

THE WILLINGNESS AND ABILITY OF PARENTS TO FINANCE
BASIC SCHOOLS ON THE COPPERBELT IN ZAMBIA

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DECLARATION

I, George Silondwa, solemnly declare that this work is purely my own work. Other people's work has been appropriately acknowledged. This dissertation has not been previously submitted for a degree at this or any other University.

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APPROVAL

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ABSTRACT

Shortly after independence, in 1964, the Zambian government embarked on a rapid expansion of the entire education system. However, the rapid expansion of the education system, coupled with a rapid population growth and the seemingly insurmountable economic problems, soon engendered problems in the education system. One of the major problems that emanated from the demographic and economic factors was that of financing education in general and basic education in particular. Basic education was designed to be accessible to all school age children. It was designed to impart not only the minimum basic knowledge but also to instill attitudes, values and skills needed by all for development purposes. It has become clear that the provision of basic education is not an easy goal to achieve, especially from the point of view of financial resources. The problem is deeply embedded in demographic and economic factors. The pressure exerted by demographic and economic factors on the availability of basic education facilities is not only great but poses an immense challenge to the education policy makers. The problem is how to create more school places to absorb the ever-increasing child population.

The central problem in this research was whether private household resources are available to finance basic schools in view of the limited state funds for that purpose. The focus of the study was on trying to ascertain the

willingness and ability of parents to finance basic schools on the Copperbelt.

Two questions were to be answered:

- (i) To what extent are parents willing and able to finance basic schools?
- (ii) What are some of the socio-economic factors affecting parents' contributions to financing basic schools?

Three hypotheses adopted for the study were:

- (i) There is no significant relationship between the family size and the parents' willingness and ability to finance basic schools;
- (ii) There is no significant relationship between the household income and the willingness and ability of parents to finance basic schools;
- (iii) There is no significant relationship between the education level of the parents and their willingness and ability to finance basic schools.

After interviewing two hundred (200) parents from various parts of the Copperbelt, viz. Kitwe, Mufulira, Chingola and Chililabombwe, the data collected suggested the following results:

- (i) That parents were generally willing and able to pay for a variety of school items. However, the degree of willingness and ability varied from one item to

another. Items such as school fund and teaching and learning materials enjoyed a high degree of parental willingness to pay while others such as school vehicle and teachers' salaries had low support.

- (ii) That there was a relationship between the education level, family size, household income and the willingness and ability of the parents to finance basic schools.

Socio-economic variables were found to be important in determining the willingness and ability of parents to finance basic schools. Parents generally demonstrated a low ability to finance basic schools. This suggests that for a long time to come financing of basic schools will largely depend on the public budget.

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CHAPTER 1: BACKGROUND TO THE STUDY

1.1 INTRODUCTION

It is the desire of the Zambian government to provide nine years of basic education to all school-age children. To this effect the government has from the time of independence implemented a policy of free education. However, starting from the mid-1980's there has been a significant policy shift in education provision. The shift has been from relatively free education to cost sharing. The reasons for the policy change are not far to seek. Among other factors, the country is becoming increasingly hard-pressed economically. Further, the rapid increase in the population has created a high social demand for education that cannot be met with the current financial resources. In order to try and address the problem, the burden of financing education is no longer seen to be a sole government responsibility but is now being extended to parents.

Admittedly parents pay through various taxes. They are being asked to make further contributions in view of declining public financial resources. Zambia's problems of financing education appear to be emanating very strongly from the economic and demographic factors. Since the mid-1970's Zambia has experienced a drastic decline in the economy (Kelly et al, 1986). The fall in copper prices on the world market; the

rise in oil prices; the servicing of debts and other economic factors have significantly reduced government ability to provide social services. The demographic factors have also exerted great pressure on the government resources. The population is growing at a very fast rate of 3.7% according to the Fourth National Development Plan, 1989-93 (Office of the President, 1989). Apart from this the population is said to be young, that is, two thirds of the population is below twenty five years and approximately forty six percent (46%) is below fifteen years of age. The magnitude of the problem of population growth can also be seen from the skewedness of the population towards the urban centres. It has been pointed out that:

The increase in population of 0-15 years old between 1990 and 2000 will be greatly felt more in the regions along the line of rail than those further from it. For example one quarter (25.1%) of the total projected population of children under 7 years old by the year 2000 will be in Lusaka. The Copperbelt will on the other hand have 31.1% of all the children under 7 years of age. Regions like Western, Luapula and Northwestern will end up having 2.4% and 3.8% of the total projected population of under 7 year old respectively (Lungwangwa and Sinyangwe, 1989:5).

Another salient feature of Zambia's population is the dependency ratio which is high, that is, 107 per 100 productive adults (CSO, 1985a). The foregoing demographic factors have a bearing on the provision of

basic education. The implication is that the available facilities cannot adequately accommodate the rapidly increasing school population. The high dependency ratio means that the parents' resources for financing the education of their children may be low, judging by the decline in the economy.

The pressure exerted by the demographic and economic factors on the availability of basic education facilities is therefore not only great but poses an immense challenge to education policy makers. The problem seems to be how to create more school places to absorb the ever-increasing child population. The government hopes to tackle the problem by lessening its control over the provision of basic education. This will be done by adopting the policy of decentralisation. Decentralisation means increasing the capacity for problem solving in the population. More power will be given to local authorities, communities and other private agencies to mobilise human and material resources in order to establish more basic education facilities. Embodied in the policy of decentralisation is the vital question of tapping the untapped will of private households to pay for the education of their children.

It must be mentioned, however, that the policy of decentralisation is not necessarily a panacea. For instance, it has been criticised in Kenya:

The county councils are finding that education expenditure is not only the highest single item in their budgets, but that even to maintain present expenditure levels many are having to exhaust their reserves and are operating under deficits that are so large as to threaten councils with complete financial collapse (Cowan, 1970: 37).

The picture presented by Cowan may not be different from the performance of councils in Zambia. The councils, like the government in general, do not have sufficient resources to enable them to provide basic social services.

1.2 STATEMENT OF THE PROBLEM

Given the limitations of state funds for educational development, are parents willing and able to finance basic schools under the current socio-economic constraints?

The focus of this study was on trying to ascertain the willingness and ability of parents to finance basic schools. It is envisaged that the parents' willingness and ability to finance basic schools could be an important source of finance for supplementing the limited state funds for educational development. The study was conducted on the Copperbelt for reasons

stated in 1.7.

1.3 PURPOSE OF THE STUDY

The study was aimed at providing some answers to the following questions:

- (i) To what extent are parents willing and able to finance basic schools?
- (ii) What are some of the socio-economic factors affecting parents' contributions to financing basic schools?

1.4 HYPOTHESES

The hypotheses adopted for the study were as follows:

- (i) There is no significant relationship between family size and the parent's willingness and ability to finance basic schools.
- (ii) There is not significant relationship between the household income and the willingness and ability of parents to finance basic schools.
- (iii) There is no significant relationship between the educational level of the parents and their willingness and ability to finance basic schools.

1.5 SIGNIFICANCE OF THE STUDY

It was envisaged that the study would help shed some light on the extent to which parents could contribute toward financing basic schools in view of the central government's limited ability to finance education and

its policy of cost-sharing in educational provision. Cost sharing in this respect means that the beneficiaries of basic education (in this case the parents) have to meet part of the costs of their children's education. It was also hoped that the study would help in identifying some socio-economic constraints to the willingness and ability of parents to finance basic schools.

1.6 LIMITATIONS OF THE STUDY

The study was carried out in an urban environment; therefore the results might not easily be generalised to rural areas. People in rural areas are mostly engaged in subsistence farming. This source of income does not provide them with sufficient funds for meeting some of the educational costs of their children. Besides, the income is irregular, depending on factors like seasons. Towards the end of the rainy season (March/April), agricultural produce is plenty. Money becomes readily available whereas in the late dry season (October /November), agricultural produce becomes rare and so does the income from it.

Most people on the Copperbelt are industrial workers. The mining industry employs a lot of people. The incomes of the workers are regular and quite adequate to meet some of the educational costs of the children.

People in rural areas are mostly engaged in

agriculture whereas those on the Copperbelt are industrial workers; many are in the mining industry.

1.7 RATIONALE FOR CHOOSING THE COPPERBELT

The grounds for choosing the Copperbelt as the study area were as follows:

- (i) The Copperbelt was considered to be a highly urbanised area. The demographic impact on the provision of basic schools was likely to be high.
- (ii) There were fifteen recently established basic schools. These were largely due to the efforts of the Ministry of General Education and parents through Parent Teachers Association (PTA) (Ministry of General Education, Youth and Sport, 1988, unpublished).
- (iii) The public transport network was fairly well established. Consequently, the researcher would have fewer transport problems in trying to reach, interview and follow up parents in their homes or places of work, as well as in the attempt to cover all the sample schools.

1.8 OPERATIONAL DEFINITIONS

- (i) Family size: referred to the total number of people in the household and who normally eat and live together.
- (ii) Household income: referred to the average earnings of the household per month.

- (iii) Education level: referred to the parents' highest level of formal education attained.
- (iv) Parent: referred to the biological father and/or mother of the pupil attending a basic school. Where this did not apply the guardian was taken to be the parent.
- (v) Basic schools: these were schools that provided formal education from grade one to nine in the same premises.

1.9 THE CONCEPT OF BASIC EDUCATION

For the purpose of the study this was taken to be formal education offered from grade one to nine. However, the concept of basic education has a much broader meaning than this. For example Hallak asserts that:

The definition of basic education is flexible enough to cover a wide range, and can mean (i) a minimum number of years of education in which a beneficiary is expected to achieve a level of numeracy and literacy which can be maintained through out of school services after graduation, or (ii) the maximum number of years that a government can afford to provide for all or most of its citizens. It is assumed to be three or four years, but in more economically fortunate countries, it may consist of ten to twelve years (Hallak, 1990: 114).

The official view of basic education in Zambia is summed up in the education reform proposals and recommendations of 1977 thus:

The intention of basic education is not only to provide the minimum basic knowledge, but also to inculcate the attitudes, values and skills which everyone needs in order to realise his potential as an individual and also to be able to become an effective participant in the advancement of his community (Ministry of Education 1977; also country paper from the Republic of Zambia, November 21-24, 1989).

The length of basic education in Zambia (nine years) has its own merits and demerits. Some of the merits of a long basic education programme are: first, it gives pupils sufficient time to learn the basic skills provided by the programme; second, it allows pupils to mature physically so that they can utilise the skills acquired when they leave formal education and third, it keeps pupils away from the streets for nine years.

The major demerit of a long basic education programme is the high cost of financing. It can be argued, for example, that the objectives of basic education can be achieved within a seven year period or even less. This can in fact help to reduce the current costs of financing the nine year basic education programme. It would appear that the length of basic education in Zambia has in itself partly contributed to the problem of financing basic schools.

