

**THE IMPACT OF COST-SHARING ON GIRL -  
CHILD SECONDARY SCHOOL EDUCATION: A  
CASE OF SOME SCHOOLS IN KAFUE DISTRICT**

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**By**

**Charles Siame**

**A dissertation submitted in partial fulfilment of the  
requirements for the degree of Master of Arts in Gender  
Studies.**

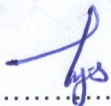
**The University of Zambia**

**June, 2008**

DECLARATION APPROVAL

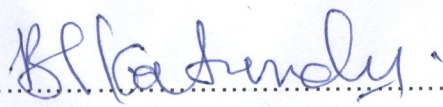
I, Charles Siame, do hereby solemnly declare that this dissertation represents my own work and that it is a true copy that has not been submitted for a degree at this university or any other university.

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## **DEDICATION**

This dissertation is dedicated to my late mother Evelyn Nakana Siame, my wife Mary Chikachi Siame and our newly born daughter Wanjivwa Evelyn Nakana Siame for their love and trust.

## ABSTRACT

This dissertation is a study of the impact of cost-sharing on girl child education in some schools in Kafue district. Its main objective is to investigate the impact of cost sharing in education from a gender perspective.

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Data were collected from three categories of respondents: a) Pupils, b) Parents/Caregivers and c) Headteachers. The study was approached from the combined method of quantitative and qualitative designs, utilising questionnaires, interviews and discussions.

The main findings of the study indicate that cost-sharing has affected attendance, performance and retention of pupils in schools. The girl children are the most adversely affected and most of them stop school due to direct or indirect effects of cost-sharing.

The major conclusion of the study is that parents and caregivers have accepted cost-sharing and are willing to meet the requirements. Unfortunately the harsh economic conditions are making it very difficult for the poor households to sustain the cost sharing measures.

In conclusion, therefore, it is recommended that cost-sharing should continue, but the government, schools, non-governmental organisations and other

stakeholders should improve on the distribution of bursaries to the orphans and other vulnerable children especially in rural areas. And in addition to the above government, should strive to improve both the national and house hold economies by creating opportunities for income generating activities.

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## TABLE OF CONTENTS

Declaration.....	ii
Certificate of Approval .....	iii
Dedication .....	iv
Abstract .....	v
Acknowledgements .....	vii
Table of content.....	viii
<b>Chapter One.....</b>	<b>1</b>
1.0 Introduction .....	1
1.1 Problem Statement .....	4
1.2 Objectives .....	4
1.3 Questions Of The Study .....	5
1.4 Significance Of The Study .....	5
1.5 Theoretical Framework .....	5
1.6 Delimitation of the Study.....	8
1.7 Limitation .....	8
1.8 Operational Definitions .....	8
<b>Chapter Two.....</b>	<b>10</b>
2.0 Review of Related Literature .....	10
<b>Chapter Three.....</b>	<b>17</b>
3.0 Methodology .....	17
3.1 Research Design .....	18

3.2	Study Population .....	18
3.3	Study Sample .....	18
3.4	Sampling Procedure.....	19
3.5	Data Collection Techniques .....	19
3.6	Data Analysis .....	20
	<b>Chapter Four.....</b>	<b>21</b>
4.0	Results And Discussion Of The Findings .....	21
4.1	Section 1: Cost–Sharing And Pupil Performance .....	21
4.2	Section 2: Cost Sharing And Gender Balance In Schools .....	28
4.3	Section 3: Measures Being Used to Help the Vulnerable Children Affected by Cost-Sharing.....	35
4.4	Salient Issues From The Findings Of The Study .....	40
	<b>Chapter Five.....</b>	<b>40</b>
5.0	Conclusion, Recommendations and Suggestions for Further Research.	42
5.1	Conclusion.....	42
5.2	Recommendations.....	44
5.3	Suggestions for Further Research .....	46
	Bibliography .....	47
	Appendices .....	50
	Questionnaire for Head Teachers .....	50
	Interview Guide for Pupils .....	56
	Interview Guide for Parents/ Caregivers .....	58
	Tables 1.....	2

Table 2.....22

Table 3.....26

Table 4.....28

Table 5.....30

Table 6.....33

## CHAPTER ONE

### 1.0 INTRODUCTION

The government of Zambia acknowledges that education is a basic human right and should be provided to every child (MOE 1996). It also believes that education can be used to eradicate poverty and to improve human welfare and facilitate human development. After independence in 1964, the government of Zambia committed itself to the provision of free education for all citizens who needed it. However, due to the declining economy, the government, in 1986 introduced cost-sharing measures. This was a follow up to the recommendations of the 1977 education reforms which stated that parents should start contributing to the education of their children.

When it introduced cost-sharing, the government also outlined that it was to take into account the participation of the poor, the disabled, girls and other vulnerable groups (MOE 1996). This was with the view that unmonitored payment of user fees would push some beneficiaries out of school and limit education for only those with the financial resources. This became more pronounced with the introduction of the structural adjustment programmes (SAP). SAP entailed shifting expenditure from the social sector (including education and health) to servicing the debt with the international lending institutions.

One of the problems was reduction of budgetary funding to the social sector of the economy. The ministry of education itself acknowledges that as a proportion

of the growth domestic product(GDP) and of the total public budget, public spending on education in Zambia rank among the lowest in Africa and in the world (MOE 1996).

The national budget allocated to education dropped from 13% in the 1970s to 8.4% in 1989. This is very low if you compare it to the average spending on education in most underdeveloped countries which averages at about 15% (Boesen, 2000)

Table 1: Budgetary allocation to the social sectors compared with Debt service Payment in United States Million Dollars.

<b>YEAR</b>	<b>EDUCATION</b>	<b>HEALTH</b>	<b>SOCIAL SECTOR WELFARE</b>	<b>DEBT SERVICE PAYMENT</b>
1990	65	44	9	647
1991	78	50	12	718
1992	39	22	7	678
1993	68	40	14	522
1994	78	74	8	541
1995	94	56	13	590
1996	94	56	7	453
1997	157	72	7	376
1998	59	46	6	315

1999	64	46	4	316
2000	100	67	8	169

This severe public under funding of education is at the root of most of the problems in the education sector. Schools were not being built and those available became dilapidated. This has made many parents including children to lose confidence and interest in schools. According to Kelly (1999), they have begun to view education as just a waste that gives them no return.

The government has responded by inviting partners to give them a helping hand. Specifically, government has shed off responsibility of educating children to parents and that it can only assist where they are failing (Maliyamkono and Ogbu, 1999). The direct financial contribution made by parents is through payment of user fees for their children. Parents also contribute by provision of books, pens and uniforms.

