fundraising activities, the institutional budget and the budget deficits). However, the only complete records availed were for two years out of the five requested. The under staffing at the College could have

contributed to poor performance of the Accounting Department such as poor record keeping and monitoring of College funds.

Academic Qualifications of College Administrators and Lecturers

It is the duty of the College administration to ensure that a programme to develop the human resources is included in their strategic plan. According to the MOE (2001) to be eligible for promotion as a Lecturer at a College of Education, one needed to be:

- A teacher with at least five years experience as a Head of Department in basic or high schools;
- Possessed at least a diploma in education; teachers with BA, or BSc Education degrees had an added advantage;
- Teachers who had been Deputy- Heads in basic and primary schools also qualified.

However, following the restructuring of the MoESVTEE, all Lecturers at a College were required to have a minimum of Bachelors Degree. It was gratifying to learn that at the time of the study, most of the Lecturers were enrolled in various universities in order to upgrade their qualifications from a Bachelors to a Masters degree.

Furthermore, Heads of Sections were recognized by the researcher as College administrators because departments had ownership of their activities. This underpinned their high level of accountability that provided the framework and support to quality teaching. Due to the fact that the responsibility of teaching lies first with the faculty, any concerns about quality teaching occur at the level of the departments, where the discipline culture prevails. Academics identify first with their discipline, then with their department (Hannan and Silver, 2000).

With regards to investment in human resources in relation to the provision of education, Greenwald, Hedges and Laine (1996: 384) concluded that:

Global resource variables as PPE (per-pupil expenditures) show strong and consistent relations with achievement. In addition, resource variables that attempt to describe the quality of teachers (teacher ability, teacher education and teacher experience) show very strong relations with student achievement.

With regards to the academic qualifications of Lecturers and College administrators and the quality of education that was offered at CCE, it could be deduced that investments in human resource had a greater impact on the students' academic achievement than financial investments. This is because the highest quality teachers, those most capable of helping their students learn, have deep mastery of both their subject matter and pedagogy (Darling-Hammond, 1997).

This deduction was drawn from the findings of the study which revealed that the College recorded a budget deficit of 83% in 2012 and 85% in 2013. It was further revealed that in 2011, the College recorded a pass rate of 87%, 90% in 2012 and 84% in 2013. Therefore, when the financial resources acquired were linked to the quality of education provided, it can be deduced that finances had very little impact on the quality of the students produced. That is, if quality was measured in terms of academic performance.

Quality of Services Offered by the Accounting Staff

The findings on the quality of services offered by the Accounting Staff revealed that their services were very good as perceived by the College administrators, Lecturers and Students. The Internal auditor however revealed that their services were not very good. He cited failure to properly account for funds received and justification of the College budgets as some of the weaknesses. This inability of the insiders, mainly the Principal's and the Vice-Principal's, to detect such a weakness called for a serious concern.

Utilization and Monitoring of College Funds

According to MOE (2001), all College accounts were subjected to the government's financial regulations. It further stated that each College must be subjected to audits from time to time so as to ascertain the correctness of financial transactions carried out by the board. Therefore, all stakeholders such as Lecturers, parents, education board members and other MoESVTEE officials like the auditors and Standards Officers had to be knowledgeable of the financial status of the board. This act would ensure transparency and avoidance of mistrust amongst stakeholders as evidenced by (6) 20% of the College administrators and Lecturers perceived the utilization and monitoring of funds as bad as indicated by the findings. Thirteen (42%) and 11 (38%) indicated that the utilization and monitoring of funds was very good and good respectively.

Therefore, referring back to the budget deficits and the pass rates for 2012 and 2013, it can be deduced that the good utilization of the funds had a positive impact on students' achievement.

5.4 FINANCIAL RESOURCES VERSUS INSTITUTIONAL BUDGET

A budget is a statement which contains figures for anticipated income and expenditure over a period of the financial year. There are three categories of a budget. These are:

- short term- a period covering 12 months
- medium term- a period exceeding 12 months and
- long term--a period exceeding 5 years

According to MOE (2001: 118),

A budget in most cases is prepared by the finance Committee comprising of all stake holders such as Heads of Departments and board members. However, approval of the budget should be done by board members as well as the higher education authorities such as the DEBS, the PEO and the Permanent Secretary of the MoESTVEE.