CHAPTER 2: LITERATURE REVIEW

The problem of the willingness and ability of parents to finance basic education dates back to the colonial era. During this time, schools were introduced and run by missionaries with the participation of local communities and later the colonial government. Education was not free as such. Individuals and indeed communities at large had to make significant contributions to the education of their children. Hence the willingness and ability of parents to finance basic education are investigated in works such as community financing of schools (Bray and Lillis, 1988), self-help schools (Anderson, 1973) and several others.

The focus of the literature review is on community financing of education during the colonial and post colonial era in both rural and urban areas. The literature covers various parts of the world. Special reference is made to the financing of education in Zambia since independence. After this the literature review will focus on the willingness and ability of parents to finance education in Zambia.

2.1: COMMUNITY FINANCING OF EDUCATION WORLDWIDE

Community financing of education takes various forms. They range from paying school fees; providing

mandatory or voluntary services; supplying cash or materials (such as books, empty grain bags, etc) to the provision of labour for erecting schools and maintaining school equipment. The contributions made can be direct or indirect through Parent Teacher Associations. The spirit of self-reliance has been quite instrumental in community financing of education.

Anderson (1973) investigated the organisation and financing of self-help schools in rural Kenya (the Harambee schools). The schools were totally self-financed and managed by P.T.A. committees especially during the colonial era and shortly after independence. The traditional African communal spirit of self-reliance or co-operation is reported to have played a significant role. Using their own efforts, parents constructed pre-schools, first level and second-level schools. Anderson was impressed by the magnitude of direct financial efforts made by the parents. He states that besides paying school fees, the families financed fifty five percent of the costs of building new schools in 1968 and contributed meaningfully to their maintenance and purchasing of equipment. The motives which impelled the parents to make efforts of this magnitude were:

- (i) the firm belief in the need for a sound general education and

- (ii) the feeling that it was the responsibility of the community to solve their own problems in so far as the authorities seemed incapable of doing so.

Anderson observed that nowadays families seem less and less inclined to increase their cash contributions. This was attributed to the integration of Harambee schools into the education system. The integration tended to encourage families to rely on public funds. One of the lessons to be learned from this research is that the tendency by governments to take over the successful efforts of the parents tends to discourage the spirit of self-reliance and increases the burden of financing education on the government. Another experience demonstrated by Kenya is the usefulness of communal self-help efforts in education. Education, especially in remote rural areas, can be expanded through the effective cooperation of the local community. It must be pointed out, however, that self-help schools have drawbacks such as a low quality of education (Bray and Lillis, 1988).

Cowan (1970) also did some work on financing of primary education in Kenya. He has highlighted the question of substantial rises in school fees. This requires parents to share a greater part of the cost of education. Cowan contends that in most areas of the country the upper limit of the parents' ability to pay

has been reached. It is therefore difficult for many parents to meet the costs of the upper standards for older children. Further:

A sharp rise in fees would cut back the school population so that the expected advantages of additional income might well be largely cancelled out, unless it were accompanied by reductions in the number of teachers (Cowan, 1990: 39).

Cowan seems to be suggesting that the ability of parents to meet the costs of educating their children has some limits and consequences. The limits and consequences should always be taken into account when using or expecting parents as a source of education income for the education sector.

In trying to solve the problem of financing of education, Tanzania has for a long time used the self-help principle. The national development efforts were based on self-reliance and Ujamaa. According to Chau and Caillods (1975), self-reliance was a positive affirmation that Tanzanians would depend on themselves for the development of their country. This approach was more applicable during President Nyerere's era. Nyerere admitted that it would take time before the government could provide universal primary education. The efforts of the parents would therefore play a great role (cf Nyerere, 1967).

In Nigeria, Igwe (1988) has reported the success of self-help in rural areas. He has argued that among the people of Eastern Nigeria community development through self-reliance has become a way of life. The communities do not wait for the government to provide them with essential services like hospitals and schools. Instead people tax themselves and later ask for government help. Igwe argues that communities have been very successful in establishing and financing schools. The success of community efforts is largely attributed to the specific culture of the area. For example, the Ibo people have a strong spirit of rivalry and competition. Furthermore, people achieve respect through wealth and their ability to finance projects.

In rural areas it is easy to mobilise the community as a whole but in urban areas, Igwe points out, it is not easy. In urban areas P.T.A.s are very important because "whenever a P.T.A. imposes a levy through the approved procedure it ensures compliance by sending away students whose parents have not paid" (p.114). Igwe contends that community schools mostly apply to rural areas and to the pre-and post-independence era. The spirit of community schools was started by missionaries. They harnessed the already existing spirit of communal living to establish community schools.

Botswana's community schools were reviewed by Swartland and Taylor (1988). The authors mostly dealt with the pre-independence self-help community schools, that is, primary and secondary. The authors argued that mobilising community resources to build a school was easier than generating recurrent income to sustain it. In their conclusion the authors traced the origin of community junior secondary schools to the spirit of self-reliance among the parents who wanted their children to have a better life. Parents contributed cash, cattle and labour in order to build the schools. Swartland and Taylor make the following conclusion with regard to the urban areas:

Despite high rates of economic growth and big increases in personal incomes, collective mobilisation of local community resources is now more difficult especially in the new urban areas where community loyalties are relatively weak. Instead people look to central government and other sources external to the community (p.52).

The above conclusion suggests that mobilising resources for educational development in urban areas is not an easy task.

The question of generating extra revenue for financing education was also studied in Pakistan (Jimenez and Tan, 1985). The government of Pakistan, like most others in developing countries, provided highly subsidised public education at all levels. In the process, it faced financial problems and attempted the policy of increased cost recovery and greater private

participation in the provision of education. The plan was to tap the untapped will of private households to pay for the education of their children. The authors were, however, concerned about the potential effect on equity when these policies were implemented. The fear was that the increase in fees would force some talented students from poor families to drop out prematurely. The authors suggested that it would be important to ensure that scholarship schemes were developed in tandem with the increases. The authors seem to have been suggesting that socio-economic factors affecting parents' willingness and ability to pay should be considered lest unequal people are treated equally. This would be injustice according to Rawls (1972).

Community participation in financing education in Zambia has been reported by Kaluba (1988) and the Education Reforms Implementation Project [ERIP] (Kelly et al, 1986). Kaluba observed that a comprehensive evaluation of community support for schools has not yet been made. He, however, acknowledges that community support for schools and educational programmes is not a new feature in the Zambian education system. Community participation has in fact grown in strength in recent years due, among other things, to:

- (i) increased demand for education brought about by population growth and
- (ii) the economic crisis which has reduced government resources.

In urban areas community participation in financing schools has been through P.T.A.s, charitable organisations and commercial companies like the Zambia Consolidated Copper Mines (ZCCM). Kaluba noted some disparities in community financing of education. Among the factors is one of variations in economic prosperity. He argues that "Individuals on the Copperbelt Province, for example, are relatively wealthy and thus are in a better position to contribute funds" (p.137). He further contends that the spirit of self-reliance has not been accelerated in urban areas. Some communities feel that the government has the responsibility of providing social services. Besides, parents have lost enthusiasm for junior secondary projects because their children have not found places in grade eight. Self-help schools are also believed to be poorly staffed.

The ERIP report expressed concern for local communities to get involved in the provision of education facilities for their children through self-help. Financial arrangements could be made in cash or kind with the active participation of P.T.A.s. The

report noted that self-help schools were a feature of rural areas as opposed to urban areas. Thus far it is perhaps clear that communities have been active participants in the provision of education facilities. In terms of commitment, it appears that people in rural areas have generally shown more commitment to self-reliance than urban dwellers. UNESCO (1985) has advanced the following general viewpoints which can help to explain the disparities between rural and urban areas in terms of community participation in financing education:

- (a) Participation is closely linked to the community's economic and social structure;
- (b) When education institutions are fully dependent upon state funds, the community has only a minor role in management;
- (c) Participation is more pronounced when funds come from private initiative;
- (d) The size of the community is a key factor in determining the amount of participation. Small communities are closer to their school and generally feel more directly involved in the future of education than do those communities in densely populated urban areas;
- (e) The form and intensity of participation may likewise be influenced by economic life in the region. An economy based on industry where the better paid jobs require a higher level of skills

- has unfavourable participation;
- (f) Social organisation is another factor. As a matter of fact, any social group may prove effective provided it is given an opportunity to participate;
 - (g) The administrative structures of the state are in general not very conducive to community participation;
 - (h) The level of education provided by schools may likewise be an important factor in determining community participation;
 - (i) The community's geographic situation. Remote communities cut off from the rest of their country by natural barriers and aware of their isolation certainly are more willing to participate than other communities wide open to the influence of the outside world.

From the foregoing UNESCO viewpoints, it is perhaps worthwhile to re-emphasise point (b). Shortly after independence many newly independent countries adopted the policy of free education at all levels of learning. The implication is that the responsibility of financing education shifted almost completely from parents to the government. But in view of the decline in government resources many developing countries are now attempting to revert to the policy of cost-sharing in financing education. Specific examples of countries

that have attempted cost sharing include Zambia, Malawi and Pakistan, to name but a few. It is now pertinent to discuss, albeit briefly, Zambia's policy of financing education.

2.2 FINANCING OF EDUCATION IN ZAMBIA SINCE INDEPENDENCE

Since independence, the policy of financing education in Zambia has corresponded with the changing economic environment. Historically, Zambia has experienced several periods of economic changes (Kelly, 1989). The period 1965-74 has been described as a decade of comparative prosperity. The major characteristic was the availability of abundant resources for development. This was partly due to the favourable copper prices on the world market. The metal was the major source of foreign exchange for the country.

Significant achievements were made in the establishment of physical and social infrastructure (Kelly, 1989). The education system grew very rapidly during this period and it was associated with free education to all Zambians at all levels. The period is generally acknowledged as being within two decades of impressive progress made by developing countries in the field of education (Hallak, 1990; World Bank, 1988).

The period 1975-85 is associated with general economic decline (Kelly, 1989; Kelly et al, 1986; Lungwangwa, 1987). The critical factors were largely economic and

demographic. Since the mid-1970's Zambia experienced a drastic decline in the economy. The rise in oil prices on the world market; the servicing of debts and the falling prices for exports significantly reduced government resources. The demographic factors also exerted great pressure on the government resources. The population was growing at a very fast rate of 3.7%, according to the Fourth National Development Plan (FNDP). Apart from this, two thirds of the population was below 25 years while approximately 46% was below 15 years of age. This indicated not only a burden of dependency but also a relative fall in productivity and wealth generation within the national population. These economic and demographic factors had a bearing on the financing of education. The resources available for developing the education system declined.

Despite the foregoing problems the education system continued to expand considerably especially at lower levels. And it continued being relatively free. However, the expanded education system created numerous problems, for example the push-out problem. The primary schools expanded much more than the secondary schools and consequently many grade seven pupils could not proceed to grade eight. A similar situation prevailed between junior and senior secondary school. To try and address the problems

arising from the expanded education system, some innovations were introduced. One of these was the introduction of basic schools. This was done by creating two lower secondary classes (that is, grades 8 and 9) at some selected primary schools. It was hoped that basic schools would accord more pupils some secondary education. Other solutions include the introduction of Zambia Youth Service and various resettlement schemes. Graduates from these institutions were expected to acquire basic survival skills to enable them to be self-reliant.