Studies done in Zambia and other parts of the world have revealed that although parents were willing to pay, the failing economy and prevailing HIV/AIDS pandemic have made it difficult to meet this obligation. This has had its own negative effects and a reversal of the government's goal of achieving universal access to education by the year 2015. Parents have withdrawn children from school due to failure to pay their user fees or failure to see what to pay for as a result of poor standards in these schools (Boesen, 2000; Kelly, 1999).

The government has recognised that it is difficult for most parents to meet all the costs of educating their children, thus has removed user fees from grades 1 to 7 and every effort is being made to put in place resources required to develop and improve education. However parents have to continue paying user fees and other costs involved in educating their children from grades 8 to 12. A lot of efforts have been made by feminist activists to enhance girls and women participation in education. This is done through sensitisation, campaigning for legal frameworks by government and provision of bursaries towards girls' education. This is in the principle of equity and equality.

### **1.1 PROBLEM STATEMENT**

Although a lot of suggestions have been made by feminist activists to integrate and enhance girls' and women's participation in education, little research has been done on cost-sharing in education and on the extent of the problem and the exact impact on gender balance. This study therefore is meant to fill this gap.

### **1.2 OBJECTIVES OF THE STUDY**

- 1) To examine the effects of cost-sharing in education on pupil performance.
- 2) To assess the impact of the effects of cost-sharing in education on gender balance.
- 3) To find out measures being taken in helping vulnerable children affected by cost-sharing in education.
- 4) To recommend measures to be taken to improve cost-sharing in education.

### **1.3 QUESTIONS OF THE STUDY**

- 1) Dose cost-sharing affect performance of pupils in schools?
- 2) Dose the impact of cost-sharing affect gender balance in schools?
- 3) What measures are being used to help the vulnerable children affected by cost-sharing?

### **1.4 SIGNIFICANCE OF THE STUDY**

A lot of studies have been done on cost-sharing in education; such investigations however, did not take into account the gender dimension of the problem. This study therefore is significant because it seeks to investigate the impact of cost-sharing in education from a gender perspective. It is hoped that the findings of the study will contribute to the on-going debate on gender issues and hence contribute to the existing body of knowledge in this field.

### **1.5 THEORETICAL FRAMEWORK**

The 1960s were characterised by development of various theoretical frameworks and methodological approaches which enabled scholars and researchers to examine the nature of education around the world (Karabel and Halsey, 1977). Some of the theories outlined are functional theories of education, the economic theories, human capital, conflict theories, modernisation and dependency theories.

Lungwangwa (1987) has observed that the established theories were not just viewed as conceptual frameworks among scholars and researchers but were

also considered to be significant tools in shaping development policies in developing countries. In this study, modernisation and human capital theories will be utilised while the dependency theory will be mentioned in passing.

The modernisation theorists argue that in order for a country to develop, it must possess modern individuals who have modern values, attitudes and skills. These individuals should be able to manage transplanted institutions. The transplanted institutions that will create modern elites include schools, factories, mass media and others (Taylor, 1979). However, educational institutions stand out as the most important institutions for creating modern elite who would develop developing countries. Lungwangwa (1987) observes that the modernisation theory had a lot of implication for the policies of education expansion and human power planning.

Despite its relevance to the process of national development, the modernisation theory has been heavily criticised. Lungwangwa (1987) notes that the criticisms directed towards the modernisation theory arise from the dependency theories which argue that, the relationship between developed and developing countries is exploitative: in most cases the developed countries use their superior position in the international economy to determine the economic situation of the weaker countries by integrating them into their economies in a way that satisfies their needs but is detrimental to the economic advancement of the developing countries. The theory has further been criticised for ignoring the relationship between the traditional and modern parts of society. Scholars such as Thurow

(1977), Weiler (1978), Jencks et al. (1978), Dove and Oxehan (1984), and Apple (1978) have challenged the conclusion that educational expansion in developing countries would produce economic growth.

The importance of investing in human resources stems from the human capital theorists such as Shultz, Denison and Becker (Karabel and Halsey, 1977). In support of Denison's ideas, the Organisation for Economic Co-operation and Development (OECD) held a conference in 1961 in Washington D.C bringing together academicians and government policy makers.

OECD argued that investment in education facilitated economic growth in two ways (1) by fostering technological innovation and (2) by increasing the productivity of the labour force. Schultz (1977) argues that investment in human capital improves people's skills and capacities. He further argues that the increased productivity results in increase in household income and economic growth.

The view that education is an investment influenced education development in developing countries (Karabel and Halsey, 1977). Despite the criticism levelled against education, some scholars still maintain that education plays a vital role in economic growth, economic development and national development. This is evident in the shift towards the provision of universal basic education in many developing countries (Watkins, 1999). It should be noted that education is the engine of development as it provides the necessary tools and information to achieve this development. However, in order for education to seriously contribute

in increasing household income and economic growth it must be provided to both girls and boys, and to women and men. This is in the principle of equity and equality for humanity.

## **1.6 DELIMITATION OF THE STUDY**

Only one district and 8 schools were used in this study. Further more, the researcher was aware of other school factors that affect pupil performance and gender balance but only the subject under study was investigated.

## **1.7 LIMITATION OF THE STUDY**

The researcher encountered many problems in the study. Some respondents were not willing to give information for fear of victimisation, while others took weeks to answer the questionnaire. There was also the problem of financial resources that were very limited. Time was also another limiting factor.

## **1.8 OPERATIONAL DEFINITIONS**

Cost-sharing: financing of education on a partnership basis, (families, government, communities, industries and institutions).

Education: the process of training and developing the knowledge, skills, mind, character, especially by formal schooling (Cohn, 1979:2).

Gender: referring to male and female relationships vis- a- vis power relations

User fees: refers to fees for institutional costs.

Opportunity costs: refers to forgone income.

Human capital: refers to the value of human skills and other acquired abilities (Cohn, 1979:17).

Economic growth: refers either to (1) Long period increase in a country's national income in real terms or (2) increase in some per unit measure such as real national income per head of population or per head of labour force or (3) reduction in poverty (Gould, 1964:220).

Socio-economic: refers to the social status and economic position of pupils and parents.

## CHAPTER TWO

### 2.0 REVIEW OF RELATED LITERATURE

In Zambia cost-sharing started long before independence. Snelson (1974) notes that in 1925 after the Phelps-Stokes commission report, it was agreed that the colonial government should introduce the grant-in-aid system. In this system the colonial government was expected to provide financial assistance to mission school that conformed to the layed down regulations and standards. This was a form of cost-sharing between the colonial government and missionaries in the provision of education.