The findings from the study revealed that the finances acquired could not meet the demands of the institutional budget as evidenced by the huge budget deficits of 83% and 85% in 2012 and 2013 respectively. According to MOE (2007) National Implementation Framework 2008-2010 policy document, out of the total resources required for tertiary education on teacher training only 3%, 2% and another 2% was allocated to the sector in 2008, 2009 and 2010 respectively.

This scenario thus suggested that the College was not only poorly funded, but also operated under a very stressful financial condition as it had to greatly reduce its budget to fit the finances acquired. This scenario also provided an explanation as to why the College had insufficient infrastructure and learning/teaching materials as evidenced by the findings.

Putting into consideration that the challenges which were facing higher education financing in Africa were particularly severe because of rapid population growth as noted by The World Bank (2010), there was need for an increased monitoring of the usage of financial resources in educational institutions. The failure of the College Accountants to avail full financial statements to an academican could not only have implied that they were ineffective in executing their jobs, but also revealed the weaknesses of the auditors who audited the institution from time to time.

Furthermore, the MOE (2001) Standards and Evaluation document stipulated that all College funds were to be treated and accounted for like any other public funds. This implies that before any expenditure is incurred; proper authorization is sought from spending agencies by College authorities. In addition, since all Colleges of Education in Zambia were audited by a chain of officials which proceeded as follows: Colleges of Education were audited by Internal Auditors from the Provincial Education Office who were then audited by the MoESVTEE Headquarters which was also audited by the Auditor General. However, where there were issues of serious concern, the Auditor General had the mandate to audit

Colleges of education without passing through the normal stipulated channel. The question which arose from the findings was thus, “Why did the College fail to provide complete financial statements if they were monitored by all these officials”. It could thus be concluded that the financial status of the College was unknown.

Therefore, funding alone would not be the answer to quality educational provision at this College or in Zambia as a whole but the ability to use the acquired funds for their intended purposes and be able to account for the finances received. This would thus assure the funders of education that the budgets they received were authentic and should the funds be released, they would be used for the intended purposes.

5.5 THE QUALITY OF EDUCATIONAL OUTCOMES

Many definitions of quality in education exist which testify to the complexity and multifaceted nature of the concept and the terms efficiency, effectiveness, equity and quality have often been used synonymously (Adams, 1993). Therefore, defining a conceptual approach to teaching at institutional level calls for clarifying the meaning of teaching from the institutional or department’s viewpoint. Skelton (2005) states that in any given culture, understandings of teaching excellence may change over time, but before trying to foster change, a higher education institution should first consider what it currently regards as teaching excellence and review how the institution works.

EDUCATIONAL INPUTS

The provision of educational facilities remains limited and unsatisfactory due to the increasing pressure on education infrastructure, poor maintenance and increase in the school going population. As a result, the poor education infrastructure could be attributed

to the limited investment in education infrastructure. This study identified four major categories of educational inputs. These were:

- I. Physical infrastructure
- II. Teaching and learning materials
- III. The teaching or academic staff

Physical Infrastructure

According to Mbiti (1981) a major contributing factor to the poor quality of education in many developing countries was the lack of adequate and proper physical facilities which could only be realized if an institution had adequate financial resources. However, it was discovered that the physical facilities at CCE were in good condition. This study thus established that the physical infrastructure partially affected the provision of effective education as most of the infrastructure was rated as good by its direct users or beneficiaries. This is in agreement with a study conducted by Ellet, Loup, Culross, McMullen and Rugutt (1997), at Louisiana State University on learning environments. These researchers found that student self-reports of their learning and learning efficiency were significantly related to their personal perceptions of the learning environment. They also concluded that student learning is enhanced in higher education settings that address students' personal learning environment needs and in which quality teaching thrives.

Teaching and Learning Materials

The findings of the study revealed that the teaching and learning materials were not sufficient as there was more reliance on outdated books, journals and handouts. Therefore, there was need for procurement of new teaching and learning materials. The fact that the students were performing very well academically as evidenced by the pass rates despite teaching and learning materials being insufficient and outdated,

the high pass rates could be attributed to the quality of lecturers at the college. This study contradicts the study done by Van de Grift and Hootveen (2006). These researchers revealed that underperforming schools in the Netherlands support the conclusions that these schools' main weaknesses were insufficient learning materials. This implied that effective learning still occurred despite teaching and learning materials being insufficient and outdated.