From the standpoint of policy studies, the period 1975-85 heralded the beginning of a policy shift in education financing. It was a period of realism. A liberal approach to education financing was not just contemplated but implemented. For example, in 1985 the government announced the introduction of boarding fees at secondary school level. A few years later, in 1989, fee paying was introduced at tertiary level (Sunday Times of Zambia, April 23, 1989).

The period from 1985 to the present is referred to as a time of economic chaos and attempted recovery (Kelly, 1989). It is a period of pragmatism. The philosophy of liberalism became consolidated at least in the economic and social sectors. The thrust of the liberal approach to financing of education hinges on

equity considerations, cost-sharing and cost-effectiveness or efficiency. Equity deals with "the question of the justice with which the benefits of education or taxation or other burdens are distributed" (McMahon, 1982). Cost sharing simply means the beneficiaries of education (or their parents or guardians) have to meet some of the costs of education. McMahon (1982) has this to say on efficiency:

Efficiency is defined as improvements in how resources are used to embody knowledge, skills, and values in persons or to provide education in the kinds and amounts that society needs so that some people are made better off, but no one is made worse off (p.4).

According to the liberal approach to education financing, cost sharing can help alleviate the pressure exerted by demographic and economic factors on the availability of basic education facilities. Cost sharing entails tapping the untapped will of private households to pay for the education of their children. Current literature suggests that this policy is fast gaining favour as the liberalisation of third world economies gains momentum (World Bank, 1988).

The cost sharing measures being enforced today were foreseen as far back as 1969, when President Kaunda stated:

We simply will not have the money to go on increasing education expenditure at this rate ... it is our responsibility people, party and together to decide how our limited funds are to be shared among the various education services: primary, secondary and higher education (Ministry of Education 1970 p.7).

From the discussions on Zambia's economic changes since independence, it is perhaps clear that Zambia's state financial resources for financing education are limited.

Given the limitations of state funding for educational development, are parents willing and able to finance basic schools under the current socio-economic constraints? The willingness and ability of parents to pay for the education of their children has been studied in several countries.

In Malawi an investigation was carried out to determine the willingness and ability of parents to meet part of the cost of educating their children at primary school (Tan et al, 1984). Though the policy was rescinded, the investigation was necessitated by the decrease in the allocation of public resources for education. The fear was that the education sector was likely to develop slowly. The policy makers had to find alternative ways of financing education, one of these was the tapping of private household resources via user charges. The empirical results showed that

the Malawian households were generally willing and able to pay for schooling. The households were even willing to borrow from external sources to pay for the education of their children. The researchers discovered that although fees were raised by 50% in 1982, actual drop-out rates due to the increase were very low. Moreover, given a choice between no schooling and schooling in an expensive private alternative, some (relatively richer) households were willing and able to opt for the latter. The economic rationale for the willingness to pay lay in the high private returns to education anticipated at higher levels.

Obtained at primary school level, the Malawian findings are quite valuable in the sense that:

- (i) by willingness and ability to pay part of the households may help to relax constraints in the public budget. In terms of basic education in Zambia, some contributions from parents would probably help to expand and maintain basic schools.
- (ii) the worries on the possible repercussions such as reduced enrolments in schools are somewhat reduced.

Whilst this may be true for Malawi, care should be taken before results are generalised to other countries. The Malawian study did not pay particular attention to socio-economic factors affecting the willingness and ability of parents to pay for the education of their children. Some socio-economic factors that were not sufficiently highlighted in the Malawi study were: the education level, family size and the household income of parents that were willing and able to pay for the education of their children. The present study considered some of these.

The willingness and ability of parents to pay for the education of their children was also tested in Zambia in 1985 by the Education Reforms Implementation Project (ERIP) team (Kelly et al, 1986). A nationwide survey of 1,439 parents was conducted using questionnaires. The findings were that parents were generally willing to pay. In fact, at the time of investigation parents were already paying for some aspects of the education of their children such as buying stationery, paying examination fees, school fund and making various monetary and non-monetary contributions to P.T.A. projects. The ERIP team recommended that such parental efforts were to be encouraged on the understanding that contributions were made in acceptable forms and at levels affordable by parents.

2.3 THE NEED FOR FURTHER INVESTIGATION IN ZAMBIA

At the time of the ERIP report, the findings were true but since attitudes change with circumstances, it was thought worthwhile to establish what the current situation was. Among the recent changes that could greatly influence parents attitudes towards paying for the education of their children, were the introduction of fees in higher institutions of learning in 1989, the introduction of Medical fees, and the ever-rising cost of living (in terms of transport, Commodity prices, etc). Under these circumstances the researcher believed it was necessary to revisit the issue and to determine the extent and level of community (parental) response towards the need for cost-sharing. Besides, the ERIP report did not closely consider the question of the socio-economic status of the parents that were willing and able to pay for the education of their children and the level at which they were willing and able to do so.

The present study considered the following socio-economic variables: household income, family size and the educational level of the parent in order to try and establish their effect on the willingness and ability of parents to finance basic schools. It has been argued that parental education is a major factor in the academic progress of their children (Dale and Griffith, 1970; Kapambwe, 1982). Educated parents facilitate learning in the home through the provision

of learning materials. A related argument is that educated parents tend to be associated with high incomes. One would therefore expect such parents to be willing and able to finance basic schools. The present study intended to test the validity of such arguments with respect to the willingness and ability of parents to finance basic schools.

With regard to family size, it has been argued that large families are more likely to be unable to pay for education facilities (Dale and Griffith, 1970). The current study intended to test the validity of this assumption as well, whether it was a significant factor in determining the willingness and ability of parents to finance basic schools.

CHAPTER 3: METHODOLOGY

3.1 THE POPULATION

The target population for this case study were all parents on the Copperbelt whose children attended basic schools at the time of the study in January and February, 1990.

3.2 SAMPLE SIZE

The sample size was 200 parents (see 3.3b). At the time of the research there were fifteen basic schools on the Copperbelt (Ministry of General Education, Youth and Sport, 1988, Unpublished data). Out of the fifteen basic schools, six were randomly chosen. The implication is that 40% of the basic schools were represented in the sample. This represented a large enough sample to generalise the results to all basic schools on the Copperbelt. The sample was drawn from Kitwe and Mufulira (two basic schools each), Chingola and Chililabombwe (one basic school each), giving a total of six basic schools.

3.3 SAMPLING PROCEDURE

(a) Selection of basic schools - All the available basic schools were listed down and numbers 1-15 assigned. The numbers were put in a box from which the researcher randomly selected six. Sampling without replacement was practiced.

(b) Selection of respondents (parents) - The six randomly selected basic schools were visited. No school had more than two grade nine classes. The absence of grade eight classes was due to the fact that at the time of the research, the grade seven examination results had not been published. Pupils had not been selected to fill up the grade eight classes. At each school visited pupils were addressed by the researcher to better their cooperation and through them, parents. Where only one class existed, the whole class was given self administered questionnaires to deliver to the parents. Wherever two classes existed one class was given the questionnaires while the researcher randomly selected ten pupils from the other class. Their home addresses were collected to enable the researcher and the assistants to deliver the questionnaires. Through this method fifty questionnaires out of the total sample were delivered and collected. The strategy of issuing questionnaires to one class where two existed was adopted to avoid inconveniencing teachers and pupils in both classes when distributing and collecting questionnaires. Besides, accountability was easier this way.

The sum total of questionnaires distributed was 300 out of which 200 were returned or collected satisfactorily filled. This gave a 66.7% response which was quite high. The remaining 33.3% were either not collected or not fully filled and, therefore, treated as spoiled. The relatively high return rate could be attributed to high cooperation from the respondents. It seems that many understood the purpose of the exercise, which was explained in the introductory letter.

3.4 SOURCES OF DATA AND DATA COLLECTION

- (a) Primary sources - The data were collected using a questionnaire sent to the parents as described in 3.3 and Appendix 1. Additional information was obtained through interviews with headmasters and teachers. The interviews with headmasters and teachers were aimed at extracting more information about the basic schools.
- (b) Secondary sources - The major sources were books, magazines, journals and newspapers from the University of Zambia Library; annual reports from the Ministry of General Education Headquarters and personal material from lecturers. These sources provided data for literature review and other parts of the thesis.

3.5 TYPE OF DATA COLLECTED

The data collected was mostly nominal and ordinal. Examples are personal data (nominal); responses to questions such as willing, very willing, unwilling, very unwilling (ordinal data). The nominal and ordinal data made it possible to use the chi-square to test the significance of the hypotheses.

3.6 SCORING PROCEDURE AND DATA ANALYSIS

The initial stage involved coding the data in a code book. The raw data from the questionnaires were transformed into figures and contingency tables that had information value. This is best demonstrated in Chapter four. The Chi-square test was then used to test the significance of the hypotheses stated in Chapter one: for example household income versus willingness to pay. The incomes were categorised thus: low, middle and high.

These were then matched against the parents' attitude, that is, very willing, very unwilling and unwilling. Weights were assigned to the attitudes thus: 4 is very willing; 3 is willing; 2 is unwilling and 1 is very unwilling. The observed and expected values were calculated with the critical values to determine the significance of the hypotheses.

3.7 PROBLEMS DURING FIELDWORK

Fieldwork was done during the rainy season. On several occasions rainfall interrupted the programme of delivering and collecting questionnaires. But in terms of school activities, there were relatively few at the time of the research. The first few weeks of the first term usually go without much teaching and learning. They are "settling in" weeks. Consequently, both teachers and pupils were very cooperative.

The collection of questionnaires sent to the parents was a gradual exercise. An average of one week was spent at each school. This was partly due to the fact that parents have different occupations, leisure times, priorities and attitudes toward questionnaires. Some did not see the urgency for quick response and therefore took their time. Others responded very fast, yet others elected not to respond or simply responded to some questions and left out others. Some might have been superstitious and suspicious that the answers given would put their children in bad books with the school authorities, even though the introductory letter guaranteed their anonymity and emphasised that the exercise was purely for academic purposes (see Appendix 1).

Because of the slow and poor responses from some parents, the researcher and his assistants therefore visited each school and respondents' homes several times in order to reassure parents and collect the questionnaires.

CHAPTER 4: RESULTS AND DISCUSSION

This chapter focusses on the personal data of the respondents, the responses of respondents to questions aimed at answering the research questions, and hypothesis testing.