Mwanakatwe (1968) and Snelson (1974) state that some companies participated in the establishment and maintenance of educational institutions. For example, the copper mining group financed the development of African education on the Copperbelt and Broken Hill, now Kabwe town (MAE, 1964:2).

After independence, the government decided to provide free education at all the three levels, that is primary, secondary and tertiary. This implied that some direct costs of education were shouldered by the government. However, due to the high level manpower requirements at independence the first national development plan emphasized that:

*“Priority should be given to a huge expansion of secondary education and rapid development of the university of Zambia” (MOE, 1967:16).*

Although the provision of free education was good, by the late 1970s the economy of Zambia could no longer sustain it. Therefore, the education reforms of 1977 recommended that parents should start contributing towards the cost of educating their children through self-help schemes, they should bear the cost of stationery, beddings, cutlery, plates, uniform and contribute to the school fund (MOE,1977:85).

In supporting the introduction of school fees Kelly (1991) argues that the beneficiaries of the education services should pay for the services because the government had no capacity to provide free education any longer. He adds that education does have private and public benefits. For this reason the recipients should be prepared to pay for this service. This is supported by Maliyamkono and Ogbu (1999) who argue that education has more benefits to the individual than society as a whole. However, both Kelly (1991), and Maliyamkono and Ogbu (1999) warns that although the introduction of fees was legitimate, the government should come up with measures to help those that cannot pay the fees. If this is not done then the poor members of society may react by not sending their children to school. In most developing countries, research has shown that cost-sharing has a lot of negative effects on the majority poor citizens.

Supporting Kelly's argument Maliyamkono and Ogbu (1991) say at independence Zambia inherited a very poor education system and the government was able to finance education due to the good economy that the

country inherited. But in the 1980s things changed. The government could no longer finance education adequately. It saw the need for private participation through what it called cost-sharing. Cost-sharing according to Maliyamkono and Ogbu (1991) brought a number of problems. Some of the problems were access and participation in school activities. Most of the parents could not afford to pay for their children due to their poor economic position.

In addition to the economic stagnation, the introduction of Structural Adjustment Programme (SAP) in the 1980s resulted into the cuts of the financial resource going to education. Kelly (1991) states that, the percentage of the gross national income going to education dropped from 6.5% in 1982 to 2.4% in 1989. And the per-capital annual allocation in the primary sector dropped from k139.1 between 1980 and 1984 to k16.9 between 1985 and 1989. Most developing countries were allocating more money on their budgets towards debts payments to the multilateral and bilateral creditors.

Giving the situation in Tanzania, Mutakyahwa cited in Maliyamkono and Ogbu (1999), notes that budgetary allocation to the Ministry of Education and Culture dropped from 6.3% in 1991 to 3.3% in 1994. Due to this situation, the education sector faced serious financial problems. This resulted into poor quality of education due to lack of teaching materials and the poor state of school infrastructure.

These financial cuts hindered the expansion of the education sector during the 1980s. Lungwangwa (1994) notes that these reductions resulted into the enrolment ratio of girls at secondary school level remaining at an annual average of 36% through out the 1980s. This created a problem of access and participation for the girl-child. Further more school fees were re-introduced at the time when there was high inflation, lack of employment and declining real income per household. Due to such a situation parents reacted by withdrawing their children from school. Instead of sending them to school such parents according to Lungwangwa (1994) engaged them in income generating ventures like *street vending and farming to supplement family incomes.*

Kelly (1994) states that in 1989 the government introduced user fees for beneficiaries of secondary and higher education and instituted cost-effective measures. He adds that although the decision to introduce boarding fees was made on ground of both finance and equity, the move imposed a great burden on the families in the more deprived rural areas where the only form of secondary education was boarding.

The expenditure on education kept on increasing for every household and that of the government kept on decreasing. In 1991, Kelly (1994) notes that household contribution to education was 28% while that of government was 72%. By 1993 household contribution was 44% and that of the government was 56%. Just in two years government share fell from 72% to 56% while house hold contribution

rose from 28% to 44% as a result it posed a great economic burden on the parents especially those from poor families. He notes further that:

*“The introduction of cost-sharing measures has stretched the ability of poor families to meet the cost of education .Where parents have to make a choice because of limited resources the boy child is more likely to be favoured and the girl child passed over”*  
(Kelly 1994:3).

It could be true to argue that the girl-child was left out in most schooling activities due to the socio-cultural factors. The sex-role stereotypes counted most. Due to limited resources, when a family had to make a choice on who should go to school between a girl and a boy, parents chose the boy. The opportunity costs for sending a girl-child to school were higher than those of the boy-child. Apart from her labour being needed at home, other issues like getting married and child-rearing come in. The coming of HIV/AIDS has worsened the situation. Most girls are likely to become caregivers and head of households at a very young age. Meaning that they have to miss some school hours or even stop school in order to take up this new responsibility.

Another study by Ayigal (1997) show that school fees was the out standing cause of drop out among female children from primary education in northern Uganda.

He notes that female drop out rate due to school fees was two times more than the drop out rate from other causes.

A study by Himpyali (1993) revealed that 280 pupils ranked fee problem as the second most important drop out factor after pupil indiscipline, while head of schools ranked fees and sickness as the third most important drop out factor after pupil indiscipline and lack of interest in education. Kelly and Sinkala (1998) identify poverty and cost-sharing as immediate causes of school drop out. Lungwangwa (1999) adds that:

*“The policies should be adopted in such a way that they cease to impose an intolerable burden on the poor parents. The continuation of these policies as they are at present and in the current critical state of the economy, serves only to choke off demand on the part of the very person who stands most in need of education”(summary report, p. 29).*

What the above study reveals is that poverty and the cost of education are some of the factors leading to lack of demand for education among the poor and marginalised.

Coleman (1969) argues that, when free education is introduced, families may only send children up to a certain level due to opportunity costs that the family

may lose by sending the child to school. The labour of the child may be necessary to the family both in rural and urban areas. The lower income earning families may need the child's labour most. While supporting payment of school fees, he adds that there is need to consider the different economic levels of the families. He further notes that in most families in America economic sources of inequality of opportunities have become very minimal because of the good economic status of the country.

Another scholar, Lanni et al (1975) argues that payment of school fees would bring equal opportunities to schooling. This would help to transform schooling from government monopoly to a free market service. Other partners will join in the race of provision of the service. This will encourage competition resulting in efficient and effective schooling. The parents will have freedom of choice and this will move education closer to the goal of equal opportunity.

Education in developing countries continues to face numerous problems among them being inadequate financial resources (Albrecht and Ziderman, 1992). In Zambia the majority of the people are poor and earn less than one dollar a day (SAP monitor: 1999:8). This has made it difficult for most of the families to meet the requirements of cost-sharing.