The Teaching or Academic Staff

The findings of the study revealed an approximate lecturer-student ratio of 1:32. It was also revealed that all the Lecturers apart from one had acquired the minimum academic qualifications of a Bachelor's Degree with most of them upgrading their qualifications from various universities. Various researches have been done to link student achievement with the quality of teachers. The most common ones asked students to fill in online surveys and to grade their opinion on the course or Lecturer. Although used widely, students' questionnaires still carry controversy within academia. Douglas and Douglas (2006) highlighted the fact that the teaching staff had generally very little faith in student questionnaires. Contrastingly, for Madu and Kwei (1993) using student evaluation as a measure of teacher performance negatively influenced the quality of teaching. Adding that the student evaluation system could not have given incentives to the teacher to develop strategies that would help students in the long run, and lead the teacher to adopt short-term strategies instead.

This study, however, established a strong link between the quality of the teaching staff and student achievement. This was evidenced by the fact that the College had inadequate and outdated core teaching and learning materials but still managed to produce quality academic results. This implied that the lecturers had adequate knowledge of the curriculum content and managed to deliver it effectively.

Management (Effectiveness, Transparency and Accountability)

Teddlie and Reynolds (2000) emphasize that processes of effective schools include effective leadership and developing and maintaining a pervasive focus on learning. However, from the Internal Auditor's perception, it was revealed that the College management was ineffective because of their failure to account for the funds received by the College. He also noted that their financial statements were not reflecting the actual financial status of the institution. This was more evident when the Accountants failed to avail the full financial statements to the researcher of this study.

Therefore, this implied that the financial investment into this educational institution needed to be monitored in a firm manner in order for it to yield more effective outcomes. It also implied that the budgets drawn were nonrepresentational of the actual demands of the institution.

EDUCATIONAL PROCESS

The process of teaching and learning is the major activity of any school or college. As such, it was important for Board members to understand this process for them to appreciate the problems faced by the Lecturers as well as the College administration in the process of teaching. It was also important for any educational institutional to adopt a quality teaching framework which allows the institution to monitor support, track teacher and student satisfaction, and study the impact on the learning process (OECD, 2008).

This study identified three aspects of the educational processes and these were:

- a) Teaching (Lecturer- student ratio and the pass rate)
- b) Funding educational programs

Teaching

Researchers strived to provide a theoretical or empirical logic that would help figure out which of the process factors had the greatest impact on learning outcomes. Some researchers supported the prior basic academic and subject abilities which could be considered as input factors that regulated learning outcomes. Others supported teaching among other process factors that improved the way that students learnt while others in favor of generic skills as of the utmost importance for a graduate to be hireable.

This study, however, supported Kaneko's (2008) assumption that the transformational learning process that students undergo depends on theoretical and behavioral knowledge and practices gained from the teaching. These findings suggested that the good pass rates amidst poor funding could be linked to the good quality of the teaching process.

Funding Educational Programs

Lecturers and College administrators expressed satisfaction with the level of funding of educational programs such as research work, field trips, workshops and seminars. Students on the other hand expressed dissatisfaction with funding levels as no research funds were made available to them by the College. They also indicated that they were not called to attend any workshop or seminar organized by the College. A handful of research methods and statistical approaches have been used to evaluate the relationship between schooling resources, money and student outcomes by various researchers. Among these was Hanusheck (1986) whose study ended in uncertainty. After reviewing some studies which found a positive relationship between spending and student outcomes, and other studies which found no relationship, he concluded, "There appears to be no strong or systematic relationship between school expenditures and student performance".

This study however, deduced that there was a strong relationship between school expenditures such as on research, field trips, workshops and seminars and student

performance. This was because it was through field trips that students consolidated what they had learnt during lectures and through research work, workshops and seminars that Lecturers broadened their scope of knowledge both in terms of content and delivery. It was also through such ventures that Lecturers got acquainted with the latest trends of teaching which responded to the demands of the labor market or the nation.

Educational outcomes

The study defined educational outcomes as the direct and immediate effects of the educational process such as cognitive achievement, manual skill development, additional changes and behavioral changes of the graduates. According to MOE (2001: 142) it was the policy of the MOE (MoESVTEE) that “all schools and colleges should conduct both norm-referenced (summative evaluation) and criterion referenced (formative evaluation) assessments as a matter of routine”. The former refers to the type of evaluation given to a pupil or student at the end of the given programme while the latter refers to the type of assessment which is conducted during the course of the programme. However, this form of assessment only deals with the cognitive development and manual skill development; it leaves out additional changes and behavioral changes of the graduates. These are components which are of great importance as the students and the school came to be seen as a force for positive change in the community (McDonough & Wheeler, 1998).