4.1 RESULTS IN GENERAL

(A) PERSONAL DATA OF RESPONDENTS

- (i) Sex: Of the 200 respondents, 80% (160) were male while 20% (40) were female. This perhaps suggests that the majority of homes are headed by men or that men were often responsible for answering the questionnaire.
- (ii) Age: The ages of the respondents ranged from 20 years to over 65 years. The average was 47 years. Table 1 indicates that the majority of the respondents were within the 45 to 49 age group. The existence of the 20 to 24 years age group needs an explanation. This represents young guardians (brothers, sisters, etc) of some of the pupils attending basic schools.
- (iii) Marital Status: The majority of the respondents, 85% (170), were married. Those that were single were 10% (20) of the total. The divorced were 4.5% (9) and the widowed were 0.5% (1) of the total.

TABLE 1: Respondents grouped according to ages

AGE GROUP	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+	Total
RESPONDENTS	7	30	25	20	30	50	20	10	3	5	200
AS A% OF 200	3.5	15	12.5	10	15	25	10	5	1.5	2.5	100

(iv) Number of children at home: Slightly more than half of the respondents, 60% (120), had between six and ten children at home. Those with between one and five children were 32.5% (65). A few of the respondents, 5% (10) had no children of their own at home while 2.5% (5) had between eleven and fifteen children. Since many respondents had between six and ten children at home, this suggested that many children were kept at the respondents' home. The Central Statistical Office (CSO) (1985: 4) put the average number of children per woman at national level at 6.9.

(v) Household size: It was observed that 62.5% (125) of the respondents had between 8 and 12 people at home. Respondents with between 3 and 7 people at home constituted 30% (60). The remainder, 7.5% (15), had the largest number, that is, between 13 and 17 people at home. In 1985 the CSO quoted the household figure to be 5.0. For the Copperbelt

Province the household figure is 6.1.

- (vi) Highest level of Education attained: The level of education attained by respondents ranged from Primary school to University. Of the total respondents, 37.5% (75) had junior secondary education, that is, Forms 1 to 3. This was followed by those with college education, 22.5% (45). Those with senior secondary education, that is, Forms 4 and 5 accounted for 20% (40) of the total. Respondents with only primary school education, 18.5%, meant any grade from one to seven or the equivalent standard for those who went to school when 'standard' was in use. The lowest percentage, 2.5% (5), was for respondents with University education.

The present data gave an average education level of junior secondary. This could partly be attributed to the fact that the majority of respondents were male. Males in Zambia have had more access to education than females. The education level of women at national level is such that 48.8% are illiterate, 43.3% have primary education, 6.5% have secondary education and only 0.1% have University education (CSO: 1985c). Another explanation for the average

education level obtained is that nearly all respondents were wage earners in the low and middle income brackets. Most of the occupations that the respondents had required some minimum level of education.

- (vii) Occupation: The respondents' occupations were grouped as shown in Table 2 below:

TABLE 2: Respondents' Occupation

OCCUPATION	RESP.n	%
Miners	61	30.5
Teacher	37	18.5
Administration	36	17.5
Businessmen/women	9	4.5
Security, Soldiers, policemen	9	4.5
Engineers, Technicians	20	10
Drivers	10	5
Farmers, Carpenters, etc	18	9
Total	200	100

As can be seen from the table, the majority of the respondents, 30.5%, were miners. This perhaps reflected the fact that mining was a major occupation on the Copperbelt, hence their largest proportion in the sample. The large figure for teachers suggests that many of them had children or dependants at the

basic schools, presumably where they taught. Access to school places may have been easy for teachers.

The figures for occupations suggest that a large cross section of occupations were represented. The views collected were therefore wide. The data also suggests that it is the relatively better off and educated who succeed in getting their children into grade 8 or 9.

(B) RESPONSES TO SPECIFIC QUESTIONS

The parent's views on basic schools:

(i) Choice of school: The respondents were asked to name the schools they would have liked their children to attend in the district. This was asked to try and gauge the popularity of basic schools among parents. The responses, according to districts, were thus:

(a) Kitwe District:

The total respondents were 63 or 31.5% of the total. The responses are summarised in Table 3. The figures for the basic schools seem to suggest that basic schools were not very popular among the parents. Priority was given to already established secondary schools. Reasons will be given later.

(b) Mufulira District:

There were 60 respondents or 30% of the total. Table 4 is a summary of the responses.

As in Table 3, the figures for basic schools here also suggest that basic schools were unpopular.

TABLE 3: Respondents' choice of schools in Kitwe District

School	1st choice		2nd choice		3rd choice	
	No.	%	No.	%	No.	%
Kitwe Boys Secondary School	7	3.5	7	3.5	10	5.0
Chanboli Secondary School (duo)	17	8.5	16	8.0	3	1.5
Mukuba Boys Secondary School	0	0.0	7	3.5	4	2.0
Hellen Kaunda Girls Sec. School	11	5.5	9	4.5	7	3.5
Wpelenbe Secondary School	14	7.0	0	0.0	1	0.5
Ndeke Secondary School	14	7.0	20	10.0	9	4.5
Wusakile Basic School (duo)	0	0.0	0	0.0	4	2.0
Mindolo Secondary School (duo)	0	0.0	7	3.5	2	1.0
Nkana Junior Secondary Sch.(duo)	0	0.0	7	3.5	6	3.0
Total	63	31.5	63	36.5	49	24.5

TABLE 4: Respondents' choice of schools in Mufulira District

School	1st choice		2nd choice		3rd choice	
	No.	%	No.	%	No.	%
Mufulira Secondary School (duo)	23	11.5	32	16.0	3	1.5
Kantanshi Secondary School (duo)	36	18.0	17	8.5	5	2.5
Butondo Secondary School (duo)	1	0.5	6	3.0	46	23.0
Kalanga Basic School (duo)	nil	nil	nil	nil	nil	nil
Kamuchanga Basic School (duo)	nil	nil	1	0.5	2	1.0
Total	60	30.0	56	28.0	54	28.0

(c) Chingola District:

There were 42 respondents or 21% of the total. Table 5 is a summary of their responses. For Chingola district not even one respondent considered Nakatindi Basic school for the first, second or third choice.

(d) Chililabombwe District

The total respondents were 35 or 17.5% of the total. (see Table 6).

TABLE 5: Respondents' choice of schools in Chingola District

School	1st choice		2nd choice		3rd choice	
	No.	%	No.	%	No.	%
Chingola Secondary School (duo)	22	11.0	15	7.5	2	1.0
Kabundi Secondary School (duo)	13	6.5	14	7.0	14	7.0
Chikola Secondary School (duo)	7	3.5	9	4.5	19	9.5
Nakatindi Basic Sch. (duo)	nil	nil	nil	nil	nil	nil
Total	42	21.0	38	19.0	35	17.5

TABLE 6: Respondents' choice of schools in chililabombwe District

School	1st choice		2nd choice		3rd choice	
	No.	%	No.	%	No.	%
Chililabombwe Sec. School (duo)	33	16.5	nil	nil	nil	nil
Muleya Junior Sec. School (duo)	1	0.5	11	5.5	14	7.0
Kamenza Basic School (duo)	1	0.5	19	9.5	9	4.5
Mutondo Basic School (duo)	nil	nil	nil	nil	nil	nil
Total	35	17.5	31	15.5	23	11.5

The figures for basic schools were slightly better than in the other three districts. This could be attributed to the fact that

Chililabombwe district had only one well established secondary school, that is, Chililabombwe Secondary. Muleya Junior Secondary school was of recent origin (1985) and so were the two basic schools. As there was only one established secondary school, two parents gave priority to basic schools. But all the same it is clear once again from the low figures that basic schools were not yet very popular.

Let us now consider some reasons why parents chose the schools.

Reasons for first choice

For reasons of space parents were asked to give reasons, not for all choices but for the first. Generally, the reasons applied to all schools that were sampled. However, wherever appropriate specific reasons were assigned to particular schools or districts. The reasons could probably help to explain the willingness and ability of parents to finance basic schools.

A variety of reasons were advanced by the respondents. They are summarised in the following categories:

- (a) Proximity to home: This reason was cited by 47.5% (95) of the respondents. The respondents gave

'first choice' to schools that were nearer to their home. The cost of transport was probably a major consideration. All the schools sampled were day schools.

(b) Good school or schools of high reputable academic standard

This reason for first choice was given by 45% (90) of the respondents. By 'good school' respondents implied that the school had some of the following characteristics: availability of qualified teachers; committed teachers; high passing rate at both junior and senior secondary schools; availability of senior classes i.e. grades 10 to 12. There was also a belief that intelligent' pupils are sent to good schools.

(c) No choice: Some parents had no choice. They instead accepted whatever school the authorities sent their children to. Only 2.5% (5) of the respondents fell into this category.

(d) Other reasons: Among the reasons given were that parents attended the school or other members of the family attended the same school. On the other hand, some parents preferred the schools they chose because they were single-sex. This category of reasons was advanced by 5% (10) of the respondents.

4.2 THE WILLINGNESS AND ABILITY TO FINANCE BASIC SCHOOLS: SPECIFIC QUESTIONS

This was the central part of the research. The aim was to collect data for answering the research questions of the study, viz. to try and determine:

- (i) The extent to which parents were willing and able to finance basic schools;
- (ii) The socio-economic factors affecting parental contributions to financing basic schools.

To begin with, parents were asked to indicate whether or not they were willing to pay for the education of their children. The results were such that 82.5% (165) said yes while 17.5% (35) said no. Respondents were then given a list of thirteen school items and asked to tick the ones they were willing to pay for at their child's school. The results were as shown in Table 7.

TABLE 7: Some items parents were willing to pay for at basic schools

	ITEM	No.	%
1.	School fund	183	91.5
2.	Teaching and learning materials	167	83.5
3.	End-of-year Grade 9 examination	125	62.5
4.	Building extra classroom	112	56.0
5.	Maintenance of school buildings	109	54.5
6.	Maintenance of desks and chairs	97	48.5
7.	Buying desks or chairs for sch.	82	41.0
8.	School stationery	78	39.0
9.	End-of-term exam. (all grades)	73	36.5
10.	School vehicle	48	24.0
11.	Building teachers houses	47	23.5
12.	Paying teachers salaries	47	23.5
13.	Any other items	23	11.5

N.B. For item 13 other things parents indicated they would be willing to pay for were sports equipment, night watchman, running school clubs, etc.

The table suggests that parents were very willing to pay to the school fund, teaching and learning materials and end-of-year grade nine examinations. The rest of the items can be judged by their position on the table.

Each item in the table was then isolated and parents were requested to indicate the extent to which they were willing to pay for each and how much money they were able to spend on the item (see questionnaire in Appendix 1 for actual framing of questions). The responses are summarised in Table 8. The results suggest that the number of parents who were 'very willing' to provide for teaching and learning materials surpassed the number that were just willing, unwilling and very unwilling. Having established how willing parents were to provide teaching and learning materials, they were asked to indicate how much money they were able to spend per term on teaching and learning materials for their child. The results can be seen in Table 9. The table suggests that many parents were not able to spend more than K100. The figures suggest that the higher the amount the fewer the number of parents that are able to pay. The willingness and ability of parents to provide teaching and learning materials supports the view that parents facilitate learning in the home through the provision of learning materials (Dale and Griffith, 1970; Kapambwe, 1982).