## CHAPTER THREE

### 3.0 METHODOLOGY

The study employed a combination of both qualitative and quantitative research methods. The respondents involved were those with direct interest in school affairs. These were pupils, parents and head or deputy head teachers. Their contribution to the study was based on the following:

- 1) Pupils: There are the direct beneficiaries of education and there are the ones who are affected most if there are problems in the education system. They feel the pain of walking long distances, the pain of being chased from school due to lack of payment of the fees.
- 2) Parents: Although, the pupils are the direct beneficiaries of education, parents are the ones who pay the fees. Since they know the economic benefit that accrue those that are schooled (Kelly, 1994), they have to find ways of raising money for their children to go to school. They are the indirect beneficiaries of education.
- 3) Head/Deputy Head teachers: They implement policies on behalf of the Ministry of Education and supervise teaching and learning in their schools. By virtue of their position they know what problems pupils go through in meeting conditions that come with the policies. They also know the direct and indirect effects of these policies.

### **3.1 RESEARCH DESIGN**

A research design according to Selltiz, Wrightman and Cook (1976) is the arrangement of conditions for collection and analysis of data. Therefore research designs differ depending on what information a particular researcher is looking for.

As stated, in this study a combination perspective of qualitative and quantitative design was used. Data was gathered by use of questionnaires and interviews. In both questionnaire and interviews, information is obtained by asking questions (Selltiz, Wrightman and cook, 1976). This is particularly suited when you want to get information about what people know, believe, or expect, feel or want, intend to do or have done and about their expectation or reasons for any of the preceding (Creswell, 1998). The questions in the interviews were open thereby giving respondents freedom to answer in their own term. This was to keep in line with the investigative nature of the study.

### **3.2 STUDY POPULATION**

The study was conducted in Kafue District of Lusaka province. It was based on Upper Basic, Secondary and High schools. One secondary school, three high schools and four upper basic schools were selected for the study.

### **3.3 STUDY SAMPLE**

10 Pupils from each school were selected by random sampling. The purpose of this procedure was to ensure that each individual had equal chance of being

selected from the population and the sample would be representative of the population (Creswell, 1994). The pupils were selected by use of random numbers. Head and Deputy Heads were purposively selected by virtue of their position in schools. In addition, 10 parents per school were selected. Parents were selected on the basis of having a child who attended any of the schools under this study. In total, this gave a sample number of 168.

### **3.4 SAMPLING PROCEDURE**

The schools were drawn into the study by way of purposive selection. Two upper basic and a secondary school were rural, while two upper basic schools and three high schools were peri-urban.

The selection of the schools covered the rural and peri-urban so that the study could assess and compare the impact of cost-sharing in peri-urban and rural areas

### **3.5 DATA COLLECTION TECHNIQUES**

As noted, the study made use of questionnaires and interviews. Questionnaires were administered to 8 respondents and interviews were conducted to 80 pupils and 80 parents. In upper basic, only grade 9 pupils were selected. This is because grade 9 was the highest grade in upper basic school and the grade 9 pupils therefore had an understanding of the situation in the school than grade 8 pupils.

In secondary and high school grade 11 and 12 were selected for the study. The justification behind this selection was that the two grades had spent enough time in the school to understand issues that concern them and their education. Parents involved had children in the particular schools and were selected using names of pupils in schools by random sampling. The parents involved were those of the children that had not taken part in the interviews for the pupils. This was done in order to avoid getting the same information from two members of the same household. It also helped in widening the sample size for this study.

### **3.6 DATA ANALYSIS**

Qualitative data was thematically grouped by arranging responses into themes. It was then analysed and interpreted in line with the research questions. The research questions acted as themes around which data was grouped. Quantitative questions were reported in percentages according to the information that respondents gave. Broad categories were developed to describe ideas and views expressed by the respondents.

## **CHAPTER FOUR**

### **4.0 RESULTS AND DISCUSSION OF THE FINDINGS**

This chapter presents the results and discussion of the findings from the study. The discussion is done by following the format given in chapter three regarding the respondents that were involved in the study-that is, Headteachers, Parents and pupils. The results are presented thematically in line with research questions. Arising from the stated objectives, the following research questions were formulated in order to achieve the intended goals:

- 1) Does cost –sharing affect performance of pupils in schools?
- 2) Does the impact of cost-sharing affect gender balance in schools?
- 3) What measures are being used to help the vulnerable children affected by cost-sharing?

### **4.1 SECTION 1: COST-SHARING AND PUPIL PERFORMANCE**

Education is a basic human right and is one of the principle means of empowering people and lifting them out of poverty. (Oxfam and JCTR,2001) parents as well as the government are aware of this fact. The government has committed itself to provide all children with good quality education and to halve illiteracy by the year 2015.

In this study over 50% of the parents argued that cost-sharing was a good method of providing quality education and they were willing to meet the conditions of cost-sharing. However they noted that it was difficult for them to

meet these conditions due to the economic hardships. Most of the parents, as indicated in table 2 below were unemployed.

Table 2: Employment status of parents

<b>SCHOOLS</b>	<b>EMPLOYED</b>	<b>UNEMPLOYED</b>
Muchuto basic	10%	90%
Kasaka basic	40%	60%
Kafue day high	90%	10%
Naboye high	70%	30%
Kafue boys secondary	85%	15%
Nakatete basic	30%	70%
Nangongwe basic	30%	70%
Kansenje basic	65%	35%

Muchuto and Kasaka Upper Basic schools are in the rural setting. Their percentages of unemployment are 90% and 60% respectively. Most of the residents here are involved in small scale farming with very unstable income. This has undermined their ability to pay for their children's education. As a result school attendance is very erratic as pupils are either chased due to lack of

payment of fees or they are withdrawn from school by parents in order to involve them in income generating activities such as selling at the market or doing piece works on the farms.

At both Muchuto and Kasaka, 60% of the pupils in grade 8 and 9 are sponsored by Christian Children Fund (CCF) a Christian Non-Governmental Organisation. However this year the pupils were not sure whether the organisation would pay for them as they were informed that due to the appreciation of the kwacha over the other currencies, the organisation would stop paying for most of the pupils. In fact on the day of the interviews at Kasaka Basic all those that were under CCF were sent home because CCF had not paid their fees. The Deputy Headteacher noted that:

*“Almost all the pupils in grade 9 have not paid their user fees and we don’t know what is going to happen especially that CCF has said it may not pay for the pupils it is sponsoring. If it pays then it will only be 50% of the required fees.”*

Parents as well as children seemed to have been caught unaware about this withdrawal of sponsorship by CCF and most of them indicated that if CCF does not pay then it will bring a lot of difficulties in terms of payment of user fees and other requirements for school.