As such, the study identified three components of educational outcomes which would also include the additional and behavioral changes. These were:

- a) Competence of the graduates
- b) Knowledge and skills acquired
- c) The rate at which the graduates get employed

Competence of Graduates

Students, Lecturers, College administrators, Head teachers and Deputy Head teachers interviewed on the competence of the graduates from CCE all rated their competence as good, very good or excellent as indicated in the findings. Head teachers and Deputy Head teachers further indicated that the graduates were committed to their work but were often discouraged by either lack of learning and teaching materials at the schools or teachers who were incompetent and not resourceful. This finding supports Craig, Kraft, & du Plessis (1998) who concluded that effective teachers were highly committed and cared about their students; however, they needed supportive working conditions to maintain these positive attitudes.

Knowledge and Skills

Academic achievement is often used as an indicator of school quality because it is easily measurable using standardized tests. DeKetele (2000) noted that students' knowledge of areas such as human rights, the rights of the child and governmental institutions must also be taken into consideration when assessing academic achievement. This study included knowledge of the content, teaching methodology and the level of resourcefulness to assess the knowledge and skills acquired. This was because student achievement, especially beyond basic skills, depends largely on teachers' command of subject matter and their ability to use that knowledge to help students learn as noted by Mullens, Murnance & Willett (1996).

It was revealed that the students or graduates from CCE would graduate or graduated with the necessary knowledge and skills as indicated in the findings. This entailed that despite the poor financial investment into the College, the acquisition of knowledge and skills was not affected.

Rate at Which Graduates Got Employed

Parents tend to attach more importance to educational outcomes as a measure of school quality than students, teachers or principals (Gaziel, 1998). Just as parents seek favorable outcomes, such as academic achievement and eventual employment, they seek to avoid outcomes they view as negative. It was discovered that graduates from Chipata College of Education were of good quality and had higher chances of getting employed in private or public schools. This employment would earn the graduate some money thereby confirming CCE as an effective educational institution as suggested by Saunders (1999:25) who notes that “an effective school adds extra value to its students’ outcomes.

5.6 SUMMARY

This chapter presented the discussion of the findings of the study. The discussion focused on sources of financial resources in Colleges of Education; the quality of human resource employed to administer finances; the extent to which the financial resources acquired met the institutional budget and the role of financial and effective administrative investment on educational inputs, processes and outcomes. The next chapter presents the overall conclusions of the study based on the findings of this research.

CHAPTER SIX

CONCLUSIONS AND RECOMMENDATIONS

6.1 CONCLUSION

This study proved to be significant in that the role of financial and administrative investment in educational institutions was outlined from different perspectives, that is, from the direct beneficiaries; Lecturers, College administrators and students and School Head teachers and Deputy Head teachers' points of view. The study concluded that financial and effective administrative investments must be a priority in order for an educational institution to produce quality graduates. The study established the following:

1. There were three major sources of financial resources at CCE and these are Government grants, Donor Agencies and Non-Governmental Organisations and lastly user fees. Of the three, the College receives for funds from user fees.
2. The finances received by the College were not enough to meet the demands of the institutional budgets. The budget deficits were too high for an institution to operate normally. Hence budgeting based on funds which were not only inadequate but also which came very late proved to be a difficult task. The budgets might not have reflected the actual needs of the institution in that they might have been exaggerated. This was because the makers of the budgets failed to justify them.
3. The human resources employed to manage the school both administratively and financially had the minimum acceptable academic qualifications as demanded by government regulations.
4. Financially, the College was highly underfunded while in terms of administration, the College is well staffed. Since the outcomes depend heavily on the inputs and processes involved in their production, the outcomes in this case the graduates proved to be of good quality in terms competence, knowledge and skills and also the

rate at which they got employed. The high pass rate amidst huge budget deficits however implied that quality of graduates could be linked more to the quality of administrators and lecturers than to the level of financing.

Clearly, there are other factors that may moderate the influence of funding on student outcomes, such as how that money is spent to yield benefits. However, on balance, in direct tests of the relationship between financial resources and student outcomes, money matters (Baker, 2012). While money alone may not be the answer, more equitable and adequate allocation of financial inputs to schooling provided a necessary underlying condition for improving the equity and adequacy of outcomes. The available evidence suggests that appropriate combinations of more adequate funding with more accountability for its use may be most promising. Most importantly, educational institutions must be strictly audited and provide budgets that can be justifiable to avoid nonrepresentational planning/budgets as evidenced by the findings whereby the institution was able to run normally under huge budget deficits. This implies that the budgets were not the actual representation of the needs of the institution.