Table 8: Parents willingness to pay for some school items

ITEM	RESPONSE							
	Very willing		willing		Unwilling		Very unwilling	
	No	%	No	%	No	%	No	%
1. Teaching and learning materials	105	52.5	65	32.5	20	10.0	10	5.0
2. End of year Grade 9 examinations	60	30.0	60	30.0	40	20.0	40	20.0
3. Extra building at school	35	17.5	90	45.0	40	20.0	35	17.5
4. Maintenance of school furniture	53	26.5	100	50.0	25	12.5	22	11.0
5. End of term examinations (all grades)	65	32.5	65	32.5	40	20.0	30	15.0
6. School vehicle	21	10.5	57	28.5	71	35.5	51	25.0
7. Building Teachers' houses	50	25.0	61	30.5	40	20.0	49	24.5
8. Paying Teachers' salaries	20	10.5	21	10.0	59	29.5	100	50.0

Table 9: Parents ability to pay for some school items

Amount	RESPONSE											
	K<50		K50-100		K100-150		K150-200		Over K200		None	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1. Teaching and learning materials	67	33.5	62	31.0	15	7.5	25	12.5	31	15.5	0	
2. School vehicle per year	80	40.0	48	24.0	7	3.5	7	3.5	7	3.5	0	
3. Teachers' houses per year	67	34.9	47	24.5	13	6.8	0	0	0	0	65	33.9

To sum up this point, it can be argued that although many parents were willing and able to spend money on teaching and learning materials, the amounts suggested were low, that is, most parents would afford only K100 or less. At the time of the research, the amount appeared reasonable, but given that inflation is high in Zambia the figure appears negligible. If another study was to be done after the 85% salary increase and

the large housing allowances awarded to workers in June 1990, the figures suggested would probably be different.

An extension of the enquiry was: apart from money what else can you contribute as learning material or facility for your child? The results were that 44.5% (89) could contribute stationery. An example of this is duplicating paper. Some respondents, 4% (8), indicated that they could offer maintenance labour while 9.5% (19) said that they could offer advice on ways and means of providing teaching and learning materials. The extended question was answered by 58% (116) of the respondents, while 42% (42) did not respond. For those that did not respond, perhaps parting with money was an easier option.

The question for the second item was: How willing are you to contribute towards the buying of school property like a vehicle? The responses are summed up in item six on Table 8. It appears that the majority of the respondents, 61% (112), were unwilling or very unwilling to pay for such school property. The results of the question about the parents' ability to pay for a school vehicle are summed up in Table 9. It may be noted that the figures here do not match with those of the preceding question. The reason is that some of the respondents who were unwilling or very unwilling, responded to the question. The implication is that

many of them, in the absence of choice, would settle for amounts not exceeding K100.

Further, respondents were asked to state what else, apart from money, they would be willing to contribute towards the purchase of a school vehicle. The response was low. Only 31.5% (63) of the total responded. Of these 4.5% (9) suggested that they could contribute labour during fund-raising-projects; 17.5% (35) could contribute saleable material such as old clothes, sacks, bottles, etc. Such materials are prominent during fund-raising campaigns. Those who settled for providing advice on fund-raising accounted for 7.5% (15) of the respondents. The advice could include sources of cheap material. A few respondents, 2% (4), indicated that they could offer any service asked for by school authorities.

The third item concerned the parents' willingness and ability to contribute toward end of term examinations at the child's school. Parents were asked to indicate whether or not they contributed toward end-of-term examinations. Half of the respondents, 50% (100), said they did while the other half did not respond in the affirmative. A direct question followed:

How willing are you to contribute toward end-of-term examinations? The responses are given in Table 8. A combination of very willing and willing columns (in Table 8) gives 65% (130).

This suggests that many parents were willing to contribute toward end-of-term examinations for all grades. And in terms of how much money parents were able to spend on end-of-term examinations, the impression is given by Table 10. The figures suggest that many parents were able to pay amounts of not more than K50.

With regard to what else parents could contribute toward end of term examinations, the responses were such that 24.5% (49) would deliver saleable materials. These include bottles, sacks, old clothes and so on. Respondents who indicated that they could contribute labour were 1.5% (3) and 3% (6) could give advice. As for the second item, contributions beyond money did not enjoy much support among parents.

Table 10: Parents ability to pay for some school items

Amount	R E S P O N S E									
	K<30		K30-50		K50-70		K70-100		Over K100	
ITEM	No.	%	No.	%	No.	%	No.	%	No	%
1. End-of-term exams. (all grades)	98	49.0	43	21.5	13	6.5	20	10.0	17	8.5
2. Extra buildings	93	46.5	64	32.0	9	4.5	16	8.0	14	7.0
3. Maintenance of school furniture	111	55.5	59	29.5	12	6.0	7	3.5	3	1.5

The fourth item dealt with grade nine end-of-year examinations. As with the third item, parents were requested to indicate their willingness to pay for the

grade nine end-of-year examinations. The data in Table 8 suggests that many parents were willing to pay for the grade nine end-of-year examinations. Parents were then asked to suggest how much money they would spend per subject for the grade nine examinations. A summary of the results is shown in Table 11.

Table 11: Parents ability to pay the Grade 9 Examination Fee

Amount	K10		K20		K30		K40		Over K40	
	No.	%	No.	%	No.	%	No.	%	No.	%
Response	158	79.0	12	6.0	10	5.0	5	2.5	7	3.5

The results support the view that many parents were able to pay K10 per subject towards the terminal examinations at grade 9. Their ability would, apparently, decline with increased amounts beyond K10.

The fifth item was on parents' contributions toward extra buildings at their child's school. The extra buildings under discussion include class rooms, wall fences, poultry houses, etc., excluding teachers' houses. The first thing was to establish whether or not parents contributed towards extra buildings. Those who did were 75% (150) while 25% (50) did not agree. Many schools collect money through Parent Teacher Associations (PTA's) for buildings, desks,

etc.; hence the large percentage of those that did agree. The data on parents' willingness to contribute toward extra buildings can be seen in Table 8. A combination of 'very willing' and 'willing' responses suggests that 62.5% (125) were willing to pay while 37.5% (75) were not willing. The amounts of money parents were able to pay can be seen in Table 10.

It is again apparent that most parents, 78.5% (157), stated that they were able to spend not more than K50. The response on non-monetary contributions toward extra buildings at school was low, that is, 39.5% (79). Of these, 22.5% (45) suggested that they could contribute material such as cement, timber, paint, door frames and so on; 8% (16) indicated that they could offer their labour when building; 3% (6) said that they would oblige as requested by school authorities and 6% (12) said they could offer advice.

The sixth item was about maintenance of school furniture. Half of the respondents, 50% (100), agreed that they contributed towards the maintenance of the furniture. This was done via the PTA contributions. The other half of the respondents indicated that they never contributed at all. This could be because the work was done indirectly through the PTA's. The results of the question about the parents' willingness to contribute toward maintenance of school furniture

are summarised in Table 8. A combination of the 'very willing' and 'willing' columns suggests that parents were willing to assist in the maintenance of school furniture. In monetary terms the parents' suggested contributions are summed up in Table 10. The picture that emerges from the figures in the table is that 85.5% (170) of the respondents could contribute not more than K50. The non-monetary contributions toward the maintenance of school furniture drew low responses. Only 40.5% (81) answered the question. The contributions are similar to those proposed in the previous questions, that is, 9.5% (19) indicated they could contribute labour especially over the weekends; 22% (44) suggested they could contribute material for use during maintenance; 2.5% (5) said they could contribute as required by the school authorities and 6% (13) could offer advice on maintenance of furniture.

The seventh item focussed on building teachers' houses. The respondents were asked to state whether or not they contributed towards building teachers' houses. Of the total sample, 42.5% (85) did agree; the others, 57.5% (115) did not agree. Some schools have embarked on building teachers' houses to try and alleviate the shortage. The results on the respondents' willingness to build teachers' houses can be seen in Table 8. The unwilling and very unwilling

accounted for 45% (89). Among the reasons advanced for being unwilling or very unwilling are that building teachers' houses is a government responsibility. Workers pay tax therefore it is unjustified to contribute toward building teachers' houses. Others argued that they earned meagre salaries consequently they did not have extra money for spending on teachers' houses. And lastly some pointed out that teachers embezzled contributions by parents for school projects therefore they could not contribute.

On the other hand respondents who were willing to contribute toward building teachers' houses advanced the following reasons: that teachers badly needed accommodation; that making a contribution was an act of self reliance; and the contributions were made to please teachers. The implication here is that happy teachers teach well. From this stand point it was justifiable to contribute toward building teachers' houses.

With respect to how much money parents could contribute towards building teachers' houses, refer to Table 9. The contributions suggested here were meant to be made each year.

According to the data in Table 9, many respondents 59.5% (114) would afford amounts less than K100. The data suggests that the willingness to contribute towards building teachers' houses was there albeit the amounts suggested per year were very low. The cost of building a decent house is high.

As money was not the only contribution toward building teachers' houses, respondents were asked to state what else they could contribute toward building teachers' houses. The response to the question was low, 34% (68) of the total sample answered. Of these respondents 7.5% (15) said they could offer labour; 17.5% (35) could provide building materials; 4% (8) could offer advice; 3% (6) could provide saleable materials and 2% (4) could contribute as requested by school authorities. The response to non-monetary form of contributions does not seem to have been a popular choice among parents judging from the low responses to this and previous questions.

The eighth item was about parents' willingness and ability to contribute toward teachers' salaries. The results of the parents' willingness to pay are summarised in Table 8. In this table a combination of the respondents that were very unwilling and the unwilling, makes it abundantly clear that many parents, 79.5% (159), were not willing to contribute

toward teachers' salaries. Of these respondents 62.4% (103) argued that it was government responsibility to pay teachers; 14.5% (24) stated that they got little incomes therefore could not spare some money for teachers' salaries and 0.6% (1) pointed out that there were too many demands being made upon parents. Consequently, they were unwilling to contribute toward teachers' salaries.

The respondents who agreed to contribute toward teachers' salaries 20.5% (41) did so on the grounds that teachers would be comfortable and teach well. Further, it would be part and parcel of self-reliance to do so. Only 47% (94) of the total respondents answered the question on monetary contributions parents were able to make monthly toward teachers' salaries as shown in Table 12.

Table 12: Parents ability to contribute toward teachers' salaries per month

Amount	K10		K20		K30		K40		Over K40	
	No.	%	No.	%	No.	%	No.	%	No.	%
Response	55	27.5	8	4.0	6	3.0	11	5.5	14	7.0

Even this table suggests that many parents would settle for the smallest amounts.

A major determinant of the parents' ability to finance basic schools is the household income. This was the focus of the ninth item.

At the time of conducting the research, the household incomes were between K500 and K1000 per month as shown in Table 13. The significance of this income level is that it perhaps provides a clue as to why many of the respondents settled for low amounts of money each time they were asked about monetary contributions.