A pupil at Kasaka basic lamented that:

*“I stay with my grandmother, who is too old to pay the fees. If CCF stops paying for me, then it will mean stopping school. I have already missed from school for one week. This is very discouraging.”*

Kafue Day and Naboye are high schools, while Nakatete, Nangongwe and Kansenje are Upper Basic schools. All the five schools are located in the Peri-Urban area. 90% and 70% of the parents at Kafue Day and Naboye were employed respectively. The picture was different at Nakatete and Nangongwe where only 30% of the parents were working. Kafue boys' secondary school which is a grant-aided school under the United Church of Zambia (UCZ), is a boarding school in a rural setting. However 90% of the pupils come from Lusaka and 85% of their parents are employed.

The situation in the peri-urban was a bit positive as compared to the rural areas. However, the study observed that in both peri-urban and rural areas cost-sharing was making some children miss school learning hours and this affected their performance.

While 85% of the school headteachers acknowledged the importance of cost-sharing in the provision of quality education, they observed that prohibitive educational levies contributed significantly to reduced school enrolment as while

as attendance of the pupils. 71% of the headteachers observed that cost-sharing has directly affected attendance and this has been reflected in the performance of the pupils. They added that the parents know the importance of education and they were willing to pay but their poor economic status has made this very difficult.

This is supported by Oxfam and JCTR (2001) who note that:

*“In a situation where the economy has not been growing but poverty has been growing, this process of sharing the costs of education by both government and households is bound to be increasingly difficult.”*  
*(Oxfam and JCTR, 2001:13).*

Despite over 60% of the pupils accepting that cost-sharing was good as it made schools meet the requirements for quality education, 80% of them observed that the plight of the poor and vulnerable should be taken into consideration. They stressed that those from poor families are usually chased from school due to lack of payment of school fees.

Table 3: Pupils who have been chased from school before due to fees

SCHOOL	CHASED FROM SCHOOL BEFORE
Muchuto basic	100%
Kasaka basic	80%
Kafue day high	10%
Naboye high	40%
Kafue boys secondary	20%
Nakatete basic	70%
Nangongwe basic	50%
Kansenje basic	60%

In all the 8 schools there were pupils who had been sent back home due to lack of payment of school fees. The percentages varied from one school to the other. The rural schools, that is Muchuto Upper Basic and Kasaka Upper Basic, had the highest percentage of 100% and 80% respectively. One parent at Muchuto basic pointed out that:

*“Cost-sharing is very bad because it made my daughter stop school two years ago because I did not have the money.”*

There is a close correlation between unemployment and the percentage of those that are chased from school due to fees. For example at Muchuto Basic where 90% of the parents are unemployed, 100% of the pupils stated that they have been chased before due to school fees. It can also be observed in table 3 that the highest percentages of those that are chased are in basic schools, and basic schools in the rural areas are affected most.

Over 60% of the headteachers acknowledged that cost-sharing has affected performance of pupils because they are usually disturbances in the pupils learning calendar as pupils are always sent home to remind their parents about school fees. The head teacher at Naboye high school pointed out that:

*“Cost-sharing has contributed to poor results as those who cannot afford lose morale of learning.”*

The study also revealed that with the coming of cost-sharing there has been a serious reduction of budgetary allocation to the education sector by the government. In almost all schools the government allocation was less than 50% and parents were contributing over 55% of the school budgetary requirement.

Table 4: financial contributions to the schools:

SCHOOL	PARENTS	GOVERNMENT
Muchuto basic	55%	45%
Kasaka basic	45%	55%
Kafue day high	70%	30%
Naboye high	48%	52%
Kafue boys high	60%	40%
Nakatete basic	66%	34%
Nangongwe basic	80%	20%
Kansenje basic	65%	35%

The study also observed that government funding to the schools was very erratic. The headteachers stated that funding in most cases came late and was always less than the school had budgeted for. The respondents observed that this erratic funding of schools by the government has affected standards in these schools and has affected the performance of pupils. In most cases schools have to do without necessary and important teaching and learning materials such as books and other teaching aids.

#### **4.2 SECTION 2: COST-SHARING AND GENDER BALANCE IN SCHOOLS**

In the context of the human capital theory education is considered to be an important human investment and is regarded to be crucial in the development of any nation (Schultz, 1977). As a basic human right, it implies that education must

be extended to all people-including girls and women. When everyone gets access to education, the development of the nation can be greatly enhanced.

While there are a lot of efforts being made by the government, schools and the parents to enhance girls' and women's education, this study observed that cost-sharing has impacted negatively on girls than boys in terms of enrolment, attendance, retention and completion.

85% of the headteachers acknowledged that more girls than boys fail to meet the requirement of cost-sharing. The headteacher at Naboye high school indicated that:

*“Boys do raise their fees through engaging themselves in fundraising ventures such as cultivating people's fields.”*

Fifteen percent of the headteachers noted that cost-sharing has affected both girls and boys equally, but in terms of fundraising activities girls seem to involve themselves in risk behaviours in order to raise funds for school. One headteacher pointed out:

*“Girls-children end up misusing their bodies to raise funds for their education.”*

As a result a number of girls don't perform very well in school as compared to the boys. The involvement in sexual activities results in some girls dropping out of school due to early pregnancies or they end up getting married. The study also observed that the percentage of those that were being sent home due to fees was high among the girls in almost all the schools.

Table 5: Percentage of pupils being chased from school by gender

<b>CHASED FROM SCHOOL</b>		
<b>SCHOOL</b>	<b>GIRLS</b>	<b>BOYS</b>
Muchuto basic	60%	40%
Kasaka basic	70%	30%
Kafue day high	90%	10%
Naboye high	50%	50%
Kafue boys secondary	0%	100%
Nakatete basic	70%	30%
Nangongwe basic	60%	40%
Kansenje basic	60%	40%

It can be observed from table 5 that there were more girls missing lessons than boys due to the cost of education. 80% of the head teachers observed that when these girls are sent home some of them are discouraged and they stop school. There is also low academic morale among the girls who are sent home and this has negatively impacted their academic performance.

Cultural values and negative attitudes of parents do also play a significant role in determining whether or not a child should be sent to school. Poverty forces parents to make economic decision giving preference to boys. According to Kelly (1994) parents were hesitant to send their girl- children to school. The parents still perceived boys to be more economically profitable than girls.

20% of the parents in rural areas and about 13% in peri-urban argued that it was more profitable to educate a boy because boys could easily be employed or employ themselves and start supporting their parents while girls after school were just married off. It was observed that this view had an influence when it came to making a choice on who should go to school due to limited funds.