6.2 RECOMMENDATIONS:

The study made three recommendations which are:

1. The government must ensure that it increases its funding on educational institutions so that institutional budgets can be fully met. This can be achieved by making policies on fundraising projects in Colleges more flexible so as to allow the Colleges raise funds through various forms of business activities such as entertainment and agriculture.
2. The government should put in place a strong financial monitoring mechanism to ensure proper use of funds by making the College financial statement open for

scrutiny to all stakeholders (the government, donor agencies, Lecturers, students and the community). All stakeholders must also take an active role in the management of higher institutions of learning in order to ensure effective management and transparency in education provision.

3. The basic qualification at this learning institution must be revised to a minimum level of a Masters Degree for College administrators. This can be achieved by ensuring that all administrative positions are held by persons who have a Masters Degree relevant to their positions. This will improve the management of funds and decisions on expense will be made based on expertise and experience.

6.3 Suggestions for Future Research

This current study focused on examining the impact of financial and administrative investment on educational outcomes. Further research should be conducted as a detailed analysis on the role of financial investment on Lecturers in achieving higher educational institutions' effectiveness. This is because more financial resources are poured into the personal emoluments of Lecturers and continuous professional development programmes than are poured into teaching and learning materials and infrastructure.

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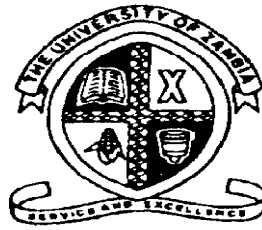
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APPENDIX A: QUESTIONNAIRE FOR COLLEGE ADMINISTRATORS



THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

To the College Administrators,

I am a Staff Development Fellow in the Department of Educational Administration and Policy Studies at the University of Zambia and presently reading for my Master of Education in Educational Administration. My research is entitled, "An Assessment of Financial and Administrative Investment in Educational Institutions: A Case Study of Chipata College of Education".

I am kindly requesting you to answer a few questions in the following interview which is the main research instrument in my study. I shall appreciate your cooperation in this research. Be further informed that this is for purely academic purposes. You however, reserve the right to withhold your consent for participation in this interview. Your anonymity is hereby strongly guaranteed. It is further guaranteed that permission will be sought from you before quoting you, even anonymously. If you accept to participate in the interview, kindly sign in the space provided below.

I.....hereby declare that I have freely given my consent to the said Pilira Tembo to ask me some questions in relation to her Master of Education in Educational Administration studies. I do understand and accept that the contents of the interview will be used for strictly academic purposes and that the said Pilira Tembo will ask my permission before quoting me even indirectly.

Sign

Date.....

A. RESPONDENT'S DETAILS

Instruction: Tick the response that best suits you.

1. What is your gender?

a) Female ☐ b) Male ☐

2. What is your marital status?

a) Single ☐ b) Married ☐ Widowed ☐ Divorced ☐

3. What is your job title in the College?

a) Principal ☐

b) Vice-principal ☐

c) Bursar ☐

d) Accountant ☐

e) Human Resource Officer ☐

f) Head of Department ☐

g) Any other (specify).....

4. Which of the following is your highest academic qualification?

a) Certificate ☐

b) Diploma ☐

c) Degree ☐

d) Masters ☐

e) PhD ☐

5. Length of service with the College

a) Less than a year ☐

b) 1 to 5 years ☐

c) 5 to 10 years ☐

d) 10 to 15 years ☐

e) Longer than 15 years ☐

B. SOURCE OF FUNDS

Instruction: Tick the responses applicable to the college.

6. What are the sources of financial resources for the college?

a) The Government of Zambia ☐

b) Parents (Civil Society) ☐

c) Donor Agencies ☐

d) Fundraising Activities ☐

e) Any ☐ other ☐

(specify).....

7. Are there any fundraising activities for the College? a) Yes ☐ b) No ☐

C. SUSTAINABILITY

Tick the response that best suits your answer

8. How far do the sources acquired meet the demands of the institutional budget?

a) One quarter ☐

b) Half ☐

c) Three quarters ☐

d) Fully ☐

e) Not sure ☐

9. Has the level of funding negatively affected the operations of the College in terms of educational inputs, processes and outputs? a) Yes ☐ b) No ☐

10. If your answer to question 10 was a 'yes', which of the following has been affected most.

a) Educational inputs ☐

b) Educational processes ☐

c) Educational Outputs ☐

11. What are the exact challenges the College is facing in terms of

a) Educational inputs

.....