Table 13: Household monthly income

INCOME	RESPONSE	
	No.	%
1. Less than K500-00	26	13.0
2. Between K500-00 and K1000-00	82	41.0
3. Between K1,000-00 & K1,500-00	45	22.5
4. Between K1,500-00 & K2,000-00	21	10.5
5. Over K2,000-00	16	8.0
Total	190	95.0

Another clue could come from the number of children at home and the household size discussed at the beginning of Chapter 4. It was observed that 60% of the respondents had between six and ten children at home while 62.5% of the respondents had between eight and twelve people at home. These figures suggest that a large part of the household income goes to the daily upkeep of the household.

The tenth item was a direct question on whether the respondents' income was sufficient to meet the school requirements of the child or children. A small percentage of the respondents, 17.5% (35), stated that it was enough. The majority of the respondents, 82.5% (165), did not agree. The explanation given by those that agreed was that they earned enough money, which they further supplemented through "extra curricular" activities. Respondents with contrary views argued that the bad economic climate, compounded by big families with many school-going children, made their monthly incomes inadequate to cater for the school requirements of their children.

The eleventh item dealt with the number of own children (that is from the nuclear family) that each respondent supported.

The overall response to the eleventh item varied according to the level of education being considered. At nursery school, for instance, only 31% (62) of the total respondents answered the question. They had either one or two children at nursery.

The small percentage of respondents could be attributed to a number of factors: a shortage of nursery schools; high cost of sending children to nursery schools; reluctance of parents to send their children to nursery schools or a shortage of nursery-

age children among the parents that were interviewed.

At primary level, 89% (178) of the parents responded. The average number of children attending primary school was three per parent.

The response at secondary school level was 84.5% (169). From Table 14 it is apparent that many of the respondents had either one or two children at secondary school. The situation at college level was that 9.5% (19) of the total sample responded to the question. The respondents had either one or two students to support. A similar situation was obtained at university level. The few children supported at tertiary level could be attributed to the pyramidal education system obtaining in Zambia, pointing to the limited opportunities for higher education. Another factor could be the age of the respondents were too young to have children at tertiary level.

Table 14: Number of own children supported at various levels of Education

Level of education	No. of children + total respondents					
	1-2		3-4		Over 5	
	No.	%	No.	%	No.	%
Nursery	62	31.0	0	0	0	0
Primary school	85	42.5	80	40.0	13	6.5
Secondary school	144	72.0	25	12.5	0	0
College	19	9.5	0	0	0	0
University	7	3.5	0	0	0	0
Total	317	158.5	105	52.5	13	6.5

After obtaining the relevant data on the number of own children supported at various levels of education, respondents were asked about support for the extended families. Many respondents, 76.5% (153), stated that they supported children from the extended family, while 23.5% (47) stated that they did not support the extended family. The extended family system is almost a norm in the Zambian society. The large number of respondents that render help to children other than their own is due to the extended family system. Table 15 gives information pertaining to support for the extended family members at various levels of education.

Table 15: Number of extended family children supported by respondents.

Level of education	No. of children + total respondents									
	1		2		3		4		>5	
	No.	%	No.	%	No.	%	No.	%		
Nursery	28	14.0	9	4.5	2	1.0	0	0	0	
Primary school	34	17.0	30	15.0	11	5.5	4	2.0	0	
Secondary school	62	31.0	19	9.5	13	6.5	1	0.5	0	
College	12	6.0	4	2.0	0	0	0	0	0	
University	6	3.0	0	0	0	0	0	0	0	
Total	142	71.0	62	31.0	26	13.0	5	2.5	0	

As in Table 14, the information shown in Table 15 has variations. At nursery school level, 19.5% (39) of the total respondents claimed they supported one, two or three children. Apparently, many respondents assisted at least one child.

At primary school level 39.5% (79) of the total sample claimed they had some responsibility over some primary school children.

The respondents at secondary school level were 47.5% (95) of the total. The assistance went to between one and four pupils. Tertiary education appeared to have had the least support from the respondents. At college level only 8% (16) of the total respondents had some responsibility over one or at best two students. At university level only 3% (6) of the respondents supported a relative.

Item twelve was aimed at establishing whether parents spent money on children's transport to and from the basic school. The results were such that 32.5% (65) said that they did while the majority, 67.5% (135), said that they did not. The estimated monthly transport expenditures are shown in Table 16. The explanation for the variations in transport costs could be that the distances covered by pupils and mode of transport used were different.

Table 16: Estimated monthly transport expenditure for pupils at basic schools.

Amount	Response									
	<K500		K50-K100		K100- K150		K150-K200		Over K200	
	No.	%	No.	%	No.	%	No.	%	No.	%
	5	2.5	10	5.0	5	2.5	10	5.0	35	17.5

Item thirteen was an attempt to determine the respondents' opinion on household size and the effect on financial contributions to the education of their children. The question was: Do you agree that the size of your household affects your financial contributions to the education of your children? The results were as shown in Table 17.

Table 17: Household size and financial contribution to education.

<u>Attitude</u>	<u>Number</u>	<u>%</u>
Strongly agree	101	50.0
Agree	75	37.5
Disagree	17	8.5
Strongly disagree	7	3.5
Total	200	100.0

The respondents that stated that they strongly agreed or simply agreed cited the prevailing poor state of the economy as the chief reason. The claim was that incomes were not enough in view of the high cost of living. But others, who were in a minority, asserted that their incomes were adequate to cater for household as well as school requisites.

The last item was concerned with the parents' views on who was supposed to finance basic schools. Nearly half the respondents, 47.5% (95), said that basic schools were supposed to be financed by the government. Half the respondents 50% (100) suggested that basic schools were supposed to be partly financed

by parents. Only 2.5% (5) indicated that the basic schools were supposed to be financed by teachers and pupils' efforts excluding parents. But the pupils are linked to their parents in such a way that somehow parents would still come in. Some teachers have children attending basic schools. This means that they are also parents. The observation that financing of basic schools is a government responsibility is congruous with Kaluba's (1988) findings on community financing of schools. If parents are to be fully involved in financing basic schools there will be need to propagate the notion that financing of the basic schools is not just a government responsibility but should involve parents.

4.3 HYPOTHESES TESTING

Three hypotheses were put forward for testing viz.

- (i) There is no significant relationship between the education level of the parents and their willingness and ability to finance basic schools;
- (ii) There is no significant relationship between household income and the willingness and ability of parents to finance basic schools;
- (iii) There is no significant relationship between the family size and the parents' willingness and ability to finance basic schools.

To test the hypotheses the chi-square test was used. The really pertinent questions on willingness and ability were isolated from the questionnaire. The pertinent questions are shown in Tables 18 and 19 and can be seen in Appendix 1. Values were assigned to the responses thus: very willing = 4; willing = 3; unwilling = 2 and very unwilling = 1. The values for the monetary responses were thus: Over K200 = 4; K100 to K150 = 3; K50 to K100 = 2; less than K50 = 1.

Table 18: Summary of Parents' willingness to finance Basic Schools.

Quest. No.	value =4 very willing		value =3 willing		value = 2 unwilling		value = 1 very unwilling		Total
	O	E	O	E	O	E	O	E	
1	14	424 (260)	195 (248)		40 (107)		10 (54)		669
2	19	84 (175)	171 (166)		142 (71)		51 (36)		448
3	23	260 (220)	195 (209)		80 (90)		30 (45)		565
4	26	240 (211)	180 (200)		80 (86)		40 (43)		540
5	29	140 (205)	270 (194)		80 (84)		35 (42)		525
6	33	212 (288)	300 (216)		80 (93)		22 (47)		584
7	37	200 (200)	183 (190)		80 (82)		49 (41)		512
8	40	80 (156)	63 (149)		118 (64)		100 (32)		401
	Total	1640	1557		670		337		4204

Where O = Observed value and E = Expected value.

Hypotheses

Ho: There is no significant difference among the observed values.

Hi: There is a significant difference among the observed values.

$$x^2 = \frac{(O-E)^2}{E} = \underline{911.84} \text{ Degrees of freedom } (r-1)(c-1) = 21$$

Critical value at 0.05 level of significance = 32.67
 The observed value 911.84 is greater than the critical value 32.67. The null hypothesis is therefore rejected. There is insufficient evidence to support it.

Table 19: Summary of Parents' ability to finance Schools.

Quest. No.	value =1 <K50-00		value =2 K50-K100		value = 3 K100-K150		value = 4 K150-K200		value = 5 over K200		total
	O	E	O	E	O	E	O	E	O	E	
1	15	67 (132)	124 (132)	45 (65)	100 (76)	155 (86)	491				
2	20	80 (70)	96 (70)	21 (34)	28 (40)	35 (46)	260				
3	24	98 (104)	86 (104)	39 (51)	80 (60)	85 (68)	388				
4	27	158 (72)	24 (72)	30 (35)	20 (41)	35 (47)	267				
5	30	93 (103)	128 (88)	27 (50)	64 (59)	70 (67)	382				
6	34	111 (83)	118 (83)	36 (41)	28 (47)	15 (54)	308				
7	38	65 (108)	134 (108)	141 (53)	52 (62)	10 (71)	402				
8	40	55 (55)	16 (55)	18 (27)	44 (31)	70 (36)	203				
	Total	727	726	357	416	475	2701				

Where O = Observed value and E = Expected value.

Hypotheses

Ho: There is no significant difference among the observed values.

Hi: There is a significant difference among the observed values.

$$x^2 = \frac{(O-E)^2}{E} = \frac{650}{E} \quad \text{Degrees of freedom } (r-1)(c-1) = 28$$

Critical value at 0.05 level of significance = 41.34

The observed value 650 is bigger than the critical value 41.34. The null hypothesis is therefore rejected. There is inadequate evidence to support it. In order to get the overall impression on parents' willingness to finance basic schools, the weights assigned to the responses were summed. The information is presented in Table 18. The figures in brackets are expected chi-square values. A chi-square test was done to try and determine whether there was no significant difference among the responses. The test suggested that there was insufficient evidence to support the null hypothesis. The null hypothesis was therefore rejected. The implication was that the differences were significant. From the data given in Table 18 it is apparent that the columns very willing and willing had the highest summed weights. The overall conclusion on parents' willingness to finance basic schools is that they are generally willing. The conclusion is similar to Anderson's (1973) observation about parent's willingness to run schools.

There was need to get the overall impression on parents' ability to finance basic schools. The weights assigned to the responses to ability questions were summed. The data are summarised in Table 19. A chi-square test was conducted to determine whether the differences shown in the table were significant. There was no enough evidence to back the null

hypothesis. It was consequently rejected. This means that the differences were significant. As can be seen from Table 19 the columns with the highest summed values are those for less than K50 and for K50 to K100. The conclusion that can be drawn is that though parents were generally willing to finance basic schools, the amounts that they were able to contribute were generally low. Many parents were able to contribute amounts less than one hundred Kwacha. This can be attributed to low incomes and large family sizes as earlier observed in this chapter. Making big contributions may over-stretch the financial resources of many families. The inability of parents to make big contributions is similar to Cowan's (1970) observation that many parents have reached their upper limit in terms of contributions.