On the other hand, girls appeared to be very profitable at home. It was observed that most of the girls helped in the household chores. 25% of the girls stated that they were involved in some income generating activities to raise money for school or food at home. A grade eleven pupil at Kafue day high school emphasized the need to sensitize parents on the importance of educating girls. She noted that:

*“Girls are encouraged to stop school sometimes by their parents, they are told to get married.”*

The boys also acknowledged that there are more girls who have stopped school due to school fees. They stated that in most cases parents would support boys' education than girls'. While boys were encouraged to involve themselves in form of fund raising activities in order to raise school fees, the girls were either discouraged or the money they raised was used at home instead of school.

Another discouraging factor was transport to and from school. 40% of the pupils observed that there were more girls who stop school due to distance. There were children who walked as far as 8 kilometres to school. The parents noted that there were very few secondary or high schools in rural areas. For example in Kafue district there was only one boarding school and it is for boys only. Meaning that girls had no boarding school and they had to walk long distances to school.

The parents also pointed out that the fees at this boarding school were too high for them to afford. They observed that even if the school allowed girls, most of them would not afford.

Table 6: Fees charged per pupil per year.

SCHOOL	FEES PER YEAR
Muchuto basic	K 110,000
Kasaka basic	K 95,000
Kafue day high	K 310,000
Naboye high	K 350,000
Kafue boys secondary	K 1,273,500
Nakatete basic	K 115,000
Nangongwe basic	K 135,000
Kansenje basic	K 120,000

The following points are revealed in table 6:

- 1) There is a very big difference between high schools and basic schools in terms of the amount of fees charged.
- 2) Even among the basic schools and high schools fees were not uniform meaning that each school determined its own fees.
- 3) Fees at the boarding school were over three times higher than at a day school with the highest fees.

Over 50% of the pupils and 65% of the parents argued that it was the responsibility of the school and government to provide transport for the pupils to and from school. They argued further that the government should build more boarding schools especially at high school level. This would give chance for more

girls to attend high school as it was too risky for them to walk to and from school every day.

The study observed that cost-sharing affected retention and the percentage of those that finally completed grade 12 education. 66% of the head teachers acknowledged that there were more girls who stopped school due to fees and 80% added that the percentage of those that finally completed grade 12 was much less among the girls. This means that there are fewer girls completing and continuing to tertiary education. Therefore this is likely to affect the number of girls in tertiary education and those that finally graduate and get employed. This argument is supported by data of graduates at the University of Zambia. Data for 1999 graduates in the School of Education for example indicate that, out of 153 graduates with Bachelor of Arts with Education Degree, only 30 were females and those that graduated with Bachelor of Science with Education Degree were 16 and only 1 was female (UNZA, 1999).

Kelly (1994) argues that what normally determines girls and women's access to education are background characteristics, interplay of economic incentives and reward. Girls' and women's access to education in Zambia has been limited. Even those that are in school face a lot of problems that results in their poor performance and drop out before the completion of their education.

#### **4.3 SECTION 3: MEASURES BEING USED TO HELP THE VULNERABLE CHILDREN AFFECTED BY COST-SHARING**

The study observed that there were a lot of efforts being made by the parents, schools, Non Governmental Organisations and the government to help the vulnerable go to school. Most families know the economic benefits that accrue those that are schooled (Kelly, 1994). Therefore, although the economy was failing them, parents were making every effort to make sure their children went to school.

However apart from unemployment that has compromised the ability of the parents to meet the requirements of cost-sharing, there was the problem of orphans and children-headed households. It was observed that at every school there were orphans who needed the help of the school, NGOs and government in order to meet the cost-sharing needs.

Parents and children were involved in fundraising activities to raise money for school. Some of the activities were selling on the market and doing various piece works. A good number of children acknowledged that they worked before and/ or after school. They further indicated that they worked during holidays to raise money for school.

In terms of transport to and from school, it was good to note that quite a good number of boys at Kafue day and Naboye used bicycles as transport. However, most girls were not very keen to use a bicycle as transport. Most of them could

not give a clear explanation why this was so. It could be argued that this could have something to do with our culture and tradition which discouraged girls to use the bicycles.

One of the measures employed by the schools was to allow pupils settle the user fees in instalments. This system helped a number of children and it was observed that parents were happy with this system. However schools complained that this system had its own weaknesses. Headteachers argued that some parents after paying the first instalment did not mind paying the balance and this is what sometimes resulted in sending the pupils home.

Other schools allowed the vulnerable to pay in kind. The pupils were given piece work. The schools in the rural areas allowed pupils to work on the farm during their free time. At Kafue boys, a boarding school, those who were willing were allowed to work during the holidays to clear their balances. This was also a good system although it was noted that in almost all schools the number of those requiring this service was beyond that which schools could manage to take on. It was also observed that some children were too young to work, thereby bringing issues of child labour into play.

One school had what it called orphan and vulnerable children fund. Well wishers were expected to contribute to this fund established by the Parents Teachers Association (PTA). This fund was supposed to help in paying for the orphaned and other vulnerable pupils. Although this fund was very important in helping the

orphans and other vulnerable children/ pupils, the headteacher at the school complained that the fund was not receiving the necessary support. The headteacher observed that despite a lot of parents and teachers supporting and making commitments to the fund, very few of them had contributed and honoured their commitment. But the headteacher was quick to note that the fund has helped to settle fees for three orphans for one year.

In secondary and high schools, there is what the ministry of education is calling Special Issues under the sector pool fund given to schools every quarter. One of the matters under special issues is on orphans and vulnerable pupils. Under this programme schools are expected to identify the vulnerable children and pay their user fees using this fund. All the headteachers in the high schools under this study acknowledged the availability of this fund. However they all argued that the money under Special Issues was not enough to pay for the ever increasing number of vulnerable pupils.

The government was also helping the vulnerable through the Social Welfare Department in the Ministry of Community Development and Social Services. This facility was available in both basic and high schools. However, the study observed that in all schools, the department, in most cases only wrote commitment letters to pay for the identified pupils, but money rarely came.

The headteachers complained that they had problems in getting the fees from the social welfare department. They argued that the mode of payment by the

department was very erratic and affected the smooth running of the school. It was further argued that this fund is also abused by some government officers. Instead of helping the vulnerable, the study observed that even children whose parents were very able to pay were under the Social Welfare Fund. It was also noted that the majority of the pupils and parents especially in rural areas were not aware of the availability of this fund. Therefore they did not access it.

Non-Governmental Organisations (NGOs) were also involved in helping the orphans and other vulnerable children (OVCs). Notable organisations were Christian Children Fund (CCF), Forum for African Women Educationists-Zambia (FAWEZA), Lazarous Project, Zambia Helpers Society (ZHS), Maureen Mwanawasa Community Initiative (MMCI) and others.