.....

.....

b) Educational processes

.....

.....

.....

c) Educational outputs

.....

.....

.....

D. ADMINISTRATION OF FINANCES

Instruction: On a scale of 1 to 5, where 1= excellent, 2= very good, 3=good, 4= bad and 5= pathetic, how would you rate the following:-

12. How effective is the management with regards to administering funds? ☐

13. How is their performance in terms of planning, budgeting for and implementation of laid down plans. ☐

14. Do you think the persons handling financial resources in the college ensure that the funds received are used on the intended purposes?

a) Strongly agree ☐

b) Agree ☐

c) Disagree ☐

d) Strongly disagree ☐

15. How satisfied are you with the criterion for selection of employees both non-academic and academic?

a) Very satisfied ☐

b) Satisfied ☐

c) Not satisfied ☐

d) Very dissatisfied ☐

16. How satisfied are you with the College establishment (staffing)? ☐

a) Very satisfied ☐

b) Satisfied ☐

c) Not Satisfied ☐

d) Very dissatisfied ☐

Instruction: On a scale of 1 to 5, where 1= excellent, 2= very good, 3=good, 4= bad and 5= pathetic, how would you rate the following concerning your College:-

17. Staff performance in terms of meeting deadlines such as marking ☐

18. Continuing Professional Development ☐

19. Community service ☐

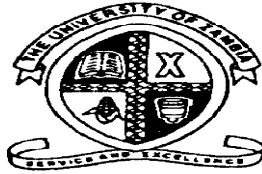
20. Student's academic performance ☐

21. Quality of graduates ☐

The End

Thank you very much for your time.

APPENDIX B: QUESTIONNAIRE FOR COLLEGE LECTURERS



THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

To the College Lecturers,

I am a staff Development Fellow in the Department of Educational Administration and Policy Studies at the University of Zambia and presently reading for my Master of Education in Educational Administration. My research is entitled, "An Assessment of Financial and Administrative Investment in Educational Institutions: A Case Study of Chipata College of Education".

I am kindly requesting you to answer a few questions in the following interview which is one of the research instruments in my study. Be informed that this is for purely academic purposes. You however, reserve the right to withhold your consent for participation in this interview. Your anonymity is hereby strongly guaranteed. It is further guaranteed that permission will be sought from you before quoting you, even anonymously. If you accept to participate in the interview, kindly sign in the space provided below.

I.....hereby declare that I have freely given my consent to the said Pilira Tembo to ask me some questions in relation to her Master of Education in Educational Administration studies. I do understand and accept that the contents of the interview will be used for strictly academic purposes and that the said Pilira Tembo will ask my permission before quoting me even indirectly.

Sign

Date.....

A. LECTURER AND COURSE DETAILS

1. Lecturer Name.....

2. Gender a) Male { } b) Female { }

3. Highest academic qualification

a) Diploma { }

b) Degree { }

c) Masters { }

d) PhD { }

4. Length of Service with the College

a) 0 to 5 years { }

b) 5 to 10 years { }

c) 10 to 20years { }

d) 20 years and above { }

5. Course

.....

6. Course Population

a) 0 to 50 students { }

b) 50 to 100 students { }

c) 100 to 150 students{ }

d) 150 to 200 students { }

e) Above 200 students { }

B. LECTURER'S PERCEPTIONS ON EDUCATIONAL INPUTS

7. Instruction: On a scale of 1 to 5, where 1= excellent, 2= very good, 3=good, 4= bad and 5= pathetic, how would you rate the following concerning your College:-

EDUCATIONAL INPUT	DESCRIPTION	1	2	3	4	5
Physical infrastructure	Toilets and Bathrooms for students					
	Toilets and Bathrooms for Lecturers					
	Lecture Theatres					
	Office Space					
	Library					
	Hostels					
	Water					
Teaching and Learning Materials	Text Books					
	White boards					
	Projectors (PowerPoint)					
	Journals					
	Handouts					
	Computers					