Given this situation where parents are generally willing and able to finance basic schools, are variables such as education level attained, household income and family size significant? Each of these variables was tested against the willingness and ability of parents to finance basic schools. The purpose was to establish whether or not each of these variables had a significant relationship with the willingness and ability to finance basic schools. The willingness to pay was tested in isolation from the ability to pay.

Like the previous calculations on overall impression, the same weights were assigned to responses and added. The responses here were isolated according to the three variables, that is, education level, household income and family size. The calculations are shown after each table. The null hypotheses for each of the variable tested was rejected. In each case there was insufficient data to support any of the hypotheses that were being tested. This means that there is a relationship between the three variables and the willingness and ability to finance basic schools. In other words the education level, household income and family size are all important in determining the willingness and ability of parents to finance basic schools.

The conclusion that can be drawn from the hypotheses testing is; that socio-economic factors should not be ignored when dealing with the willingness and ability of parents to finance basic schools.

4.4 WILLINGNESS TO PAY: THE TESTS

(i) Education variable

Ho: There is no significant relationship between the education level of the parent and the willingness to pay.

Hi: There is a significant relationship between the education level of the parent and the willingness to pay.

Table 20: Parents' Education and Willingness to Pay

	Attitude	Primary Education		Junior Secondary		Senior Secondary		College		University		total
		O	E	O	E	O	E	O	E	O	E	
4	very willing	264	(280)	520	(589)	372	(352)	460	(373)	24	(38)	1640
3	willing	288	(266)	549	(560)	378	(355)	297	(354)	45	(36)	1557
2	unwilling	96	(114)	322	(241)	96	(144)	136	(152)	20	(16)	670
1	very un-willing	70	(58)	121	(121)	58	(72)	79	(77)	9	(8)	337
	Total	718		1512		904		956		98		4207

Where O = Observed value and E = Expected value.

$$x^2 = \frac{(O-E)^2}{E} = \underline{108.69} \text{ Degrees of freedom } (r-1)(c-1) = 12$$

Critical value at 0.05 level of significance = 21.03

The observed value 108.69 is more than the critical value 21.03. The null hypothesis is consequently rejected. There is little evidence to back it up.

(ii) Household income variable

Ho: There is no significant relationship between the household income and the willingness to pay.

Hi: There is a significant relationship between the household income and the willingness to pay.

Table 21: Household Income and Willingness to Pay

Value	Attitude	Low income		Medium Income		High Income		total
		O	E	O	E	O	E	
4	very willing	860	(896)	628	(570)	100	(123)	1588
3	willing	810	(809)	498	(515)	126	(111)	1434
2	unwilling	400	(360)	200	(229)	39	(49)	639
1	very un-willing	179	(184)	105	(117)	43	(29)	327
	Total	2249		1431		308		3988

Where O = Observed value and E = Expected value.

$$x^2 = \frac{(O-E)^2}{E} = \underline{38.71} \quad \text{Degrees of freedom } (r-1)(c-1) = 4$$

Critical value at 0.05 level of significance = 9.49

The observed value 38.71 is more than the critical value 9.49. The null hypothesis is therefore rejected. It cannot be adequately supported by the available data.

(iii) Family size variable

Ho: There is no significant relationship between the family size and the parents' willingness to pay.

Hi: There is a significant relationship between the family size and the parents' willingness to pay.

Table 22: Family Size and Willingness to Pay

Value	Attitude	Low income		Medium Income		High Income		total
		O	E	O	E	O	E	
4	very willing	568	(501)	944	(1024)	124	(111)	1636
3	willing	384	(477)	1054	(975)	120	(106)	1557
2	unwilling	292	(253)	507	(516)	26	(56)	825
1	very un-willing	87	(101)	212	(206)	25	(22)	329
	Total	1331		2721		295		4347

Where O = Observed value and E = Expected value.

$$x^2 = \frac{(O-E)^2}{E} = \underline{67.71} \quad \text{Degrees of freedom } (r-1)(c-1) = 4$$

Critical value at 0.05 level of significance = 9.49

The observed value 67.71 is more than the critical value 9.49. The null hypothesis is consequently rejected. There is little evidence to support it. Calculation of the chi-square values for the ability to pay.

4.5 ABILITY TO PAY: THE TESTS

(i) Education variable

Ho: There is no significant relationship between the education level of the parent and the ability to pay.

Hi: There is a significant relationship between the education level of the parent and the ability to pay.

Table 23: Parents' Education and Ability to Pay

	Amount	Primary Education		Junior Secondary		Senior Secondary		College		University		total
		O	E	O	E	O	E	O	E	O	E	
1	Less than K50	137	(117)	301	(253)	129	(158)	141	(181)	19	(18)	727
2	K50-K100	118	(117)	264	(252)	168	(158)	170	(180)	6	(18)	725
3	K100-K150	51	(57)	111	(123)	90	(77)	81	(88)	24	(9)	353
4	K150-K200	56	(69)	84	(148)	116	(93)	160	(106)	10	(11)	426
5	Over K200	70	(73)	170	(156)	80	(98)	115	(112)	30	(11)	450
	Total	432		931		583		667		68		2681

Where O = Observed value and E = Expected value.

$$x^2 = \frac{(O-E)^2}{E} = \underline{133} \quad \text{Degrees of freedom } (r-1)(c-1) = 16$$

Critical value at 0.05 level of significance = 26.30

The observed value 133 is greater than the critical value 26.30. The null hypothesis is rejected. There is inadequate evidence to support the null hypothesis.

(ii) Household income variable

Ho: There is no significant relationship between the household income and the ability of the parents to pay.

Hi: There is a significant relationship between the household income and the ability to pay.

Table 24: Household Income and Ability to Pay

Value	Attitude	Low Income		Medium Income		High Income		Total
		O	E	O	E	O	E	
1	Less than K50	423	(398)	237	(254)	59	(68)	719
2	K50-K100	394	(401)	286	(255)	46	(68)	725
3	K100-K150	207	(198)	102	(126)	45	(34)	358
4	K150-K200	204	(215)	140	(137)	44	(37)	388
5	Over K200	230	(246)	160	(157)	55	(42)	445
	Total	1458		297		248		2635

Where O = observed value and E = Expected value

$$x^2 = \frac{(O-E)^2}{E} = 30.3 \text{ Degree of freedom } (r-1)(c-1) = 8$$

Critical value at 0.05 level of significance = 15.51

The observed value 30.3 is bigger than the critical value 15.51. The null hypothesis is therefore rejected. There is little evidence to support it.

(iii) Family size variables

Ho: There is no significant relationship between the family size and the ability of parents to pay.

Hi: There is a significant relationship between the family size and the ability to pay.

Table 25: Family Size and Ability to Pay

Value	Attitude	Small 3-7		Medium 8-12		Large over 12		total
		O	E	O	E	O	E	
1	Less than K50	179	(240)	500	(429)	48	(59)	727
2	K50-K100	206	(239)	466	(428)	54	(59)	726
3	K100-K150	153	(118)	180	(210)	24	(29)	357
4	K150-K200	164	(127)	188	(228)	64	(31)	386
5	Over K200	205	(153)	235	(274)	25	(38)	465
	Total	877		1569		215		2661

Where O = Observed value and E = Expected value.

$$x^2 = \frac{(O-E)^2}{E} = 134.2 \quad \text{Degrees of freedom } (r-1)(c-1) = 8$$

Critical value at 0.05 level of significance = 15.51

The observed value 134.2 is more than the critical value 15.51. Therefore the null hypothesis is rejected. There is inadequate evidence to support it.

The three null hypotheses have all been rejected. This means there is a relationship between the education level, household income and family size and the willingness and ability to finance basic schools.

CHAPTER 5: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 SUMMARY

This chapter presents a summary of the data collected and analysed, the major conclusions and recommendations made. The major conclusion is that parents are willing to finance a variety of school items even though their ability to do so is low. Further, socio-economic factors are important in determining the willingness and ability of parents to finance basic schools.

(a) Personal data

The research findings were based on 200 randomly selected parents resident at the Copperbelt. They all had children or dependents attending basic schools. Of the sample total, 80% (160) of the parents were male while 20% (40) were female. Their ages ranged from 20 years to over 65 years. The majority of the parents, 85% (170), were married and had on average between six and ten children while the total household was generally between eight and twelve people. The average education attainment level recorded was junior secondary school. The range was from primary school to University level.

Many parents were earning between K500 and K1000 monthly at the time of the research. The largest single category among the respondents, 30.5% (61), were employees of the mining industry. The next largest were teachers (18.5%) and workers in public administration (17.5%).

(b) Parents views on basic schools

Given a situation where parents had to choose favourite schools in their districts, basic schools proved very unpopular. Parents would rather send their children to well established secondary schools and preferably those that were nearer to their homes. However, some of them seemed contented with the basic schools attended by their children. This was in view of the fact that they had little or no choice but to have their children there.

As far as the responsibility of financing basic schools was concerned, nearly half the respondents, 47.5% (95), suggested that it ought to be the responsibility of the government. This seemed to be in agreement with the observation made by Kaluba (1988), that some urban communities felt that the provision of social services was the responsibility of the government.

(c) Parents' willingness and ability to finance basic schools

As has been observed by other researchers within Zambia (Kelly et al, 1986) and outside (Tan et al, 1984; Jimenez and Tan, 1985), parents were generally willing and able to pay for the education of their children. They were willing and able to pay for a variety of school items discussed in chapter four, such as teaching and learning materials. In terms of the ability to pay for the stated items, it was observed that most of the parents were able to pay low amounts, that is, within their limits, taking other factors into account.

The willingness and ability of parents to pay for the education of their children at basic schools, seem to support the liberalisation policies being pursued by the government. This is notwithstanding the fact that, given parents' limited ability, the government would have to be cautious not to over-burden parents. The small amounts of money that parents are able to pay support Kelly's view that private households contribute little towards financing schools (Kelly, 1988).

It was observed that money was the most readily accepted form of payment toward financing basic schools. The non-monetary contributions generally registered low responses. Perhaps the nature of the environment (urban) made it difficult for parents to make non-monetary contributions. Some scholars have observed that mobilising people in rural areas was easier than in urban areas (Igwe, 1988; UNESCO, 1985; Swartland and Taylor, 1980). However, basic schools could benefit immensely from harnessing the few parents that could contribute labour and other material. School authorities should accept other forms of payment especially from parents that may not easily afford money.

(d) Socio-economic factors

It was observed that many parents had relatively large households and moderate incomes and education. The statistical tests on the three socio-economic variables suggest that there is a relationship between the education level, household income and family size and the willingness and ability of parents to finance basic schools. This means that large families may have problems of paying for the education of their children. The results of the hypothesis testing render support to Dale and Griffith's (1970) view that large families are more likely

to be unable to pay for the education of their children.