In basic schools CCF was sponsoring a good number of pupils. It was observed that the organisation started sponsoring children right from pre-school level and it has built pre-schools in all major residential areas of the district. This has helped a number of children access quality pre-school Education. Apart from paying for the user fees, the organisation also provided money for books, uniform and food for some children under its sponsorship. The organisation also sponsored children at secondary and high school level. However, this year the organisation had a financial difficult, due to the appreciation of the kwacha against other major currencies.

At the time of the data collection for this study, the organisation had not paid for the pupils it is sponsoring . An accountant at Kafue CCF central office indicated that there were serious discussions with the board of CCF. She explained that the organisation was planning to reduce sponsorship from 100% to 50% for all children due to financial problems. The other 50% will be expected to be paid by the school, parents or children themselves.

FAWEZA was sponsoring a number of girl children from grade 8 to 12. The pupils observed that FAWEZA was doing a commendable job as it was sponsoring the vulnerable girls. It was also observed by this study that although the main focus of FAWEZA were girls, the organisation through a grant agreement with Family Health International-FHI/Youth Net and MMCI had also identified vulnerable boys at some schools. Although, the criteria for selection of the beneficiaries read; "those to benefit should be:

- 1) An orphan or neglected girl from a child headed household that is classified as destitute, according to the Public Welfare Assistance Scheme (PWAS) criteria.
- 2) A girl with single or double orphan status and whose extended family are unable to meet school costs with priority given to AIDS orphans.
- 3) A girl from a female headed household and who falls under the category of 'poor' as defined by the community.
- 4) A girl who is living with HIV/AIDS.

At Kafue boys' secondary school the organisation was sponsoring 2 boys who were orphans in grade 8 and 11. The organisation paid all the fees for the 2 boys and provided money for their up keep which included their transport to and from school when schools re-open and close respectively.

Other organisations such as *Zambian Helpers Society* and *Lazarous Project*, were sponsoring orphans and other vulnerable children. These organisations targeted both girls and boys. Like *FAWEZA* and *CCF*, they also paid for all fees and up keep for the pupils under their sponsorship.

#### **4.4 SALIENT ISSUES FROM THE FINDINGS OF THE STUDY**

Arising from the presented results and discussion, the following are the major observations from the findings of the study:

- 1) Most parents and guardians of the children who attend the selected schools under study are very poor. While those in the peri-urban are unemployed, the situation is worse in rural areas, where most of them are subsistence farmers and are barely making ends meet for survival. This has compromised their ability to meet the requirements of cost-sharing.
- 2) The government funding to the schools under study is erratic and this has put a very big burden on the families as they have to meet most of the needs for their children's education. This situation has left schools in a very bad financial position and is denying most children access to quality education. Yet the government acknowledges that poverty can only be

reduced when many people are given a chance to acquire knowledge and skills through education (MOE, 1996).

- 3) There are more girls than boys who are missing lessons at schools due to the direct and indirect effects of cost-sharing. In the schools under study, in rural areas as well as peri-urban, cost-sharing has affected the attendance and retention of pupils and the number is higher among girl-children. It was worse in rural areas where most of the parents and guardians, due to traditions and cultures have opted to educating a boy rather than a girl.
- 4) Families, schools and other stakeholders have accepted cost-sharing as a good method of providing quality education. As a result, they were all making a lot of effort to make sure that children, both girls and boys received quality education. Since they know the economic value of education (Kelly, 1994) families were involved in various fundraising activities to raise money for the education of their children. Efforts were also being made by the schools under study to help the vulnerable acquire education. The presence of Non-governmental organisation in the education sector has helped a lot of children both girls and boys in rural areas as well as peri-urban areas.

## CHAPTER FIVE

### 5.0 CONCLUSION, RECOMMENDATIONS AND SUGGESTIONS FOR FURTHER RESEARCH.

#### 5.1 CONCLUSION

In most of Zambia, especially the rural areas poverty is at its peak. Where as families have widely accepted cost-sharing as a means of contributing to educational improvement, the education system should protect children from poverty stricken homes. This is important so that the learning achievements of children who enter schools as well as retention and completion rates of poor children and girls are met.

The following therefore are major conclusions of this study:

- 1) Families have accepted that cost-sharing was good and they were willing to contribute towards their children's education. However poor household economies have undermined their ability to contribute meaningfully to the education system. This has denied some children quality education. It has reduced education to a privilege and not a basic human right that should be provided to all children despite their economic status, thus throwing the "Education for All by the year 2015" campaign off course.
- 2) There is a difference in terms of the ability and willingness to contribute to cost-sharing between the rural and peri-urban areas. In the rural areas there were more parents and guardians who were not able to pay for their children. Most of the parents, in the selected rural areas, were just subsistence farmers who were struggling to put food on their tables.

Therefore, there were more children who were not going to school in rural areas than peri-urban areas. Although those in the peri-urban were poor due to lack of formal employment, most of them were involved in some form of fundraising activities to raise money. A good number of children were also involved in some activities to raise money for their schooling. Such fundraising activities were rare in the rural areas.

- 3) There were more girls than boys who were negatively affected by cost-sharing. Families, especially in rural areas when there are limited financial resources were more prepared to educate a boy than a girl. This situation has been made worse by cultural beliefs and tradition. Girls are told to stop school and get married. While some boys were involved in fundraising activities to raise money for their education, most girls were discouraged. When these girls were sent home for lack of payment of school fees, it affected their performance and discouraged them from working hard. A good number of them stopped school completely. This has affected the gender balance in education as well as the world of work.
- 4) A lot of efforts were being made by families, schools and Non-governmental

Organisations to help the vulnerable. However their efforts are made difficult due to the ever increasing number of vulnerable children. Both national as well as household economies are very poor, this has undermined their ability to help most of the children.

- 5) There is little implementation of the policy to increase access and improve the quality of educational provision through cost-sharing. Due to cost-

sharing the government budgetary allocation to education has reduced. This has affected both quality and access to education. It is rather a cost-shifting than cost-sharing as the government has transferred most of the costs of education to the families and other stakeholders.

## **5.2 RECOMMENDATIONS**

In the light of the conclusions just given, the following therefore, are the recommendations of this study:

- 1) Cost-sharing should continue as a measure for the provision of quality education. However the charging of school fees should embrace the capability of all pupils to pay. The well being of the people in each particular area should be the deciding factor as to how much they should pay.
- 2) Since most families were willing to contribute towards the cost of educating their children, the government should put up measures to improve both national and household economies. This will improve the ability of families to be able to meet the requirements of quality education provision. This can be done through creation of more jobs.
- 3) The government should increase budgetary allocation to education and budgeted funds allocated to schools should be sent at the required time. This will help in improving access, retention and the quality of education and completion. It will in turn encourage families to send their children to school. The situation at the time of writing was that some children especially girls were denied education. This has resulted into wastage of

our most precious national resource for future development, young people's talents and capacities (Oxfam and JCTR, 2001).