	Internet					
Teaching staff	Number of lecturers					
	Quality of Lecturers in terms of academic qualifications					
Management	Effectiveness					
	Transparency					
	Accountability					
	Academic qualifications					
EDUCATIONAL PROCESSES	DESCRIPTION	1	2	3	4	5
Teaching	Student –Lecturer ratio					
	Student – Lecturer relationships					
	Time for preparation for lectures					
	Time for research					
	Time for community service					
	Delivery of lectures					
	Quality of Continuous Assessment					
	Quality of examinations					

Funding educational programmes	Research for Lecturers					
	Publication of Research papers, books and other documents by the college staff or students.					
	Field Trips					
	Workshops and seminars					
	Continuing Professional Development					
EDUCATIONAL OUTCOMES	DESCRIPTION	1	2	3	4	5
Quality	Competence of graduates					
	Knowledge					
	Skills					
	Rate at which graduates get employed					

C. LECTURERS' PERCEPTIONS ON THE CURRICULUM

8. Is the bulkiness of the curriculum attainable with regards to the time frame given?

a) Yes { } b) No { }

9. Is the curriculum responsive to the needs of the graduates?

a) Yes { } b) No { }

10. Give reasons for your response to question 9.

.....

.....

.....

11. Is the curriculum responsive to the needs of the society?

a) Yes { } b) No { }

12. Give reasons for your response to question 11.

.....

.....

.....

13. What changes would you want to see in the curriculum?

.....

.....

.....

.....

14. Does the curriculum at the college match that of the schools in terms of content?

a) Yes { } b) No { }

15. How well do you feel your graduates will be able to teach in local languages?

.....

.....

The End

Thank you very much for your time!

APPENDIX D: QUESTIONNAIRE FOR STUDENTS



THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

Dear respondent,

I am a post-graduate student at the University of Zambia. I am conducting a research entitled, "An Assessment of Financial and Administrative Investment in Educational Institutions: A Case Study of Chipata College of Education".

You have been randomly selected to participate in this study by way of this questionnaire. The questionnaire has a number of questions to which you are requested to supply a wide range of responses based on your own perceptions of Colleges of Education in Zambia.

You reserve the right to refuse or accept to participate in the study. The responses that you will supply in this questionnaire will be used for entirely academic purposes and your anonymity is hereby fully guaranteed. Please indicate your willingness to participate in the study by signing below.

***Respondent to sign**

I.....do hereby declare that I have freely allowed the said Pilira Tembo to administer this questionnaire to me. I understand that the responses I am going to give in this questionnaire will be used for purely academic purposes. I do also understand that I have the right to refuse to participate in this undertaking.

A. STUDENT DETAILS

1. Gender a) Male { } b) Female { }
2. Age
 a) Less than 25 years { }
 b) 26 to 30 years { }
 c) 29 to 35 years { }
 d) Above 35 years { }
3. Programme.....
4. Duration.....
5. Year of Study a) 1st year { } b) 2nd year { } c) 3rd year { }

B. STUDENTS' PERCEPTIONS ON THE COLLEGE'S INVESTMENT

6. Instruction: on a scale where 1 = excellent, 2 = very good, 3 = good, 4 = bad and 5 = very bad, describe the current conditions of the following items in the College.

ITEM	DESCRIPTION	1	2	3	4	5
Management of College finances	Qualification of Accounting Officers					
	Competence of Accounting Officers					
	Effective accounting systems					
	Monitoring utilization of funds					
Educational inputs						
Physical infrastructure	Toilets and Bathrooms for students					
	Toilets and Bathrooms for Lecturers					
	Lecture Theatres					

	Office Space						
	Library						
	Hostels						
	Water						
Teaching and Learning Materials	Text Books						
	White boards						
	Projectors (PowerPoint)						
	Journals						
	Handouts						
	Computers						
	Internet						
Teaching staff	Number of lecturers						
	Quality of Lecturers in terms of academic qualifications						
Management	Effectiveness						
	Transparency						
	Accountability						

	Academic qualifications						
EDUCATIONAL PROCESSES	DESCRIPTION						
Teaching	Student –Lecturer ratio						
	Student – Lecturer relationships						
	Time for preparation for lectures						
	Time for research						
	Time for community service						
	Delivery of lectures						
	Quality of Continuous Assessment						
	Quality of examinations						
Funding educational programmes	Research for Lecturers						
	Publication of Research papers, books and other documents by the college staff or students.						
	Field Trips						
	Workshops and seminars						

	Continuing Professional Development						
EDUCATIONAL OUTCOMES	DESCRIPTION						
Quality	Competence of graduates						
	Knowledge						
	Skills						
	Rate at which graduates get employed						

7. Are you happy with the quality of your teaching practice? a) Yes { } b) No

{ }

8. Give reasons to the response above.

.....