5.2 CONCLUSIONS

The evidence presented suggests that the objectives of the study have been fulfilled. The first objective was to determine the extent to which parents were willing and able to finance basic schools. It has been established that parents were generally willing and able to pay for a variety of school items. It has also been shown, however, that the degree of willingness and ability varied from one item to another. Some items such as the school fund and teaching and learning materials enjoyed a high degree of willingness to pay while others such as the school vehicle and teachers salaries had low support. The ability to pay also varied from one item to another.

Notwithstanding the observation above, parents were generally able to pay low amounts of money for most items. On a small scale, there were parents that were willing and able to contribute in kind toward support for basic schools. From the discussions in chapter four, it can perhaps be stated that to a large extent parents were willing and able to finance basic schools.

The second objective was to identify some socio-economic variables affecting parents' willingness and ability to finance basic schools. The results obtained from testing of the three hypotheses suggest that there was generally a relationship between the education level, family size, household income and the willingness and ability of parents to finance basic schools. The three null-hypotheses were each rejected, suggesting that there was insufficient evidence to support them.

The socio-economic variables are important in determining the willingness and ability of parents to finance basic schools.

The low ability to finance basic schools demonstrated by parents suggests that for a long time to come financing of basic schools will depend on the public budget. Tapping the will of households will help but this may not be a panacea for the problems of financing basic schools.

5.3 RECOMMENDATIONS

- (i) Since parents have generally shown willingness and ability to finance basic schools, policy makers can proceed to implement some cost-sharing measures in such schools. The approach should be cautious to

avoid overburdening parents.

- (ii) There is need for policy makers to educate parents on the concept of basic schools. This would further activate their interest and further enhance their willingness to finance basic schools.
- (iii) Policy makers should also consider encouraging parents to make non monetary contributions to finance basic schools. This may help parents who cannot easily afford money payments.
- (iv) The quality of education prevailing in basic schools is an exigent question. Policy makers must address the problem in order to instil confidence in both pupils and parents.
- (v) The monitoring of the willingness and ability of parents to finance basic schools should be an on-going exercise in view of the fluid economic situation.

5.4 FURTHER RESEARCH AREAS

Future studies could zero in on:

- (i) How to effectively harness non-monetary efforts toward financing basic schools;
- (ii) Pupils' perception of basic schools;

- (iii) The quality of teaching and learning and the performance of pupils during the grade nine end of year examinations;
- (iv) The willingness and ability of parents to finance basic schools in rural areas;
- (v) The willingness and ability of parents to finance higher education.

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APPENDIX 1: QUESTIONNAIRE

University of Zambia,
School of Education,
Department of Educational
Administration and Policy Studies,
P.O. Box 32379.
Lusaka

January, 1990

Dear Parent/Guardian,

RE: REQUEST TO PARTICIPATE IN STUDY

You have been randomly selected to take part in a study aimed at determining the willingness and ability of parents to finance basic schools because your child attends one. You are therefore being kindly requested to participate in the study.

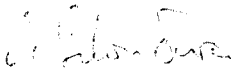
The success of the study largely depends on your expression of sincere opinion on the issues about which you are asked. Please do not answer the questions as you think other people would like you to answer them. What matters is simply your opinion. Answer the questions the way you feel/think.

The information that is being solicited will be treated in the strictest confidence. Apart from the researcher no other person will have access to it. The questionnaire will be destroyed shortly after the necessary information has been extracted.

Please read the instructions carefully and answer the questions.

Thanking you in anticipation for the willingness, cooperation and the trouble you will take to complete the questionnaire.

Yours faithfully,



George Silondwa
(POST GRADUATE STUDENT)

QUESTIONNAIRE

INSTRUCTIONS: Please tick () or state the most suitable answer and where necessary give reasons for the chosen answer. Attempt all questions. DO NOT WRITE YOUR NAME.

1. Sex: (i) Male []
 (ii) Female

2. Age: []

3. Marital status: (i) Single []
 (ii) Married
 (iii) Divorced
 (iv) Widowed.

4. Number of children at home: []

5. Total number in the household: []

6. Highest level of Education attained: []
 (i) Primary education
 (ii) Junior Secondary Education
 (iii) Senior Secondary Education
 (iv) College Education
 (v) University Education

7. State your occupation: _____ (be very specific)

8. From the Secondary Schools available in the district name the school(s) you would have liked your child to attend.

 (i) 1st choice _____

 (ii) 2nd choice _____

 (iii) 3rd choice _____

9. What is the reason for your first choice in question eight (8). _____

10. Do you like the school that your child goes to?

- (i) Yes []
 (ii) No

Give reasons for your answer _____

11. If you were given a choice would you have sent your child to his/her present school?

- (i) Yes []
 (ii) No

Give reasons for your answer:

12. Are you willing to pay for the education of your children?

- (i) Yes []
 (ii) No

13. From the list below tick () the items you would be willing to pay for at your child's school (tick as many as possible).

- (i) Teaching and learning materials e.g. text books, notes books, laboratory chemicals, etc.
 (ii) School fund
 (iii) School vehicle
 (iv) School stationery
 (v) End of term examinations
 (vi) End of year examinations (Grade 9 final)
 (vii) Extra buildings e.g. extra classroom
 (viii) Maintenance of school buildings
 (ix) Buying desks/chairs for the school
 (x) Maintenance of desks and chairs
 (xi) Building teachers houses
 (xii) Paying teachers salaries
 (xiii) Any other things you would be willing to pay for, please state _____

14. How willing are you to provide teaching and learning materials for your child?

- (i) very willing
 (ii) willing
 (iii) unwilling
 (iv) very unwilling

15. How much money are you able to spend per term on teaching and learning materials for your child?
- (i) Less than K50
 - (ii) K50 to K100
 - (iii) K100 to K150
 - (iv) K150 to K200
 - (v) Over K200
16. Apart from money what else can you contribute as learning material for your child? _____
-
17. Does your child require transport when going to school?
- (i) Yes []
 - (ii) No
18. If the answer to question 17 is yes, approximately how much money do you spend on transport per month?
- (i) Less than K50
 - (ii) K50 to K100
 - (iii) K100 to K150
 - (iv) K150 to K200
 - (v) Over K200
19. How willing are you to contribute toward the buying of school property like a vehicle at your child's school?
- (i) very willing
 - (ii) willing
 - (iii) unwilling
 - (iv) very unwilling
20. How much money are you able to contribute towards buying such a school vehicle?
- (i) Less than K50 per year
 - (ii) K50 to K100 per year
 - (iii) K100 to K150 per year
 - (iv) K150 to K200 per year
 - (v) Over K200 per year
21. Apart from money what else can you contribute towards buying the school vehicle?
- _____
-
22. Do you make any contributions toward end of term examinations at your child's school?
- (i) Yes []
 - (ii) No

23. How willing are you to contribute toward end of term examinations?
 (i) very willing
 (ii) willing
 (iii) unwilling
 (iv) very unwilling
24. How much money are you able to spend on end of term examinations?
 (i) Less than K30
 (ii) K30 to K50
 (iii) K50 to K70
 (iv) K70 to K100
 (v) Over K100
25. Apart from money what else can you contribute towards end of term examinations?
-
26. How willing are you to pay for the grade nine end of year examinations?
 (i) very willing
 (ii) willing
 (iii) unwilling
 (iv) very unwilling
27. How much money would you like to spend per subject for the grade nine final examinations?
 (i) K10 per subject
 (ii) K15 per subject
 (iii) K20 per subject
 (iv) K30 per subject
 (v) Over K30
28. Do you make any contributions toward extra buildings (e.g. classrooms, wall fence, etc) at your child's school?

 (i) Yes []
 (ii) No
29. How willing are you to contribute toward extra buildings at your child's school?
 (i) very willing
 (ii) willing
 (iii) unwilling
 (iv) very unwilling

30. How much money can you contribute towards extra buildings at your child's school per term?
- (i) Less than K30
 - (ii) K30 to K50
 - (iii) K50 to K70
 - (iv) K70 to K100
 - (v) Over K100
31. Apart from money what else can you contribute towards extra buildings at your child's school?
-
32. Do you contribute toward the maintenance of desks/chairs at your child's school?
- (i) Yes []
 - (ii) No
33. How willing are you to contribute toward the maintenance of desks/chairs at your child's school?
- (i) very willing
 - (ii) willing
 - (iii) unwilling
 - (iv) very unwilling
34. How much money are you able to spend on the maintenance of desks/chairs per term?
- (i) Less than K30
 - (ii) K30 to K50
 - (iii) K50 to K70
 - (iv) K70 to K100
 - (v) Over K100
35. Apart from money what else can you contribute towards the maintenance of desks/chairs.
-
36. Do you contribute toward building teachers' houses?
- (i) Yes []
 - (ii) No

37. How willing are you to contribute toward building teachers' houses?

- (i) very willing
- (ii) willing
- (iii) unwilling
- (iv) very unwilling

Give reasons for your answer: _____

38. How much money can you contribute toward building teachers' houses per year?

- (i) Less than K50
- (ii) K50 to K100
- (iii) Over K100
- (iv) None

39. Apart from money what else can you contribute towards building teachers' houses?

40. How willing are you to contribute towards teachers' salaries?

- (i) very willing
- (ii) willing
- (iii) unwilling
- (iv) very unwilling

Give reasons for your answer: _____

41. If you are willing to contribute toward teachers' salaries, approximately how much would you be able to pay every month?

- (i) K10
- (ii) K20
- (iii) K30
- (iv) K40
- (v) Over K40

42. What is your household monthly income?

- (i) Less than K500
- (ii) Between K500 and K1000
- (iii) Between K1000 and K1500
- (iv) Between K1500 and K2000
- (v) Over K2000

43. Do you think the household income is enough to meet the school requirements for your child?

- (i) Yes []
 (ii) No

Give reasons for your answer: _____

44. State the number of your own children that you support at:

- (i) Nursery []
 (ii) Primary school []
 (iii) Secondary school []
 (iv) College []
 (v) University []

45. Do you have any other person(s) that you support other than your own children?

- (i) Yes []
 (ii) No

46. If the answer to question 45 is yes, state the number of people supported at:

- (i) Nursery []
 (ii) Primary school []
 (iii) Secondary school []
 (iv) College []
 (v) University []

47. Do you agree that the size of your household affects your financial contributions to the education of your children? I ...

- (i) Strongly agree []
 (ii) Agree
 (iii) Disagree
 (iv) Strongly disagree

Give reasons for your answer: _____

48. According to your understanding a basic school is (choose one). []

- (i) supposed to be fully financed by the government.
- (ii) supposed to be partly financed by the parents
- (iii) supposed to be financed by donor agencies (foreigners)
- (iv) supposed to be financed by pupils and teachers

49. At a basic school pupils are (choose one) []

- (i) pupils are expected to proceed from grade seven to eight without writing examinations
- (ii) expected to write the grade seven examinations before going to grade eight
- (iii) supposed to have only primary education
- (iv) not expected to learn practical skills like carpentry and agriculture

END

Thank you for your co-operation.

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