- 4) Non-Governmental Organisations helping orphans and other vulnerable children should be encouraged to continue. The government should provide incentives to these organisations so that they are able to support more children.
- 5) The social welfare department, under the Ministry of Community Development and Social Services should be restructured so that it is able to meet the needs of the targeted children adequately. Apart from improving the funding to this department, measures to identify the needy children should be improved. This will reduce abuse of the fund as the situation is today. The provision of bursaries by government to the vulnerable children/ pupils through special issues must continue as this is helping many children access education. Measures should be put in place so that the distribution is expanded and targeted at vulnerable pupils only.
- 6) Sensitisation of the families on the importance of educating girl-children should continue. While FAWEZA and other non-governmental organisations are doing a recommendable job, the government should scale up measures for this sensitisation especially in rural areas. The move by government to introduce a section to handle matters of gender in the Ministry of Education is commendable. Matters of gender are now taught in schools in all subjects under what is referred to as cross-cutting issues. This has helped both teachers and pupils to understand issues of

gender balance. It is hoped that this will help in changing the negative perceptions society has on girls and women.

### **5.3 SUGGESTIONS FOR FURTHER RESEARCH**

- 1) Since this study covered only one district and eight schools, its results may not be representative of other areas outside the study. More studies must be conducted in other schools and districts so that meaningful comparisons of the findings could be made.
- 2) This study covered a very specific subject in the area of education. Studies in other areas such as “The impact of free education from grades 1 to 7” would be interesting and would contribute positively to the improvement of education in Zambia and else where.

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## APPENDICES

### INTRODUCTION

This questionnaire is intended to gather information on cost-sharing in secondary schools. The information collected will be treated as confidential and will only be used for the intended study.

Please, you are kindly asked to provide the information by filling in the blank spaces or ticking one of the options given below:

### QUESTIONNAIRE FOR HEADTEACHERS

Sex:..... Position:.....

School:.....

1. How long have you been working as a teacher?

(a) less than 1 year

(b) 1-5 years

(c) more than 5 years

2. What kind of a school is your school?

(a) Government

-Girls

-Boys

(b) Grant-Aided

-Girls

-Boys

(c) Private school

-Girls

-Boys

3. What do you understand by cost-sharing in Education?

.....

.....

.....

4. How would you describe cost-sharing in schools?

(a) Very good

(b) Good

(c) Fair

(b) Bad

5. What do you think are the effects of cost-sharing?

(a) Positive

(b) Negative

6. Who do you think is affected most by cost-sharing?

(a) Girls

(b) Boys

7. (A) Do some pupils fail to meet the requirements of cost-sharing?

(a) Yes

(b) No

(B) If the answer in 7(A) is yes, who are affected most?

(a) Girls

(b) Boys

8. (A) Has cost-sharing affected the attendance of pupils at your school?

(a) Yes

(b) No

(B) If the answer in 8(A) is yes, who are affected most?

(a) Girls

(b) Boys

9. (A) Has cost-sharing affected the performance of pupils at your school?

(a) Yes

(b) No

(B) If the answer in 9(A) is yes, who are affected most?

(a) Girls

(b) Boys

10.(A) Does cost-sharing affect the retention of pupils at your school?

((a) Yes

(b) No

(B) If the answer in 10(A) is yes, who are affected most?

(a) Girls

(b) Boys

11.(A) Does cost-sharing have an effect on the percentage of those that finally complete school?

(a) Yes

(b) No

(B) If the answer in 11(A) is yes, who are affected most?

(a) Girls

(b) Boys

12. What is your opinion on the presence of cost-sharing in schools?

(a) Strongly approve

(b) Approve

(c) Disapprove

(d) Strongly disapprove

13. What do you understand by gender issues?

.....

.....

.....

14. How would you describe gender issues in schools?

(a) Very good

(b) Good

(c) Fair

(d) Bad

15. How often are gender issues discussed in your school?

(a) Never

(b) Rarely

(c) Occasionally

(d) Often

16. How has your school responded to those that cannot meet the requirements? Of cost-sharing?

(a) Sent them home

(b) Payment in instalments

- (c) Provided loans
- (d) Others: State: .....

17. What is the annual budget for your school?  
.....

18. What percentage of the budget is met by the government?  
.....

19. What percentage of the budget is met by the parents/guardians?  
.....

20. What do you think are the advantages and disadvantages of cost-sharing in schools? .....  
.....

## INTERVIEW FOR SCHOOL PUPILS

School:.....

Sex:..... Grade:.....

1. What do you want to become after school?

(a) Yes

(b) No

2. Are your parents living?

(a) Yes

(b) No

3. What do they do for their living?

.....

4. Who pays your fees in school?

.....

5. Mention the type of fees that you pay in school?

.....

6. How much do you pay for your school fees per term?

.....

7. How many times are you required to pay these fees per year?

.....

8. Are you able to afford school fees?

(a) Yes

(b) No

9. What happens when you fail to pay school fees?

.....

10. Does your school give deadlines in which to pay school fees?

(a) Yes

(b) No

11. Have you ever been chased out of school for failure to pay school fees?

.....

12. In what way did this affect you?

.....

13. Apart from school fees, what else do you need for school?

.....

14. Do you need transport to and from school?

(a) Yes

(b) No

15. Do you do any work at home or school to raise money for school?

(a) Yes

(b) No

## INTERVIEW FOR PARENTS/CAREGIVERS

School:.....

Sex: .....

1. How old are you?

.....

2. What is your marital status?

.....

3. How many children do have?

.....

Boys:..... Girls:.....

4. Are you employed?

(a) Yes

(b) No

5. What is your monthly income?

6. How many of your children go to school?

.....

Boys:..... Girls:.....

7. How much do you spend on the education of your children?

.....

8. Who pays for the education of your children?

.....

9. Do you think the system of paying school fees is good?

(a) Yes

(b) No

10. What happens to your children in school when you fail to pay?  
.....

11. Do you discuss school fees with the school administration?

(a) Yes

(b) No

12. How would you want school fees to be paid?

(a) Yes

(b) No

(cash, instalments)

13. Do your children do some work at home to raise money for school?

(a) Yes

(b) No

14. If you had limited resources which of your children between a boy and a girl would you send to school?

(a) Girls

(b) Boys

16. Have any of your children been chased from school before due to school fees?  
.....