C. QUALITY OF GRADUATES PRODUCED BY THE COLLEGE

9. In terms of your education, are you negatively affected by the current state of the physical infrastructure?

a) Very affected { }

b) Partially affected { }

c) Not affected { }

10. Do you think the curriculum being used caters for all the necessary aspects of your course?

a) Yes { }

b) No { }

c) Not sure { }

11. What do you feel should be included in the curriculum?

.....

.....

12. What do you feel should be excluded from the curriculum?

.....

.....

13. Do you feel you will graduate with the necessary knowledge and skills from this College?

a) Yes { }

b) No { }

c) Not sure { }

14. Give reasons for your response to question 18.

.....

.....

.....

15. Do you feel you are more competent than graduates from other Colleges of Education in Zambia?

a) Yes { }

b) No { }

c) Not sure { }

16. Give reasons for your response to question 20.

.....

.....

.....

17. What do you suggest should be done to improve the current teaching and learning environment at the College?

.....

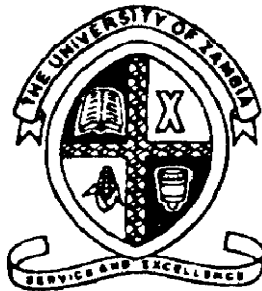
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The End

Thank you very much for your time!

**APPENDIX E: SEMI – STRUCTURED INTERVIEW GUIDE FOR HEAD TEACHERS, DEPUTY HEAD
TEACHERS AND HEADS OF DEPARTMENTS.**



**THE UNIVERSITY OF ZAMBIA
SCHOOL OF EDUCATION**

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

To the College Administrators and Lecturers

I am a staff Development Fellow in the Department Fellow in the Department of Educational Administration and Policy Studies at the University of Zambia and presently reading for my Master of Education in Educational Administration. My research is entitled, “An Assessment of Financial and Administrative Investment in Educational Institutions: A Case Study of Chipata College of Education”.

I am kindly requesting you to answer a few questions in the following interview. Be informed that this is a purely academic undertaking purpose. You however, reserve the right to withhold your consent for participation in this interview. Your anonymity is hereby strongly guaranteed. It is further guaranteed that permission will be sought from you before quoting you, even anonymously. If you accept to participate in the interview, kindly sign in the space provided below.

I.....hereby declare that I have freely given my consent to the said Pilira Tembo to ask me some questions in relation to her Master of Education in Educational Administration studies. I do understand and accept that the contents of the interview will be used for strictly academic purposes and that the said Pilira Tembo, will ask my permission before quoting me even indirectly.

Sign

Date.....

WHAT IS THE QUALITY OF TEACHERS TRAINED FROM CCE?

1. How committed are they to their work?
2. Do you monitor their teaching?
3. How would you rate them in terms of content knowledge and delivery? (if monitored)
4. Do they manage to meet their deadlines for submission of academic work such as pupils' results?
5. What is your comment on their relationships with pupils (teacher-pupil relationship)?
6. How well do their pupils perform academically?
7. How do they conduct themselves both morally and socially?
8. Do they inspire their pupils to pursue the teaching career?

APPENDIX F: INTERVIEW GUIDE FOR THE HUMAN RESOURCE OFFICER

1. Do the Accounting officers at Chipata College of Education meet the required academic qualifications? What are their current qualifications?
2. What are the required academic qualifications for the Accountant and the Assistant Accountant?
3. What are the required academic qualifications for the Lecturers or academic staff at the College?
4. Do the Lecturers at the College meet the required academic requirements?

APPENDIX G: INTERVIEW GUIDE FOR THE INTERNAL AUDITOR

1. Does the College account for its resources?
2. How often do you audit the College?
3. How would you rate the College Administrators and the Accountants in terms of accountability and efficiency?
4. What is your comment on record keeping concerning financial and material resources at the College?

APPENDIX H: DOCUMENT ANALYSIS

ACTIVITY:

- Researcher to collect data from the documents used by Standards Officers to inspect and evaluate Colleges of education.
- Researcher to collect data from the College records. These will include financial and academic records.
- Financial records will include funds received by the College, its budget and expenditure from January 2009 to December 2013.
- Academic records will include the students' examination results collected in percentage form from January 2009 to December 2013.
- Tally the funds against the results year by year.
- Analyze the data or results.